

State of Iowa

Division of Banking

NonResident Regulated Loan License

License Number NRR- 2017-0060

This is to Certify That

Happy Money, Inc.,
NMLS Branch Identification 1627468

Originally granted this license pursuant to Iowa Code Chapter 536 on August 10, 2017, under the name of Payoff, Inc., continues to be licensed to engage in the business of making loans in sums equal to or less than the threshold amount as defined in Iowa Code §537.1301 in accordance with the provisions of Iowa Code Chapter 536 with a new address at

21515 Hawthorne Boulevard
Torrance, California

from and after the 25th day of May, 2022.

This nonresident license is granted upon the express condition that said nonresident licensee shall observe and obey all laws of the State of Iowa which now are, or may be, in force relating to said business and all rules and regulations made by the Superintendent of Banking. This nonresident license shall be in full force and effect unless surrendered by the licensee, or revoked or suspended in accordance with the provisions of Iowa Code Chapter 536 or any related laws. This license may not be assigned or transferred.

WITNESS WHEREOF, I have hereunto set my hand
and Seal of Office this 24th day of May, 2022.

Jeff Plagge, Superintendent of Banking



Rodney E. Reed, Finance Bureau Chief