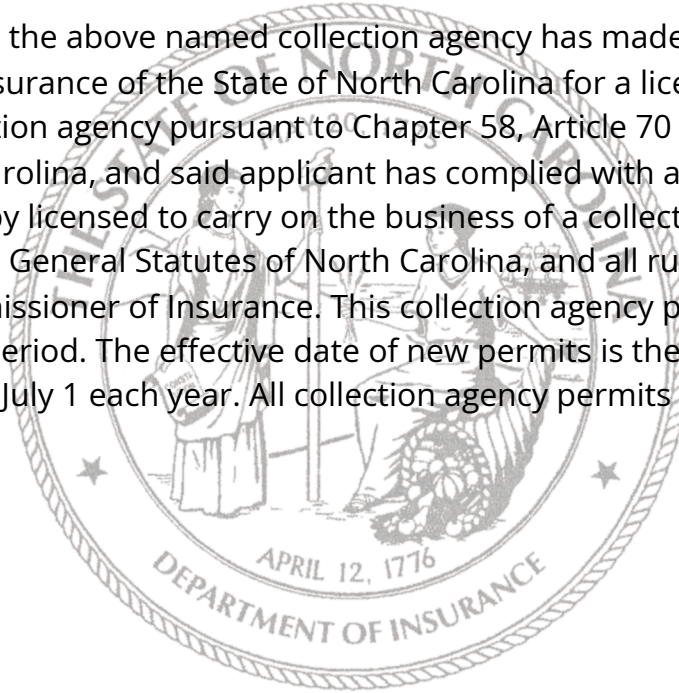


COLLECTION AGENCY

Watercress Financial Group LLC
2829 Westown Parkway, Suite 200
West Des Moines, IA 50266
US

Permit #: 514859489
Expiration Date: June 30, 2026
Effective Date: July 1, 2025

This is to certify that the above named collection agency has made application to the Commissioner of Insurance of the State of North Carolina for a license to transact business as a collection agency pursuant to Chapter 58, Article 70 of the General Statutes of North Carolina, and said applicant has complied with all requirements thereof and is hereby licensed to carry on the business of a collection agency, in accordance with the General Statutes of North Carolina, and all rules and regulations issued by the Commissioner of Insurance. This collection agency permit is valid for a one year licensure period. The effective date of new permits is the issue date and for renewing permits is July 1 each year. All collection agency permits expire on June 30 each year.



A handwritten signature in black ink, reading "Mike Causey". The signature is written in a cursive, flowing style.

Commissioner of Insurance