

**Commonwealth of Kentucky**  
**Alison Lundergan Grimes, Secretary of State**

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**Alison Lundergan Grimes**  
**KY Secretary of State**  
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**10/30/2015 9:39:55 AM**  
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Alison Lundergan Grimes  
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  
SVP and Secretary  
10/30/2015 9:39:55 AM

