

State of Idaho

Department of State

CERTIFICATE OF AUTHORITY OF

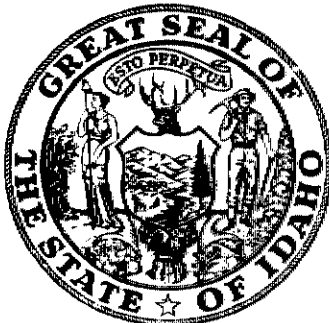
CONSUMER PORTFOLIO SERVICES, INC.

File number C 120323

I, PETE T. CENARRUSA, Secretary of State of the State of Idaho, hereby certify that duplicate originals of an Application of CONSUMER PORTFOLIO SERVICES, INC. for a Certificate of Authority to transact business in this State, duly signed and verified pursuant to the provisions of the Idaho Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to CONSUMER PORTFOLIO SERVICES, INC. to transact business in this State under the name CONSUMER PORTFOLIO SERVICES, INC. and attach hereto a duplicate original of the Application for such Certificate.

Dated: July 28, 1997



Pete T. Cenarrusa
SECRETARY OF STATE

By

L. D. [Signature]

APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

To the Secretary of State of Idaho

The undersigned Corporation applies for a Certificate of Authority and states as follows:

1. The name of the corporation is CONSUMER PORTFOLIO SERVICES, INC.
2. The name which it shall use in Idaho is Consumer Portfolio Services, Inc.
3. It is incorporated under the laws of California
4. Its date of incorporation is 3/8/91 and its duration, if other than perpetual, is Perpetual
5. The address of its principal office in the state or country under the laws of which it is incorporated is
2 Ada, Suite 100, Irvine, California 92618
6. The address to which correspondence should be addressed, if different than item 5, is
Same
7. The street address of its registered office in Idaho is 300 North 6th Street, Boise, Idaho 83701
, and its registered agent in Idaho at that address is C T Corporation System
8. The purpose or purposes which it is proposed to pursue in the transaction of business in Idaho are:
The purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized to do business under the laws of Idaho.
9. The names and respective addresses of its directors and officers are:

Name	Office	Address
<u>See attached list of directors and officers</u>		

10. The corporation accepts and shall comply with the Constitution and the laws of the State of Idaho.

Dated: 07/14/97

CONSUMER PORTFOLIO SERVICES, INC.

(Corporation name)

By

Mark Creatura
Its President (Vice President, Secretary or Assistant Secretary)

(please specify)

Mark Creatura

IDAHO SECRETARY OF STATE

Secretary 07/14/97 09:00
CX: 119024304 CT: 2040 BH: 24815

CCAP

1 @100.00 = 100.00 AUTH PRO
1 @ 20.00 = 20.00 EXPEDITE C

**Appendix to Idaho
Application for Certificate of Authority**

**DIRECTORS OF
CONSUMER PORTFOLIO SERVICES, INC.**

1. **Charles E. Bradley, Sr., Director
62 Southfield Avenue
Stamford, Connecticut 06902**
2. **Charles E. Bradley, Jr., President & Director
2 Ada, Suite 100
Irvine, California 92618**
3. **John G. Poole, Director
62 Southfield Avenue
Stamford, Connecticut 06902**
4. **William B. Roberts, Director
126 East 56th Street
New York, New York 10022**
5. **Thomas L. Chrystie, Director
P.O. Box 640
Wilson, Wyoming 83014**
6. **Robert A. Simms, Director
55 Railroad Avenue, Plaza Suite
Greenwich, Connecticut 06830**

**Appendix to Idaho
Application for Certificate of Authority (Foreign Corporation)**

**OFFICERS OF
CONSUMER PORTFOLIO SERVICES, INC.**

1. **Charles E. Bradley, Jr., President and Director**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 047-66-8189
2. **Jeffrey P. Fritz, Senior Vice President, Treasurer and Secretary**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 468-84-2264
3. **Nicholas P. Brockman, Senior Vice President - Asset Recovery**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 572-64-5588
4. **William L. Brummund, Jr., Senior Vice President - Systems Administration**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 475-66-5288
5. **Mark A. Creatura, Senior Vice President - Legal**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 045-40-1476
6. **Curtis K. Powell, Senior Vice President - Marketing**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 567-25-8919
7. **Richard P. Trotter, Senior Vice President - Contract Originations**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 545-60-3621
8. **Richard E. Trotter, Vice President - Originations**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 563-77-2680
9. **Doris F. Warren, Vice President - Human Resources**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 561-58-1878
10. **Kris I. Thomsen, Vice President - Systems**
2 Ada, Suite 100
Irvine, California 92618
Social Security No.: 474-72-6315

State of California

SECRETARY OF STATE

CERTIFICATE OF STATUS
DOMESTIC CORPORATION

I, **BILL JONES**, Secretary of State of the State of California, hereby certify:

That on the 8TH day of MARCH, 1991,

CONSUMER PORTFOLIO SERVICES, INC.

became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; and

That no record exists in this office of a certificate of dissolution of said corporation nor of a court order declaring dissolution thereof, nor of a merger or consolidation which terminated its existence; and

That said corporation's corporate powers, rights and privileges are not suspended on the records of this office; and

That according to the records of this office, the said corporation is authorized to exercise all its corporate powers, rights and privileges and is in good legal standing in the State of California; and

That no information is available in this office on the financial condition, business activity or practices of this corporation.

IN WITNESS WHEREOF, I execute this
certificate and affix the Great Seal of
the State of California this day of

22ND OF JULY, 1997



Bill Jones

Secretary of State