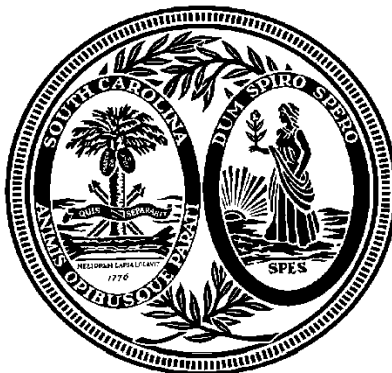


State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS **Supervised Lender - Website #1 License**

NMLS Number – 2889941

This is to Certify That:

www.keystonefinancialusa.com

2673 Green Pond Circle, Suite E, Conway, SC 29527

has met the requirements outlined by South Carolina law. As a result, their application to operate in accordance with these regulations has been approved by the State Board of Financial Institutions - Consumer Finance Division.

THEREFORE, it is officially recognized that the applicant is authorized to conduct business.

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

IN WITNESS WHEREOF, I have signed this document on **30th day of September 2026** in Columbia, South Carolina.

Ronald R Bodvake
Commissioner, Consumer Finance Division
STATE BOARD OF FINANCIAL INSTITUTIONS

Must be displayed where business is conducted