



STATE OF INDIANA

DEPARTMENT OF FINANCIAL INSTITUTIONS



30 South Meridian Street, Suite 300  
Indianapolis, Indiana 46204-2759  
Telephone: (317) 232-3955  
Facsimile: (317) 232-7655  
Web Site: <http://www.in.gov/dfi>

Earnest Operations LLC  
3001 19th St  
San Francisco, CA 94110

Licensee:

Your application for a Loan License has been approved effective 04/17/2015.

The License ID Number is 26995. The license is not assignable or transferable.

This is a virtual license and you will not receive a physical license. To verify the license you may go to the DFI home page (listed in letterhead), and click on Indiana DFI Consumer Credit List under Online Services.

Annual license renewals/volume fees are due by December 31<sup>st</sup> each year. You should maintain a record of the original unpaid balances of new loans and new funds advanced on renewals to be reported on the annual Creditor's Notification Return. Your annual fee will be the greater of \$1000 or a volume fee based on \$100,000 increments of the original unpaid balances of consumer credit for the reporting year. The first \$100,000 of volume is exempt from the fee.

Written notification is to be sent to this department no later than 30 days after the date of the event if the licensee has a change in name, address, or principals; when opening, closing, or relocating branches in Indiana or branches where Indiana records are maintained; filed for bankruptcy or reorganization; is subject to revocation or suspension proceedings by a state or governmental authority; or if a key officer or director of the licensee is under a felony indictment related to the licensee's activities or has been convicted of a felony related to the licensee's activities.

Please refer to your License ID Number in any correspondence with this Department.

Should you have any questions regarding your license, please contact us.

Sincerely,

A handwritten signature in black ink that reads "Ryan E Black".

Ryan E Black  
Division Supervisor  
Consumer Credit Division

REB:kn