Department of Business Oversight State of California License

FINANCE LENDER

File No: 60DBO 52829

ZIERO FINANCIAL INC.

PURSUANT TO, AND IN COMPLIANCE WITH, THE CALIFORNIA FINANCE LENDERS LAW:

I, THE UNDERSIGNED, AS COMMISSIONER OF BUSINESS OVERSIGHT OF THE STATE OF CALIFORNIA, DO HEREBY ISSUE THIS LICENSE TO THE ABOVE NAMED CORPORATION

INCORPORATED SEPTEMBER 14, 2015, IN THE STATE OF DELAWARE TO ENGAGE IN THE BUSINESS OF "FINANCE LENDER" AS DEFINED IN SAID LAW, AT THE FOLLOWING LOCATION:

739 BRYANT STREET, SUITE 207 SAN FRANCISCO, CALIFORNIA 94107

TO CONTINUE IN EFFECT UNTIL SURRENDERED, SUSPENDED, OR REVOKED AS PROVIDED BY LAW.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL ON THE DATE APPEARING BELOW.

Date: 1

March 28, 2016

JAN LYNN OWEN

Commissioner of Business Oversight

By

PATRICIA R. SPEIGHT Special Administrator

California Finance Lenders Law

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE