

State of North Carolina

Office of the Commissioner of Banks

Location: 316 W. Edenton Street, Raleigh, NC 27603

Mailing Address: 4309 Mail Service Center

Raleigh, NC 27699-4309

Telephone: 919-733-0589 Fax: 919-733-2978 Internet: <http://www.nccob.gov>

Dear Licensee:

Your application for licensure as a Mortgage Loan Originator has been approved.

North Carolina General Statute 53-244.106 requires that you prominently display your license, in plain public view, at the licensed location where you act as a Mortgage Loan Originator. In addition, your license is only effective when you are employed by a licensed mortgage broker or lender. As a licensed Mortgage Loan Originator, you may not be employed by more than one licensed mortgage broker or mortgage lender at the same time.

You are required to notify the Commissioner of Banks immediately upon employment or termination of employment with a licensed mortgage broker or lender. Changes in your employment status can be made at the Nationwide Mortgage Licensing System website (www.stateregulatoryregistry.org/NMLS).

[fold and detach here]

North Carolina

License No. I-109898

Expiration Date : 12/31/2012

NMLS Unique ID 117827

**Mortgage Loan Originator
License**

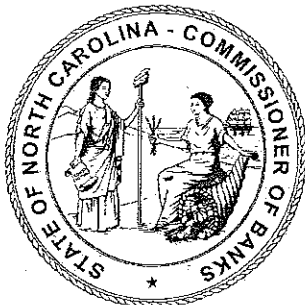
ROBERT THOMAS POWELL

is hereby issued this Mortgage Loan Originator License and is entitled to act as a Mortgage Loan Originator for a Licensed Mortgage Lender or Broker operating under the provisions of Chapter 53, Article 19B of the North Carolina General Statutes

Witness my hand, this 30th day of December, 2011.



Joseph A. Smith, Jr.
Commissioner of Banks



This License shall be prominently displayed.