

THIS LICENSE MUST BE CONSPICUOUSLY POSTED AT LOCATION HEREIN PROVIDED.

Department of Corporations

State of California

License

FINANCE LENDER

File No: 603 H322

ROADLOANS (SANTANDER CONSUMER
USA INC., DBA)

PURSUANT TO, AND IN COMPLIANCE WITH, THE CALIFORNIA FINANCE
LENDERS LAW:

I, THE UNDERSIGNED, AS COMMISSIONER OF CORPORATIONS OF THE
STATE OF CALIFORNIA, DO HEREBY ISSUE THIS LICENSE TO THE ABOVE NAMED
CORPORATION

INCORPORATED NOVEMBER 23, 1981, IN THE STATE OF ILLINOIS
TO ENGAGE IN THE BUSINESS OF "FINANCE LENDER" AS DEFINED IN SAID LAW,
AT THE FOLLOWING LOCATION:

5201 RUFÉ SNOW DRIVE, SUITE 100
NORTH RICHLAND HILLS, TX 76180

TO CONTINUE IN EFFECT UNTIL SURRENDERED, SUSPENDED, OR REVOKED
AS PROVIDED BY LAW.


IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY
OFFICIAL SEAL ON THE DATE APPEARING BELOW.

Date: August 11, 2009

PRESTON DUFAUCHARD

California Corporations Commissioner

BY


PATRICIA R. SPEIGHT
Special Administrator
California Finance Lenders Law



THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

DEPARTMENT OF CORPORATIONS
California's Investment and Financing Authority



Los Angeles, California

August 11, 2009



FILE NO: 603 H322

SANTANDER CONSUMER USA INC.
 Attention: NIDHI PATEL
 8585 N. STEMMONS FREEWAY, SUITE 1100-N
 DALLAS, TX 75247

RE: IMPORTANT INFORMATION ABOUT YOUR FINANCE LENDERS LICENSE

Dear Licensee:

The filing of your application under the California Finance Lenders Law is complete and has been approved. Enclosed you will find the license issued in the above entitled matter.

As you know, one of the documents you provided when you filed your application for this license, was a statement that you understood certain obligations and responsibilities as a licensee under the California Finance Lenders Law. We would like to direct your attention to these items one more time. We find that they are the ones that cause the largest number of licensees the most difficulties including the loss of their licenses.

For your reference, we have provided that information below:

1. Every licensee (broker or lender) whether or not any business has been conducted pursuant to their license, is subject at anytime to an examination of their books and records. The scope of the examination may extend beyond the records pertaining to business conducted pursuant to the license. The licensee will be billed for actual cost of the examination. This includes any time used to contact a licensee that cannot be reached during normal business hours at the licensed location and time used to prepare for and to conduct the examination.

Two hours is the minimum amount of time billed for any examination. Failure to pay the examination bill may subject the licensee to administrative action including the revocation of the license.

Our examiners' work day begins at 8:30 am. If it will not be possible to start an examination by arriving at the licensed location during normal business hours, the licensee should provide the Department in writing with a telephone number and current address at which the licensee can be reached during normal business hours to arrange an examination.

(See Sections 22701, 22707 and 22714)

◆ Securities ◆ Franchises ◆ Off-Exchange Commodities ◆ Investment and Financial Services ◆
 ◆ Independent Escrows ◆ Consumer and Commercial Finance Lending ◆ Residential Mortgage Lending ◆

SACRAMENTO 95814-4052
 1515 K STREET, SUITE 200
 (916) 445-7205

SAN FRANCISCO 94105-2980
 71 STEVENSON STREET, SUITE 2100
 (415) 972-8559

LOS ANGELES 90013-2344
 320 WEST 4TH STREET, SUITE 750
 (213) 576-7500

SAN DIEGO 92101-3697
 1350 FRONT STREET, ROOM 2034
 (619) 525-4233

CALIFORNIA FINANCE LENDER LICENSE -- Important Information

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2. Licensees are required to notify the Department of any change in location at least ten days prior to the move. Failure to do so may subject the licensee to a civil penalty not to exceed \$500.

(See Section 22153. The notification must be in writing to the attention of the "Lender Licensing Section" in our Los Angeles office.)

3. Each licensee is required to file an "annual report" by March 15th of each year, even if no business has been conducted with the license. Failure to file the report will result in the summary revocation of the license.

(See Section 22159. If you do not receive a reporting form by mid-January, contact the Department to request a copy of the reporting form.)

4. Licensees are required to maintain a net worth of at least \$25,000 at all times.

(See Section 22104.)

5. Each year every licensee is required to pay an assessment of at least \$250 per licensed location. Failure to pay the assessment will result in the loss of the license. The assessment is due and payable when billed.

(See Section 22107. By law, assessment notices must be mailed by the 30th of May. If you do not receive a notice by the end of the first week in June, contact the Department's accounting office in Sacramento at (916) 323-7383.)

Questions regarding the use of your license can be directed to your local lender regulatory specialist. They may be reached through the numbers shown at the bottom of the preceding page.

Sincerely,

PRESTON DUFAUCHARD
California Corporations Commissioner

By 
RICHARD GRANT
Licensing Specialist
California Finance Lenders Law
(213) 576-7552

ENCLOSURE (1)