

# STATE OF MINNESOTA



AFFIRM, INC.  
650 CALIFORNIA ST  
12TH FLOOR  
SAN FRANCISCO, CA 94108

## Department of Commerce

The Undersigned **COMMISSIONER OF COMMERCE** for the State of Minnesota hereby certifies that  
**Affirm, Inc.**

650 CALIFORNIA ST  
12TH FLOOR  
SAN FRANCISCO, CA 94108

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of  
**Collection Agency**

**License Number: 40651544**

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until June 30, 2026.

**IN TESTIMONY WHEREOF, I have hereunto set my hand this April 22, 2025.**

A handwritten signature in cursive script that reads "Grace Arnold".

### COMMISSIONER OF COMMERCE

Minnesota Department of Commerce

Licensing Division  
85 7th Place East, Suite 500  
St. Paul, MN 55101-3165  
Telephone: (651) 539-1599  
Email: [licensing.commerce@state.mn.us](mailto:licensing.commerce@state.mn.us)  
Website: [commerce.state.mn.us](http://commerce.state.mn.us)

## Important Notice Regarding Your New License

The Minnesota Department of Commerce has partnered with Sircon to offer many licensing services on-line at [www.pulseportal.com](http://www.pulseportal.com).

To access these on-line services, you must create a username and password. Open your internet browser and go to [www.pulseportal.com](http://www.pulseportal.com). Select Minnesota from the State drop-down and then select the appropriate board (i.e. real estate, debt, appraiser, abstractor, or mortgage). Next, from the **Select a service menu**, choose **Register for an Account**, which takes you to the **Register New User** page. Enter your **State ID** and **PIN number** provided below and select **Continue**.

**State** 21036155

**PIN:** Qp6d6JgK

After you have successfully set-up your account, you may begin using the available on-line services. Please note, however, that you should frequently check the Department of Commerce's website for important notices regarding on-line services (e.g. submitting license applications and renewals). The Department's website address is [www.commerce.state.mn.us](http://www.commerce.state.mn.us).

**Company Affiliation:** Affirm, Inc.

### STATE OF MINNESOTA



AFFIRM, INC.  
650 CALIFORNIA ST  
12TH FLOOR  
SAN FRANCISCO, CA 94108

### Department of Commerce

**The Undersigned COMMISSIONER OF COMMERCE for the State of Minnesota hereby certifies that**  
**LIBOR MICHALEK**

650 CALIFORNIA ST.  
12TH FLOOR  
SAN FRANCISCO, CA 94108

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of  
**Debt Collector**

**License Number: 40657284**

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until June 30, 2026.

IN TESTIMONY WHEREOF, I have hereunto set my hand this April 22, 2025.

A handwritten signature in black ink, reading "Grace Arnold". The signature is written in a cursive, flowing style.

**COMMISSIONER OF COMMERCE**

Minnesota Department of Commerce

Licensing Division

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