

John R. Kasich
GOVERNOR

STATE OF OHIO

Jacqueline T. Williams
DIRECTOR

Department of Commerce

Division of Financial Institutions

NEIGHBORHOOD HOUSING SERVICES OF GREATER CLEVELAND, INC.
5700 BROADWAY AVENUE
CLEVELAND, OH 44127

;

CERTIFICATE NO.: **MB.803438.000**

IS HEREBY GRANTED A CERTIFICATE TO ENGAGE IN THE BUSINESS OF A MORTGAGE BROKER IN ACCORDANCE WITH THE PROVISIONS OF SECTIONS 1322.01 TO 1322.12 OF THE REVISED CODE OF OHIO, SUBJECT TO ALL THE PROVISIONS THEREOF AND TO THE REGULATIONS OF THE DIVISION.

THIS CERTIFICATE IS ISSUED FOR THE PERIOD ENDING December 31, 2018

IN TESTIMONY WHEREOF, WITNESS MY HAND AND OFFICIAL SEAL AT THE CITY OF COLUMBUS, IN THE STATE OF OHIO, THIS January 2, 2018

ZACHARY J. LUCK
DEPUTY SUPERINTENDENT FOR CONSUMER FINANCE



John R. Kasich
GOVERNOR

STATE OF OHIO
Department of Commerce
Division of Financial Institutions
Mortgage Loan Originator License

Jacqueline T. Williams
DIRECTOR

VICKTORIA KOTOV

COMPANY CERTIFICATE NO: MB.803438.000

LICENSE NO: LO.022861.001

ISSUE DATE: 02/18/2015

EXPIRE DATE: 12/31/2018

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CLEVELAND, OH 44127

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IS HEREBY GRANTED A LICENSE TO ENGAGE IN THE BUSINESS OF A MORTGAGE LOAN ORIGINATOR IN ACCORDANCE WITH THE PROVISIONS OF SECTIONS 1322.01 TO 1322.12 OF THE REVISED CODE OF OHIO, SUBJECT TO ALL PROVISIONS THEREOF AND TO THE REGULATION OF THIS DIVISION.

MORTGAGE BROKER COPY

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LOAN ORIGINATOR COPY

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STATE/DIVISION COPY