

Kansas

Office of the State Bank Commissioner

Consumer and Mortgage Lending Division

Supervised Loan License

THIS IS TO CERTIFY THAT:

Lic. # **SL.0026653**

Earnest Operations LLC

**303 Second St
4th Floor
San Francisco, CA 94107**

has made application in due form, and paid to the undersigned the fees required by law and in all other respects complied with the laws of the State of Kansas in this behalf;

NOW, THEREFORE,

I, Jennifer R. Cook, Administrator of the Kansas Uniform Consumer Credit Code, for and on behalf of the people of the State, do hereby authorize and license the above named company to conduct the business of making supervised loans or any other business in accordance with the provisions of the Kansas Uniform Consumer Credit Code at the location stated on the face of this license.

FURTHERMORE, this license is granted upon the express condition, that, if the said licensee shall observe and obey all laws of the State of Kansas which now or may be in force regulating or pertaining to said business and all rules and regulations or other order lawfully made by the Administrator of the Kansas Uniform Consumer Credit Code hereunder, then this license shall be in full force and effect for the term specified below, unless it shall be surrendered by the licensee or revoked or suspended in accordance with the provisions of said Act.

This license is effective **01/01/2019** and shall expire on **12/31/2019**

This supervised loan license is non-transferable and non-assignable.



IN WITNESS WHEREOF, I have hereunto set
my hand at the City of Topeka, State of Kansas,
on **December 31, 2018**

A handwritten signature in cursive script that reads "Jennifer R. Cook".

Jennifer R. Cook

Administrator, Kansas Uniform Consumer Credit Code

This license is the property of the Office of the State Bank Commissioner and shall be returned upon request.