State of Idaho

Office of the Secretary of State

OF RUI CREDIT SERVCIES, INC.

File Number C 192271

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: September 12, 2011



Ben youra SECRETARY OF STATE

By Sley Dalus



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

11 SEP 12 AM 9: 55

The undersigned Corporation applie	s for a Certificate of Authority	and states as follows:	SECTION Y UN STA
1. The name of the corporation is:			OWNER OF TEACHER
RUI Credit Services, Inc.			
2. The name which it shall use in I	daho is:		
3. It is incorporated under the laws	s of: NY		
4. Its date of incorporation is:	8/17/98		
5. The address of its principal office	ce is:		
225 Broadhollow Road, S	uite 310, Melville, NY 11747	7	
6. The address to which correspon	ndence should be addressed	, if different from item 5, is:	
7. The street address of its registe	red office in Idaho is: 125	50 W. Explorer Drive, Suit	e 100, Boise, ID 83713
and its registered agent in Idaho	at that address is: Cor	poration Service Company	
8. The names and respective busing	ness addresses of its director	s and officers are:	
Name Evan C. Reiter	Title President/Director/ Sole Officer		

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Dated: 8-17-2011		Customer Acct # :	
Signature:		(if using pre-pard account) o Secretary o	f State use only
Typed Name: Evan C. Reiter		Secretary of Secre	NO SECRETARY OF STATE 12/2011 05:00
Capacity: President		CK: 15231 CT: 146152 BH: 1289	

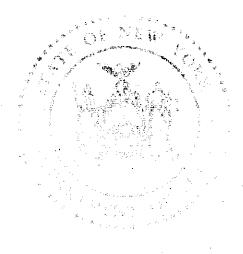
20.00 = 20.00 EXPEDITE C

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State of New York Department of State } ss:

I hereby certify, that the Certificate of Incorporation of RUI CREDIT SERVICES, INC. was filed on 08/17/1998, under the name of RECOVERY'S UNLIMITED EAST, INC., with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is an existing corporation.

A Certificate of Amendment RECOVERY'S UNLIMITED EAST, INC., changing its name to RUI CREDIT SERVICES, INC., was filed 08/12/2011.



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WITNESS my hand and the official seal of the Department of State at the City of Albany, this 02nd day of September two thousand and eleven.

First Deputy Secretary of State