No. MN-RL-1204917

STATE OF MINNESOTA



DEPARTMENT OF COMMERCE

The Undersigned

COMMISSIONER OF COMMERCE

for the State of Minnesota hereby certifies that

EARNEST OPERATIONS LLC DBA EARNEST

has made application, paid the fees required and in all other respects complied with the laws of the State of Minnesota and is hereby authorized to transact the business of regulated loan company,

at: 535 Mission Street, Suite 1663, San Francisco, CA 94105 unless this authority be suspended, revoked, or otherwise legally terminated. This certificate shall be in effect until December 31, 2021.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department of Commerce, of the State of Minnesota at my office in the City of St. Paul, Minnesota, this 1st day of March, 2021.





Maxwell Zappia, Deputy Commissioner

State License/Registration Status History

Earnest Operations LLC (1204917)

License Name Minnesota Student Loan Servicer License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
MN-SLS-1204917	Approved	10/15/2021	10/15/2021	SchmallA	10/15/2021	No		2021
	Pending - Review	10/5/2021		SchmallA	10/5/2021	No		
	Pending - Deficient	9/27/2021		SchmallA	9/27/2021	No		
	Pending - Incomplete	8/23/2021		System	8/23/2021	No		