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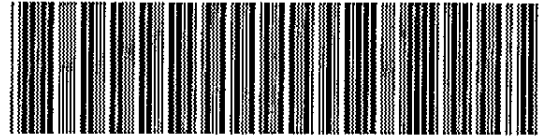
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2002 NOV 20 PM 3:45
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Trust House, Inc.

Financial & Investment Management

2002 NOV 20 PM 3:45

SECRETARY OF STATE
TALLAHASSEE FLORIDA

November 18, 2002

Division of Corporations
Att'n: Charter Section
PO Box 6327
Tallahassee, FL 32314
Re: Trust House Mortgage, Inc.

Dear Charter Section Department:

I am enclosing Articles of Incorporation, Certificate of Registered Agent, and my check for \$78.75 (\$70 for filing and registered agent and \$8.75 for a certified copy) payable to the Secretary of State for filing of Trust House Mortgage, Inc.

Should you have questions regarding this filing, please don't hesitate to call. Thanks for your help regarding this matter.

Very truly yours,

Ray B. West
RBW/jas

EFFECTIVE DATE

11/14/02

FILED

2002 NOV 20 PM 3:45

SECRETARY OF STATE
TALLAHASSEE FLORIDA

ARTICLES OF INCORPORATION
OF

TRUST HOUSE MORTGAGE, INC.

ARTICLE I NAME

The name of this corporation is **TRUST HOUSE MORTGAGE, INC.**

2425 East Commercial Blvd.
Fort Lauderdale, FL 33308

ARTICLE II DURATION

This corporation shall have perpetual existence commencing on the date of execution and acknowledgement of these Articles.

ARTICLE III

This corporation is organized for the purpose of transacting any or all lawful business, except the corporation will in no way be providing banking or trust company services.

ARTICLE IV CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of \$1 par value common stock which shall be designated "Common Shares."

ARTICLE V PRE-EMPTIVE RIGHTS

Every shareholder, upon the sale for cash of any new stock of this corporation shall have the right to purchase his prorata share thereof (as nearly as may be done without issuance of fractional shares) at the price at which it is offered to others.

ARTICLE VI INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is Suite 301, 2425 East Commercial Blvd, Fort Lauderdale, Florida 33308; and the name of the initial registered agent of this corporation at that address is Ray B. West.

ARTICLE VII INITIAL BOARD OF DIRECTORS

This corporation shall have three (3) Directors constituting the initial Board of Directors. The number of Directors may be either increased or decreased from time to time by the By-Laws. The name and address of the initial Board of Directors of this corporation is:

<u>NAME</u>	<u>ADDRESS</u>
Ray B. West	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308
Robert E. West	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308
Al Otero	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308

ARTICLE VIII INCORPORATORS

The name and address of each person signing these Articles is:

<u>NAME</u>	<u>ADDRESS</u>
Ray B. West	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308
Robert E. West	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308
Al Otero	Suite 301 2425 East Commercial Blvd. Ft. Lauderdale, FL 33308

ARTICLE IX INDEMNIFICATION

The corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE X AMENDMENT

This corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

In WITNESS WHEREOF, the undersigned subscribers have executed these Articles of Incorporation this 14th day of November, 2002.


Subscribed RAY B. WEST


Subscribed ROBERT E WEST


Subscribed AL OTERO

STATE OF FLORIDA

COUNTY OF BROWARD

Before me, a Notary Public authorized to take acknowledgement in the State and County set forth above, personally appeared

Ray, B. West, Robert E. West and Al Otero

Known to me and known by me to be the person (s) who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed those Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal in the State and County aforesaid, this 14 day of November, 2002



Barbara Wolf
MY COMMISSION # CC795861 EXPIRES
February 12, 2003
BONDED THRU TROY FAIN INSURANCE, INC.

Barbara Wolf
Notary Public

CERTIFICATE DESIGNATING (OR CHANGING) PLACE OF BUSINESS OR
DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING
AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted in
Compliance with said Act:

FIRST – THAT TRUST HOUSE MORTGAGE, INC

having been organized under the laws of the State of Florida, with its principal office,

as indicated in the Articles of Incorporation at Fort Lauderdale, Florida

City

Broward, State of Florida has named Ray B. West

County

Registered Agent; and Suite 301, 2425 East Commercial Blvd.

as the place where service of process may be served with the State.

ACKNOWLEDGEMENT: (Must be signed by Designated Agent)

Having been named to accept service of process for the above stated
CORPORATION, at place designated in this Certificate, I hereby accept to act in this
capacity, and agree to comply with the provision of said Act relative to keeping open
said office.

BY:

Ray B. West
Ray B. West, Registered Agent

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