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To:

Division of Corporations
Fax Number : (850)205-0381

From:

Account Name : BLUMBERG/EXCELSIOR CORPORATE SERVICES, INC.
Account Number : 075350000353
Phone : (212)431-5000
Fax Number : (212)431-1441

FLORIDA PROFIT CORPORATION OR P.A.

STERLING HOME MORTGAGES, INC.

Certificate of Status	0
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TALLAHASSEE, FLORIDA

ARTICLES OF INCORPORATION
OF
STERLING HOME MORTGAGES, INC.

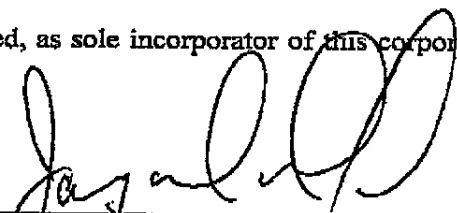
THE UNDERSIGNED sole incorporator, being a natural person competent to contract and desiring to form a corporation under Title XXXV, Chapter 607, of the Revised Florida Statutes, herewith submits the following information:

1. The name of the corporation is: **STERLING HOME MORTGAGES, INC.**
2. The duration of the corporation shall be perpetual.
3. To engage in any activity or business permitted under the laws of the Florida Business Corporation Act.
4. The aggregate number of shares which the corporation shall have authority to issue is **1,000 shares, at no par value.**
5. The name and address of the director(s): **Anthony Gurino, 23407 Marabella Circle South, Boca Raton, FL 33407**
6. The principal mailing address of the corporation: **23407 Marabella Circle South, Boca Raton, FL 33407**
7. The name and address of its initial registered agent: **Anthony Gurino, 23407 Marabella Circle South, Boca Raton, FL 33407**
8. The name and address of the sole incorporator is: **Jacqueline Ward, c/o Blumberg Excelsior Corporate Services, Inc., 62 White Street, New York, NY 10013**

IN WITNESS WHEREOF, the undersigned, as sole incorporator of this corporation has executed these Articles of Incorporation.

Dated: November 13, 2001

Blumberg Excelsior Corporate Services Inc.
62 White Street
New York, NY 10013


Jacqueline Ward
Sole Incorporator

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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ACCEPTANCE OF APPOINTMENT

AS

REGISTERED AGENT

I, the undersigned, do hereby accept appointment as Registered Agent **STERLING HOME MORTGAGES, INC.**

Dated: November 13, 2001


Registered Agent
Anthony Garino

Blumberg Excelsior Corporate Services, Inc.
62 White Street
New York, NY 10013

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