

# State of Iowa

## Division of Banking

### NonResident Regulated Loan License

License Number NRR- 2016-0100

**This is to Certify That**

**Earnest Operations LLC,**  
organized in the State of Delaware on November 6, 2013,  
NMLS Branch Identification 160213

Originally granted this license pursuant to Iowa Code Chapter 536 on November 22, 2016, continues to be licensed to engage in the business of making loans in sums equal to or less than the threshold amount as defined in Iowa Code §537.1301 in accordance with the provisions of Iowa Code Chapter 536 with a new address at

535 Mission Street  
San Francisco, California

from and after the 1<sup>st</sup> day of March, 2021.

This nonresident license is granted upon the express condition that said nonresident licensee shall observe and obey all laws of the State of Iowa which now are, or may be, in force relating to said business and all rules and regulations made by the Superintendent of Banking. This nonresident license shall be in full force and effect unless surrendered by the licensee, or revoked or suspended in accordance with the provisions of Iowa Code Chapter 536 or any related laws. This license may not be assigned or transferred.

WITNESS WHEREOF, I have hereunto set my hand  
and Seal of Office this 12<sup>th</sup> day of February, 2021.

Jeff Plagge, Superintendent of Banking



A handwritten signature in blue ink, appearing to read "Rodney E. Reed", is written over a white rectangular background.

Rodney E. Reed, Finance Bureau Chief