

# STATE OF MINNESOTA



WATERCRESS FINANCIAL GROUP LLC  
2829 WESTOWN PARKWAY  
SUITE 200  
WEST DES MOINES, IA 50266

## Department of Commerce

The Undersigned **COMMISSIONER OF COMMERCE** for the State of Minnesota hereby certifies that  
**Watercress Financial Group LLC**

2829 WESTOWN PARKWAY  
SUITE 200  
WEST DES MOINES, IA 50266

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of  
**Collection Agency**

**License Number: 40775395**

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until June 30, 2026.

**IN TESTIMONY WHEREOF, I have hereunto set my hand this May 14, 2025.**

A handwritten signature in cursive script that reads "Grace Arnold".

**COMMISSIONER OF COMMERCE**

Minnesota Department of Commerce

Licensing Division  
85 7th Place East, Suite 500  
St. Paul, MN 55101-3165  
Telephone: (651) 539-1599  
Email: [licensing.commerce@state.mn.us](mailto:licensing.commerce@state.mn.us)  
Website: [commerce.state.mn.us](http://commerce.state.mn.us)

## Important Notice Regarding Your New License

The Minnesota Department of Commerce has partnered with Sircon to offer many licensing services on-line at [www.pulseportal.com](http://www.pulseportal.com).

To access these on-line services, you must create a username and password. Open your internet browser and go to [www.pulseportal.com](http://www.pulseportal.com). Select Minnesota from the State drop-down and then select the appropriate board (i.e. real estate, debt, appraiser, abstractor, or mortgage). Next, from the **Select a service menu**, choose **Register for an Account**, which takes you to the **Register New User** page. Enter your **State ID** and **PIN number** provided below and select **Continue**.

**State**     21040656                      **PIN:** 7KsDb8TZ

After you have successfully set-up your account, you may begin using the available on-line services. Please note, however, that you should frequently check the Department of Commerce's website for important notices regarding on-line services (e.g. submitting license applications and renewals). The Department's website address is [www.commerce.state.mn.us](http://www.commerce.state.mn.us).