

State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS SUPERVISED LENDERS LICENSE

No. SLW2 - 1953438

This is to Certify That **Jora Credit of South Carolina LLC**

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,

www.echocredit.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.

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

IN WITNESS WHEREOF, I have hereunto set my hand this 17th day of January 2024, at Columbia, South Carolina.

A handwritten signature in cursive script, appearing to read "Curtis M. Loftis, Jr.", written over a horizontal line.

Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

A handwritten signature in cursive script, appearing to read "Ronald D. Baskin", written over a horizontal line.

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE