

OMB APPROVAL	
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**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

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

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <b>TOWERS CHRISTOPHER</b>  (Last) (First) (Middle) <b>5204 TENNYSON PARKWAY ST. 500</b>  (Street) <b>PLANO TX 75024-7141</b>  (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <b>Katapult Holdings, Inc. [ KPLT ]</b>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <b>Chief Accounting Officer</b>
	3. Date of Earliest Transaction (Month/Day/Year) <b>11/15/2022</b>	
4. If Amendment, Date of Original Filed (Month/Day/Year)		

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	11/15/2022		M		4,913 <sup>(1)</sup>	A	\$0	194,470	D	
Common Stock	11/15/2022		F		1,772 <sup>(2)</sup>	D	\$0.978	192,698	D	

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, 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. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)	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
Restricted Stock Units	(1)	11/15/2022		M		4,913		(3)	(3)	Common Stock	4,913	\$0	44,222	D	

**Explanation of Responses:**

- Restricted stock units ("RSUs") convert into shares of the Issuer's Common Stock on a one-for-one basis. The transaction represents the settlement of vested RSUs in shares of the Issuer's Common Stock.
- Shares reported were withheld for the payment of taxes associated with the quarterly vesting of 6.25% of an award of RSUs originally granted on September 9, 2021.
- On September 9, 2021, the Reporting Person was granted RSUs, of which the remaining unvested RSUs will vest in eleven substantially equal quarterly installments, subject to the Reporting Person's continued employment with the Issuer on each applicable vesting date.

**Remarks:**

/s/ By: Christopher Towers 11/17/2022

\*\* 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.