

June 2, 2008

License #**16893**

Mr. Reese Freyer, III, President
Property Systems Mortgage Services
4279 Roswell Road, Suite # 102 - 130
ATLANTA GA 30342

E-Mail: reesefreyer@mindspring.com



Dear Licensee:

Enclosed you will find this Department's certificate granting **Property Systems Mortgage Services, LLC** an annual license to engage in the activities of a mortgage broker under the provisions of the Georgia Residential Mortgage Act, Article 13 of Chapter 1 of Title 7 of the Official Code of Georgia Annotated.

This license is granted with the understanding that the Licensee will conduct its business activities in the manner outlined in the original application, or as subsequently amended by the licensee when changes have occurred.

The annual license enclosed is valid through June 30, 2009, unless otherwise withdrawn, suspended, revoked or expired pursuant to the provisions of O.C.G.A. Section 7-1-1017. The Licensee shall post the original license or a copy in a conspicuous place in each place of business of the Licensee at which business activities subject to Article 13 are conducted.

The Licensee shall be responsible for submitting all additional information requested by the Department in connection with its ongoing regulation and for informing the Department of any material change in the manner in which the Licensee is organized or conducts its business activities which are subject to Article 13; also the licensee will submit to periodic examinations with or without notice by representatives of this Department. Any failure to do so may result in the revocation of the license or a denial of a license renewal.

If you have any questions, please e-mail the Mortgage Division of the Department of Banking and Finance for clarification at renewal@dbf.state.ga.us. Our fax number is (770) 986-1029.

Sincerely,

Rod Carnes, CFE
Deputy Commissioner

Georgia Department of Banking & Finance

2990 Brandywine Road, Suite 200
Atlanta, GA 30341

ANNUAL MORTGAGE BROKER LICENSE
No. 16893

Under the provisions of Chapter 7-1, Article 13, Official Code of Georgia Annotated, License is hereby granted to:

Property Systems Mortgage Services, LLC

THIS LICENSE IS NON-TRANSFERABLE and IS VALID
UNTIL **JUNE 30, 2009**

Unless REVOKED, WITHDRAWN, SUSPENDED or
EXPIRES prior to that date.

This license is subject to Cancellation, Revocation,
Withdrawal, Suspension or Expiration.



Rod Carnes, CFE
Deputy Commissioner
Non-Depository Financial
Institutions Division



To verify validity of license, please call the
Georgia Department
of Banking and Finance
Atlanta, Georgia
Phone: 770-986-1269

or
access the Department's web site at:
<http://dbf.georgia.gov/dbfmtg>

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