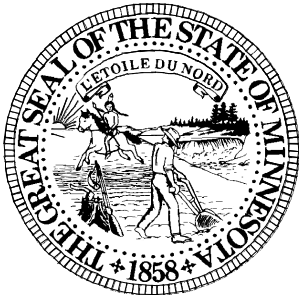


STATE OF MINNESOTA



DEPARTMENT OF COMMERCE

The Undersigned
COMMISSIONER OF COMMERCE
for the State of Minnesota
hereby certifies that

Watercress Financial Group LLC

has made application, paid the fees required and in all other respects complied with the laws of the State of Minnesota and is hereby authorized to transact the business of Regulated Loan Company,

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

unless this authority be suspended, revoked, or otherwise legally terminated. This certificate shall be in effect until December 31, 2024.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the official seal of the Department of Commerce, of the State of Minnesota at my office in the City of St. Paul, Minnesota, this 24th day of January 2024.

A handwritten signature in blue ink, appearing to read "Michael Crow", written over a horizontal line.

Michael Crow, Senior Director