



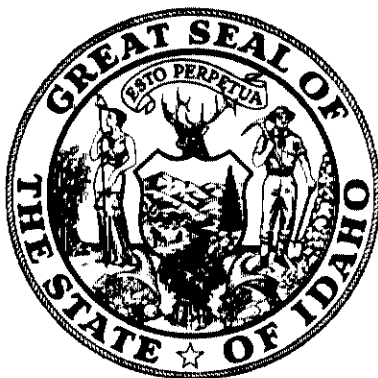
CERTIFICATE OF INCORPORATION
OF

LENDER DATA, 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: *January 31, 1986*



Pete T. Cenarrusa

SECRETARY OF STATE

by: _____

JAN 31 4 01 PM '86

SECRETARY ARTICLES OF INCORPORATION

OF

LENDER DATA, INC.

The undersigned, acting as incorporator of LENDER DATA INC., a corporation under the Idaho Business Corporation Act, adopts the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is LENDER DATA, INC.

SECOND: The period of its duration is perpetual.

THIRD: The purpose or purposes for which the corporation is organized are sale of credit life insurance, life insurance, disability insurance, group insurance, physical damage and casualty insurance, and all general lines of insurance, and the transaction of any or all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act, and as such may be amended.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is fifty thousand (50,000) shares of common stock of a par value of \$1.00 per share, an aggregate total capital of FIFTY THOUSAND AND NO/100 DOLLARS (\$50,000.00).

FIFTH: Provisions denying preemptive rights are: There are no preemptive rights.

SIXTH: Provisions for the regulation of the internal affairs of the corporation are: The By-Laws shall set the number of and qualifications of Directors and Officers and shall set forth any restrictions, if any, on the transfer of shares.

SEVENTH: The address of the initial registered office of the corporation is 4320 East Chinden Boulevard, Meridian, Idaho, 83642 and the name of its initial registered agent at such address is Lonnie Clarkson.

EIGHTH: The number of directors constituting the initial Board of Directors of the corporation is as set forth in the By-Laws, and the names and addresses of the persons who are to serve as Directors until the first annual meeting of the Shareholders or until their successors are elected and shall qualify are:

<u>NAME</u>	<u>ADDRESS</u>
Lonnie Clarkson	4320 E. Chinden Blvd. Meridian, Idaho 83642
Sandra Clarkson	4320 E. Chinden Blvd. Meridian, Idaho 83642

NINTH: The name and address of the incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
Lonnie Clarkson	4320 E. Chinden Blvd. Meridian, Idaho 83642
Sandra Clarkson	4320 E. Chinden Blvd. Meridian, Idaho 83642

DATED this 31 day of January,
1986.

Lonnie Clarkson