C227

Commonwealth of Kentucky Trey Grayson, Secretary of State

0588195.04 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

MORTGAGE LENDING DIRECT

is hereby renewed by

MLD MORTGAGE INC.

a business entity organized and existing in the State of New jersey.

Signatures

Signature Lawrence Dear Title President

Signature Lawrence Dear Title President

Date 1/12/2010 9:58:48 AM