Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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As of June 12, 2014

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<u>Alabama</u>

Consumer Credit ActLicense No. MC 21603State of AlabamaIssued 11/13/2012State Banking DepartmentConsumer Credit License401 Adams AvenueExp. 12/31/14

Montgomery, AL 36103 Attn: State Banking Department Phone No. 334-242-3452

Alaska

Mortgage Licensing Act License No. AK391521 State of Alaska Issued: 07/10/2012

Department of Commerce Mortgage Broker/Lender License

Community & Economic Development Exp. 12/31/14 Division of Banking & Securities

550 W. Seventh Avenue, Ste. 1850 Anchorage, AK 9950 Mr. Robert Prince Phone No.: 907-269-4594

Arizona

Arizona Department of Financial Institutions License No. BKBR 0922573

Licensing Division Issued: 04/26/13

2910 N. 44th Street, Ste. 310 Mortgage Banker License Phoenix, AZ 85018 Exp. 12/31/14

Arkansas

Fair Mortgage Lending Act
Mortgage Loan Company Act
Issued: 02/06/12

Arkansas Securities Department Mortgage Banker/Broker/Servicer Heritage West Building, Third Floor Exp. 12/31/14

Heritage West Building, Third Floor 201 East Markham, Suite #300 Little Rock, Arkansas 72201-1692

Attn: Charles Handley Phone No.: 501-324-9260

Phone No. 602-771-2800

California

Residential Mortgage Lenders Act License No. 413 1216
Department of Corporations Issued: 01/10/2013

Residential Mortgage Lending Act Residential Mortgage Lending Act License

320 West 4th Street, Suite 750 Exp. 12/31/14

Los Angeles, California 90010

Attn: Recy Ubaldo Phone No.: 213-576-7684

"Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act."

Colorado

The Division of Real Estate of Colorado Issued: 12/1/11

1560 Broadway Mortgage Company Registration

Suite 925 Exp. 12/31/14

Denver, CO 80202

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431 www.nmlsconsumeraccess.org

As of June 12, 2014

Delaware

License No. 012482 Licensed Lender Act State of Delaware Issued 02/26/2013 Office of the State Bank Commissioner License Lender 555 E. Loockerman Street, Ste. 210

Dover, DE 19901 Attn: E. Quinn Miller Phone No.: 302-739-4235

District of Columbia

Mortgage Lender and Broker Act License No. MLB 391521 Office of Banking and Financial Institutions Issued: 03/14/12

1400 L Street, N.W., Suite 400 Washington, DC 20005 Attn: Howard Amer

Phone No.: 202-727-1563

Florida

Mortgage Brokerage and Mortgage Lending Act

Department of Banking and Finance

Division of Finance 200 East Gaines Street Fletcher Building

Tallahassee, Florida 32399-0350

Attn: Brandon Slisz Phone No.: 850-410-9791

Georgia

Residential Mortgage Act Department of Banking and Finance

Mortgage Division

2990 Brandywine Road, N.E., Suite 200

Atlanta, Georgia 30341-5565

Attn: Larry Shelley Phone No.: 707-986-1373

Hawaii

Hawaii Revised Statutes, Chapter 454M Division of Financial Institution

Dept. of Commerce & Consumer Affairs

King Kalakaua Building 335 Merchant Street, Room 221

Honolulu, HI 96813

Attn: Division of Financial Institution

Phone No. 808-586-2810

Idaho

Residential Mortgage Practices Act

State of Idaho Consumer Credit Div. Department of Finance 800 Park Blvd., Ste. 200 Boise, ID 83712 Attn: K.C. Schaler

Phone No.: 208-332-8002

Exp. 12/31/14

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Mortgage Lender License

Exp. 12/31/14

License No. MLD770 Issued: 02/09/12

Mortgage Lender Servicer License

Exp. 12/31/14

License No. 31759 Issued: 05/20/11

Mortgage Lender License

Exp. 12/31/14

License No. MS141 Issued: 05/22/14

Mortgage Servicer License

Exp. 12/31/14

License No. MBL-7789 Issued 05/17/2012

Mortgage Broker/Lender License

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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As of June 12, 2014

<u>Illinois</u>

Residential Mortgage License Act Mortgage Banking Division

Savings and Residential Finance Commission

Office of Banks and Real Estate 122 S. Michigan Avenue, Ste. 1900

Chicago, Illinois 60603 Attn: Arlene Armstrong-Griffin Phone No.:312-793-8198

Indiana

License No. 17859 State of Indiana Department of Financial Institutions Issued 07/10/2012

