

NEW YORK STATE  
DEPARTMENT OF FINANCIAL SERVICES

License to Engage in Business  
as an Out-of-State Lender

OSL 104416

Whereas, Scratch Financial, Inc. dba Scratchpay, dba Scratch

a corporation organized in the year 2016 under the Laws of the State of Delaware, has made application to the Superintendent of Financial Services of the State of New York for a license to transact the business of making loans to residents of New York State, pursuant to Article 9 of the Banking Law through solicitation of the loans within the State of New York from

225 S. Lake Avenue, Suite 250  
Pasadena, California 91101

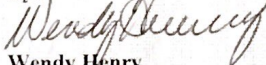
And Whereas, The said applicant has complied with the requirements of the Banking Law and appears to be duly qualified to transact the business of making loans pursuant to Article 9 of the Banking Law;

Now, Therefore, Be It Known, That the said applicant is hereby licensed as an out-of-state lender to carry on the business of making loans to residents of New York State at the above location, pursuant to Article 9 of the Banking Law through solicitation of the loans within the State of New York and subject to all rules and regulations lawfully made by the Superintendent of Financial Services of the State of New York relating to such business, effective May 15, 2019.

In Witness Whereof, I have hereunto set my hand and caused the official seal of the Department of Financial Services to be affixed this 17<sup>th</sup> day of June 2019.

Linda A. Lacewell  
Acting Superintendent of Financial Services

By:



Wendy Henry  
Deputy Superintendent  
Banking Division

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