



Benjamin Sawyer
Head of Corporate Actions

New York Stock Exchange
11 Wall Street, 14th Floor
New York, NY 10005

September 21, 2018

Chief, Information Technology
Securities and Exchange Commission
Division of Corporate Finance
100 F Street, NE MS 3040
Washington, DC 20549

To whom it may concern:

The New York Stock Exchange certifies its approval for listing and registration of the following securities of AXOS FINANCIAL, INC., under the Exchange Act of 1934.

- Common Stock, par value \$0.01 per share
- 6.25% Subordinated Notes Due 2026

Sincerely,

A handwritten signature in black ink that reads "Ben Sawyer". The signature is written in a cursive, flowing style.