



**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

LICENSE NO. CFI-247

THIS IS TO CERTIFY THAT:

TRANSFORM CREDIT INC. D/B/A TOGETHER LOANS

having met the requirement of law, is authorized to engage in the business of lending under the provisions of Chapter 15 of Title 6.2 of the Code of Virginia, at or in:

332 South Michigan Avenue, Floor 9, Chicago, Illinois 60604

IN WITNESS WHEREOF, *I have set my hand this* *twenty-third*

day of *October* , 2025, *at Richmond, Virginia.*

E. J. Face, Jr., Commissioner of Financial Institutions

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

This license is to be displayed conspicuously where business is transacted