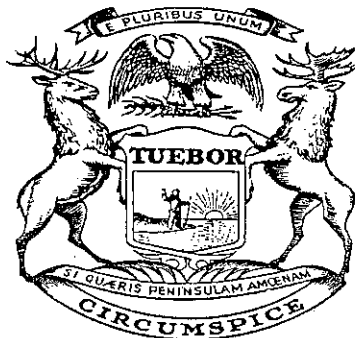


State of Michigan

This certificate is issued to give effect to the address change.



License No. SR 0012164

Department of Labor and Economic Growth Office of Financial and Insurance Regulation Lansing, Michigan

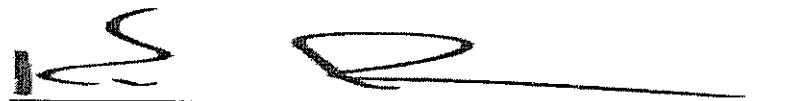
This is to certify that, effective September 15, 2008

PROFOLIO HOME MORTGAGE CORP.

3701 BRIARPARK, SUITE 150

HOUSTON, TX 77042

is hereby duly REGISTERED as a Secondary Mortgage Broker and Lender in the State of Michigan in accordance with the provisions of Act No. 125, Public Acts of 1981, as amended, the Secondary Mortgage Loan Act. This Registration is not transferable or assignable.



Ken Ross, Commissioner

August 11, 2008

Date

This certificate shall be conspicuously displayed in the place of business specified herein.