

# State of South Carolina



**STATE BOARD OF FINANCIAL INSTITUTIONS  
SUPERVISED LENDERS  
L I C E N S E  
No. S-8801**

This is to Certify That **National Credit Adjusters, L.L.C.**

**Hutchinson, Kansas**

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, required of applicants before they shall commence business under this code, and their application to engage in such business at

**1 Mangrove Way, Data Building #4, Free Zone, Montego Bay, St. James,  
Jamaica**

under the name of **National Credit Adjusters, L.L.C.**

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

**NOW, THEREFORE,** Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

**THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE**

**IN WITNESS WHEREOF,** I have hereunto set my hand this 7<sup>th</sup> day of **March, 2018**, at Columbia, South Carolina.

Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE



**The South Carolina  
State Board of Financial Institutions  
Consumer Finance Division**

1205 Pendleton Street, Suite 306  
Columbia, SC 29201  
Phone: (803) 734-2020  
Fax: (803) 734-2025  
[www.consumerfinance.sc.gov](http://www.consumerfinance.sc.gov)

**Ronald R Bodvake  
Commissioner**

Sally Estes  
Assistant Commissioner

Carlisle E Jeffcoat  
Assistant Commissioner

March 7, 2018

National Credit Adjusters, L.L.C.  
Attn: Gracie Grajeda  
327 W. 4<sup>th</sup> Avenue  
Hutchinson, KS 67501

**Re: Application for Supervised Lender License**

Dear Licensee:

On behalf of State Treasurer Curtis M. Loftis Jr., Chairman, and members of the State Board of Financial Institutions, I am pleased to enclose the attached license(s) approved at the Board's most recent meeting.

The license must be posted in a conspicuous place in each licensed location.

Please advise us of the opening date of this office.

Sincerely,

Ronald R. Bodvake  
Commissioner

RB:KG

Encl.



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**Ronald R Bodvake  
Commissioner**

Sally Estes  
Assistant Commissioner  
(Consumer Lending)

Carlisle E Jeffcoat  
Assistant Commissioner  
(Mortgage Lending)

## **Maintaining Your Supervised Lender License**

**An original license is printed on paper which contains the South Carolina Seal.**

**Posting the license:** The licensee must conspicuously post the original license for public display at each physical location. The website must conspicuously post the home office and website license on each licensed website. A copy of the license must be posted for public display when any changes/amendments must be made to the original license; otherwise the original license must be posted at all times.

**Maximum Rate Schedule:** If a lender will be charging rates in excess of 18%, the physical location and website licensed location must conspicuously post the certified maximum rate schedule issued by The South Carolina Department of Consumer Affairs. For additional details visit [www.consumer.sc.gov](http://www.consumer.sc.gov).

**Consumer Pamphlet:** Both the physical location and website must conspicuously post the Consumer Pamphlet of "Rights and Responsibilities". This must be available to all consumers at all times in South Carolina whether applying for a loan or not. The website pamphlet must be downloadable to any consumer that visits the website. The pamphlet and instructions are available on our website.

**South Carolina Law Codes:** To view the South Carolina Code of Laws visit [www.scstatehouse.gov](http://www.scstatehouse.gov).

**Website:** Instructions for changes, renewals, annual reports, important notices, and other resources relating to the license can be found at [www.consumerfinance.sc.gov](http://www.consumerfinance.sc.gov).