

State of Pew Jersey Department of Banking and Insurance Licensing Services Bureau - Banking PO Box 473 Trenton, NJ 08625-0473

TEL (609) 292-7272

NEW JERSEY CERTIFICATION OF OFFICE SUITABILITY FOR SALES FINANCE/CONSUMER LENDER OUT-OF-STATE OFFICE LOCATION

The Commissioner shall consider the following factors in determining whether an out-of-State location at which there is direct contact with New Jersey consumers is suitable:

- 1. The location shall ensure the maintenance of a consumer's right to privacy with respect to conversations and documents involving personal and financial information; and
- 2. The location of the out-of-State office shall comply with all applicable Federal, State and local laws in the state where the office is located.

This is to certify that we have reviewed the Department of Banking and Insurance office requirements stated above. We further certify that the proposed business address conforms to all the office requirements identified above.

SFCLNotNJOffSuitCert911