Consumer Credit Division Non-Depository Division

30 South Meridian Street, Ste. 300

Indianapolis, IN 46204 Attn: Mark Tarpey

<u>Iowa</u>

Mortgage Bankers and Brokers Act License No. 2011-0015 Superintendent of Banking Issued: 04/20/11 East Grand Office Park

200 E. Grand Avenue, Suite 300

Des Moines, Iowa 50309 Attn: Rod Reed

Phone No.: 515-281-4014

Kansas

Consumer Credit Code Mortgage Business Registration Issued: 11/13/2012 State of Kansas

Office of the State Bank Commissioner

Jayhawk Tower, 700 SW Jackson Street, Suite 300

Topeka, Kansas 66603 Attn: Debbie Richardson

Uniform Consumer Credit Code

State of Kansas

Mortgage Loan Companies Act License No. MC81939 Office of Financial Institutions Issued: 04/02/2012

1025 Capital Center Drive, #200

Frankfort, Kentucky 40601 Attn: Pam Fitzgerald Phone No.: 502-573-3390

Louisiana

Kentucky

S.A.F.E. Residential Mortgage Lending Act Louisiana Office of Financial Regulations

Residential Mortgage Lending 8660 United Plaza Blvd., 2nd Floor

Baton Rouge, LA 70809 Attn: Jane Miller Phone No: 225-925-3828

CorporateLegalVICKYL173260106/10/2014

License No. MB.6760803

Issued: 04/19/11

Residential Mortgage License

Exp. 12/31/14

"Illinois Residential Mortgage Licensee"

Page 3

First Lien Mortgage Lending License

Exp. 12/31/14

Mortgage Banker License

Exp. 12/31/14

License No. SL0026413 Supervised Loan License

Exp. 12/31/14

Notification No. NOT.0025787 Consumer & Mtg Lending Not.

Exp. 04/30/15

Mortgage Loan Company License

Exp. 12/31/14

Issued: 09/26/2012

Residential Mortgage Lending

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431 www.nmlsconsumeraccess.org

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Maine

Consumer Credit Code

Bureau of Consumer Credit Protection Dept. of Professional & Financial Regulation

35 State House Station Augusta, Maine 04333-0035

Attn: Rich Howard Phone No.: 207-624-8531

Maryland

Mortgage Lenders Law Department of Labor, Licensing & Regulation

Division of Financial Regulations 500 N. Calvert Street, Room 402 Baltimore, Maryland 21202

Attn: Arlene Fields Phone No.: 410-230-6102

Michigan

First Mortgage Lenders, Brokers, and Servicers Act

Michigan Department of Commerce Office of Financial and Insurance Services

611 W. Ottawa Street, 3rd Floor Lansing, Michigan 48933 Attn: Pamela Baker Phone No.: 517-373-3470

Secondary Mortgage Lenders, Brokers, and Servicers Act

Michigan Department of Commerce Office of Financial and Insurance Services

611 W. Ottawa Street, 3rd Floor Lansing, Michigan 48933 Attn: Pamela Baker Phone No.: 517-373-3470

Minnesota

Residential Mortgage Originator and

Servicer Licensing Act Department of Commerce Licensing Unit - Real Estate 85 7th Place East, Suite 500 St. Paul, Minnesota 55101-2198

Attn: Robin Brown Phone No.: 651-296-6319

Residential Mortgage Originator and

Servicer Licensing Act Department of Commerce Licensing Unit - Real Estate 85 7th Place East, Suite 500 St. Paul, Minnesota 55101-2198

Attn: Robin Brown Phone No.: 651-296-6319 Issued: 11/21/2012 Supervised Lender License

Exp. 12/31/14

License Cert. No. 06-20419 Issued: 02/01/2013 Mortgage Lender Lic. Exp. 12/31/14

License No. FR 0018035

Issued: 01/11/12

1st Mortgage Broker/Lender/Servicer

Exp. 12/31/14

License No. SR 0018067

Issued: 01/11/12

2nd Mortgage Broker/Lender/Servicer

Exp. 12/31/14

License No. MN-MS-391521

Issued: 03/30/11

Residential Mortgage Servicer

Exp. 12/31/14

License No. MN-MO-391521

Issued: 01/26/12

Residential Mortgage Originator

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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Exp. 12/31/14

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Mississippi

Mortgage Consumer Protection Act License No. 391521 Department of Banking and Consumer Finance Issued: 05/04/11

901 Woolfolk Building, Suite A Mortgage Lender License

501 North West Street Jackson, Mississippi 39201 Attn: Traci McCain Phone No.: 601-359-1031

Missouri

Missouri Department of Insurance License No. 13-2113-S Financial Institutions Issued: 09/05/13

