



DEPARTMENT OF THE TREASURY
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
1500 PENNSYLVANIA AVENUE, NW
WASHINGTON, D.C. 20220

April 26, 2013

Emilio Santandreu
Our Microlending, Llc
1790 SW 22nd Street, Suite 201
Coral Gables, FL 331452771
Email: jmoreno@ourmicrolending.com

Dear Mr. Santandreu:

Re: Notice of CDFI Certification
Certification Number: 121CE011217

I am pleased to inform you that the Community Development Financial Institutions Fund (the CDFI Fund) has certified Our Microlending, Llc as a Community Development Financial Institution (CDFI). This letter officially documents your organization's certification as a CDFI and sets forth the terms under which the certification is granted. All capitalized terms not defined in this letter have the meaning ascribed to them in the CDFI Program regulations at 12 CFR Part 1805.

If your application for CDFI certification was submitted with an application for financial and/or technical assistance in connection with a CDFI Program funding round, this letter pertains only to your organization's application for CDFI certification. You will be notified by separate letter of the CDFI Fund's decision with respect to your organization's application for financial and/or technical assistance.

Certification as a CDFI means that an organization meets the CDFI eligibility requirements. The CDFI eligibility requirements are described in the CDFI Program regulations at 12 CFR Section 1805.201. These requirements relate to an organization having a primary mission of promoting community development, predominantly serving and maintaining accountability to eligible Target Markets, being a financing entity, providing Development Services and not being either a government entity or controlled by a government entity. Certification does not constitute an opinion by the CDFI Fund as to the effectiveness or financial viability of the certified organization.

Certification status may be reviewed from time to time, as deemed appropriate by the CDFI Fund, for any CDFI, to ensure that the organization meets the CDFI Fund's applicable regulatory criteria. Thus, from time to time, the CDFI Fund may ask a certified organization to submit information demonstrating its continued compliance with the applicable CDFI eligibility requirements.

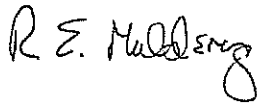
The Applicant is certified to serve the following Target Market(s): Low Income Targeted Population in Miami-Dade, Broward and Palm Beach Counties, FL; Other Targeted Population - Hispanic in Miami-Dade, Broward and Palm Beach Counties, FL.

This certification status will be effective until April 22, 2016, unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, decides to terminate the certification on an earlier date. The CDFI Fund may extend the certification status beyond the above date at its discretion. The CDFI Fund may undertake a review of the organization, the form and substance of which will be determined by the CDFI Fund, in order to determine whether to grant such an extension.

If you have questions concerning this letter, please contact Christopher Stever at 202-653-0336.

Congratulations on being certified as a CDFI and thank you for your interest in the CDFI Program.

Sincerely,

A handwritten signature in black ink that reads "R. E. Mulderig". The signature is written in a cursive style with a large, looped "g" at the end.

Robert E. Mulderig
Manager of Certification, Compliance
Monitoring and Evaluation