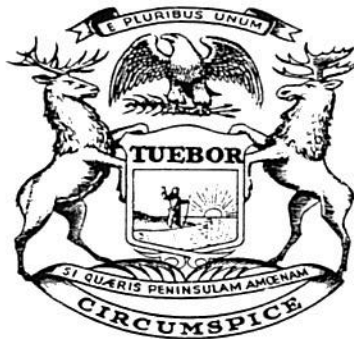


State of Michigan



License No. RL 0020328

Department of Insurance and Financial Services Lansing, Michigan

This is to certify that, effective December 11, 2017

*EARNEST OPERATIONS LLC
303 Second Street Fourth Floor
San Francisco, CA 94107*

is hereby duly LICENSED in the State of Michigan in accordance with the provisions of Act No. 21, Public Acts of 1939, as amended, the Regulatory Loan Act of 1963. This License is not transferable or assignable.



Patrick M. McPharlin, Director

December 04, 2017

Date

This certificate shall be conspicuously displayed in the place of business specified herein.