

State of Idaho

Office of the Secretary of State

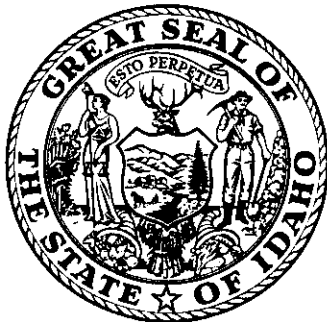
**CERTIFICATE OF AUTHORITY
OF
AMERICAN FINANCIAL LENDING, INC.**

File Number C 162426

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: 12 September 2005



Ben Yursa

SECRETARY OF STATE

By *Shirley D. Davis*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

2005 SEP 12 PM 1:39

SECRETARY OF STATE
STATE OF IDAHO

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

- The name of the corporation is:
American Financial Lending, Inc
- The name which it shall use in Idaho is: American Financial Lending, Inc.
- It is incorporated under the laws of: California
- Its date of incorporation is: March 9, 2001
- The address of its principal office is:
2694 Bishop Dr., Suite 122, San Ramon, CA 94583
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: 300 North 6th St., Boise, Idaho 83701
and its registered agent in Idaho at that address is: Business Filings Incorporated
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Maryam Adler</u>	<u>CEO/Owner</u>	<u>2694 Bishop Dr., Suite 122</u> <u>San Ramon, CA 94583</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 8/23/03

Signature: *Maryam Adler*

Typed Name: Maryam Adler

Capacity: CEO
[The signer must be a director or an officer of the corporation.]

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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Revised 06/2005

IDAHO SECRETARY OF STATE
09/13/2005 05:00
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Web Form

C162426

State of California
Secretary of State

**CERTIFICATE OF STATUS
DOMESTIC CORPORATION**

I, BRUCE McPHERSON, Secretary of State of the State of California, hereby certify:

That on the **9TH day of MARCH, 2001**, **AMERICAN FINANCIAL LENDING, 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, conversion 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 July 22, 2005.



A handwritten signature in black ink, appearing to read 'Bruce McPherson', is written over the printed name.

BRUCE McPHERSON
Secretary of State