CERTIFICATE OF INCORPORATION
OF
ANVIL FINANCES CORPORATION
Filed pursuant to the Legal Entity Act, Part IV

ARTICLE I — NAME AND BRAND

(1) The registered name of the Corporation shall be Anvil Finances Corporation.

(2) The Corporation shall conduct business and be publicly known under the brand name "Anvil". All products, services, marketing materials, and public-facing communications may use the brand name "Anvil" or product-specific names incorporating "Anvil" (e.g., Anvil QuickBlocks, Anvil Insight, Anvil Comply, Anvil Score).

(3) For all legal, regulatory, and Company Docket purposes, the registered name "Anvil Finances Corporation" shall be used.

(4) The authorized in-game designation and the name for the business plugin is "Anvil".

ARTICLE II — INCORPORATORS

(1) The incorporator of this Corporation is:

(a) TheTomToms

(2) The incorporator shall serve as the sole initial Director until additional Directors are appointed or elected in accordance with Article VIII of this Certificate.

(3) The initial capital of this Corporation shall be $1,000.

ARTICLE III — NATURE OF BUSINESS

(1) The purpose of the Corporation is to engage in any lawful act or activity for which Corporations may be organized under the Laws of Redmont.

(2) Without limiting the generality of the foregoing, the Corporation's primary business activities shall include:

(a) Financial technology services, including automated accounting, bookkeeping, and financial report generation;

(b) Business intelligence, financial analytics, and advisory services;

(c) Regulatory compliance monitoring, auditing, and reporting tools;

(d) Credit scoring, trust rating, and financial reputation services;

(e) Any ancillary or related services that support the financial infrastructure of the Commonwealth of Redmont.

ARTICLE IV — SHARE CAPITAL

(1) The Corporation is authorized to issue shares of the following class:

Share Class	Authorized Shares	Par Value	Voting Rights
Common	10,000	$0.01	1 vote per share

Investor	8,000	$0.01	½ vote per share
Employee	3,000	$0.01	0 votes per share

(2) Each Common Share shall entitle its holder to one (1) vote per share on all matters submitted to a vote of shareholders.

(3) The Board of Directors may, by resolution, authorize the issuance of additional shares up to the authorized limit without further shareholder approval, provided that such issuance does not dilute existing shareholders below fifty percent (50%) of total outstanding shares without shareholder approval by simple majority.

(4) The Board of Directors may, by shareholder resolution approved by a two-thirds (2/3) supermajority of outstanding voting shares, amend this Certificate to:

(a) Create additional share classes with different class characteristics;

(b) Increase the total number of authorized shares of any class;

(c) Alter the par value of any share class.

(5) Upon incorporation, Authorized Shares shall be allocated as follows:

(a) 8,000 Common Shares shall be issued to TheTomToms;

(b) 1,000 Employee Shares shall be reserved by the Corporation as the Employee Equity Pool;

(c) 1,000 Strategic Shares shall be reserved by the Corporation as the Investor Equity Pool.

(6) Employee Shares may only be issued by the Board of Directors as equity compensation to employees, officers, or contractors of the Corporation in connection with their service to the Corporation.

(7) Investor Shares may only be issued by the Board of Directors to investors in exchange for capital investment in the Corporation, whether through direct equity purchase or conversion of prior investment agreements. Shares in the Strategic Share Class shall have ½ the voting power of a Common Share Class.

(8) Reserved shares in either Pool that have not been issued shall remain the property of the Corporation, shall not carry voting rights, and shall not count toward quorum.

ARTICLE V — PRIVATE CORPORATION STATUS

(1) The Corporation is and shall remain a private corporation, until investor shares are issued. No shares of the Corporation shall be listed, traded, or offered for sale on any public stock exchange or securities exchange.

(2) All transfers of shares shall be subject to the following restrictions:

(a) Right of First Refusal. Before any shareholder may transfer shares to a third party, the shareholder must first offer the shares to the Corporation and then to the existing shareholders on a pro rata basis, at the same price and terms offered by the proposed third-party transferee. The Corporation and existing shareholders shall have fourteen (14) days to exercise this right.

(b) Board Approval. Any transfer of shares to a person who is not an existing shareholder requires the prior written approval of the Board of Directors by simple majority. The Board may withhold approval in its reasonable discretion.

(c) Prohibited Transfers. No shares may be transferred to any person or entity that is a direct competitor of the Corporation, as determined by the Board of Directors in good faith.

(3) Any purported transfer of shares in violation of this Article shall be null and void, and the Corporation shall not register such transfer in the Share Register.

