

Cross River Bank, a New Jersey state-chartered bank located in Fort Lee, NJ ("Transferor"), and Upstart Network, Inc., a Delaware corporation located in San Carlos, CA ("Transferee") hereby certify that:

1. Transferor originates loans that are serviced by Transferee pursuant to that certain Third Amended and Restated Loan Program Agreement between Transferor and Transferee, dated January 1<sup>st</sup>, 2019.

2. Each of the loans identified by loan number on the attached Exhibit A (each, a "Loan") was originated by Transferor.

3. Transferor transferred, assigned, and conveyed to Transferee and its successors and permitted assigns, all right, title and interest the Transferor held in each Loan subject to no prior security interest in favor of any other creditor of Transferor free and clear of any lien created by Transferor.

4. Transferee serviced each Loan from the origination of the Loan to the sale by Transferor to the Transferee. In its role as servicer of the Loan, during the period Transferor owned the Loan, Upstart Network, Inc. kept and maintained business records on behalf of Transferor in the regular course of business.

No Assignment  
to  
Velocity

CROSS RIVER BANK

By:  \_\_\_\_\_

Name:

Title:

Date:

UPSTART NETWORK, INC

By:  \_\_\_\_\_

Name: Sanjay Datta

Title: CFO

Date: 3/30/2022