

State of New Tersey

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 IN-STATE OFFICE LOCATION

The commissioner shall consider the following factors in determining whether a location in New Jersey at which there is direct contact with New Jersey consumers is suitable:

- 1. The location shall have a space that may only be utilized for the purposes of the licensee's business and by the licensee and its employees, structured in such a way as to ensure the maintenance of a consumer's right to privacy with respect to conversations and documents involving personal and financial information:
- 2. The location shall conform to all local ordinances and zoning requirements;
- 3. The location shall be reasonably accessible to the public;
- 4. The location shall be reasonably free of noise and other distractions so as to permit customers to give appropriate consideration to the loan transaction; and
- 5. In addition, a location in a residence shall not be considered suitable unless the office is separate from the residential area and conveniently accessible to all consumers through a separate business entrance.

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.

| NJ Reference No. (Address – City, State, Zip, County) | | , State, Zip, County) |
|---|-----------------|--|
| (Name | of Applicant) | (Print Name of Corp Pres/Member/Sole Proprietor) |
| (Date) | | (Signature of Corp Pres/Member/Sole Proprietor) |
| Subscribed and sworn | to before me at | |
| thisday of | 20_ | |
| (Offici | al Title) | |

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