STATE OF KANSAS OFFICE OF SECRETARY OF STATE KRIS W. KOBACH

I, KRIS W. KOBACH, Secretary of State of the state of Kansas, do hereby certify, that according to the records of this office.

Business Entity ID Number: 0320622

Entity Name: HOUSING AND CREDIT COUNSELING, INC.

Entity Type: DOM:NOT FOR PROFIT CORPORATION

State of Organization: KS

Resident Agent: HOUSING AND CREDIT COUNSELING, INC.

Registered Office: 1195 S W BUCHANAN SUITE 203, TOPEKA, KS 66604

was filed in this office on April 13, 1973, and is in good standing, having fully complied with all requirements of this office.

No information is available from this office regarding the financial condition, business activity or practices of this entity.

OI LAND

In testimony whereof I execute this certificate and affix the seal of the Secretary of State of the state of Kansas on this day of May 22, 2012

KRIS W. KOBACH SECRETARY OF STATE

Certificate ID: 499347 - To verify the validity of this certificate please visit https://www.kansas.gov/bess/flow/yalidate and enter the certificate ID number.