

State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS SUPERVISED LENDERS LICENSE No. S-9007

This is to Certify That **Scratch Financial, Inc.**

Pasadena, California

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, required of applicants before they shall commence business under this code, and their application to engage in such business at

225 South Lake Avenue, Suite 250, Pasadena, California 91101

under the name of **Scratch Financial, Inc.**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

NOW, THEREFORE, Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

IN WITNESS WHEREOF, I have hereunto set my hand this 16th day of **January, 2019**, at Columbia, South Carolina.

Curtis M. Loftis, Jr.
Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE

State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS
SUPERVISED LENDERS
L I C E N S E
No. S-8706

This is to Certify That **Scratch Financial, Inc.**

Pasadena, California

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, required of applicants before they shall commence business under this code, and their application to engage in such business at


under the name of **www.scratchpay.com**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

NOW, THEREFORE, Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

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