



Department of State.

**CERTIFICATE OF INCORPORATION
OF**

REFINANCE CHECK, 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: June 12, 1991



Pete T. Cenarrusa

SECRETARY OF STATE

by: *Elizabeth M. Zabala*

ARTICLES OF INCORPORATION *JUN 12 12 39 PM '91*
OF SECRETARY OF STATE
REFINANCE CHECK, INC.

The undersigned, acting as incorporators under the Idaho Business Corporation Act, hereby adopt the following Articles of Incorporation:

ARTICLE ONE

NAME

The name of the corporation is Refinance Check, Inc.

ARTICLE TWO

DURATION

The duration of the corporation shall be perpetual.

ARTICLE THREE

PURPOSES AND POWERS

The purposes of the corporation and its powers are the transaction of any and all lawful business for which corporations may be incorporated under the Idaho Business Corporation Act.

ARTICLE FOUR

STOCK

The aggregate number of shares which the corporation shall have authority to issue is 100 in number and shall be of no par value. Said shares of stock shall be fully paid for before being issued, and after issuance shall be nonassessable. Shareholders shall have a preemptive right to acquire unissued or treasury shares under such terms and conditions as the Board of Directors may fix for the purpose of providing a fair and reasonable opportunity for the exercise of such right. Such preemptive right shall exist in all events, including, but not limited to:

- (1) To acquire any shares issued to directors, officers or employees;
- (2) To acquire any shares sold otherwise than for cash; and
- (3) To acquire any shares issued to satisfy conversion or option rights granted by the corporation on previously authorized sales.

ARTICLE FIVE

LOCATION

The location and address of the initial registered office of the corporation is 383 E. 13 Street, Idaho Falls, Idaho 83404, and the name of its initial registered agent at such address is Galen R. Smolik, Sr.

ARTICLE SIX

INCORPORATORS

The name and address of each incorporator are:

<u>NAME</u>	<u>ADDRESS</u>
Galen R. Smolik, Sr.	383 E. 13 Street Idaho Falls, ID 83404
Kathleen B. Smolik	383 E. 13 Street Idaho Falls, ID 83404

ARTICLE SEVEN

BOARD OF DIRECTORS

The number of directors constituting the initial Board of Directors is one, and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until his successors are elected and shall qualify is:

Kathleen B. Smolik	383 E. 13 Street Idaho Falls, ID 83404
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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 11 day of June, 1991.

Galen R. Smolik, Sr.
Galen R. Smolik, Sr.

Kathleen B. Smolik
Kathleen B. Smolik

STATE OF IDAHO)
)
County of Bonneville)

On this 11 day of June, 1991, before me,
Larry S. Larson, a Notary Public in and for said
State, personally appeared GALEN R. SMOLIK, SR. and KATHLEEN B.
SMOLIK, known or identified to me to be the persons whose name
are subscribed to the within instrument 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.

(S E A L)



Notary Public for Idaho
Residing at: Hailey, ID
My Commission Expires: 4/21/41