

FILE COPY



CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

No. 2058813

I hereby certify that

LANCASHIRE MORTGAGE CORPORATION LIMITED

is this day incorporated under the Companies Act 1985 as a
private company and that the Company is limited.

Given under my hand at the Companies Registration Office,
Cardiff the

26TH SEPTEMBER 1986

A handwritten signature in dark ink, appearing to read 'E. Jones'.

MRS. E. J. JONES

an authorised officer