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STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF REAL ESTATE

TO: FRANKLIN CREDIT MANAGEMENT CORPORATION License No.: 01420424
301 Hudson St 25th Fl
Jersey City, NJ 07302

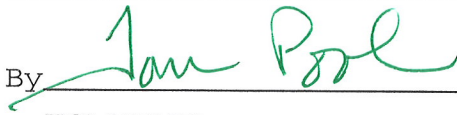
**TEMPORARY ORDER EXEMPTING
MORTGAGE LOAN SERVICER FROM
CIVIL CODE SECTION 2923.52**

The California Real Estate Commissioner ("Commissioner") received an application from Franklin Credit Management Corporation on November 17, 2009 requesting an exemption from the provisions of subdivision (a) of Civil Code Section 2923.52 in accordance with subdivision (a) of Civil Code Section 2923.53.

BASED THEREON, Franklin Credit Management Corporation is hereby granted a temporary exemption from the provisions of subdivision (a) of Civil Code Section 2923.52 effective November 17, 2009. This temporary exemption shall remain in effect until a final order has been issued by the Commissioner exempting Franklin Credit Management Corporation from the requirements of Section 2923.52, or for thirty (30) days after the date the application is denied by the Commissioner, whichever occurs first.

Dated: November 17, 2009
Sacramento, California

JEFF DAVI
California Real Estate Commissioner

By 
TOM POOL
Assistant Commissioner
Legislation & Public Information