

Department of Insurance and Financial Institutions
State of Arizona

CL-0928802

This document is evidence that: Earnest Operations LLC 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 Insurance and Financial Institutions has granted this license to transact the business of a Consumer Lender as:

Earnest

at: **535 Mission Street, Suite 1663, San Francisco, CA 94105**

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.