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1525 Sherman Street - 7th Floor  
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March 27, 2009

**MEMORANDUM**

**TO:** SANTANDER CONSUMER USA INC DBA ROADLOANS  
5201 RUFÉ SNOW DR  
STE 100  
NORTH RICHLAND HILLS, TX 76180

SANTANDER CONSUMER USA INC DBA ROADLOANS  
8585 N STEMMONS FWY  
STE 1100-N  
DALLAS, TX 75247

**FROM:** Laura E. Udis, Administrator  
Uniform Consumer Credit Code  
1525 Sherman St., 5th Fl.  
Denver, CO 80203  
(303) 866-4527  
(303) 866-5474 (Fax)

**RE:** Supervised Lender's Branch License #990027-001  
Original License Date: January 5, 2009  
Change Date: March 27, 2009

This form constitutes approval by the Administrator of the Colorado Uniform Consumer Credit Code for a supervised lender's branch license for:

SANTANDER CONSUMER USA INC DBA ROADLOANS  
5201 RUFÉ SNOW DR  
STE 100  
NORTH RICHLAND HILLS, TX 76180

This approval is for a new branch or a name or address change of an existing branch office. If this is a new branch, the 120-day temporary license approval for this location automatically provided upon the filing of a completed branch license application is now converted into a permanent branch location license subject to compliance with all provisions of the Colorado Uniform Consumer Credit Code. If you reported a name or address change for this branch, our records now reflect that change.

**CHANGING LOCATION** – by law you must provide 15 days written notice prior to a change of address in any licensed location, including branch offices. The branch approval memorandum will be reissued to reflect the new address.

**NAME CHANGE** – only the name and/or trade or assumed names on your branch approval memorandum may be used to make supervised loans. To add, delete, or change a name, inform this office in writing, provide a copy of the Colorado Secretary of State name change approval (or from the state where the branch is located) with a written request that the name be amended. The branch approval memorandum will be reissued to reflect the new or additional name(s).

**ANNUAL REPORTS, FINANCIAL RESPONSIBILITY, EXAM** – an annual statistical report on your lending activities is a requirement of licensing. It is due by June 1 of each year and is mailed by early May. At that time you must also file proof of financial responsibility of \$15,000 to \$25,000 per master and branch license based on the prior year's loan volume. Proof may be in the form of a surety bond, cash assignment or letter of credit. Lenders are also subject to periodic compliance examinations for each master and branch license.

**CEASING BUSINESS** – if a master or branch license location ceases business, provide written notice of the date the license should be cancelled.

All credit transactions must comply with the Colorado Uniform Consumer Credit Code, the federal Truth in Lending Act, Regulation Z, as well as any other applicable law. Failure to comply with these provisions may result in disciplinary or legal proceedings and refunds of all finance charges collected. It is your responsibility to follow these laws. Contact an attorney or this office if you have questions.