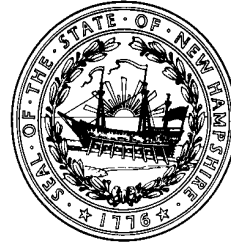


STATE OF NEW HAMPSHIRE

Effective Date: January 01, 2024



Certificate of Registration Number

24105-SM

*New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, New Hampshire 03301
(603) 271-3561*

*This is to certify that a license to engage in business as a
SMALL LOAN LENDER*

is hereby issued to: Watercress Financial Group LLC
at: 1415 28th Street
Suite 315
West Des Moines, IA 50266

in accordance with and subject to the provisions of New Hampshire Revised Statutes Annotated Chapter 399-A
as amended and any regulations promulgated thereunder.

Registration Expires: 12/31/2024

A handwritten signature in cursive script that reads "Emelia Galdieri".

Emelia A.S. Galdieri
Bank Commissioner