



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation DIVISION OF BANKS

1000 Washington Street, 10TH Floor, Boston, MA 02118-6400
(617) 956-1500 · Fax (617) 956-1599 · TDD (617) 956-1577
www.Mass.Gov/DOB

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LIEUTENANT GOVERNOR

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SECRETARY OF HOUSING AND
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MARY L. GALLAGHER
COMMISSIONER

November 16, 2021

President and Board of Directors
Novi Financial, Inc.
1601 Willow Road
Menlo Park, CA 94025

President and Board of Directors:

This letter serves as certification that, **Novi Financial, Inc.** is authorized to engage in the business of a **foreign transmittal agency** under Massachusetts General Laws chapter 169. The license(s) will expire on **December 31, 2022**.

Novi Financial, Inc. is subject to all of the provisions of Massachusetts General Laws chapter 169 and the Division's regulation 209 CMR 45.00 *et seq.*

This letter of license issuance must be posted in accordance with the Division of Banks' regulation 209 CMR 45.09(3) at all locations where Novi Financial, Inc. is licensed to conduct the business of a foreign transmittal agency. For a complete listing of locations where Novi Financial, Inc. is approved to do business and its license number(s), please refer to the Division of Banks' website at www.mass.gov/dob, by clicking on "Find a Licensee" under "Online Services" and the NMLS Consumer Access website at www.nmlsconsumeraccess.com.

Sincerely,

Mary L. Gallagher
Commissioner of Banks

