

Governor Mike Kehoe
State of Missouri

Mick Campbell
Commissioner of Finance



DIVISION OF FINANCE

301 West High Street, Room 630
PO Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
finance.mo.gov

To:

Ms. Ashley Clark
Earnest Operations LLC
13865 Sunrise Valley Drive Suite 300
Herndon, Virginia 20171

ISSUED

JUL 16 2025

DIVISION OF FINANCE
STATE OF MISSOURI

From: Cora Kuykendall, Consumer Credit Licensing Section
Phone 573-751-3463; Fax 573-751-9192

Re: Licenses

of Licenses Enclosed: 2

Fee Received \$1,200.00

Issuance
Type:

- ☐ New
☒ Renewal
☐ Amended
☐ Duplicate
☐ Other _____

Licensing
Year Ending: 2026

License
Type:

- ☐ Chapter 364 - Missouri Financing Institution Licensing Act
☐ Chapter 365 - Motor Vehicle Time Sales Act
☒ Chapter 367 - Small Loan License
☐ Section 408.500 - Small, Small Loan License (\$500 and under)
☐ Section 408.510 - Consumer Installment Lender
☐ Chapter 407 - Credit Services Organization
☐ Chapter 361 - Sale of Checks / Money Transmitter
☐ Chapter 364 - Premium Finance
☐ Section 361.749 - Earned Wage Access
☐ Chapter 436 - Consumer Legal Funding
☐ Chapter 367.500 - Title Loan Licensing Act

Licensed
Address:

Lic# 367-26-7727 & 367-26-8224



367-26-7727
Renewal

**CERTIFICATE OF REGISTRATION
CONSUMER CREDIT LOAN COMPANY**

This is to Certify, that Earnest Operations LLC, having complied with the provisions of Chapter 367, Revised Statutes of Missouri, and amendments thereto, is authorized and empowered to conduct a consumer credit loan business at 300 Frank H. Ogawa Plaza, Suite 340, in the City of San Francisco, State of California, through the internet site www.earnest.com under the name of

Earnest Operations LLC

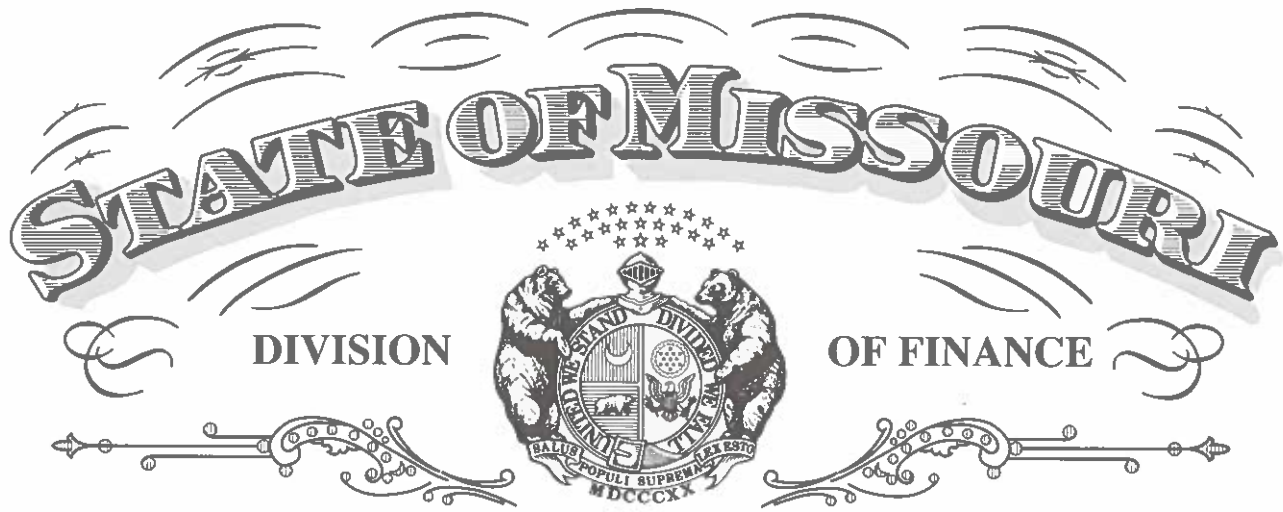
subject to revocation as provided by law. This certificate cannot be assigned and is for a period beginning on the 1st day of July, 2025 and ending with the 30th day of June, 2026.

In Witness Whereof, I have hereunto set my hand and affixed the seal of my office, at the City of Jefferson, County of Cole, and State of Missouri.



Mick Campbell, Commissioner





367-26-8224
Renewal

**CERTIFICATE OF REGISTRATION
CONSUMER CREDIT LOAN COMPANY**

This is to Certify, that Earnest Operations LLC, having complied with the provisions of Chapter 367, Revised Statutes of Missouri, and amendments thereto, is authorized and empowered to conduct a consumer credit loan business at 10 West Broadway, Suite 800, in the City of Salt Lake City, State of Utah, through the internet site www.earnest.com under the name of

Earnest Operations LLC

subject to revocation as provided by law. This certificate cannot be assigned and is for a period beginning on the 1st day of July, 2025 and ending with the 30th day of June, 2026.

In Witness Whereof, I have hereunto set my hand and affixed the seal of my office, at the City of Jefferson, County of Cole, and State of Missouri.



Mick Campbell, Commissioner

