



State of Oregon
Department of Consumer and Business Services
Division of Finance and Corporate Securities
PO Box 14480 350 Winter St. NE, Suite 410, Salem, Oregon 97309-0405
Phone: (503) 378-4387



**SHORT-TERM PERSONAL LOAN LICENSE
UNDER THE OREGON CONSUMER FINANCE ACT**

Pursuant to the provision of Oregon Revised Statute 725.140, the following is licensed to conduct a Consumer Finance business at:

**LOAN BY PHONE OF OREGON LLC
ABN LOAN BY PHONE
201 KEITH ST SUITE 7-48
CLEVELAND TN 37311**

This license continues in full force and effect beginning January 7, 2005, unless it is suspended, revoked, or surrendered.

NOTICE

This business is subject to the regulations and oversight of the Division of Finance and Corporate Securities of the Department of Consumer and Business Services. Consumers' inquiries or complaints may be made by calling (866) 814-6710.

**Approved under this license:
PAYDAY LENDING**





Floyd G. Lanter, Administrator
Division of Finance and Corporate Securities
Signed: January 7, 2005

This license shall be conspicuously posted at the above address at all times and shall not be transferred or assigned. ORS 725.160