



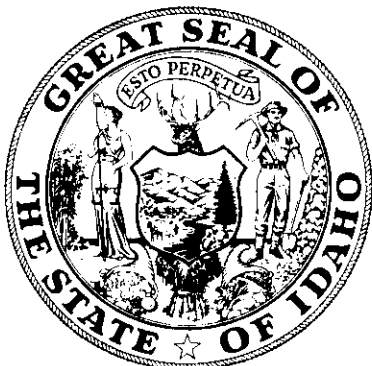
CERTIFICATE OF AUTHORITY
OF

WORLDWIDE RECOVERY SERVICE

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of WORLDWIDE RECOVERY SERVICE for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to WORLDWIDE RECOVERY SERVICE to transact business in this State under the name WORLDWIDE RECOVERY SERVICE and attach hereto a duplicate original of the Application for such Certificate.

Dated December 4, 19 79.



SECRETARY OF STATE

Corporation Clerk

APPLICATION FOR CERTIFICATE OF AUTHORITY

To the Secretary of State of Idaho.

Pursuant to Section 30-1-110, **Idaho Code**, the undersigned Corporation hereby applies for a Certificate of Authority to transact business in your State, and for that purpose submits the following statement:

1. The name of the corporation is Worldwide Recovery Service
2. *The name which it shall use in Idaho is Worldwide Recovery Service
3. It is incorporated under the laws of Utah
4. The date of its incorporation is June 21st 1978 and the period of its duration is Perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is 201 South Main, Bountiful, Utah 84010
6. The address of its proposed registered office in Idaho is 3516 S. Wisconsin *
P.O. Box 4264
Caldwell, Idaho 83605, and the name of its proposed registered agent in Idaho at that address is Mr. Lynn Stubblefield
7. The purpose or purposes which it proposes to pursue in the transaction of business in Idaho are:
collection of delinquent accounts
8. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>Bob Hernandez</u>	<u>President (Chairman of Board)</u>	<u>218 East 1300 North Btfl, Utah</u>
<u>Shirley Hernandez</u>	<u>1st Vice President</u>	<u>218 East 1300 North Bountiful, Utah</u>
<u>LaVon Anderson</u>	<u>2nd Vice President</u>	<u>Route 1 Box 51B Logan, Utah 84321</u>
<u>Leon Nielson</u>	<u>Secretary/Treasurer</u>	<u>12 North Main Centerville, Utah 84014</u>

9. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
<u>100</u>	<u>None</u>	<u>\$10</u>
<u> </u>	<u> </u>	<u> </u>
<u> </u>	<u> </u>	<u> </u>

(continued on reverse)

10. The aggregate number of its issued shares, itemized by classes, par value of shares, and shares without par value, is:

Number of Shares	Class	Par Value Per Share or Statement That Shares Are Without Par Value
100	None	\$10

11. The corporation accepts and shall comply with the provisions of the Constitution and the laws of the State of Idaho.

12. This Application is accompanied by a copy of its articles of incorporation and amendments thereto, duly authenticated by the proper officer of the state or country under the laws of which it is incorporated.

Dated August 14, 19 79.

By LaVon K. Anderson
Its 2nd Vice President
and Leon Nielson
Its _____ Secretary

STATE OF Utah)
COUNTY OF Davis) ss:

I, Dennis A. DeBoer, a notary public, do hereby certify that on this 21st day of August, 19 79, personally appeared before me LaVon K. Anderson, who being by me first duly sworn, declared that he is the second vice president of Worldwide Recovery Service.

that he signed the foregoing document as Second Vice President of the corporation and that the statements therein contained are true.

Dennis A. DeBoer
Notary Public

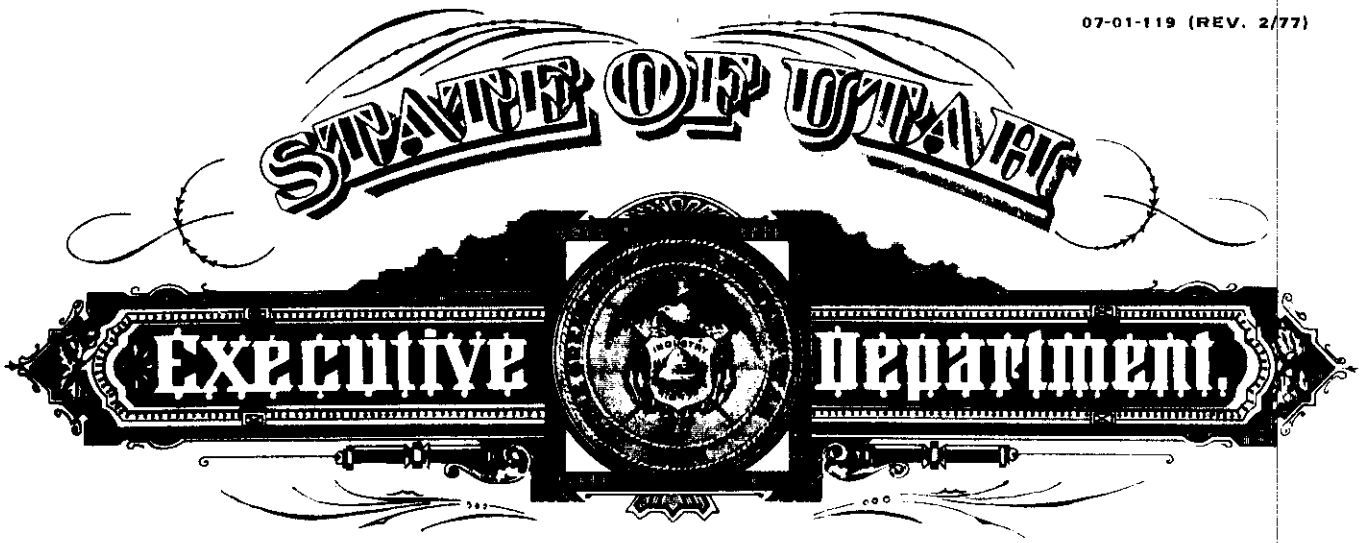
*Pursuant to section 30-1-108(b)(1), Idaho Code, if the corporation assumes a name other than its true name, this application must be accompanied by a resolution of the Board of Directors to that effect.

