

Department of Financial Institutions

State of Arizona

CL - 0910350

This document is evidence that: **Santander Consumer USA Inc. #3** has complied with the provisions of Title 6, Chapter 5, Article 1, Arizona Revised Statutes, relating to the establishment and operation of a:

Consumer Lender,

and that the Superintendent of Financial Institutions of the State of Arizona has granted Santander Consumer USA Inc. #3 this license to transact the business of a Consumer Lender as:

Santander Consumer USA Inc. #3

at:

8585 N. Stemmons Frwy., Suite 1100-N
Dallas, TX 75247

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.



Signed in the Superintendent's office at 2910 North 44th Street, Suite 310,
in the City of Phoenix, State of Arizona, this 25th day of August, 2008.

Felecia A. Rotellini
Superintendent of Financial Institutions