

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,

has complied with the application requirements of Iowa Code Chapter 536 and is hereby 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 at

1455 Market Street
San Francisco, California

from and after the 22nd day of November, 2016.

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.

IN WITNESS WHEREOF, I have hereunto set my hand
and Seal of Office this 22nd day of November, 2016.

Ronald L. Hansen, Superintendent of Banking



Rodney E. Reed, Finance Bureau Chief

