FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

I OMB APPROVAL

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	OMB Number:	3235-0287
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	hours per response:	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
Instruction 1(b).	Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Addre		erson [*]		uer Name and Ticke rm Holdings,			5. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
Michalek Lit	<u> </u>			0,	L	1	X	Director	10% (Owner		
(Last)	(First)	(Middle)		e of Earliest Transa	ction (Month/I	Day/Year)	X	Officer (give title below)	Other below	r (specify v)		
C/O AFFIRM H	IOLDINGS, IN	C.	00/01				President					
650 CALIFORM	NIA STREET		4. If A	mendment, Date of	Original Filed	(Month/Day/Year)	6. Indiv Line)	ridual or Joint/Group	Filing (Check A	Applicable		
(Street)							X	Form filed by One	e Reporting Pers	son		
SAN	CA	94108						Form filed by Mo Person	re than One Rep	porting		
			Rule	e 10b5-1(c)	Transact	ion Indication						
(City) (State) (Zip)				Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.								
		Table I - No	n-Derivative S	Securities Acq	uired, Dis	posed of, or Benef	icially	Owned				
1. Title of Security	(Instr. 3)		2. Transaction Date	2A. Deemed Execution Date.	3. Transaction	4. Securities Acquired (A) Disposed Of (D) (Instr. 3.		5. Amount of Securities	6. Ownership Form: Direct	7. Nature of Indirect		

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. Transaction Code (Instr. 8)					5. Amount of Securities Beneficially Owned Following	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership
			Code	v	Amount	(A) or (D)	Price	Reported Transaction(s) (Instr. 3 and 4)		(Instr. 4)
Class A Common Stock	05/01/2024		М		2,336	A	\$ <mark>0</mark>	145,390	D	
Class A Common Stock	05/01/2024		F		1,184(1)	D	\$32.12	144,206	D	
Class A Common Stock								872,114	I	Michalek 2007 Trust dated March 21, 2007 ⁽²⁾

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

(e.g., puis, cans, warrants, options, convertible securities)															
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (8)		of Deri Sec Acq (A) o Disp of (I	oosed D) tr. 3, 4	Expiration Date (Month/Day/Year) rities irred r ssed) r. 3, 4		Amount of		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Restricted Stock Units	(3)	05/01/2024		М			2,336	(4)	(4)	Class A Common Stock	2,336	\$ <u>0</u>	65,397	D	

Explanation of Responses:

1. Represents the number of shares of the Issuer's Common Stock withheld to satisfy the Reporting Person's tax obligation in connection with the settlement of shares of Common Stock underlying the Reporting Person's restricted stock units that vested on May 1, 2024.

2. The shares are held by the Michalek 2007 Family Trust dated March 21, 2007. The Reporting Person and his spouse are trustees of the trust.

3. Each Restricted Stock Unit (RSU) represents a contingent right to receive one share of the Issuer's Class A Common Stock.

4. The RSUs vest in 48 equal monthly installments beginning October 1, 2022, subject to the Reporting Person's continuous service with the Issuer as of each vesting date. This grant has no expiration date.

Remarks:

/s/ Josh Samples, Attorney-in-05/03/2024 Fact

** Signature of Reporting Person Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.