Electronic Articles of Incorporation For

P10000086782 FILED October 22, 2010 Sec. Of State

CARDFACT XVIII, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is: CARDFACT XVIII, INC.

Article II

The principal place of business address:

7015 COLLEGE BLVD. STE. 325 OVERLAND PARK, KS. US 66211

The mailing address of the corporation is:

7015 COLLEGE BLVD. STE. 325 OVERLAND PARK, KS. US 66211

Article III

The purpose for which this corporation is organized is: ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is: 1000

Article V

The name and Florida street address of the registered agent is:

NORTHWEST REGISTERED AGENT, LLC 2022-2 RAYMOND DIEHL ROAD TALLAHASSEE, FL. 32201

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DAN KEEN

Article VI

The name and address of the incorporator is:

VALERIE B. MANGINE 903 E. 104TH STREET STE. 610 KANSAS CITY, MO 64131

Incorporator Signature: VALERIE B. MANGINE

Article VII

The effective date for this corporation shall be:

10/21/2010