THIS LICENSE MUST BE CONSPICUOUSLY POSTED AT LOCATION HEREIN PROVIDED.

Department of Business Oversight State of California License

FINANCE LENDER

File No: 60DBO 108183

TRANSFORM CREDIT INC.

PURSUANT TO, AND IN COMPLIANCE WITH, THE CALIFORNIA FINANCING LAW:

I, THE UNDERSIGNED, AS COMMISSIONER OF BUSINESS OVERSIGHT OF THE STATE OF CALIFORNIA, DO HEREBY ISSUE THIS LICENSE TO THE ABOVE NAMED CORPORATION.

INCORPORATED JUNE 5, 2017, IN THE STATE OF DELAWARE TO ENGAGE IN THE BUSINESS OF "FINANCE LENDER" AS DEFINED IN SAID LAW, AT THE FOLLOWING LOCATION:

56-58 RICHMOND HILL, SUITE 5 BOURNEMOUTH BH2 6EX, ENGLAND UNITED KINGDOM

TO CONTINUE IN EFFECT UNTIL SURRENDERED, SUSPENDED, OR REVOKED AS PROVIDED BY LAW.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL ON THE DATE APPEARING BELOW.

Date: May

May 27, 2020

MANUEL P. ALVAREZ

Commissioner of Business Oversight

CHARLES AGBONKPOLOR

Special Administrator

California Financing Law