CERTIFICATE OF FORMATION

REDMONT CREDIT NETWORK LLC

Registered Name	Redmont Credit Network LLC
In-Game Company	RedmontCreditNetwork
Incorporator	XZDN

1. Nature and Purpose of the Business

The Company is formed to develop and operate shared credit-information infrastructure, including credit scoring, credit reporting, data processing, application programming interfaces, risk-information services, monitoring services, and related software for financial institutions and other authorised users. The Company may also engage in any lawful act or activity for which a limited liability company may be organised under the laws of Redmont.

2. Management

The Company shall be manager-managed. XZDN is designated as the first Manager of the Company and shall have authority to manage the business and affairs of the Company, subject to applicable law and any future member resolutions or amendments to this Certificate.

3. Membership

XZDN is designated as the first and sole Member of the Company, holding one hundred percent (100%) of the membership interest at formation. Additional members may be admitted in accordance with applicable law and the Company's member register.

4. Duration

The Company shall have perpetual existence unless dissolved in accordance with the laws of Redmont.

5. Liability

No provision of this Certificate is intended to impose personal liability upon a Member beyond that required by the laws of Redmont.

6. Amendments

This Certificate of Formation may be amended by member resolution in accordance with the laws of Redmont, unless otherwise required by law.

The undersigned incorporator hereby adopts this Certificate of Formation for Redmont Credit Network LLC.



XZDN
Incorporator

17 August 2026
Date

Prepared for filing with the Department of Commerce of the Commonwealth of Redmont.