301 West High Street, Room 630 Residential Mortgage Loan Broker License

P.O. Box 716 Exp. 08/04/14

Jefferson City, MO 65102-0716

Attn: Richard Weaver Phone No. 573-751-3242

Montana

Mortgage Act License No. 391521 Division of Banking and Financial Institutions Issued: 04/02/12 Mortgage Lender License

Mortgage Licensing 301 S. Park Ave, Suite 316 Exp. 12/31/14

Helena, MT 59601

Attn: Montana Division of Banking & Financial Institutions

Phone no. 406-841-2920

Nebraska

Mortgage Banker Licensing Act License No. 2119 Department of Banking and Finance Issued: 03/17/11 1230 O Street, Commerce Court Mortgage Banker License

Lincoln, Nebraska 68509 Exp. 12/31/14

Attn: John Munn Phone No.: 402-471-2171

New Hampshire

Nondepository Mortgage Bankers and Brokers Act License No. 16387-MB **Banking Department** Issued: 02/29/12 53 Regional Drive, Ste. 200 Mortgage Banker License

Concord, New Hampshire 03301 Exp. 12/31/14

Attn: Kimothy Griffin

Phone No.: 603-271-3561 "Licensed by the New Hampshire Banking Department"

New Jersey

Residential Mortgage lending Act State of New Jersey Issued: 04/19/2013

Department of Banking and Insurance Residential Mortgage Lender Lic. Licensing Service Bureau – Banking Exp. 12/31/14

20 West State Street, 8th Floor Trenton, NJ 08610

Phone No. 609-292-7272

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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As of June 12, 2014

New Mexico

Mortgage Loan Company Act Regulation and Licensing Department

Financial Institutions Division

725 St. Michael's Drive Santa Fe, New Mexico 87501 Attn: Janice Rutschman Phone No.: 505-827-7100 Issued: 08/29/2012

Mortgage Loan Company License

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Exp. 12/31/14

North Carolina

Mortgage Lending Act North Carolina Commissioner of Banks

Mortgage Division 316 W. Edenton Street Raleigh, NC 27603 Attn: Vivian Laney Phone No.: 919-733-3016 License No. L-153650 Issued: 04/23/12

Mortgage Lender License

Exp. 12/31/14

North Dakota

Money Brokers Act

Department of Financial Institutions State of North Dakota 2000 Schafer Street, Suite G Bismarck, North Dakota 58501 Attn: Chris Ludwig

Attn: Chris Ludwig Phone No.: 701-328-9933 License No. MB102437 Issued 09/20/2012 Money Broker License Exp. 12/31/14

Ohio

Mortgage Broker Act Department of Commerce Division of Financial Institutions 77 South High Street, 21st Street Columbus, OH 43215-6120

Attn: John B. Reardon

License No. MBMB 850153.000

Issued 02/10/12

Mortgage Broker/Banker Exemption

Exp. 12/31/14

Oklahoma

Oklahoma Mortgage Broker Act

State of Oklahoma

Office of the Administrator Dept. of Consumer Credit

4545 North Lincoln Blvd., Ste. 104

Oklahoma City, OK 73105 Attn: Karen Banks 405-521-3653 License No. MB002123

Issued: 12/2/11

Mortgage Broker License

Exp. 12/31/14

Oklahoma Mortgage Broker Act

State of Oklahoma Office of the Administrator Dept. of Consumer Credit 4545 North Lincoln Blvd., Ste. 104

Oklahoma City, OK 73105 Attn: Karen Banks

Attn: Karen Banks 405-521-3653 License No. ML010134 Issued: 12/31/13 Mortgage Lender License

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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As of June 12, 2014

Oregon

Oregon Mortgage Lender Law Division of Finance & Corporate Securities

Mortgage Lending Section

350 Winter ST NE Room 410

Salem, OR 97301 Attn: DFCS

Phone No. 503-378-4140

License No. ML-5249 Issued: 01/09/14

Mortgage Lending License

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Exp. 12/31/14

Pennsylvania

Mortgage Licensing Act

Pennsylvania Department of Banking Non-Depository Licensing Division

17 N. 2nd Street, Ste. 1300 Harrisburg, PA 17101-2290 Phone No. 717-787-3717 License No. 37362 Issued 03/30/2012 Mortgage Lender License

