Separtment of Kinancial Institutions

CLBR - 0115065

This document is evidence that: Santander Consumer USA Inc. #3(CL-0910350) 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:

Road Loans

at:

5201 Rure Snow Dr. Suite 100 North Richland Hills, TX 76180

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 16th day of March, 2009.

Felicia Rotellin

Felecia A. Rotellini Superintendent of Financial Institutions