



CERTIFICATE OF INCORPORATION
OF

CREDIT BUREAU OF LEWISTON-CLARKSTON, INC.

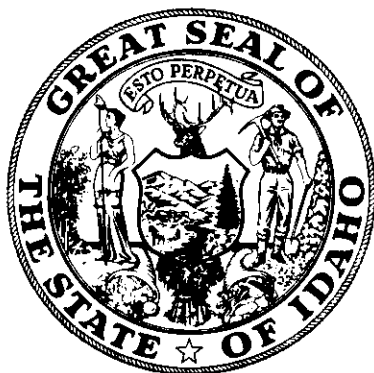
I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that
duplicate originals of Articles of Incorporation for the incorporation of _____

CREDIT BUREAU OF LEWISTON-CLARKSTON, INC.

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 June 13, 1930.



Pete T. Cenarrusa

SECRETARY OF STATE

Corporation Clerk

79 JUL 19 4 0 51

ARTICLES OF INCORPORATION

of

CREDIT BUREAU OF LEWISTON-CLARKSTON, INC. 87 JUL 19 4 0 51

We, the undersigned, being all citizens of the United States, hereby associate ourselves together for the purpose of forming a corporation pursuant to Chapter 1 of Title 30, Idaho Code, and all acts supplemental thereto and amendatory thereof, and we do hereby adopt and certify the following Articles of Incorporation, to wit:

ARTICLE I

(Name)

The name of this corporation shall be "Credit Bureau of Lewiston-Clarkston, Inc."

ARTICLE II

(Duration)

The term of existence of this corporation shall be perpetual.

ARTICLE III

(Purposes)

The corporation's purposes are:

(A) To engage in reporting credit information to it's subscribers and to engage in the practice of debt collection and adjustment.

(B) To engage in any business related or unrelated to that described in Clause A of this Article and from time to time authorized and approved by the Board of Directors of this corporation.

(C) To act as a partner or joint venturer in any transaction.

(D) To acquire, by purchase or otherwise, the stock of this corporation.

(E) To have and exercise all rights and powers from time to time granted to a corporation by law, including the transaction of any or all business for which corporations may be incorporated under the laws of the State of Idaho.

ARTICLE IV

(Capital Stock)

The total authorized capital stock of this corporation is the sum of Fifty Thousand Dollars (\$50,000.00) divided into five hundred shares (500) of the par value of One Hundred Dollars (\$100.00) per share. Such capital

stock may be issued by the corporation from time to time for such consideration as labor, service, money or property, real or personal, as may be fixed from time to time by the Board of Directors, The stock of this corporation shall be nonassessable.

Any restriction as to the transfer or alienation of the issued stock of the corporation shall be set forth in the bylaws of the corporation.

Capital stock shall be offered for sale and issued only in accordance with plans that will qualify under Section 1244 of the Internal Revenue Code of 1954, as amended.

ARTICLE V

(Registered Office)

The registered office of the corporation is 1324 Idaho Street, Lewiston, Idaho, and the name of the registered agent at that address is Kenneth D. Biery, mailing address P.O. Box 777, Lewiston, Idaho 83501.

ARTICLE VI

(Incorporators)

The names and post office addresses of the incorporators, each being of full legal age, are as follows:

<u>Name</u>	<u>Address</u>
Kenneth D. Biery	3816 15th Street E, Lewiston, Id.
James L. Judd	P.O. Box 188 Sandpoint, Id.
Ann C. Judd	P.O. Box 188 Sandpoint, Id.

The incorporators so named and residing as above stated shall serve as the initial directors and shall manage and control the affairs of the corporation until the first annual meeting of shareholders or until their successors be elected and qualify.

ARTICLE VII

(Officers)

The officers of this corporation shall consist of a President, a Vice-President and a Secretary-Treasurer, and such other officers as the Board of Directors of the corporation shall deem necessary (or such lesser numbers of officers as may be allowed by law), and the said officers shall be elected by the Board of Directors and hold office during the pleasure of the Board. Each of the officers shall have such powers as may be conferred upon him by the bylaws of the corporation.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this
17th day of June, 1980.

James Judd
Ann C. Judd
Kenneth D. Biery

STATE OF IDAHO }
County of Nez Perce } ss.

On this 17th day of June, 1980, before me, the undersigned,
a Notary Public in and for said state, personally appeared James Judd, Ann
C. Judd and Kenneth D. Biery, known to me to be the persons whose
names are subscribed to the within Articles of Incorporation and acknowledged to
me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year in this certificate first above written.

William A. Hellman
Notary Public in and for said State,
Residing at Lewiston therein.

(SEAL)