

MEMORANDUM

TO: File Nos. S7-31-22

FROM: Brandon Hill – Counsel to Commissioner Jaime Lizárraga – U.S. Securities and Exchange Commission

RE: Meeting with Representatives from We the Investors/Urvin Finance

DATE: October 25, 2023

On October 25, 2023, counsels to Commissioner Jaime Lizárraga, Brandon Hill, Parisa Haghshenas and Diem-Mi Lu, met with the following individuals:

- Dave Lauer, CEO
- Alex Cohen, COO

Among the topics discussed was the Commission's proposed rule on Order Competition.