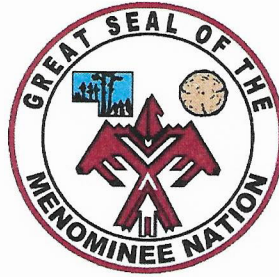


Menominee Indian Tribe of Wisconsin



Tribal Consumer Financial Services Regulation Financial Services License No. 20-0001

This is to Certify that Bear Lending LLC

Has complied with the provisions of the Menominee Tribal Code Chapter 22 Tribal Consumer Financial Services Regulation, Section 22-5(B), required of all applicants prior to engaging in Tribal Consumer Financial Services

Under the name of Bear Lending LLC

In accordance with the terms of said code, has been approved by the Menominee Indian Tribe of Wisconsin Tribal Consumer Financial Services Regulation Authority.

Now, Therefore, Be it known that the aforesaid applicants are hereby authorized to carry on the business of providing Tribal Consumer Financial Services in accordance with the provisions of Menominee Tribal Code Chapter 22 Tribal Consumer Financial Services Regulation subject to revocation as authorized by its provisions.

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

Issued Date: 02/21/2020

Expiration Date: 02/21/2022

A handwritten signature in black ink, appearing to read "Nicole Fish", is written over a horizontal line.

Nicole Fish, Regulatory Agent
Menominee Indian Tribe of Wisconsin
Tribal Consumer Financial Services Regulation