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IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on 5/15/15.

PennyMac Capital Management, LLC

Tiffany Sagarang
Witness **Tiffany Sagarang**

By: Mallory J. Garner
Name: Mallory J. Garner
Title: Assistant Secretary

Jeffrey Gutierrez
Witness **Jeffrey Gutierrez**

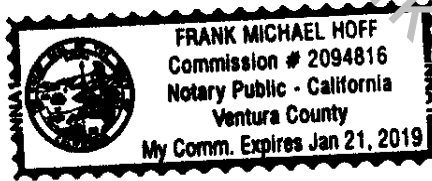
State of California
County of Ventura

On 5/15/15 before me, **Frank Michael Hoff** a notary public, personally appeared Mallory J. Garner who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which, the person(s) acted, executed the instrument.

I certify under PENALTY of PERJURY under the laws of the state of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Frank Michael Hoff
(Signature of Notary)
(Seal)



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