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State of Idaho

Department of State

CERTIFICATE OF INCORPORATION OF

TRW REAL ESTATE LOAN SERVICES 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: **September 13, 1991**



Pete T. Cenarrusa
SECRETARY OF STATE

by: *[Signature]*

SEP 13 8 52 AM '91
SECRETARY OF STATE

ARTICLES OF INCORPORATION

OF

TRW REAL ESTATE LOAN SERVICES OF IDAHO INC.

The undersigned, acting as incorporator of a corporation under the Idaho Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

- FIRST: The name of the corporation is TRW Real Estate Loan Services of Idaho Inc.
- SECOND: The period of its duration is perpetual.
- THIRD: The purpose or purposes for which the corporation is organized are the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act. The corporation is in the business of selling various real estate related appraisal reports and acts as an agent in the issuance of title insurance.
- FOURTH: The aggregate number of shares which the corporation shall have authority to issue is
Common 100 shares having No Par Value.
- FIFTH: No preemptive rights are granted.
- SIXTH: Shareholders are granted the power to amend the bylaws of the corporation.
- SEVENTH: The address of the initial registered office of the corporation is 300 North Street, Boise, Idaho 83701 and the name of its initial registered agent at such address is C T Corporation System.

EIGHTH: The number of directors constituting the initial board of directors of the corporation is three, and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

<u>Name</u>	<u>Address</u>
James C. Bays	1900 Richmond Rd., Cleveland, Ohio 44124
Patrick J. Tierney	1900 Richmond Rd., Cleveland, Ohio 44124
Walter E. Vashak	1900 Richmond Rd., Cleveland, Ohio 44124

NINTH: The name and address of the incorporator is:

TRW Real Estate Loan Services Inc.
1900 Richmond Rd.
Cleveland, Ohio 44124.

Dated August 21, 1991.

TRW Real Estate Loan Services Inc.

By: 
James C. Bays, Vice President

By: 
Walter E. Vashak, Secretary

CONSENT TO USE OF NAME

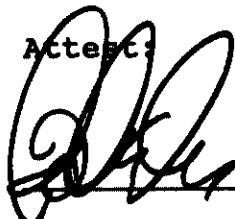
TRW Real Estate Loan Services Inc., a corporation organized under the laws of the State of Ohio, hereby consents to the use of the name of TRW Real Estate Loan Services of Idaho Inc. in the State of Idaho.

IN WITNESS WHEREOF, the said TRW Real Estate Loan Services Inc. has caused this consent to be executed by its Vice President and attested under its corporate seal by its Secretary, this 29 day of August, 1991.

TRW Real Estate Loan Services Inc.

By: 
James C. Bays, Vice President

Attest:


Walter E. Vashak, Secretary

(SEAL)