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ACCOUNT NO. : 072100000032

REFERENCE : 521746 7200150

AUTHORIZATION : *Patricia Kuyt*

COST LIMIT : \$ 70

FILED
SECRETARY OF CORPORATIONS
DIVISION OF CORPORATIONS
00 JAN 25 PM 1:01

ORDER DATE : December 17, 1999

ORDER TIME : 10:59 AM

ORDER NO. : 521746-040

CUSTOMER NO: 7200150

000003109950-0

CUSTOMER: Ms. Laura A. Campbell
People's Choice Home Loans
2082 Michaelson Drive Ste 212

Irvine, CA 92612

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 JAN 25 PM 12:59

FOREIGN FILINGS

NAME: PEOPLE'S CHOICE HOME LOAN, INC

XXXX QUALIFICATION (TYPE: LL)

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

- CERTIFIED COPY
- XX PLAIN STAMPED COPY
- CERTIFICATE OF GOOD STANDING

DEPT. OF STATE
DIVISION OF CORPORATIONS
TALLAHASSEE, FLORIDA

00 JAN 25 AM 11:29

RECEIVED

CONTACT PERSON: Christine Lillich

hk 1/25/00

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

FILED STATE SECRETARY OF CORPORATIONS DIVISION OF JAN 25 PM 1:01

1. People's Choice Home Loan, Inc. (Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. Wyoming (State or country under the law of which it is incorporated) 3. 94-3348277 (FEI number, if applicable)

4. December 29, 1999 (Date of incorporation) 5. Perpetual (Duration: Year corp. will cease to exist or "perpetual")

6. Upon Qualification (Date first transacted business in Florida.) (SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. c/o Laura Campbell, Suite 212, 2082 Michelson Drive Irvine, CA 92612 (Current mailing address)

Mortgage banking. To engage in any act or activity for which corporations may be organized. 8. (Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: Corporation Service Company Office Address: 1201 Hays Street Tallahassee, Florida, 32301 (Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Corporation Service Company By: [Signature] (Registered agent's signature)

Karen Wehner, Assistant Vice President

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address ONLY - P.O. Box NOT acceptable)

A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

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DIVISION OF CORPORATIONS
00 JAN 25 PM 1:01

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: See attached officers/directors rider

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Laura Campbell
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Laura Campbell, President
(Typed or printed name and capacity of person signing application)

OFFICERS/DIRECTORS RIDER

FL-Application by Foreign Corporation for Authorization

People's Choice Home Loan, Inc.

List of Officers

Name: Laura Campbell **Title:** President & Secretary
Bus. Addr.: c/o People's Choice Home Loan, Inc. 2082 Michelson Drive Suite 212,
Irvine, CA 92612

List of Directors

Name: Laura Campbell **Term:** Dec 29, 2000
Bus. Addr.: c/o People's Choice Home Loan, Inc. 2082 Michelson Drive Suite 212,
Irvine, CA 92612

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State of Wyoming

Office of the Secretary of State



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DIVISION OF CORPORATIONS
00 JAN 25 PM 1:01

United States of America,
State of Wyoming } ss.

I, JOSEPH B. MEYER, Secretary of State of the State of Wyoming, do hereby certify that according to the records in the office of the Secretary of State of Wyoming, PEOPLE'S CHOICE HOME LOAN, INC. is a corporation organized under the laws of the State of Wyoming, whose date of incorporation is 12/29/1999; and whose period of duration is perpetual.

I FURTHER CERTIFY that this corporation has filed all annual reports and paid all annual license taxes to date, or is not yet required to file such annual reports; and that Articles of Dissolution have not been filed, thus making the corporation in existence in the State of Wyoming.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State of Wyoming. Done at Cheyenne, the Capital, this 6th day of January A.D., 2000.



Joseph B Meyer

Secretary of State

By *Rosalie Gonzales*
