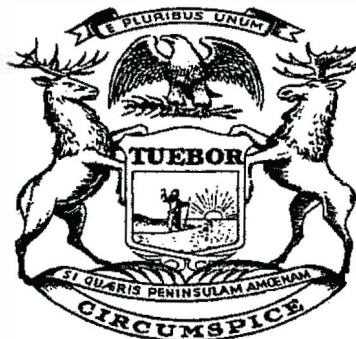


State of Michigan

This certificate is issued to give effect to the address change.



License No. RL 0016528

Department of Insurance and Financial Services Lansing, Michigan

This is to certify that, effective August 05, 2016

*SANTANDER CONSUMER USA INC.
dba HelpingLoans.com, dba Roadloans
1601 Elm Street Suite 800
Dallas, TX 75201-4701*

is hereby duly LICENSED in the State of Michigan in accordance with the provisions of Act No. 21, Public Acts of 1939, as amended, the Regulatory Loan Act of 1963. This License is not transferable or assignable.



Patrick M. McPharlin, Director

August 05, 2016

Date

This certificate shall be conspicuously displayed in the place of business specified herein.



Santander Consumer USA Inc.

Regulated Lender License NO. RL 0016528

Effective Date 02/25/2009

Department of Insurance and Financial Services

530 W Allegan St # 7

Lansing, Michigan 48933

Phone: (877) 999-6442