

TRANSMITTAL LETTER

with
7/31

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACTION BUSINESS IN FLORIDA**

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED
TO REGISTER A FOREIGN CORPORATION TO TRANSACTION BUSINESS IN THE STATE OF FLORIDA.

1. **Mega Home Equities Inc.**

(Name of corporation must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if no so contained in the name at present.)

2. **New York** — 3. **113425342**
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. **8-19-97** 5. **Perpetual**
(Date of Incorporation) (Duration: Year corp. will cease to exist or "Perpetual")

6. **When qualified**
(Date first transacted business in Florida) (SEE SECTIONS 607.1501, 607.1502 and 817.15, F. S.)

7. **109-20 101st Ave**
Richmond Hill, NY 11419
(Current mailing address)

8. **Mortgage brokerage and lending**
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box **NOT** acceptable)

Name: **Compliance Consulting Corporation of Florida**
407 S. Dixie Hwy., Suite 5
Lake Worth, FL 33460

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Compliance Consulting Corporation of Florida
[Signature]
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and addresses of officers and/or directors: (Street address **ONLY** - P.O. Box **NOT** acceptable)

A. DIRECTORS (Street address only - P.O. Box NOT acceptable)

Chairman: **Krishna Singh**
Address: **109-20 101st. Ave**
Richmond Hill, NY 11419

Director **Komal Dhanpat**
Address **109-20 101st Ave**
Richmond Hill, NY 11419

Director **Dharam Hitlall**
Address **101-20 101st Ave.**
Richmond Hill, NY 11419

B. OFFICERS (Street address only - P.O. Box NOT acceptable)

President: **Krishna Singh**
Address: **109-20 101st. Ave**
Richmond Hill, NY 11419

PLEASE
SIGN


(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

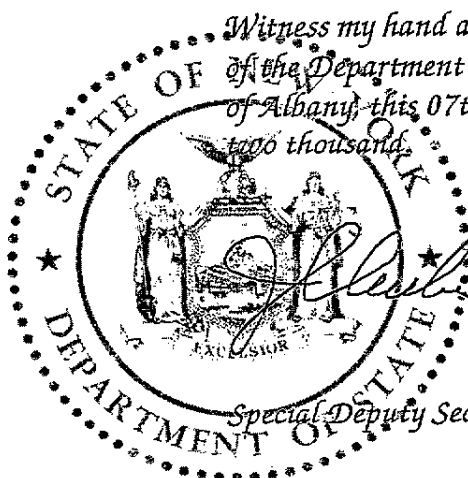
14. **Krishna Singh, President**
(Typed or printed name and capacity of person signing application)

State of New York } ss:
Department of State

I hereby certify, that the Certificate of Incorporation of MEGA HOME EQUITIES INC. was filed on 08/19/1997, 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 the following:

A Biennial Statement was filed 08/31/1999.

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 07th day of July
two thousand

Special Deputy Secretary of State

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