Exp. 12/31/14

Rhode Island

State of Rhode Island Department

Of Business Regulation Division of Banking

1511 Pontiac Avenue, Building 68-2

Cranston, RI 02920 Phone No. 401-462-9503 License No. 20132921LL

Issued: 09/09/13 Lender License Exp. 12/31/14

South Carolina

Mortgage Lending Act State of South Carolina

Board of Financial Institutions

Consumer Finance Division 1205 Pendleton Street, Ste, 306 Edgar A. Brown Building Columbia, South Carolina 29201

Ms. Sam Baker

Phone No.: 803-734-2020

License No. MLS391521 Issued: 07/18/2012

Mortgage Lender/Servicer License

Exp. 12/31/14

South Dakota

Mortgage Lender Business Act

Department of Commerce and Regulation

Division of Banking

217 ½ West Missouri Avenue Pierre, South Dakota 57501 Attn: Roger Novotny Phone No.: 605-773-3421 License No. ML.04999 Issued: 01/23/2013 Mortgage Lender Lic. Exp. 12/31/14

Tennessee

Residential Lending, Brokering & Servicing Act

State of Tennessee

Department of Financial Institutions 414 Union Street, Ste. 1000 Nashville, Tennessee 37219

Attn: Carl Scott

Certificate No. 113917 Issued: 10/02/2012

Mortgage License Exp. 12/31/14

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783

Branch Office: Miami, Florida NMLS #1159431

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Texas

Mortgage Banker Registration Act

Texas Dept. of Savings & Mortgage Lending

2601 N. Lamar, Ste. 201 Attn: Division of Licensing

Austin, TX 78757

<u>Utah</u>

Utah Division of Real Estate

160 E 300 S

Salt Lake City, UT 84111 Phone No. 801-530-6747 Attn: Division of Real Estate

Phone No. 801-530-6747

Vermont

Department of Banking & Insurance

Department of Banking 89 Main Street

Montpelier, VT 05620-3101

Attn: Sue Clark

Phone No.: 802-828-4878

Virginia

Virginia Bureau of Financial Institutions

Corporate Structure 1300 East Main Street, Ste. 800 Richmond, VA 23219 Phone No. 804-371-0484

Washington

Consumer Loan Act State of Washington

Department of Financial Institutions Division of Consumer Services

150 Israel Road SW Tumwater, WA 98501 Attn: Maureen Camp 360-902-8703

West Virginia

Residential Mortgage Lender, Broker and

Servicer Act Banking Department Mortgage Division

One Players Club Drive, Ste. 300 Charleston, West Virginia 25305

Attn: Tracy Hudson Phone No.: 304-558-2294 Registration

Issued 11/21/2011

SML Mortgage Banker Registration

Exp. 12/31/14

"Texas Consumer Complaint/Recovery Fund Notice"

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License No. 8777177-NMLC

Issued 08/23/13

Mortgage Lender Company License

Exp. 12/31/14

License No. 6429

Issued: 11/21/2012 Lender License Exp. 12/31/14

License No. MC-5698 Issued: 05/23/13 Lender License Exp. 12/31/14

License No. CL-391521 Issued: 05/04/12

Consumer Loan Company License

Exp: 12/31/14

License No. ML-30931 Issued: 06/29/11

Mortgage Lender License

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783 Branch Office: Miami, Florida NMLS #1159431

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As of June 12, 2014

Wisconsin

Mortgage Bankers, Loan Originators and

Mortgage Brokers Act

Department of Financial Institutions 345 West Washington Avenue, 3rd Floor

Madison, Wisconsin 53703 Attn: Sandy Lesperance Phone No.: 608-266-5511

Wyoming

Residential Mortgage Practices Act

State of Wyoming

Department of Audit, Division of Banking

122 W. 25th Avenue Cheyenne, WY 82002 Attn: Marlene Aitchison Phone No.: 307-777-7797 License No. 391521BA Issued: 04/23/12 Mortgage Banker Lic. Exp. 12/31/14 Page 9

License No. 2312 Issued: 03/21/12

Mortgage Lender/Broker License

Main Office: Coral Gables, Florida NMLS #391521 Branch Office: Ft. Washington, Pennsylvania NMLS #937783 Branch Office: Miami, Florida NMLS #1159431

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FEDERAL AGENCY APPROVALS:

Department of Housing and Urban Development

Title II Non-supervised lender Title II Identification #31033-0000-8

Fannie Mae

Seller/Servicer #30496-000-0

Freddie Mac

Seller/Servicer #156665

Government National Mortgage Association

Issuer I & II Identification #4150

US Department of Agriculture Rural Development

Department of Veterans Affairs

Lender ID: 639544-00-00