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660 East Jefferson Street Tallahassee, FL 32301 Tel. 850 222 1092 Fax 850 222 7615

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State of Mississippi Secretary of State's Office Eric Clark Secretary of State Jackson, Mississippi CERTIFICATE OF EXISTENCE/AUTHORITY I, ERIC CLARK, Secretary of State of the State of Mississippi, and as such, the legal custodian of the corporate records, required by the laws of Mississippi, to be filed in my office, do hereby certify: That on December 27,1994 the state of Mississippi issued a Charter/Certificate of Authority to: ADVANTAGE COLLECTION SERVICE OF MISSISSIPPI, INC. That the state of incorporation is MISSISSIPPI. THAT THE PERIOD OF DURATION IS 99 YEARS. That according to the records of this office, Articles of Dissolution or a Certificate of Withdrawal have not been filed.

That according to the records of this office, a current Annual Report has been delivered to the Office of the Secretary of State.

I further certify that all fees, taxes and penalties owed to this state, as reflected in the records of the Secretary of State, have been paid and that the corporation is in existence or has authority to transact business in Mississippi.



Given under my hand and seal of office August 21,2001

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ERIC CLARK, Secretary of State