STATE OF UTAH)
 : SS.
COUNTY OF DAVIS)

I, Darwin C. Hansen a notary public, do hereby
certify that on this 26th day of Nov., 1979,
personally appeared before me Leon Nielson,
who being by me first duly sworn, declared that he is the
Secretary of WORLDWIDE RECOVERY
SERVICE, that he signed the foregoing document as Secretary
to the corporation and that the statements therein contained are
true.

Commission Expires
June 1, 1982

Darwin C. Hansen
Notary Public
Bountiful, Utah



Office of Lt. Governor/Secretary of State

I, DAVID S. MONSON, LT. GOVERNOR/SECRETARY OF STATE OF THE STATE OF UTAH, DO HEREBY CERTIFY THAT the attached is a full, true and correct copy of the Articles of Incorporation of WORLDWIDE RECOVERY SERVICE, a Utah corporation filed with this office June 21, 1978, and said corporation is in Good Standing.

File # 077740

AS APPEARS OF RECORD IN MY OFFICE.

IN WITNESS WHEREOF, I have
hereunto set my hand and affixed the
Great Seal of the State of Utah at Salt
Lake City, this 19th day of
November A.D. 1979.

David S. Monson

LT. GOVERNOR/SECRETARY OF STATE

John J. Schmale

AUTHORIZED PERSON

FILED in the office of the Lt. Gov./Sec. of State, of the State of Utah, on the 21st day of June A.D. 1978 OF 60 50 WORLDWIDE RECOVERY SERVICE
Filing Clerk BS Fees 50

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We, the undersigned natural persons of the age of twenty-one years or more acting as incorporators of a corporation under the Utah Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is Worldwide Recovery Service.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are

(1) REAL AND PERSONAL PROPERTY. To acquire, own, use, convey and otherwise dispose of and deal in real and personal property or any interest therein.

(2) BUILDINGS AND OTHER STRUCTURES. To erect, own, operate, manage, use or lease, in whole or in part any building or other structure located on real property owned or leased by the Corporation.

(3) SERVICES. To render and charge for services of every kind and character which the Corporation may legally perform.

(4) MERCHANDISE. To manufacture and deal in merchandise and other property of every nature and description.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 100~~x~~at ten dollars a share.

FIFTH: The corporation will not commence business until at least One Thousand Dollars has been received by it as consideration for the issuance of shares.

SIXTH: The shareholders shall have no pre-emptive right to acquire additional or treasury shares of the corporation.

SEVENTH: The internal affairs of the corporation shall be regulated by the By-laws of the corporation which may provide for any and all matters not specifically reserved or controlled by the Utah Business Corporation Act.

EIGHTH: The name and address of the initial registered agent and office of the corporation is:

Bob Hernandez
201 South Main
Bountiful, Utah 84010

NINTH: The number of directors constituting the initial Board of directors of the corporation is three and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

<u>NAME</u>	<u>ADDRESS</u>
Bob Hernandez	218 East 1300 North Bountiful, Utah 84010
Shirley Ann Hernandez	218 East 1300 North Bountiful, Utah 84010
Bruce W. Parkin <i>nb</i>	283 East 1350 North Bountiful, Utah 84010 <i>nb</i>

TENTH: The name and address of each incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
Bob Hernandez	218 East 1300 North Bountiful, Utah 84010
Shirley Ann Hernandez	218 East 1300 North Bountiful, Utah 84010
Bruce W. Parkin	283 East 1350 North Bountiful, Utah 84010

DATED this 6 day of June, 1978.

INCORPORATORS:

Bob Hernandez
Bob Hernandez

Shirley Ann Hernandez
Shirley Ann Hernandez

Bruce W. Parkin
Bruce W. Parkin

STATE OF UTAH)
 :
COUNTY OF)

I, Wayne V. Sanford, a notary public, hereby
certify that on the 6 day of June, 1978, personally
appeared before Bob Hernandez, Shirley Ann Hernandez, and
Bruce W. Parkin, who being by me first duly sworn, severally
declared that they are the persons who signed the foregoing
document as incorporators, and that the statements therein
contained are true.

My Commission Expires:

10-10-80

Wayne V. Sanford
NOTARY PUBLIC

Residing At:

Beautiful Utah -

REQUEST FOR WITHDRAWAL OF DBA REGISTRATION

I, Bob Hernandez, hereby request Secretary of State to withdraw the dba registration of Worldwide Recovery Services. This request for withdrawal is because of the use of that name by a newly formed corporation of which I, Bob Hernandez, am the president and sole stock holder.

DATED this 20 day of June, 1978.

Bob Hernandez
BOB HERNANDEZ

STATE OF UTAH)
 : ss
COUNTY OF SALT LAKE)

Subscribed and sworn to before me this 20th day of June, 1978.

Albert C. Jensen
NOTARY PUBLIC residing at:
Sandy, Utah

My Commission Expires:

October 25, 1981