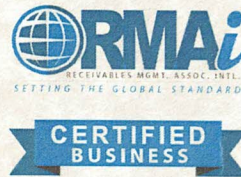


Receivables Management Association International Certifies That

Starmark Financial LLC

Has satisfactorily completed the necessary requirements prescribed by the RMAI
Receivables Management Certification Program and the RMAI Bylaws
and as such has earned all rights and privileges to be a

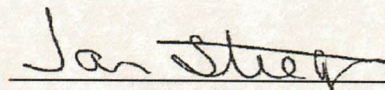
Certified Receivables Business (CRB)



CERTIFIED
RECEIVABLES BUSINESS

Certification Nº C2403-1185

Expiration Date: 3/31/27


Executive Director