(4) The Board of Directors may, by resolution approved by a two-thirds (2/3) supermajority of outstanding voting shares, convert the Corporation to a public corporation and list shares on a recognized securities exchange. Upon such conversion, the restrictions in Section (2) of this Article shall cease to apply to shares traded through the exchange.

Note: This Article ensures the Corporation remains founder-controlled during its early growth phase. Conversion to public status requires supermajority approval, providing protection against unwanted dilution or loss of control.

ARTICLE VI — MANAGEMENT AND GOVERNANCE

(1) The business and affairs of the Corporation shall be managed by or under the direction of the Board of Directors.

(2) The Board of Directors shall have the authority to:

(a) Appoint and remove officers, define their duties, and set their compensation;

(b) Authorize the issuance of shares within the limits of this Certificate;

(c) Approve annual budgets, major contracts, and significant business decisions;

(d) Adopt, amend, or repeal Bylaws of the Corporation;

(e) Establish committees of the Board and delegate authority to such committees.

(3) The following actions shall require shareholder approval by simple majority unless otherwise specified in this Certificate:

(a) Election and removal of Directors;

(b) Amendments to this Certificate of Incorporation;

(c) Dissolution of the Corporation;

(d) Merger or consolidation with another entity;

(e) Any transaction that would result in the sale or transfer of substantially all of the Corporation's assets.

(4) There shall be no maximum number of Directors. The initial number of Directors shall be one (1).

ARTICLE VII — INITIAL DIRECTORS AND OFFICERS

(1) The initial Director of the Corporation shall be:

(a) TheTomToms — Founder and Director

(2) The initial Officers of the Corporation shall be:

(a) TheTomToms — Chief Executive Officer (CEO)

(3) The Board of Directors may appoint additional Officers as the needs of the Corporation require, including but not limited to: Chief Financial Officer (CFO), Chief Technology Officer (CTO), and Chief Compliance Officer (CCO).

ARTICLE IX — LIMITATION OF LIABILITY

(1) In accordance with Part III, Section 10 of the Legal Entity Act, no Director, Officer, shareholder, employee, or other agent of the Corporation shall be personally liable for the debts, obligations, or liabilities of the Corporation, whether arising in contract, tort, or otherwise, solely by reason of being a Director, Officer, shareholder, employee, or agent.

(2) No shareholder shall have personal liability for the Corporation's obligations beyond the par value of their shares that remain unpaid.

(3) The Corporation shall indemnify and hold harmless any Director or Officer from and against any claims, damages, losses, or expenses arising from actions taken in good faith and in the reasonable belief that such actions were in the best interest of the Corporation, to the fullest extent permitted by law.

ARTICLE X — FISCAL MATTERS

(1) The Corporation shall maintain accurate books and records of all financial transactions in accordance with the Commercial Standards Act and the Accounting Reform Act, as applicable.

(2) Dividends may be declared by the Board of Directors at its discretion from the surplus profits of the Corporation. No dividend shall be declared or paid that would render the Corporation unable to meet its obligations as they come due.

(3) The Board of Directors shall determine the Corporation's approach to profit distribution, which may include reinvestment, dividend payments, share buybacks, or any combination thereof.

ARTICLE XI — AMENDMENTS

(1) This Certificate of Incorporation may be amended in accordance with Part IV, Section 2 of the Legal Entity Act.

(2) Unless otherwise specified herein, amendments require approval by shareholder resolution (simple majority of outstanding voting shares).

(3) The following amendments require a two-thirds (2/3) supermajority of outstanding voting shares:

(a) Conversion from private to public corporation (Article V, Section 4);

(b) Creation of new share classes or alteration of existing class characteristics (Article IV, Section 4);

(c) Any amendment that increases the personal liability of shareholders.

(4) Class Vote Protection. Notwithstanding the above, any amendment that adversely alters the characteristics of a share class — including any class with zero general voting rights — shall additionally require approval by a majority of the outstanding shares of that affected class, voting separately as a class, regardless of the voting rights ordinarily attached to shares of that class. This provision is in accordance with Part IV, Section 2(4) of the Legal Entity Act and shall not be overridden by any other provision of this Certificate.

(5) All amendments shall be filed in the Company Docket with the version of the Certificate before and after the amendment, as required by the Legal Entity Act.

ARTICLE XII — DURATION

(1) The Corporation shall have perpetual existence unless dissolved in accordance with the Legal Entity Act and this Certificate.

IN WITNESS WHEREOF

The undersigned incorporator, being the person hereinbefore named, has executed this Certificate of Incorporation on the date set forth below.

_____

TheTomToms

Incorporator and Founder

Date: _____

TO BE FILED IN THE COMPANY DOCKET

Subject to approval by the Department of Commerce