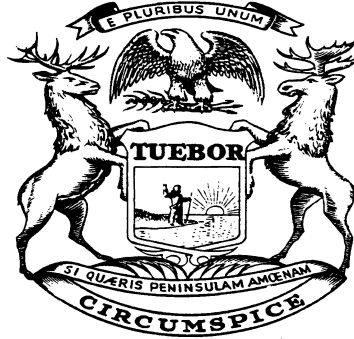


State of Michigan



License No. CC 0025276

Department of Insurance and Financial Services Lansing, Michigan

This is to certify that, effective July 21, 2023

COLLEGE AVE STUDENT LOAN SERVICING, LLC

233 North King Street Suite 400

Wilmington, DE 19801

is hereby duly LICENSED in the State of Michigan in accordance with the provisions of Act No. 379, Public Acts of 1984, as amended, the Credit Card Act. This License is not transferable or assignable.



A handwritten signature in black ink, appearing to read "Anita Fox".

Anita G. Fox, Director

July 21, 2023

Date

This certificate shall be conspicuously displayed in the place of business specified herein.