Department of Business Oversight State of California License

FINANCE LENDER

File No: 603 L250

EMPLOYEE FUNDING OF AMERICA, LLC

PURSUANT TO, AND IN COMPLIANCE WITH, THE CALIFORNIA FINANCE LENDERS LAW:

I, THE UNDERSIGNED, AS COMMISSIONER OF BUSINESS OVERSIGHT OF THE STATE OF CALIFORNIA, DO HEREBY ISSUE THIS LICENSE TO THE ABOVE NAMED LIMITED LIABILITY COMPANY

ORGANIZED OCTOBER 2, 2013, IN THE STATE OF DELAWARE TO ENGAGE IN THE BUSINESS OF "FINANCE LENDER" AS DEFINED IN SAID LAW, AT THE FOLLOWING LOCATION:

95 MORTON STREET, GROUND FLOOR NEW YORK, NEW YORK 10014

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:

April 1, 2015

JAN LYNN OWEN

Commissioner of Business Oversight

PATRICIA R. SPEIGHZ

Special Administrator

California Finance Lenders Law

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE