



State of Rhode Island
Office of the Secretary of State

Division Of Business Services
148 W. River Street
Providence RI 02904-2615
(401) 222-3040

FILED

Fee: \$310.04

FEB 21 2024 11:39am

BY LKS online filing

Foreign Corporation

Application for Certificate of Authority

(Section 7-1.2-4.4 of the General Laws of Rhode Island, 1966, as amended)

SECTION I

The name of the corporation is Affirm, Inc.

SECTION II

It is incorporated under the laws of State: DE Country: USA

This Application for Certificate of Authority shall be effective upon filing unless a specified date is provided which shall be no later than the 90th day after the date of this filing

SECTION III

The name, if different, which it elects to use in Rhode Island:

(a) If the name of the corporation does not contain the word "corporation", "company", "incorporated", or "limited", or an abbreviation thereof, add one of these corporate endings for use in Rhode Island OR

(b) if the corporation proposes to qualify and transact business under a different name, list that name:

Note: If option (b) is elected, a Fictitious Business Name Statement (FORM 624A) is required to be filed with this application

SECTION IV

The date of its incorporation is 5/14/2012

and the period of its duration is ☒ Perpetual ☐ _____

SECTION V

The location of its principal office is

No. and Street: 650 CALIFORNIA ST.

12TH FLOOR

City or Town: SAN FRANCISCO

State: CA

Zip: 94108

Country: USA

SECTION VI

The address of its proposed registered office in Rhode Island is

No. and Street: 450 VETERANS MEMORIAL PARKWAY

SUITE 7A

City or Town: EAST PROVIDENCE

State: RI

Zip: 02914

and the name of its proposed registered agent in Rhode Island at that address is C.T. CORPORATION SYSTEM

SECTION VII

The purpose or purposes which it proposes to pursue in the transaction of business in Rhode Island are:

CONSUMER LENDING

SECTION VIII

(a) The name and respective addresses of its directors, officers, and persons in control of the corporation, and the names and addresses of its agents for service of process in each state and in the United States and in any foreign country in which it is doing or expects to do business.

country of which it is incorporated).

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
DIRECTOR	KATHERINE ADKINS	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	LIBOR MICHALEK	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MICHAEL LINFORD	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MAX LEVCHIN	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	KATHERINE ADKINS	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	LIBOR MICHALEK	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MICHAEL LINFORD	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MAX LEVCHIN	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA

(b) The names and respective addresses of its principal officers (mandatory if directors are not required under the laws of the state or country of which it is incorporated).

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
DIRECTOR	KATHERINE ADKINS	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	LIBOR MICHALEK	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MICHAEL LINFORD	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MAX LEVCHIN	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	KATHERINE ADKINS	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	LIBOR MICHALEK	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MICHAEL LINFORD	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA
DIRECTOR	MAX LEVCHIN	650 CALIFORNIA ST., 12TH FLOOR SAN FRANCISCO, CA 94108 USA

SECTION IX

The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

Class of Stock	Series of Stock	Par Value Per Share	Total Authorized Shares Num of Shares

Authorized Shares Attachment

Application for Certificate of Authority by a Foreign Business Corporation

The corporation submits the following Authorized Shares as part of its Application for Certificate of Authority by a Foreign Business Corporation.

Section IX

The aggregate number of shares which it has authority to issue, itemized by classes, par value of shares, shares without par value, and series, if any, within a class, is:

[illegible]

Signed this 21 Day of February, 2024 at 11:39:11 AM by the officers(s). This electronic signature of the individual or individuals signing this instrument constitutes the affirmation or acknowledgement of the signatory, under penalties of perjury, that this instrument is that individual's act and deed or the act and deed of the corporation, and that the facts stated herein are true, as of the date of the electronic filing, in compliance with R.I. Gen. Laws § 7-1.

By KATHERINE ADKINS

Signature of Authorized Officer of the Corporation

Form No. 150
Revised 09/07

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Delaware

The First State

Page 1

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THAT "AFFIRM, INC." IS DULY INCORPORATED UNDER THE LAWS OF THE STATE OF DELAWARE AND IS IN GOOD STANDING AND HAS A LEGAL CORPORATE EXISTENCE NOT HAVING BEEN CANCELLED OR DISSOLVED SO FAR AS THE RECORDS OF THIS OFFICE SHOW AND IS DULY AUTHORIZED TO TRANSACT BUSINESS.

THE FOLLOWING DOCUMENTS HAVE BEEN FILED:

CERTIFICATE OF INCORPORATION, FILED THE FOURTEENTH DAY OF MAY, A.D. 2012, AT 2:47 O'CLOCK P.M.

RESTATED CERTIFICATE, FILED THE THIRTY-FIRST DAY OF JULY, A.D. 2012, AT 2:20 O'CLOCK P.M.

CERTIFICATE OF AMENDMENT, CHANGING ITS NAME FROM "EXPEDITE, INC." TO "AFFIRM, INC.", FILED THE FIFTH DAY OF FEBRUARY, A.D. 2013, AT 6:07 O'CLOCK P.M.

