

**Electronic Articles of Incorporation
For**

P05000095704
FILED
July 07, 2005
Sec. Of State
jshivers

AMERICAN 1ST FINANCE, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

AMERICAN 1ST FINANCE, INC.

Article II

The principal place of business address:

23282 MILL CREEK DRIVE
SUITE 320E
LAGUNA HILLS, CA. US 92653

The mailing address of the corporation is:

23282 MILL CREEK DRIVE
SUITE 320E
LAGUNA HILLS, CA. US 92653

Article III

The purpose for which this corporation is organized is:

MORTGAGE BROKER / REAL ESTATE

Article IV

The number of shares the corporation is authorized to issue is:

2000

Article V

The name and Florida street address of the registered agent is:

NRAI SERVICES, INC.
2731 EXECUTIVE PARK DRIVE
SUITE 4
WESTON, FL. 33331

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: DEBORA COKBILEN

Article VI

The name and address of the incorporator is:

AMIT OBEROI
23282 MILL CREEK DRIVE
SUITE 320E
LAGUNA HILLS, CA. 92653

Incorporator Signature: AMIT OBEROI

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
AMIT OBEROI
23282 MILL CREEK DRIVE, SUITE 320E
LAGUNA HILLS, CA. 92653 US

Title: VP
MICHAEL A ROMAN
23282 MILL CREEK DRIVE, SUITE 320E
LAGUNA HILLS, CA. 92653 US

Title: SEC
RAY ROMAN JR.
23282 MILL CREEK DRIVE, SUITE 320E
LAGUNA HILLS, CA. 92653 US

Article VIII

The effective date for this corporation shall be:

07/15/2005