



State of Oregon
Department of Consumer and Business Services
Division of Finance and Corporate Securities
PO Box 14480 350 Winter St. NE, Suite 410, Salem, Oregon 97309-0405
Phone: (503) 378-4387



**CONSUMER FINANCE LICENSE
UNDER THE OREGON CONSUMER FINANCE ACT
License # 0354-001-C**

Pursuant to the provision of Oregon Revised Statute 725.140, the following is licensed to conduct a Consumer Finance business at:

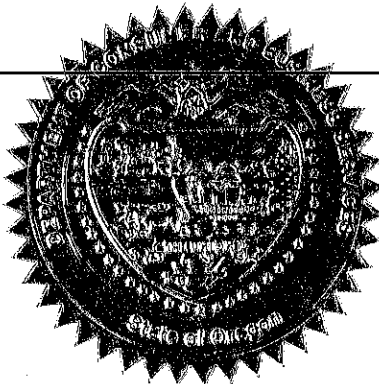
**SANTANDER CONSUMER USA INC
ABN ROADLOANS
ABN HELPINGLOANS.COM
8585 N STEMMONS FREEWAY STE 1100-N
DALLAS TX 75247**

This license continues in full force and effect beginning September 23, 2008, unless it is suspended, revoked, or surrendered.

NOTICE

This business is subject to the regulations and oversight of the Division of Finance and Corporate Securities of the Department of Consumer and Business Services. Consumers' inquiries or complaints may be made by calling (866) 814-9710.

**Approved under this license:
CONVENTIONAL LENDING**



David Tatman, Administrator
Division of Finance and Corporate Securities
Signed: December 29, 2010

This license shall be conspicuously posted at the above address at all times and shall not be transferred or assigned. ORS 725.160