



**DEPARTMENT OF  
FINANCIAL  
INSTITUTIONS**

**Darryle P. Rude**  
*Commissioner*

**Shaun E. Berrett**  
*Chief Examiner*

**R. Paul Allred**  
*Deputy Commissioner*

# STATE OF UTAH

**Spencer J. Cox**  
*Governor*

**Deidre M. Henderson**  
*Lieutenant Governor*

**Scratch Financial, Inc.**

225 S. Lake Ave. Suite 250  
Pasadena CA 91101



Received by the Utah Department of Financial Institutions effective  
**January 1, 2023**

Let this notice serve to acknowledge that

**Scratch Financial, Inc.**

has provided notification in accordance with section 70C of the Utah Code in order to conduct consumer credit activities in Utah. This notification expires January 31, 2024.

Please retain the original for your records. Copies of this notice may be given to interested parties as evidence of notification.

Andrea Staheli, Supervisor of  
Consumer Credit & Compliance