

John R. Kasich
GOVERNOR

Ohio

**Department
of Commerce**

Jacqueline T. Williams
DIRECTOR

Division of Financial Institutions

**EARNEST OPERATIONS LLC
10 W BROADWAY STE 800
SALT LAKE CITY, UT 84101-2100**

;

CERTIFICATE NO.: CI.550010.001-BR

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, 2018

IN TESTIMONY WHEREOF, WITNESS MY HAND AND OFFICIAL SEAL AT THE CITY OF COLUMBUS, IN THE STATE OF OHIO, THIS October 29, 2018

ZACHARY J. LUCK
DEPUTY SUPERINTENDENT FOR CONSUMER FINANCE

KEVIN R. ALLARD
SUPERINTENDENT OF FINANCIAL INSTITUTIONS

