This is to Certify That

Bill Me Later, Inc.,
NMLS Branch Identification 2389236

has complied with the application requirements of Iowa Code Chapter 536 and is hereby licensed to engage in the business of making loans in sums equal to or less than the threshold amount as defined in Iowa Code §537.1301 in accordance with the provisions of Iowa Code Chapter 536 at

9690 Deereco Road
Timonium, Maryland

from and after the 17th day of August, 2022.

This nonresident license is granted upon the express condition that said nonresident licensee shall observe and obey all laws of the State of Iowa which now are, or may be, in force relating to said business and all rules and regulations made by the Superintendent of Banking. This nonresident license shall be in full force and effect unless surrendered by the licensee, or revoked or suspended in accordance with the provisions of Iowa Code Chapter 536 or any related laws. This license may not be assigned or transferred.

WITNESS WHEREOF, I have hereunto set my hand and Seal of Office this 17th day of August, 2022.

Jeff Plagge, Superintendent of Banking

Rodney E. Reed, Finance Bureau Chief