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**Global Home Loans & Finance Inc.**  
350 Motor Parkway, Suite 210  
Hauppauge, NY 11788  
T.877.536.3481  
F.877.526.3481

officer chg

April 17, 2003

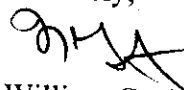
Office of Secretary of State  
700 West Jefferson Street, Room 402  
P.O. Box 83720  
Boise, ID 83720

**Re: Global Home Loans & Finance Inc.**

Dear Sir or Madam:

By this letter, Global Home Loans & Finance Inc. wishes to notify the Idaho Secretary of State that John Faracco is not an officer of Global Homes Loans & Finance Inc. He was mistakenly listed as an officer on our Application for Authority to Transact Business in Idaho. The undersigned is the sole officer and director of Global Home Loans & Finance Inc. Kindly update your records accordingly, and please provide our corporate services provider, BlumbergExcelsior, with a file stamped copy of this letter for our records. Thank you for your assistance in this matter.

Sincerely,



William G. Alvaro  
President