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Alison Lundergan Grimes
Kentucky Secretary of State
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COMMONWEALTH OF KENTUCKY
ALISON LUNDERGAN GRIMES, SECRETARY OF STATE

Division of Business Filings
Business Filings
PO Box 718, Frankfort, KY 40602
(502) 564-3490
www.sos.ky.gov

Certificate of Authority
(Foreign Business Entity)

FBE

Pursuant to the provisions of KRS 14A and KRS 271B, 273, 274,275, 362 and 386 the undersigned hereby applies for authority to transact business in Kentucky on behalf of the entity named below and, for that purpose, submits the following statements:

1. The entity is a :
   - ☐ profit corporation (KRS 271B)
   - ☐ business trust (KRS 386).
   - ☐ limited partnership (KRS 362).
   - ☐ non-profit llc (KRS 275)
   - ☐ nonprofit corporation (KRS 273)
   - ☒ limited liability company (KRS 275)
   - ☐ ltd cooperative assn. (KRS)
   - ☐ cooperative assn. (KRS)
   - ☐ professional service corporation (KRS 274)
   - ☐ professional limited liability company (KRS 275)
   - ☐ statutory trust
2. The name of the entity is Ethos Lending LLC.
   (The name must be identical to the name on record with the Secretary of State.)
3. The name of the entity to be used in Kentucky is (if applicable): Ethos Lending LLC.
   (Only provide if "real name" is unavailable for use; otherwise, leave blank.)
4. The state or country under whose law the entity is organized is Delaware.
5. The date of organization is 9/17/13 and the period of duration is _____.
   (If left blank, the period of duration is considered perpetual.)
6. The mailing address of the entity's principal office is
   180 Montgomery Street, #1000 | San Francisco | CA | 94104
   Street Address | City | State | Zip Code
7. The street address of the entity's registered office in Kentucky is
   828 Lane Allen Road, #219 | Lexington | KY | 40504
   Street Address (No P.O. Box Numbers) | City | State | Zip Code
   and the name of the registered agent at that office is Paracorp Incorporated.
8. The names and business addresses of the entity's representatives (secretary, officers and directors, managers, trustees or general partners):

Name	Street or P.O. Box	City	State	Zip Code
Adam Carmel	180 Montgomery Street, #1000	San Francisco	CA	94104
Mark Lefanowicz	180 Montgomery Street, #1000	San Francisco	CA	94104

9. If a professional service corporation, all the individual shareholders, not less than one half (1/2) of the directors, and all of the officers other than the secretary and treasurer are licensed in one or more states or territories of the United States or District of Columbia to render a professional service described in the statement of purposes of the corporation.
10. I certify that, as of the date of filing this application, the above-named entity validly exists under the laws of the jurisdiction of its formation.
11. If a limited partnership, it elects to be a limited liability limited partnership. Check the box if applicable: ☐
12. If a limited liability company, check box if manager-managed: ☑
13. This application will be effective upon filing, unless a delayed effective date and/or time is provided.
    The effective date or the delayed effective date cannot be prior to the date the application is filed. The date and/or time is 6/26/17.

Please indicate the Kentucky county in which your business operates:
County: Fayette.

To complete the following, please shade the box completely.

Please indicate the size of your business:
- ☐ Small (Fewer than 50 employees)
- ☑ Large (50 or more employees)

Please indicate whether any of the following make up more than fifty percent (50%) of your business ownership:
- ☐ Women-Owned
- ☐ Veteran Owned
- ☐ Minority Owned

Please indicate which of the following best describes your business:
- ☐ Agriculture
- ☐ Wholesale Trade
- ☐ Public Administration
- ☐ Other
- ☐ Mining
- ☐ Retail Trade
- ☐ Transportation, Communications, Electric, Gas, Sanitary Services
- ☐ Services
- ☐ Manufacturing
- ☐ Construction
- ☑ Finance, Insurance, Real Estate

Signature of Authorized Representative | Mark Lefanowicz - Executive Chairman (Printed Name & Title) | 6/26/2017 (Date)

I, _____, consent to serve as the registered agent on behalf of the business entity.
Type/Print Name of Registered Agent

Signature of Registered Agent | Leticia Burleson (Printed Name) | Assistant Secretary (Title) | 6/26/2017 (Date)