RESTATED CERTIFICATE, FILED THE THIRTIETH DAY OF DECEMBER, A.D. 2013, AT 11:44 O'CLOCK A.M.

CERTIFICATE OF VALIDATION, FILED THE THIRD DAY OF NOVEMBER, A.D. 2014, AT 10:41 O'CLOCK A.M.



5154047 8310

SR# 20240241529

You may verify this certificate online at corp.delaware.gov/authver.sh?ml

A handwritten signature in black ink, appearing to read "JB", is written over a horizontal line. Below the line, the text "Jeffrey W. Bullock, Secretary of State" is printed in a small font.

Authentication: 202785565

Date: 02-10-24

Delaware

The First State

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CERTIFICATE OF VALIDATION, FILED THE THIRD DAY OF NOVEMBER,

A.D. 2014, AT 10:41 O'CLOCK A.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-SIXTH DAY OF MARCH,

A.D. 2015, AT 2:15 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-SIXTH DAY OF MARCH,

A.D. 2015, AT 2:16 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-SIXTH DAY OF MARCH,

A.D. 2015, AT 2:17 O'CLOCK P.M.

RESTATED CERTIFICATE, FILED THE THIRTIETH DAY OF MARCH, A.D.

2015, AT 4:27 O'CLOCK P.M.

RESTATED CERTIFICATE, FILED THE TWELFTH DAY OF APRIL, A.D.

2016, AT 8:13 O'CLOCK A.M.

CERTIFICATE OF AMENDMENT, FILED THE TWENTY-FIFTH DAY OF

JANUARY, A.D. 2017, AT 1:10 O'CLOCK P.M.

CERTIFICATE OF AMENDMENT, FILED THE TENTH DAY OF MARCH, A.D.

2017, AT 1:15 O'CLOCK P.M.

CERTIFICATE OF AMENDMENT, FILED THE TWENTY-FIFTH DAY OF JULY,

A.D. 2017, AT 4:01 O'CLOCK P.M.



5154042 8310

SR# 20240241529

You may verify this certificate online at: corp.delaware.gov/authver.shtml

A handwritten signature in black ink, appearing to read "J. Mark Zerk", is written over a horizontal line. Below the line, the text "J. Mark Zerk, Secretary of State" is printed in small letters.

Authentication 202785565

Date 02-10-24

Delaware

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RESTATED CERTIFICATE, FILED THE FIFTH DAY OF DECEMBER, A.D.
2017, AT 8:36 O'CLOCK P.M.

CERTIFICATE OF AMENDMENT, FILED THE TWENTIETH DAY OF DECEMBER,
A.D. 2017, AT 11:20 O'CLOCK A.M.

RESTATED CERTIFICATE, FILED THE TWENTY-SECOND DAY OF MARCH,
A.D. 2019, AT 11:55 O'CLOCK A.M.

CERTIFICATE OF MERGER, FILED THE EIGHTEENTH DAY OF JUNE, A.D.
2019, AT 2:08 O'CLOCK P.M.

RESTATED CERTIFICATE, FILED THE TWENTIETH DAY OF SEPTEMBER,
A.D. 2019, AT 6:24 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.



5154042 8310

SR# 20240741529

You may verify this certificate online at corp.delaware.gov/authver.shtml

A handwritten signature in black ink, appearing to read "JWB", is written over a horizontal line. Below the line, the text "JOHN W. BURT, a Delaware State" is printed.

Authentication: 202785565

Date: 07-10-24

Delaware

The First State

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CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

CERTIFICATE OF VALIDATION, FILED THE TWENTY-FIRST DAY OF
DECEMBER, A.D. 2020, AT 3:48 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE AFORESAID
CERTIFICATES ARE THE ONLY CERTIFICATES ON RECORD OF THE
AFORESAID CORPORATION, "AFFIRM, INC."

AND I DO HEREBY FURTHER CERTIFY THAT THE ANNUAL REPORTS HAVE
BEEN FILED TO DATE.

AND I DO HEREBY FURTHER CERTIFY THAT THE SAID "AFFIRM, INC."
WAS INCORPORATED ON THE FOURTEENTH DAY OF MAY, A.D. 2012.

AND I DO HEREBY FURTHER CERTIFY THAT THE FRANCHISE TAXES
HAVE BEEN PAID TO DATE.



5154042 8310

SR# 20240241529

You may verify this certificate online at corp.delaware.gov/authver.shtml

A handwritten signature in black ink, appearing to be "JMS", is written over a horizontal line. Below the line, the text "J. Mark S. (JMS) Secretary of State" is printed in a small font.

Authentication: 202785565

Date: 02-10-24



State of Rhode Island

Department of State | Office of the Secretary of State

Gregg M. Amore, *Secretary of State*

I, GREGG M. AMORE, Secretary of State of the State of Rhode Island,

hereby certify that this document, duly executed in accordance with the provisions

of Title 7 of the General Laws of Rhode Island, as amended, has been filed in this

office on this day:

February 21, 2024 11:39 AM

A handwritten signature in black ink, reading "Gregg M. Amore". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Gregg M. Amore
Secretary of State

