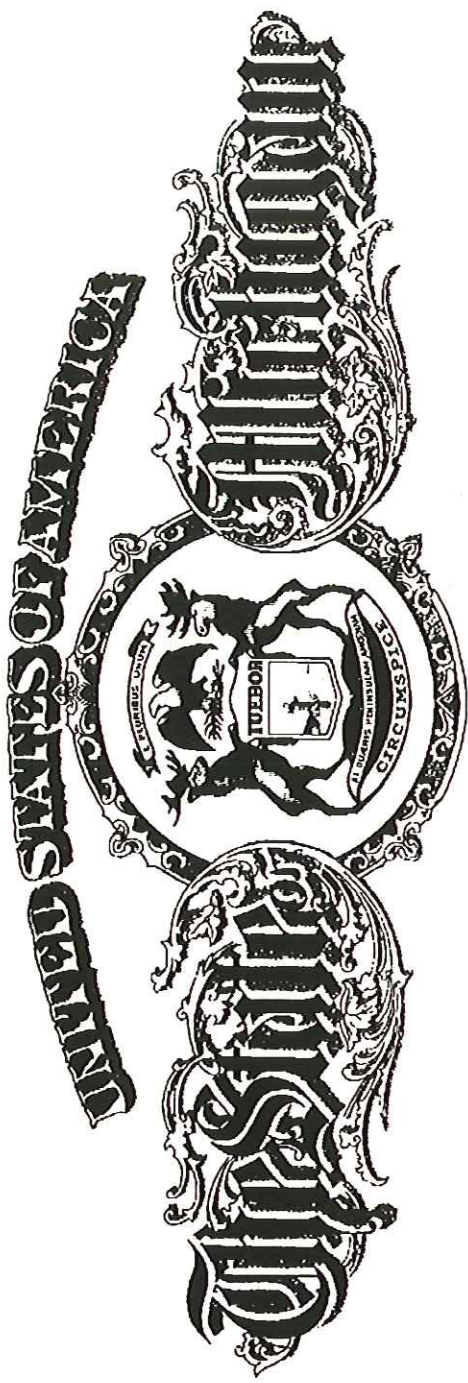




Department of Licensing and Regulatory Affairs

Lansing, Michigan

This is to Certify That

MMS MORTGAGE SERVICES, LTD.

was validly incorporated on January 6, 1987, as a Michigan profit corporation, and said corporation is validly in existence under the laws of this state.

This certificate is issued pursuant to the provisions of 1972 PA 284, as amended, to attest to the fact that the corporation is in good standing in Michigan as of this date and is duly authorized to transact business and for no other purpose.

This certificate is in due form, made by me as the proper officer, and is entitled to have full faith and credit given it in every court and office within the United States.



In testimony whereof, I have hereunto set my hand, in the City of Lansing, this 24th day of October, 2014.

Alan J. Schefke, Director
Corporations, Securities & Commercial Licensing Bureau