



*This Certifies That*

*Art Chavez*

*Has demonstrated a strong commitment to achieving the highest ethical standards in the mortgage business and agrees to the Lending Integrity License Agreement. The individual is hereby granted use of the Lending Seal of Approval through 6/30/2018*

A handwritten signature in black ink, appearing to read "FK", is positioned above the name Fred Kreger.

*Fred Kreger, CMC – President*

A handwritten signature in black ink, appearing to read "G. Kimber White", is positioned above the name G. Kimber White.

*G. Kimber White, CRMS – Membership Chair*

*Member Number: 938254*

*Member Type: Lending Integrity Loan Originator*