

# State of Utah

## Department of Financial Institutions

hereby certifies that

### **Loan By Phone of Utah.Com**

PO Box 550  
Cleveland, TN 37364

a business operating in Utah, has registered under Title 7, Chapter 23 of the Utah Code Annotated 1953, as amended, and is authorized to conduct business as an Internet Deferred Deposit Lender with Utah residents for the period May 1, 2010 through April 30, 2011. This certificate does not authorize you to make internet payday loans to residents of any other state.



Commissioner G. Edward Leary