

Ted Strickland  
GOVERNOR

STATE OF OHIO

Kimberly A. Zurz  
DIRECTOR

*Department of Commerce*  
*Division of Financial Institutions*

PROFOLIO HOME MORTGAGE CORP.  
3701 BRIARPARK - SUITE 150  
HOUSTON, TX 77042

CERTIFICATE NO.: SM.501519.000

IS HEREBY GRANTED A CERTIFICATE TO ENGAGE IN THE BUSINESS OF MAKING LOANS IN ACCORDANCE WITH THE PROVISIONS OF SECTIONS 1321.51 TO 1321.60 OF THE REVISED CODE OF OHIO, SUBJECT TO ALL THE PROVISIONS THEREOF AND TO THE REGULATIONS OF THE DIVISION.

THIS CERTIFICATE IS ISSUED FOR THE PERIOD ENDING June 30, 2010

IN TESTIMONY WHEREOF, WITNESS MY HAND AND OFFICIAL SEAL AT THE CITY OF COLUMBUS, IN THE STATE OF OHIO, THIS July 30, 2009

**LEIGH A. WILLIS**  
DEPUTY SUPERINTENDENT OF FINANCIAL INSTITUTIONS

**JOHN B. REARDON**  
SUPERINTENDENT OF FINANCIAL INSTITUTIONS

