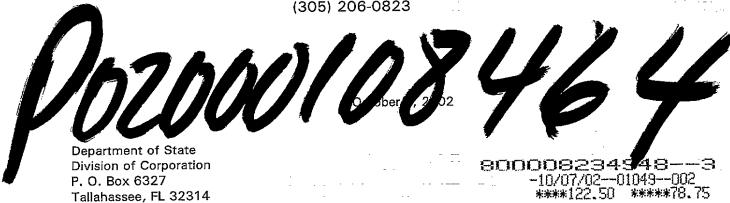
GEORGE TSITOURIS 5838 COLLINS AVE. #8F MIAMI BEACH, FL 33140 (305) 206-0823



Dear Sir:

Enclosed are the original and one copy of the Articles of Incorporation of HomeTrust, Inc.

Also enclosed is a check in the amount of \$122.50 to cover charter tax, filling fee, certified copy and resident agent's fee.

Thank you for your attention to this matter.

Sincerely,

George Tsitouris

10/8

02 0CT -7 PM 3: 00
SECRETARY OF STAIL

CERTIFICATE OF INCORPORATION

AND

ARTICLES OF INCORPORATION

OF

HOMETRUST, INC.

We, the undersigned, hereby associate ourselves for the purpose of becoming a corporation under the laws of the State of Florida, by and under the provision of the statutes of the State providing for the formation, liability, rights, privileges and immunities of a corporation for profit.

ARTICLE I

The name of this corporation is HomeTrust, Inc., hereinafter referred to as the Corporation.

ARTICLE II

NATURE OF BUSINESS

The general nature of the business and object and purposes proposed to be transacted, promoted or carried on are to engage in any activity of business permitted under the laws of the United States and of this State.

ARTICLE III

CAPITAL STOCK

The amount of the total authorized capital stock of the corporation shall be Five Hundred (500) shares of common stock of One Dollar (\$1.00) par value.

The whole or any part of the capital stock of the Corporation shall be payable in lawful money of the United States of America, or property, labor or services at a just valuation to be fixed by the Shareholders.

ARTICLE IV

AMOUNT OF CAPITAL WITH WHICH TO BEGIN BUSINESS

The amount of capital with which the Corporation shall begin business shall be not less than Five Hundred Dollars (\$500.00).

ARTICLE V

CORPORATE EXISTENCE

The Corporation shall have perpetual existence.



ARTICLE VI

The initial street address of said Corporation is 2500 NW 97 Ave. #202, Miami, FL 33172, with the privilege, however, of having branch offices or places of business at any other place or places within or without the State of Florida, or in foreign countries.

ARTICLE VII

NUMBER OF DIRECTORS

There shall be no directors. The Corporation shall be managed by the stockholders.

ARTICLE VIII

The name and post office addresses of each subscriber to this Certificate of incorporation and statement of the number of shares of stock which they agree to take as follows:

George Tsitouris 5838 Collins Ave. #8F Miami Beach, FL 33140 500 Shares

ARTICLE IX

OFFICERS

The officers of this corporation shall be a President, Vice President and Secretary.

All officers or agents, as may be deemed necessary by the Shareholders shall be chosen in the manner and hold office for the term prescribed in the by-laws or determined by the Shareholders.

ARTICLE X

This Corporation reserves the right to amend, alter, change or repeal any provision contained in this Certificate of Incorporation in the manner now or hereafter prescribed by law and all rights conferred on stockholders herein are granted subject to this reservation.

IN WITNESS WHEREOF, I, the undersigned incorporator have hereunto set my hand and seal this 2nd day of October, 2002 for the purpose of forming this Corporation for profit under the laws of the State of Florida, and I hereby make and file in the Office of the Secretary of State of Florida, this Certificate of Incorporation and certify that the facts herein stated are true.

REORGE ESITOURIS

STATE OF FLORIDA}SS:
COUNTY OF A LAM 1-DEO E

BEFORE ME, this day personally appeared, GEORGE TSITOURIS to me well known to be the individual described in and who executed the foregoing Certificate of Incorporation and acknowledged that he executed the same for the purposes therein expressed.

WITNESS my hand and official seal this 2nd day of October, 2002.

My Commission Expires:

OFFICIAL NOTARY SEAL
JACK A SNAY
NOTARY PUBLIC STATE OF FLORIDA
COMMISSION NO. CC791116
MY COMMISSION EXP. NOV. 15,2002

Notary Public State of Florida at Large

CERTIFICATE DESIGNATING PLACE OF BUSINESS OF DOMICILE FOR THE SERVICE OF PROCESS WITHIN FLORIDA NAMING AGENT UPON WHOM PROCESS MY BE SERVED

IN COMPLIANCE WITH SECTION 48.09], FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED:

FIRST—THAT HOMETRUST, INC. DESIRING TO ORGANIZE OR QUALIFY UNDER THE LAWS OF THE STATE OF FLORIDA, WITH ITS PRINCIPAL PLACE OF BUSINESS AT 2500 NW 97 AVE. #202, CITY OF MIAMI, STATE OF FLORIDA, HAS NAMED GEORGE TSITOURIS, 5838 COLLINS AVE. #8F, CITY OF MIAMI BEACH, STATE OF FLORIDA, AS ITS AGENT TO ACCEPT SERVICE OF PROCESS WITHIN FLORIDA.

GEORGE TSITOURIS

President

October 2, 2002

HAVING BEEN NAMED TO ACCEPT SERVICE OF PROCESS FOR THE ABOVE STATED CORPORATION, AT THE PLACE DESIGNATED IN THIS CERTIFICATE, I HEREBY AGREE TO ACT IN THIS CAPACITY, AND I FURTHER AGREE TO COMPLY WITH THE PROVISIONS OF ALL STATUTES RELATIVE TO THE PROPER AND COMPLETE PERFORMANCE OF MY DUTIES.

GEORGE TSI/OURIS

Registered Agent

October 2, 2002