

Mike DeWine  
GOVERNOR

**Ohio**

**Department  
of Commerce**

Sheryl Maxfield  
DIRECTOR

Division of Financial Institutions

**EARNEST OPERATIONS LLC  
303 2ND ST FL 4  
SAN FRANCISCO, CA 94107-1366**

;

**CERTIFICATE NO.: CI.550010.000**

IS HEREBY GRANTED A CERTIFICATE TO ENGAGE IN THE BUSINESS OF MAKING LOANS IN ACCORDANCE WITH THE PROVISIONS OF SECTIONS 1321.62 TO 1321.702 OF THE REVISED CODE OF OHIO, SUBJECT TO ALL THE PROVISIONS THEREOF AND TO THE REGULATIONS OF THE DIVISION.

THIS CERTIFICATE IS ISSUED FOR THE PERIOD ENDING December 31, 2019

IN TESTIMONY WHEREOF, WITNESS MY HAND AND OFFICIAL SEAL AT THE CITY OF COLUMBUS, IN THE STATE OF OHIO, THIS February 12, 2019

**ZACHARY J. LUCK**  
DEPUTY SUPERINTENDENT FOR CONSUMER FINANCE

**KEVIN R. ALLARD**  
SUPERINTENDENT OF FINANCIAL INSTITUTIONS

