

Via Overnight Mail

June 19, 2012

Idaho Secretary of State
 State Library Building
 450 N. 4th Street
 Boise, ID 83720

12 JUN 20 AM 9:28
 SECRETARY OF STATE
 STATE OF IDAHO

CL92364
 update officers

Re: National Consumer Credit Corporation
 ID No. 192364
Request for Correction of Corporate Records

Dear Sir or Madam:

I am the corporate Secretary of National Consumer Credit Corporation ("NCCC"). By this letter, NCCC is requesting that the Idaho Secretary of State's corporate records be updated to reflect NCCC's current list of officers and directors.

Description of the Change to be Made:

The following is the Officer/Director list currently in Idaho Secretary of State's corporate records, as shown on NCCC's Application for Certificate of Authority that was filed on September 21, 2011:

Name	Title	Business Address
James R. Jones	Director, President	2603 Camino Ramon, Suite 485 San Ramon, CA 94583
David J. Petrini	Director, CFO	2603 Camino Ramon, Suite 485 San Ramon, CA 94583
Edward A. Giedgowd	Secretary	2603 Camino Ramon, Suite 485 San Ramon, CA 94583

The following is the correct current Officer/Director list for NCCC:

Name	Title	Business Address
William J. Tumulty	Director, President	5465 E. Terra Linda Way Nampa, ID 83687
David J. Petrini	Director, CFO	2603 Camino Ramon, Suite 485 San Ramon, CA 94583
Edward A. Giedgowd	Secretary	2603 Camino Ramon, Suite 485 San Ramon, CA 94583

The sole change is the substitution of William J. Tumulty for James Jones as NCCC's President and one of its Directors.

Reason for the Change:

When NCCC filed its Application for Certificate of Authority on September 21, 2011 James Jones was the company's President and a Director. However, Mr. Jones subsequently resigned as NCCC's President and Director, and on December 7, 2011 the Board of Directors of NCCC issued a resolution appointing William J. Tumulty a Director and NCCC's President in place of Mr. Jones. Enclosed is a copy of the Unanimous Written Consent of the Board of Directors in Lieu of Special Meeting dated December 7, 2011, reflecting Mr. Tumulty's appointment as President and Director of NCCC.

We are making this request to correct the Secretary of State's corporate records at this time because NCCC is applying for a Regulated Consumer Lender license from the Idaho Department of Finance, and the IDF has requested a copy of an amended filing with the Idaho Secretary of State updating NCCC's officers.

Finally, I understand from conversations our registered agent had with Idaho Secretary of State personnel that a request for updating the Secretary of State's corporate records should preferably be on the letterhead of the company making the request. NCCC does not, however, have its own letterhead. I am therefore making this request on the letterhead of NCCC's parent company, AccountNow, Inc. NCCC is a wholly-owned subsidiary of AccountNow, Inc. I am also the corporate Secretary of AccountNow, Inc., which is a Delaware corporation principally located in San Ramon, California.

Thank you for considering this request. If you have any questions, please call me at (925) 498-1804.

Respectfully yours,



Edward A. Giedgowd
Secretary, National Consumer Credit Corporation
Secretary, AccountNow, Inc.

NATIONAL CONSUMER CREDIT CORPORATION

UNANIMOUS WRITTEN CONSENT OF THE BOARD OF DIRECTORS IN LIEU OF SPECIAL MEETING

The undersigned, being all of the directors of National Consumer Credit Corporation, a Delaware corporation (the "Company"), pursuant to authority to act without a meeting in accordance with the General Corporation Law of the State of Delaware and the bylaws of the Company, consent to the taking of the actions and adopt the resolutions set out below. This written consent of the board of directors is in lieu of a special meeting of the Company's board of directors (the "Board"), and all of the actions taken and resolutions set forth below shall have the same force and effect as if they were taken or adopted at such special meeting. This written consent is executed on the dates written beside each director's name and shall be effective immediately upon the later of such dates, and shall be filed in the Company's minute book.

RESIGNATION AND APPOINTMENT OF PRESIDENT AND DIRECTOR

WHEREAS, James G. Jones has resigned as the President and a director of the Company effective as of the date hereof; and

WHEREAS, the Board has determined that it is in the best interest of the Company and its sole stockholder to appoint William J. Tumulty as the President and a director of the Company.

NOW, THEREFORE, BE IT RESOLVED, that the resignation of Mr. Jones as the President and a director of the Company effective as of the date hereof is hereby accepted and approved; and

RESOLVED FURTHER, that Mr. Tumulty is hereby appointed as the President and a director of the Company to serve until his successor is duly elected and qualified.

OMNIBUS RESOLUTION

RESOLVED, that the officers of the Company, and each of them with full authority to act without the others, are authorized and directed to execute and deliver any applications, certificates, agreements, memorandums and/or any other instruments or documents or amendments or supplements thereto and to do or to cause to be done any and all other acts and things as such officers and each of them may, in their discretion, deem necessary or advisable and appropriate to carry out the purposes of the foregoing resolutions and matters incidental thereto, and any action taken by the officers and directors of the Company prior to the date of these resolutions that is otherwise within or related to the authority set

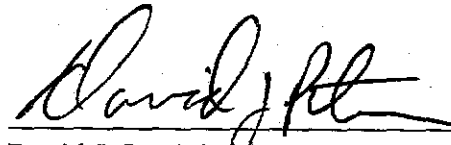
forth by these resolutions be, and hereby is, ratified, confirmed and approved in all respects.

[signature page follows]

IN WITNESS WHEREOF, the undersigned has executed this written consent as of the date written below.


James G. Jones, Director

Date: 12/7/11


David J. Petrini, Director

Date: 12/7/11