

ISSUE DATE

09/03/2008

EFFECTIVE DATE

07/01/2009

NON-TRANSFERABLE

EXPIRATION DATE

06/30/2010



LICENSE:

Money Lending License

MYL.2787

ISSUED TO:

**Loan By Phone of South Dakota, LLC
201 Keith Street, SW
Cleveland, TN 37311**

Loan By Phone of South Dakota, LLC
Carmen Reagan
PO Box 550
Cleveland, TN 37364-0550

This license entitles the business or person to whom it is issued to transact whatever business or activity is specified on this license until it expires or is cancelled.

A handwritten signature in black ink, appearing to read "Roger Novotny".

Roger Novotny

Director, Division of Banking