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**ARTICLES OF AMENDMENT**

**RATE FACTORY, INC.**

Pursuant to the provisions of Idaho General Business Corporations Act 30-29-1006 the undersigned adopts the following Articles of Amendment to the Articles of Incorporation:

1. The name of record of the corporation is: Rate Factory, Inc.
2. The following amendment to the Articles of Incorporation was adopted:  
[Article I of the Articles of Incorporation is amended in its entirety as follows:  
Article I: The name of the corporation shall be S Cubed, Inc.]
3. The amendments were approved the corporation's board of directors and proposed to the shareholders by unanimous written consent on June 7, 2019.
4. The amendments were adopted by all of the shareholders by written consent on June 7, 2019.

DATED: June 10, 2019.

**RATE FACTORY, INC.**

By: Stephen Kutina  
Stephen Kutina  
Its President and CEO

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