



**AMERICAN
STOCK EXCHANGE**
Equities Options ETFs



03000319

American Stock Exchange
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New York, NY 10006
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January 31, 2003

Mr. Brian Johnson
Branch Chief
Filer Support 2
Office of Filing Information
Securities and Exchange Commission
Judiciary Plaza
450 Fifth Street, NW
Washington, D.C. 20549

CERTAINLY

1-13485

JAN 31 2003

PROCESSED

FEB 03 2003

**THOMSON
FINANCIAL**

Dear Mr. Johnson:

This is to certify that on January 30, 2003, The American Stock Exchange ("Exchange") received from American Residential Investment Trust, Inc., (the "Registrant") a copy of the Registrant's application on Form 8-A for the registration of the following securities:

Common Stock, par value \$.01 per share

We further certify that the above described security has been approved by the Exchange for listing and registration.

We understand that the Registrant is seeking immediate acceleration of the effective date of registration, and we hereby join in such request.

Sincerely,

Bryan Fischer
Director
Listing Qualifications Department

cc: Herbert Scholl