

State of Idaho

Office of the Secretary of State

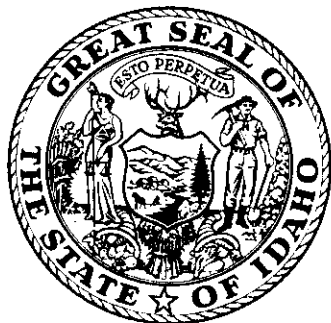
**CERTIFICATE OF AUTHORITY
OF
AFS/IBEX FINANCIAL SERVICES, INC.**

File Number C 156050

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: 13 August 2004



Ben Yursa

SECRETARY OF STATE

By *Lucretia Holloway*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2004 AUG 13 P 2:11
SECRETARY OF STATE
STATE OF IDAHO

The undersigned Corporation applies for a Certificate of Authority and states as follows:

1. The name of the corporation is:

AFS/IBEX Financial Services, Inc.

2. The name which it shall use in Idaho is: AFS/IBEX Financial Services, Inc.

3. It is incorporated under the laws of: Texas

4. Its date of incorporation is: 12-05-1986

5. The address of its principal office is:

750 N. St. Paul Street, Suite 1500 Dallas, TX 75201

6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is, C T Corporation System

and its registered agent in Idaho at that address is: 300 N. 6th Street, Boise, ID 83701

8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>(See Attached List)</u>		

Dated: _____

Signature: _____

Typed Name: John F. Holsan

Capacity: President

Customer Acct # _____

If using pre-paid account

Secretary of State use only

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Revised 07/2002

IDAHO SECRETARY OF STATE
08/13/2004 05:00
CX: 30338 CT: 101457 BH: 760055
1 @ 100.00 = 100.00 AUTH PRO # 2

C156050



Office of the Secretary of State

The undersigned, as Secretary of State of Texas, does hereby certify that the document, Articles Of Incorporation for AFS/IBEX Financial Services, Inc (filing number: 101929600), a Domestic Business Corporation, was filed in this office on December 05, 1986.

It is further certified that the entity status in Texas is active.

In testimony whereof, I have hereunto signed my name officially and caused to be impressed hereon the Seal of State at my office in Austin, Texas on June 21, 2004



A handwritten signature in black ink, appearing to read "G. Connor".

Geoffrey S. Connor
Secretary of State