



*This Certifies That*

*Irene Moustakas*

*Subscribes to the Code of Ethics and Best Lending Practices guidelines as set forth by the National Association of Mortgage Brokers. The individual is hereby granted membership in the association through 12/31/2019*

A handwritten signature in black ink, appearing to read "Richard M. Bettencourt".

*Richard M. Bettencourt, CRMS – President*

A handwritten signature in black ink, appearing to read "G. Kimber White".

*G. Kimber White, CRMS – Membership Chair*

*Member Number: 933197*

*Member Type: Professional Member*