

State of Idaho

Office of the Secretary of State

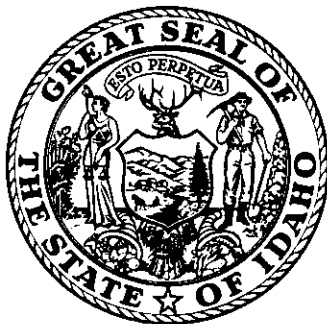
**CERTIFICATE OF AUTHORITY
OF
AMERICAN COAST FINANCIAL CORPORATION**

File Number C 165274

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: 27 February 2006



Ben Yursa

SECRETARY OF STATE

By *Supreme Hollaway*

(Instructions on Back of Application)

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[illegible]

1. The name of the corporation: AMERICAN COAST FINANCIAL CORPORATION
2. The name which it shall use in Idaho is: AMERICAN COAST FINANCIAL CORPORATION
3. It is incorporated under the laws of: CA
4. Its date of incorporation is: 10-6-03
5. The address of its principal office is:
26 DUET ; IRVINE , CA 92603
6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: 300 N 6th ST Boise, ID 83702
and its registered agent in Idaho at that address is: CT CORPORATION SYSTEM
8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
SHAHIN ADIB	CED / PRES	26 DUET ; IRVINE, CA
	SEC	92603
	TREAS	
	DIRECTOR	

Signature: [Signature]

Typed Name: SHAFIN A D I B

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

(if us ng pre-paid account)

Secretary of State use only

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Revised 05/2005

IDAHU SECRETARY OF STATE
 02/27/2006 05:00
 CK: 3081 CT: 197364 BH: 939785
 1 @ 100.00 = 100.00 AUTH PRO # 2
 1 @ 20.00 = 20.00 EXPDITE C # 3
 1 @ 20.00 = 20.00 CORP SUR # 4

C 165274

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 **6TH day of OCTOBER, 2003**, **AMERICAN COAST FINANCIAL CORPORATION** became incorporated under the laws of the State of California by filing its Articles of Incorporation in this office; 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
January 10, 2006.



BRUCE McPHERSON
Secretary of State