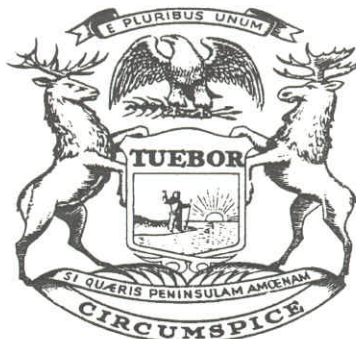


# State of Michigan



License No. RL 0016528

## Department of Energy, Labor and Economic Growth Office of Financial and Insurance Regulation Lansing, Michigan

*This is to certify that, effective August 14, 2009*

*SANTANDER CONSUMER USA INC.*

*dba ROADLOANS*

*8585 N STEMMONS FREEWAY STE 1100 N*

*DALLAS, TX 75247*

is hereby duly LICENSED in the State of Michigan in accordance with the provisions of Act No. 21, Public Acts of 1939, as amended, the Regulatory Loan Act of 1963. This License is not transferable or assignable.



Ken Ross, Commissioner

August 14, 2009

Date

This certificate shall be conspicuously displayed in the place of business specified herein.



JENNIFER M. GRANHOLM  
GOVERNOR

STATE OF MICHIGAN  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
STANLEY "SKIP" PRUSS, DIRECTOR

KEN ROSS  
COMMISSIONER

August 14, 2009

JOSHUA MILLER, MANAGER  
SANTANDER CONSUMER USA INC.  
8585 N STEMMONS FWY STE 1100 N  
DALLAS, TX 75247



RE: Regulatory Loan License #RL-0016528

Dear Mr. Miller:

Enclosed please find the regulatory loan license certificate for **SANTANDER CONSUMER USA INC.**, which reflects the stock transfer change. This certificate should be displayed at the office location.

If you should have any questions, feel free to contact our office at (877) 999-6442.

Sincerely,

Mark W. Weigold, Director  
Consumer Finance Section

Enclosures