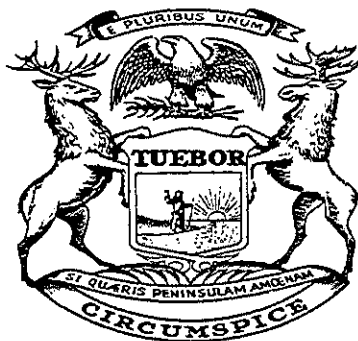


State of Michigan



License No. DP 0016946

Department of Energy, Labor and Economic Growth Office of Financial and Insurance Regulation Lansing, Michigan

This is to certify that, effective October 01, 2009

*LOAN BY PHONE OF MICHIGAN, LLC
dba CHECK INTO CASH, dba LOAN BY PHONE
201 Keith Street Suite 80
PO Box 550
Cleveland, TN 37311*

is hereby LICENSED in the State of Michigan in accordance with the provisions of Act No. 244, Public Acts of 2005, the Deferred Presentment Service Transactions Act. This License is not transferable or assignable.



Ken Ross, Commissioner

October 01, 2009

Date

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