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Alison Lundergan Grimes Kentucky Secretary of State Received and Filed: 12/19/2012 2:26 PM Fee Receipt: \$50.00

ARTICLES OF INCORPORATION OF

BANKRUPTCY ANALYTICS LIMITED

The undersigned Incorporator, Bradford L. Cowgill, executes these Articles of Incorporation for the purpose of forming and does hereby form a corporation under the laws of the Commonwealth of Kentucky in accordance with the following provisions:

Article I: Name

The name of the corporation is "Bankruptcy Analytics Limited."

Article II: Registered Office and Registered Agent

The street address of the initial registered office of the corporation in the Commonwealth of Kentucky is 209 East High Street, Lexington, Kentucky 40507. The initial registered agent at the same address is Bradford L. Cowgill.

Article III: Principal Office

The mailing address of the principal office of the corporation is 209 East High Street, Lexington, Kentucky 40507...

Article IV: Capital Stock

The corporation is authorized to issue one hundred (100) shares of common stock having no par value.

Article V: Incorporator

The name and address of the Incorporator is Bradford L. Cowgill, 209 East High Street, Lexington, Kentucky 40507.

Article VI: Directors

The business and affairs of the corporation are to be conducted by a board of directors, the number to be set in the manner provided in the bylaws. The initial board of directors shall consist of two members, who shall serve until the first meeting of shareholders of the corporation at which directors are elected.

Article VII: Limitation of Liability

No director of the corporation shall be personally liable to the corporation or its shareholders for monetary damages for a breach of his or her duties as a director except for liability: [1] for any transaction in which the director's personal financial interest is in conflict with the financial interests of the corporation or its shareholders; [2] for acts or omissions not in good faith or which involve intentional misconduct or are known to the director to be a violation of law; [3] for voting for or assenting to distributions made in violation of the Kentucky Revised Statutes; or [4] for any transaction from which the director derived an improper personal benefit.

If the Kentucky Revised Statutes are hereafter amended to authorize corporate action further eliminating or limiting the personal liability of directors, then the liability of a director of the

corporation shall be eliminated or limited to the fullest extent permitted by the Kentucky Revised Statutes, as so amended. Any repeal or modification of this Article by the shareholders of the corporation shall not adversely affect any right or protection of a director of the corporation existing at the time of such repeal or modification. This Article VII shall continue to be applicable with respect to any breach of duties by a director of the corporation as a director notwithstanding that such director thereafter ceases to be a director and shall inure to the personal benefit of such director's heirs, executors and administrators.

Executed by the Incorporator this 44 day of December, 2012.

Bradford L. Cowgill, Incorporator

This instrument prepared by:

Bradford L. Cowgill, Esq. 209 East High Street

Lexington, Kentucky 40507