C227

Commonwealth of Kentucky Trey Grayson, Secretary of State

0600047.12 Trey Grayson Secretary of State Received and Filed

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Trey Grayson Secretary of State P. O. Box 718 Frankfort, KY 40602-0718 (502) 564-3490 http://www.sos.ky.gov

Renewal Certificate of Assumed Name

REN

This certifies that the assumed name of

CARTUS HOME LOANS

is hereby renewed by

PHH HOME LOANS, LLC

a business entity organized and existing in the State of Delaware.

Signatures

Signature Title Date

William F. Brown Senior V.P. and Secretary 10/26/2010 3:31:48 PM