



**CERTIFICATE OF INCORPORATION
OF**

CREDIT CONSULTING OF IDAHO, INC.

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of Articles of Incorporation for the incorporation of the above named corporation, duly signed 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 Incorporation and attach hereto a duplicate original of the Articles of Incorporation.

Dated: October 29, 1987



Pete T. Cenarrusa

SECRETARY OF STATE

by *Sandra M. Mauch*

ARTICLES OF INCORPORATION
OF
CREDIT CONSULTING OF IDAHO, INC.

OCT 29 1 21 PM '87
SECRETARY OF STATE

1. The name of the corporation is Credit Consulting of Idaho, Inc.

2. The period of its duration is perpetual.

3. Its purpose is to conduct all lawful types of business which shall include enhancing economic stability by consulting people and businesses regarding their consumer and commercial needs. It shall also include any related activities.

4. It shall have authority to issue 1,000 shares (one thousand shares), all of one class at no par value.

5. The address of its initial registered office is 5725 Ellens Ferry, Boise, Idaho 83703. Its post office address is P. O. Box 9472, Boise, Idaho 83707. The name of its initial registered agent at such address is Scott R. Taylor.

6. The number of directors constituting its initial board of directors is two, whose names and addresses are:


Scott R. Taylor, 5725 Ellens Ferry, Boise, Idaho 83703

J. Shane Taylor, 3862 Minuteman Way, Boise, Idaho 83706

7. The names and addresses of its incorporators are:

J. Shane Taylor, 3862 Minuteman Way, Boise, Idaho 83706

DATED This 27 day of October, 1987.


J. Shane Taylor