

State of Idaho

Office of the Secretary of State

**CERTIFICATE OF AUTHORITY
OF
VELOCITY SERVICING LIMITED LIABILITY COMPANY**

File Number W 109759

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Uniform Limited Liability Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: January 6, 2012



Ben Yursa

SECRETARY OF STATE

By

David Sakwa



APPLICATION FOR CERTIFICATE OF AUTHORITY FOR FOREIGN LIMITED LIABILITY COMPANY

(Instructions on back of application)

12 JAN -6 AM 11:06

SECRETARY OF STATE
STATE OF IDAHO

1. The name of the limited liability company is:

Velocity Servicing Limited Liability Company

2. If the name of the limited liability company is not permissible or is not available in Idaho, the name the foreign limited liability company will use in Idaho is:

3. The jurisdiction under whose laws the limited liability company is formed is: NJ

4. The name and complete street address of the registered agent in Idaho is:

Corporation Service Company 12550 W. Explorer Drive, Suite 100, Boise, ID 83713

5. The street and mailing address of the limited liability company's principal office is:

1800 Route 34 North, Bldg #4, Suite 404A, Wall, NJ 07719

Street Address

Mailing Address, if different

6. The street and mailing address of the limited liability company's office in the jurisdiction under whose laws it is organized is:

1800 Route 34 North, Bldg #4, Suite 404A, Wall, NJ 07719

Street Address

Mailing Address, if different

7. The name and mailing address of at least one member or manager:

Velocity Portfolio Group, Inc.

Attn: James J. Mastriani

1800 Route 34 North, Bldg #4, Suite 404A, Wall, NJ 07719

8. The mailing address for future correspondence:

1800 Route 34 North, Bldg #4, Suite 404A, Wall, NJ 07719

9. Signature of a manager, member or authorized person.

Signature

W. Peter Ragan, Sr.

Typed Name

Vice President of Velocity Portfolio Group, Inc., Member

Secretary of State use only

IDAHO SECRETARY OF STATE
01/06/2012 05:00
CK: 1495 CT: 265682 BH: 1304785
1 @ 100.00 = 100.00 REGFORGLLC # 2
1 @ 20.00 = 20.00 EXPEDITE C # 3

W109759

STATE OF NEW JERSEY
DEPARTMENT OF THE TREASURY
SHORT FORM STANDING

VELOCITY SERVICING LIMITED LIABILITY COMPANY

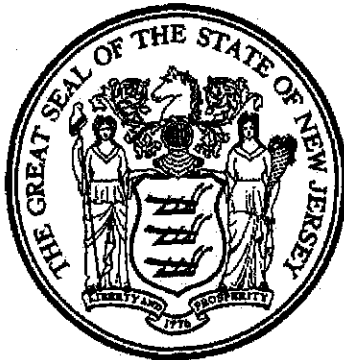
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I, the Treasurer of the State of New Jersey, do hereby certify that the above-named New Jersey Domestic Limited Liability Company was registered by this office on August 18, 2010.

As of the date of this certificate, said business continues as an active business in good standing in the State of New Jersey, and its Annual Reports are current.

I further certify that the registered agent and registered office are:

*James J. Mastriani, Esq.
1800 Rt. 34 N.
Suite 404a
Wall, NJ 07719*



Certification# 122606388

*IN TESTIMONY WHEREOF, I have
hereunto set my hand and affixed my
Official Seal at Trenton, this
4th day of January, 2012*

A handwritten signature in black ink, appearing to read "Andrew P. Sidamon-Eristoff".

*Andrew P Sidamon-Eristoff
State Treasurer*

Verify this certificate at
https://www1.state.nj.us/TYTR_StandingCert/JSP/Verify_Cert.jsp