

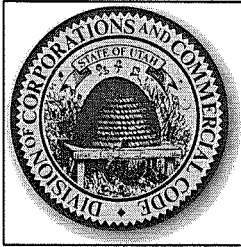


Margaret W. Busse
Executive Director
Department of Commerce

Spencer J. Cox
Governor
State of Utah

Leigh Veillette
Director
Division of Corporations
& Commercial Code

WATERCRESS FINANCIAL GROUP LLC
1415 28TH ST STE 315
WEST DES MOINES IA 50266



State of Utah
Department of Commerce
Division of Corporations & Commercial Code

CERTIFICATE OF REGISTRATION

Collection Agency - Foreign

This certifies that **WATERCRESS FINANCIAL GROUP LLC** has been filed and approved with an expiration date of **March 29, 2023** and has been issued the registration number **12080416-0131** in the office of the Division and hereby issues this Certification thereof.

LEIGH VEILLETTE
Division Director