COMMISSIONER OF FINANCIAL REGULATION

04 06 16090

HERITAGE FINANCIAL, INC.

6180 12/28/2018

MESSAGE(S): THINGS TO REMEMBER:

- * PRINT AND POST A COPY OF YOUR LICENSE.
- KEEP YOUR EMAIL ADDRESSES UPDATED ON NMLS TO ENSURE PROPER UPDATES FROM REGULATORS.
- ADD FINREG_LIC@DLLR.STATE.MD.US TO YOUR CONTACTS TO ENSURE CORRESPONDENCE FROM THE COMMISSIONER IS DELIVERED.
- * NOTICES REGARDING THE AVAILABILITY OF BRANCH LICENSES WILL BE SENT TO THE EMAIL ADDRESS OF "CONTACT EMPLOYEE" LISTED ON NMLS.

LICENSE * REGISTRATION * CERTIFICATION * PERMIT

Lawrence J. Hogan, Jr. Governor

Boyd K. Rutherford Lt. Governor

DEPARTMENT OF LABOR, LICENSING AND REGULATION

STATE OF MARYLAND

Kelly M. Schulz Secretary

COMMISSIONER OF FINANCIAL REGULATION

CERTIFIES THAT:

LEGAL NAME: HERITAGE FINANCIAL, INC.

D/B/A:

175 ADMIRAL COCHRANE DRIVE, SUITE 111

ANNAPOLIS

MD 21401

NMLS ID# 181623

IS AN AUTHORIZED: 06 - MORTGAGE LENDER

LIC/REG/CERT 16090

EXPIRATION 12/31/2019 EFFECTIVE 01-01-2019 CONTROL NO

529263

Signature of Bearer

WHERE REQUIRED BY LAW THIS MUST BE CONSPICUOUSLY DISPLAYED IN OFFICE TO WHICH IT APPLIES

04 06 16090 5,292,638

04 06 16090

COMMISSIONER OF FINANCIAL REGULATION 500 N. CALVERT STREET, ROOM 402 BALTIMORE, MD 21202-3651

HERITAGE FINANCIAL, INC.

175 ADMIRAL COCHRANE DRIVE, SUITE 1

ANNAPOLIS MD 21401

STATE OF MARYLAND

yd K. Rutherf

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