

Mike DeWine
GOVERNOR

Ohio

**Department
of Commerce**

Sheryl Maxfield
DIRECTOR

Division of Financial Institutions

**WATERCRESS FINANCIAL GROUP LLC
1415 28TH STREET, SUITE 315
WEST DES MOINES, IA 50266**

CERTIFICATE NO.: CI.550083.000

IS HEREBY GRANTED A CERTIFICATE TO ENGAGE IN THE BUSINESS OF MAKING LOANS IN ACCORDANCE WITH THE PROVISIONS OF SECTIONS 1321.62 TO 1321.702 OF THE REVISED CODE OF OHIO, SUBJECT TO ALL THE PROVISIONS THEREOF AND TO THE REGULATIONS OF THE DIVISION.

THIS CERTIFICATE IS ISSUED FOR THE PERIOD ENDING December 31, 2023

IN TESTIMONY WHEREOF, WITNESS MY HAND AND OFFICIAL SEAL AT THE CITY OF COLUMBUS, IN THE STATE OF OHIO, THIS December 17, 2022

PAMELA J. PRUDE-SMITHERS
DEPUTY SUPERINTENDENT, CONSUMER FINANCE

KEVIN R. ALLARD
SUPERINTENDENT OF FINANCIAL INSTITUTIONS

