



State of Vermont

LENDER LICENSE

No. 6928

Whereas: **EARNEST OPERATIONS LLC**
Incorporated November 6, 2013 under the Laws of Delaware

having made application to the Commissioner of Financial Regulation, State of Vermont, in conformity with the requirements of Title 8, Chapter 73, Vermont Statutes Annotated, for a License to engage in the business of making loans at

303 Second Street, 4th Floor
San Francisco, CA 94107

AND WHEREAS, The said

EARNEST OPERATIONS LLC

has filed with the Commissioner of Financial Regulation an acceptable bond for the faithful observation of all laws relating to such business, and otherwise complied with the requirements of said Chapter preliminary to the issuance of this license;

NOW THEREFORE, BE IT KNOWN, That this license is issued to the aforesaid applicant to carry on the business of lending in accordance with the provisions of said Chapter subject to such revocation as may be authorized by law.

This license was initially issued on October 7, 2016 and is intended for the location designated above. This license cannot be transferred or assigned. The license shall remain in effect until it is surrendered, suspended, terminated, revoked, or refused to renew.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the official seal of the Commissioner of Financial Regulation to be affixed at Montpelier, Vermont on this Fifteenth day of December, 2017

A handwritten signature in blue ink, appearing to read "Michael S. Pieciak".

Michael S. Pieciak, Commissioner



NMLS ID# 1204917

