

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
GLOBAL HOME LOANS & FINANCE INC.**

File Number C 145144

I PETE T. CENARRUSA, 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: 19 August 2002



Pete T. Cenarrusa
SECRETARY OF STATE

By *[Signature]*

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APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

02 AUG 19 PM 1:28
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:
GLOBAL HOME LOANS & FINANCE INC.
- The name which it shall use in Idaho is: _____
- It is incorporated under the laws of: NEW YORK
- Its date of incorporation is: 11/28/01
- The address of its principal office is:
350 MOTOR PARKWAY, STE 210, HAUPPAUGE, NY 11788
- The address to which correspondence should be addressed, if different from item 5, is:

- The street address of its registered office in Idaho is: 5527 KENDALL STREET, BOISE, ID 83706
and its registered agent in Idaho at that address is: RECORD SEARCH & INFO SERVICES, INC.
- The names and respective business addresses of its directors and officers are:

Name	Office	Address
SEE ATTACHED RIDER		
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Dated: 8/9/02

Signature: *W. Alvaro*

Typed Name: WILLIAM G. ALVARO

Capacity: PRESIDENT

Customer Acct #: _____
(if using pre-paid account)

Secretary of State use only

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IDAHO SECRETARY OF STATE
08/20/2002 05:00
CK: 23612 CT: 19577 BH: 483631
1 @ 100.00 = 100.00 AUTH PRO # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

Web Form

C145144

GLOBAL HOME LOANS & FINANCE INC.
OFFICERS AND DIRECTORS

OFFICERS

WILLIAM G. ALVARO	PRESIDENT	350 MOTOR PARKWAY STE 210 HAUPPAUGE, NY 11788
	SECRETARY	350 MOTOR PARKWAY STE 210 HAUPPAUGE, NY 11788
	TREASURER	350 MOTOR PARKWAY STE 210 HAUPPAUGE, NY 11788
JOHN FARACCO	VICE PRESIDENT	350 MOTOR PARKWAY STE 210 HAUPPAUGE, NY 11788

DIRECTORS

WILLIAM G. ALVARO	350 MOTOR PARKWAY STE 210 HAUPPAUGE, NY 11788
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**State of New York } ss:
Department of State**

I hereby certify, that the Certificate of Incorporation of GLOBAL HOME LOANS & FINANCE INC. was filed on 11/28/2001, with perpetual duration, and that a diligent examination has been made of the Corporate index for documents filed with this Department for a certificate, order, or record of a dissolution, and upon such examination, no such certificate, order or record has been found, and that so far as indicated by the records of this Department, such corporation is a subsisting corporation.

I further certify, that no other documents have been filed by such Corporation.



*Witness my hand and the official seal
of the Department of State at the City
of Albany, this 02nd day of August
two thousand and two.*

A handwritten signature in black ink, appearing to read "R. A. D. S.", is written over a horizontal line.

Secretary of State