

SMALL LOAN COMPANY LICENSE

License Number: 2105

This is to certify that: Scratch Financial, Inc.

Db: Scratchpay

With its office at: 104 225 S. Lake Avenue, Suite 250 Pasadena, CA 91101

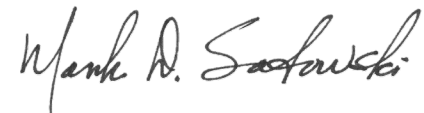
Has qualified under the provisions of the New Mexico Small Loan Act of 1955 and authority is hereby granted to operate a loan business at the above address only, in conformity with the provisions of said Act.

The license constitutes and shall be construed as a grant of revocable privilege only to be held and enjoyed subject to conditions, restrictions, and limitations contained in said Act and the lawful rules and regulations promulgated by the Director of the Financial Institutions Division thereunder and not otherwise.

IN WITNESS WHEREOF, the Director, Financial Institutions Division, Regulation and Licensing Department, hereunto affixed his hand and caused these presents to be signed on this day on June 3, 2026.

This license expires on June 30, 2027, and is not transferable or assignable.

NEW MEXICO FINANCIAL INSTITUTIONS DIVISION



Mark D. Sadowski
Director