

ISSUE DATE

02/09/2017

EFFECTIVE DATE

01/01/2018

NON-TRANSFERABLE

EXPIRATION DATE

12/31/2018

LICENSE:

Money Lending License

MYL.3220

ISSUED TO: Earnest Operations LLC

303 Second St.
4th Floor
San Francisco, CA 94107

Earnest Operations LLC
Julia Finn
1455 Market St., 18th Floor
San Francisco, CA 94103



This license entitles the business or person to whom it is issued to transact whatever business or activity is specified on this license until it expires or is cancelled.

A handwritten signature in blue ink that reads 'Bret Afdahl'.

Bret Afdahl

Director, Division of Banking