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STATE OF INDIANA
LAKE COUNTY
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MICHAEL S. BROWN
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Santander Bank, National Association

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Certification of National Bank Title Change

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Office of the Comptroller of the Currency

Washington, DC 20219

CERTIFICATION OF NATIONAL BANK TITLE CHANGE

I, Thomas J. Curry, Comptroller of the Currency, do hereby certify that:

- 1. The Office of the Comptroller of the Currency, pursuant to Revised Statutes 324, et seq, as amended, and 12 USC 1, et seq, as amended, has possession, custody, and control of all records pertaining to the chartering, regulation, and supervision of all national banking associations.
- 2. Effective October 17, 2013, the title of "Sovereign Bank, National Association," Wilmington, Delaware (Charter No. 25022), was changed to "Santander Bank, National Association."



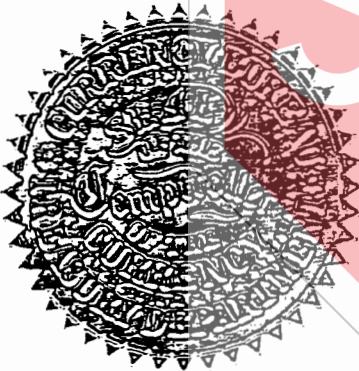
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IN TESTIMONY WHEREOF, today,

October 23, 2013, I have hereunto

subscribed my name and caused my seal of office to be affixed to these presents at the U.S. Department of the Treasury, in the City of Washington, District of Columbia.



[Handwritten Signature]

Comptroller of the Currency

Thomas J. Curry

