pepartment of Financial Institutions.

CL-BR-0123345

This document is evidence that: Earnest Operations LLC, Salt Lake City, UT Branch has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

Consumer Lender

and that the Superintendent of the Arizona Department of Financial Institutions has granted this license to transact the business of a Consumer Lender as:

Earnest Operations LLC, Salt Lake City, UT Branch

at: 10 West Broadway, Salt Lake City, UT 84101

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.

Signed in the Superintendent's office at $100~N~15^{\rm th}$ Avenue, Suite 261, in the City of Phoenix, State of Arizona, on November 18, 2019

Keith A. Schraad Interim Superintendent