



*This Certifies That*

*John S. Lanier*

*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 9/30/2015*

*John Councilman, CMC, CRMS – President*

*Kay Cleland, CMC, CRMS – Membership Chair*

*Member Number: 937746*

*Member Type: Lending Integrity Loan Originator*