

Department of Insurance and Financial Institutions

State of Arizona

CA-1022560

This document is evidence that: Watercress Financial Group LLC has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

Collection Agency

and that the Superintendent of the Arizona Department of Insurance and Financial Institutions has granted this license to transact the business of a Collection Agency as:

Watercress Financial Group LLC

at: **1415 28th Street, Suite 315, West Des Moines, IA 50266**

AM: Robert Matthew Young

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.