



KIM REYNOLDS
GOVERNOR
ADAM GREGG
LT. GOVERNOR

JEFF PLAGGE
SUPERINTENDENT

February 12, 2021

Christina White, JD
Licensing Director
Centralized Licensing
Navient
1110 USA Parkway, M481
Fishers, IN 46037

RE: License: NRR 2016-0100
In the name of: Earnest Operations LLC
Location: 535 Mission Street, Suite 1663
San Francisco, California 94105

Dear Ms. White:

We enclose your organization's revised license certificate (updated address) with this letter. After reviewing it, kindly forward the license to the branch to be conspicuously posted. Please return the old license certificate to my office.

Please contact me at 515-281-5641 if you have questions regarding this license.

Sincerely,

A handwritten signature in black ink that reads "Randy L. Johnson". The signature is written in a cursive, flowing style.

Randy L. Johnson
Examiner - Iowa Division of Banking
Randy.johnson@idob.state.ia.us

Enclosure

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 1st 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 12th day of February, 2021.

Jeff Plagge, Superintendent of Banking



Rodney E. Reed, Finance Bureau Chief

