

CERTIFICATE OF GOOD STANDING

I, Nellie M. Gorbea, Secretary of State and custodian of the seal and corporate records of the State of Rhode Island and Providence Plantations, hereby certify that:

EMBRACE HOME LOANS, INC.

is a Rhode Island Business Corporation organized on **May 13, 1983.** I further certify that revocation proceedings are not pending; articles of dissolution have not been filed; all annual reports are of record and the corporation is active and in good standing with this office.

This certificate is not to be considered as a notice of the corporation's tax status, financial condition or business practices; such information is not available from this office.

SIGNED and SEALED on

Tullin U. Korler

October 30, 2019

Secretary of State



Certificate Number: 19100123290

Verify this Certificate at: http://business.sos.ri.gov/CorpWeb/Certificates/Verify.aspx

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