

STATE OF TENNESSEE 11425521



DEPARTMENT OF FINANCIAL INSTITUTIONS

INDUSTRIAL LOAN AND THRIFT

CERTIFICATE OF REGISTRATION NO. 171745

I, Greg Gonzales, Commissioner of Financial Institutions, hereby certify that

EARNEST OPERATIONS LLC
303 SECOND ST.
4TH FLOOR
SAN FRANCISCO CA 94107

has complied with the provisions of Tennessee Code Annotated § 45-5-103, and is, therefore, authorized to do business as a registrant under the Industrial Loan and Thrift Companies Act. Detailed information required by the Act is on file with the Department of Financial Institutions.

Effective JANUARY 1, 2019
Expiring on DECEMBER 31, 2019

A handwritten signature in black ink, appearing to read "Greg Gonzales".

Commissioner of Financial Institutions