State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS SUPERVISED LENDERS L I C E N S E No. S-9143

This is to Certify That **Spring Oaks Capital, LLC Chesapeake, Virginia**

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,

1400 Crossways Boulevard, Suite 100 B, Chesapeake, Virginia 23320

Under the name of Spring Oaks Capital, LLC

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 4th day of December 2019, at Columbia, South Carolina.

Chairman /
STATE BOARD OF FINANCIAL INSTITUTIONS

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS