

# State of Idaho

## Department of State

### CERTIFICATE OF INCORPORATION OF

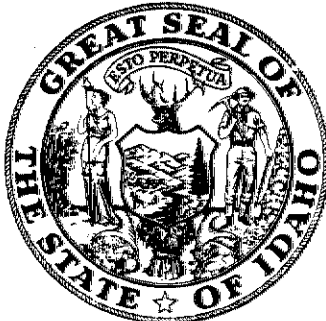
CREDIT BUREAU MORTGAGE SERVICING, INC.

File number C 117519

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: December 23, 1996



*Pete T. Cenarrusa*  
SECRETARY OF STATE

By *Chia A. Hartley*

Dec 11 8 49 AM '96  
SECRETARY OF STATE  
STATE OF IDAHO

Dec 23 12 57 PM '96  
SECRETARY OF STATE  
STATE OF IDAHO

ARTICLES OF INCORPORATION  
OF  
CREDIT BUREAU MORTGAGE SERVICING, INC.

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OF  
CREDIT BUREAU MORTGAGE SERVICING, INC.

DEC 11 8 50 AM '96  
SECRETARY OF STATE  
STATE OF IDAHO

THIS IS TO CERTIFY that We, the undersigned, hereby incorporate pursuant to the Laws of the State of Idaho providing for the formation of corporations for profit, for the purpose and with the powers hereinafter stated.

I

The name of the corporation is:

CREDIT BUREAU MORTGAGE SERVICING, INC.

The general nature of and purpose of this corporation shall be to the operation of a credit reporting service and the performance of any and all activities generally associated thereto; and also to engage in any activity or business permitted under the Laws of the United States and of this State.

II

The existence of the corporation is to be perpetual.

III

The principle place of business of this corporation shall be:

480 Washington Ave. #204

Ketchum, Idaho 83340-0047

Branch offices may be located in other places as may be designated

IDAHO SECRETARY OF STATE  
DATE 12/11/1996 0900 45837  
CK #: 1037 CUST#: 73075

CORP  
Articles of Incorporation - fee 100.00= 100.00

#: C

from time to time.

#### IV

The amount of capital with which this corporation shall commence business shall be no less than Five Hundred Dollars (\$500.00).

#### V

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is Five Hundred (500) shares of common stock, each share having a par value of ONE DOLLAR (\$1.00).

#### VI

Initially, this corporation shall have two ( 2 ) directors. The number of directors may be increased or decreased from time to time.

#### VII

Provisions for the regulation of the internal affairs of the corporation shall be as set out in the Bylaws of the corporation.

#### VIII

This corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, in the manner now or hereafter prescribed by the Statutes, and all

the rights conferred upon the stockholders herein are granted subject to this reservation.

IX

The name and street address of the Registered Agent of this corporation is:

Randal C. Sprow      480 Washington Ave. #204  
Ketchum, Idaho 83340-0047

X

The number of directors constituting the initial board of directors of the corporation is two ( 2 ), and the name and address of the persons who will to serve as directors of the corporation until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

Randal C. Sprow      480 Washington Ave. #204  
Ketchum, Idaho 83340-0047

Debra Sprow            480 Washington Ave. #204  
Ketchum, Idaho 83340-0047

WE THE UNDERSIGNED, being the original subscribers to the

capitol stock hereinabove named, for the purpose of forming a corporation to do business both within and without the State of Idaho, do make, subscribe acknowledge and file these Articles of Incorporation, hereby declaring and certifying that the facts herein are true, and accordingly have set our hands and seals this 10th day of October 1996.

Randal C. Sprow Randal C. Sprow

Debra Sprow Debra Sprow

STATE OF IDAHO )  
: ss.  
County of Twin Falls )

On this 6 day of December, 1996, before me, the undersigned, a Notary for said state, personally appeared, known or identified to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.

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

Irene L. Cohen  
Notary Public for IDAHO  
Residing at TWIN FALLS, IDAHO,  
My commission expires 12-6-96.