

Affidavit of Identity

I, Steven Kirsch, declare as follows:

1. I obtained 16 judgments against First Chartered Investments, Inc. from the Santa Clara Superior Court (Small Claims) on September 9, 2004 (Cases numbered 2-04-SC-001187 through 001199, 2-04-SC-001214, 2-04-SC-001217, 2-04-SC-001218).
2. At the time of the judgments, I knew the judgment debtor only as First Chartered Investments, Inc. First Chartered Investments, Inc., used only that name in our communications. Therefore, I sued it and obtained a judgment against the corporation under that name.
3. Since I obtained these judgments, I have learned that First Chartered Investments, Inc., also used the name Chartered Financial and Investment Corporation. According to the California Secretary of State's official records, both entities share the same officers and physical offices. Examination of these offices shows that both entities utilize the same employees, desks, and office equipment. Both entities are engaged in exactly the same business (brokering mortgage loans) Records of secured debt show that the same debt is secured by the assets of both entities (see attached)

I declare under penalty of perjury under the law of the State of California that the foregoing is true and correct.

Date

Steven Kirsch