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FOREIGN PROFIT QUALIFICATION

People's Choice Funding, Inc.

Certificate of Status	0
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Page Count	04
Estimated Charge	\$70.00

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STATE OF FLORIDA
DIVISION OF CORPORATIONS
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05-1-04

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.

1. People's Choice Funding, Inc.
(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION," "Inc.," "Co.," "Corp.," "In.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Delaware 3. 20-1156865
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. May 5, 2004 5. perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. upon qualification
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")
(SEE SECTIONS 607.1501, 607.1502 and #17.155, F.S.)

7. 7515 Irvine Center Drive, Irvine, California 92618
(Principal office address)

(same)
(Current mailing address)

8. Residential mortgage lending
(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: CT Corporation System

Office Address: 1200 South Pine Island Road

Plantation, Florida 33324
(City) (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.

CT Corporation System

By:


(Registered agent's signature)

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 business addresses of officers and/or directors:

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A. DIRECTORS

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: Neil B. Kornswiet

Address: 7515 Irvine Center Drive

Irvine, California 92618

Director: _____

Address: _____

B. OFFICERS

President: Neil B. Kornswiet

Address: 7515 Irvine Center Drive

Irvine, California 92618

Vice President: Irwin L. Gubman and Brad S. Plantiko

Address: 7515 Irvine Center Drive

Irvine, California 92618

Secretary: Irwin L. Gubman

Address: 7515 Irvine Center Drive, Irvine, California 92618

Treasurer: Neil B. Kornswiet

Address: 7515 Irvine Center Drive, Irvine, California 92618

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

13. *Irwin L. Gubman*
(Signature of Director or Officer listed in number 12 of the application)

14. Irwin L. Gubman, Vice President and Secretary
(Typed or printed name and capacity of person signing application)

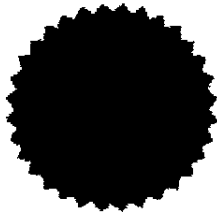
Delaware

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The First State

I, HARRIET SMITH WINDSOR, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY "PEOPLE'S CHOICE FUNDING, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE SO FAR AS THE RECORDS OF THIS OFFICE SHOW, AS OF THE EIGHTEENTH DAY OF MAY, A.D. 2004.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES HAVE NOT BEEN ASSESSED TO DATE.



3799560 8300

040363637

Harriet Smith Windsor

Harriet Smith Windsor, Secretary of State

AUTHENTICATION: 3117607

DATE: 05-16-04