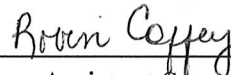


**CERTIFICATE OF ASSISTANT SECRETARY
OF
NEIGHBORHOOD LENDING SERVICES, INC.**

The undersigned, Robin Coffey, does hereby certify that:

1. Neighborhood Lending Services, Inc. (the "*Servicer*") has fully complied with the provisions of Article V of the Participation, Sale and Servicing Agreement, dated March 1st, 2014.
2. A review of the activities of the Servicer during the preceding calendar year and the performance of the Servicer under the PSSAs has been made under my supervision.
3. To the best of my knowledge, based on such review, the Servicer has fulfilled all its obligations under the PSSAs throughout such year.

IN WITNESS WHEREOF, the undersigned has hereunto set such Assistant Secretary's hand this 30th day of September, 2020.



Assistant Secretary as aforesaid