

# STATE OF NEW HAMPSHIRE

Effective Date: January 01, 2020



License Number  
**22313-SM**

*New Hampshire Banking Department  
53 Regional Drive, Suite 200  
Concord, New Hampshire 03301  
(603) 271-3561*

*This is to certify that a license to engage in business as a  
SMALL LOAN LENDER*

is hereby issued to: EARNEST OPERATIONS LLC  
at: 303 SECOND ST  
4TH FLOOR  
SAN FRANCISCO, CA 94107  
Type: PRINCIPAL OFFICE

TRADE NAME OR D/B/A: Earnest

in accordance with and subject to the provisions of New Hampshire Revised Statutes Annotated Chapter 399-A  
as amended and any regulations promulgated thereunder.

**License Expires: December 31, 2020**

A handwritten signature in black ink, appearing to read "Gerald H. Little".

Gerald H. Little  
Bank Commissioner