

Department of Financial Institutions

State of Arizona

CLBR - 0123345

This document is evidence that: **Earnest Operations LLC**(CL-0928802) has complied with the provisions of Title 6, Chapter 5, Article 1, Arizona Revised Statutes, relating to the establishment and operation of a:

Consumer Lender,

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

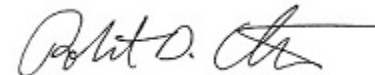
Earnest

at:

10 West Broadway Suite 200
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 2910 North 44th Street, Suite 310,
in the City of Phoenix, State of Arizona, this 6th day of November, 2017.



Robert D. Charlton
Superintendent