STATE OF NEW HAMPSHIRE

Effective Date: January 01, 2019

New Hampshire Banking Department
53 Regional Drive, Suite 200
Concord, New Hampshire 03301
(603) 271-3561

This is to certify that a license to engage in business as a
MONEY TRANSMITTER

is hereby issued to: TILIA INC.
at: 945 BATTERY ST
SAN FRANCISCO, CA  94111
Type: PRINCIPAL OFFICE
TRADE NAME OR D/B/A: Tilia Branch

in accordance with and subject to the provisions of New Hampshire Revised Statutes Annotated Chapter 399-G
as amended and any regulations promulgated thereunder.

License Expires:  December 31, 2019

[Signature]

Gerald H. Little
Bank Commissioner
RENEWAL 2019
MONEY TRANSMITTER

Enclosed please find your company’s renewal license and/or authorized delegate(s) issued by the New Hampshire Banking Department. The license and/or authorized delegate(s) will expire on December 31, 2019 unless a renewal request for the following year is received in this Department on or before December 31, 2019.

Below is a list of some of the company’s responsibilities and reporting requirements under the law, as well as some of the department’s procedures. The law and regulations can be found at our website at http://www.nh.gov/banking/laws-rules-guidance/index.htm. NH RSA 399-G (money transmitter)

- Each licensee must file an annual report with the Banking Commissioner on or before March 31st of each year to report the company’s business for the calendar year just ended. A penalty of $25 per day is assessed for each day the report is filed late. Please do not confuse this requirement with the New Hampshire Secretary of State’s office which also requires a yearly annual report due April 1 of each year.

- Each licensed company must file its audited financial statement with the department within ninety (90) days of the company’s fiscal year end. If the company renews through the NMLS, financial statements must be uploaded to NMLS to meet this requirement. Financial statements must be prepared to GAAP and include a balance sheet, income statement, statement of changes in owners’ equity, cash flow statement and note disclosers. Incomplete financial statements will not be accepted.

- The financial statement shall include or be accompanied by a calculation that reflects the fiscal year’s average daily transactions in United States dollars.

- A company failing to file its financial statement will be by statute by fined $25 per day of delinquency. Documents are deemed “filed” when they are actually received by the department. The Department should be promptly notified of any change in fiscal year to prevent fines from being assessed as a result of incorrect information in our file.

- This department is required by law to examine licensees every 18 months. The department may examine licensees more frequently if it is deemed appropriate. The licensee must pay the expense of the examination. A per-day charge for each examiner conducting the examination will be charged. The per-day charge is calculated based upon the department’s actual cost and is updated yearly. A minimum of one (1) day will be charged for each examination.

- Companies are required per statute to update the Department with any changes to the company’s ownership structure; individual contact for Licensing, Complaints, Exams, Litigation; address changes, or any other change that results in a change to the company’s current application on file with the Department.

We welcome your company’s business in New Hampshire and encourage you to contact us with any questions you may have at (603)271-8675 or licensing@banking.nh.gov

Nancy Burke, CPM
Licensing Supervisor
Consumer Credit Division

TDD Access: Relay NH 1-800-735-2964

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