STATE OF OREGON

County of Multnomah

On this 28th day of June, 1967, before me appeared KENNETH H. KNOX and DONALD S. BROADBRIDGE, both to me personally known, who being duly sworn, did say that he, the said Kenneth H. Knox is the President, and he, the said Donald S. Broadbridge is the Secretary of Oregon Association of Credit Managment, Inc., the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said Corporation, and that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors, and Kenneth H. Knox and Donald S. Broadbridge acknowledged said instrument to be the free act and deed of said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

My/commission expires: Oct. 11, 1967

