



The State of Texas

Secretary of State

**20150047**

CREDIT SERVICES ORGANIZATION REGISTRATION  
CERTIFICATE

BE IT KNOWN THAT:

**Essential Lending Inc., dba Wise Loan**  
**3500 Hulen St., Ste. 201**  
**Fort Worth, TX 76107**

has filed a registration statement to operate as a Credit Services Organization pursuant to Title 5, Texas Finance Code, Sec. 393.001 et seq.

**THE SECRETARY OF STATE** hereby issues this Registration Certificate to be effective until 7/2/2023.

(The issuance of this certificate does not constitute approval of or endorsement by the Secretary of State of the operations of the business nor does the issuance verify that the information contained in the registration is accurate or complete.)

Issued on August 11, 2022

A handwritten signature in black ink, appearing to read "John B. Scott".

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John B. Scott  
Secretary of State

