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ID Number:

110617



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Office of the Secretary of State
Corporations Division
100 North Main Street
Providence, Rhode Island 02903-1335

RECEIVED
CORPORATIONS DIVISION
JAN 27 2000

BUSINESS CORPORATION

APPLICATION FOR CERTIFICATE OF AUTHORITY
(To Be Filed In Duplicate Original)

Pursuant to the provisions of Section 7-1.1-103 of the General Laws, 1956, as amended, the undersigned foreign corporation hereby applies for a Certificate of Authority to transact business in the state of Rhode Island, and for that purpose submits the following statement:

1. The name of the corporation is People's Choice Home Loan, Inc.

2. It is incorporated under the laws of Wyoming

3. The name, if different, which it elects to use in Rhode Island is:
(a) If the name of the corporation in its jurisdiction of incorporation does not contain the word "corporation," "company," "incorporated," or "limited," or an abbreviation thereof, then list the name of the corporation with the addition of one of the above corporate endings for use in Rhode Island:

(b) If the corporate name is not available in Rhode Island, then set forth below the fictitious name under which the corporation will qualify and transact business in Rhode Island as stated in the "Fictitious Business Name Statement" to be filed with this application:

4. The date of its incorporation is December 29, 1999 and the period of its duration is Perpetual

5. The address of its principal office in the state or country under the laws of which it is incorporated is _____
c/o Thomas Long, 1912 Capitol Avenue, Cheyenne, WY 82001

6. The address of its proposed registered office in Rhode Island is 170 Westminster Street, Suite 900
(Street Address, not P.O. Box)

Providence RI 02903 and the name of its proposed registered agent in Rhode Island at
(City/Town) (Zip Code)
that address is Corporation Service Company
(Name of Agent)

7. The specific purpose or purposes which it proposes to pursue in the transaction of business in Rhode Island are:
Mortgage banking. To engage in any act or activity for which corporations may be organized.

8. The names and respective addresses of the directors and officers are:

	<u>Name</u>	<u>Address</u>
Director	<u>See attached officers/directors rider</u>	_____
Director	_____	_____
President	_____	_____
Vice President	_____	_____
Treasurer	_____	_____
Secretary	_____	_____

FILED

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By J.B. #9
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9. The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Number of Shares	Class	Series	Par Value or Statement that Shares are without Par Value
100,000	Common		\$1 mil

10. The aggregate number of its issued shares, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Number of Shares	Class	Series	Par Value or Statement that Shares are without Par Value
1	Common		\$1 mil

11. (a) An estimate of the value of all property to be owned by the corporation for the following year, wherever located, is \$ 50,000

(b) An estimate of the value of the corporation's property to be located within Rhode Island during the following year is \$ 0

(c) An estimate, expressed as a percentage, of the proportion that the estimated value of the property of the corporation to be located within this state during the following year bears to the value of all property of the corporation to be owned during the following year, wherever located, is 0 % (divide (b) by (a) and multiply by 100 to obtain the percentage)

12. (a) An estimate of the gross amount of business to be transacted by the corporation during the following year is \$ 100,000

(b) An estimate of the gross amount of business to be transacted by the corporation at or from places of business in Rhode Island during the following year is \$ 0

(c) An estimate, expressed as a percentage, of the proportion that the gross amount of business to be transacted by the corporation at or from places of business in this state during the following year bears to the gross amount thereof which will be transacted by the corporation during the following year is 0 % (divide (b) by (a) and multiply by 100 to obtain the percentage)

13. This application is accompanied by certified copies of its articles of incorporation and all amendments thereto, duly authenticated by the secretary of state or other authorized officer of the jurisdiction of its incorporation.

Date: January 18, 2000

People's Choice Home Loan, Inc.

Print Exact Name of Corporation Making Application

By Laura Campbell
Laura Campbell

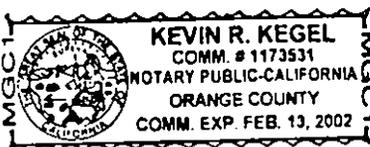
President or Vice President (check one)

By Laura Campbell AND
Laura Campbell

Secretary or Assistant Secretary (check one)

STATE OF CALIFORNIA
COUNTY OF ORANGE

In, Irvine, on this 18th day of January, 2000, personally appeared before me Laura Campbell who, being by me first duly sworn, declared that he/she is the President of the corporation and that he/she signed the foregoing document as such officer of the corporation, and that the statements herein contained are true.



Kevin R. Kegel
Notary Public
My Commission Expires: 2-13-02

OFFICERS/DIRECTORS RIDER

RI-Application for Certificate of Authority -Original/Duplicate

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



STATE OF WYOMING
Secretary of State

I hereby certify that this is a true
and complete copy of the document
as filed in this office.

Joseph B. Meyer
Secretary of State

By: *Linda O'Neil*

Date: *Jan. 25, 2000*