LICENSE NO. CC-000023065

STATE OF ALABAMA

STATE BANKING DEPARTMENT **BUREAU OF LOANS** MONTGOMERY, ALABAMA

Consumer Credit Act License

THIS IS TO CERTIFY THAT

SET Financial Corporation

(AUTHORIZED DBA'S INCLUDE)

LOCATED AT

1213 W Morehead St 5th Floor Charlotte, North Carolina 28208

Commencing 01/01/2026 and ending 12/31/2026

This license shall be posted conspicuously in the licensed place of business and shall not be assignable, transferable, or removed to another location without having first given 15 days written notice to the Administrator.

To verify license please go to the Alabama State Banking Departments Website: www.banking.alabama.gov/bol/licensee-search

December 12, 2025 ISSUE DATE

Jeremy Windham
Supervisor, Bureau of Loans