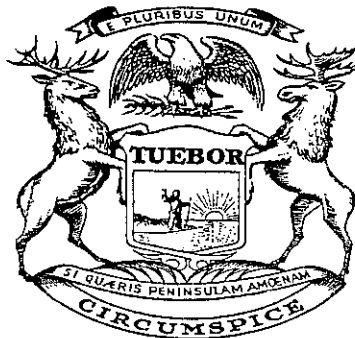


# State of Michigan



License No. FL 4278

## Department of Labor and Economic Growth Office of Financial and Insurance Regulation Lansing, Michigan

*This is to certify that, effective September 15, 2008*

*PROFOLIO HOME MORTGAGE CORP.*

*3701 BRIARPARK, SUITE 150*

*HOUSTON, TX 77042*

is hereby duly LICENSED as a Mortgage Broker and Lender in the State of Michigan in accordance with the provisions of Act No. 173, Public Acts of 1987, as amended, the Mortgage Brokers, Lenders and Servicers Licensing Act. This License is not transferable or assignable.



Ken Ross, Commissioner

August 11, 2008

Date

This certificate shall be conspicuously displayed in the place of business specified herein.