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300 Frank H. Ogawa Plaza Suite 340 Oakland, CA 94612

Earnest is and will remain fully compliant with all relevant statutes and regulations, including the Student Lending Accountability Transparency and Enforcement Act (SLATE). The company's goal of serving financially responsible people with low-cost loans works in alignment with state and federal regulations, and Earnest works to ensure not only compliance but a better loan experience for all who apply for an Earnest loan.

Earnest In-School Private Student Loan website: https://www.earnest.com/student-loans