#### Alaska Department of Commerce, Community, and Economic Development

Division of Corporations, Business, and Professional Licensing PO Box 110806, Juneau, AK 99811-0806

This is to certify that the owner

Lendly, LLC

is licensed by the department to do business as

Lendly, LLC

5165 Emerald Pkwy Ste 120A, Dublin, OH 43017

for the period

November 7, 2024 to December 31, 2026 for the following line(s) of business:

52 - Finance and Insurance



This license shall not be taken as permission to do business in the state without having complied with the other requirements of the laws of the State or of the United States.

This license must be posted in a conspicuous place at the business location. It is not transferable or assignable.

Julie Sande Commissioner

Lendly, LLC 5165 Emerald Pkwy Ste 120A Dublin, OH 43017



### **State of Arkansas**

Arkansas Dept of Labor and Licensing 5165 EMERALD PARKWAY, SUITE 120A,

Arkansas Board of Collection Agencies

DUBLIN, OHIO 43017

900 West Capitol Avenue, Suite 400, Little Rock, AR 72201-9709 PH (501) 682-4500 https://labor.arkansas.gov/licensing

**LICENSE #:** 5718

## LENDLY, LLC DBA BUCKEYE SERVICING, LLC

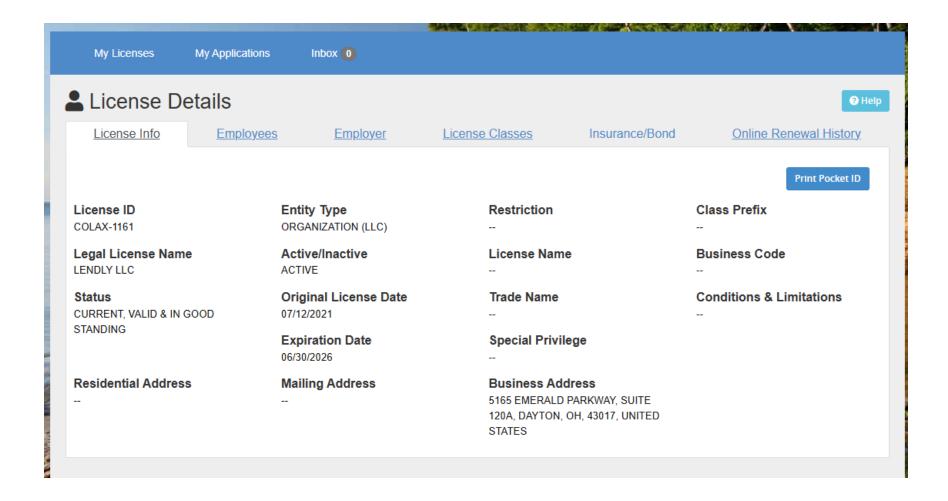
Given under our hand and seal this 1st day of Jul, 2025.

This license expires: 06/30/2026.

SECRETARY OF LABOR AND LICENSING

#### **Hawaii Exempt Out-of-State Collection Agency License**

#### LENDLY, LLC - License # COLAX-1161



8/5/25, 9:11 AM Commercial - Search

State of Louisiana Secretary of State



## COMMERCIAL DIVISION 225.925.4704

<u>Fax Numbers</u> 225.932.5317 (Admin. Services) 225.932.5314 (Corporations) 225.932.5318 (UCC)

NameTypeCityStatusLENDLY, LLC OF OHIOCollection AgencyActive

**Previous Names** 

**Business:** LENDLY, LLC OF OHIO

**Charter Number:** 43628097I **Registration Date:** 10/4/2019

**Domicile Address** 

DOMICILE: OHIO

**Mailing Address** 

5165 EMERALD PARKWAY

SUITE 120A

DUBLIN, OH 43017

**Status** 

Status: Active
Registered: 10/4/2019

**Last Report Filed:** N/A

**Type:** Collection Agency

#### **Amendments on File (3)**

Description	Date
Change of Address	2/17/2020
Change of Address	9/26/2024
Change of Address	6/17/2025

Print

#### STATE OF MINNESOTA



LENDLY, LLC 5165 EMERALD PARKWAY SUITE 120A DUBLIN, OH 43017

The Undersigned COMMISSIONER OF COMMERCE for the State of Minnesota hereby certifies that Lendly, LLC

5165 EMERALD PARKWAY SUITE 120A DUBLIN, OH 43017

has complied with the laws of the State of Minnesota and is hereby licensed to transact the business of

**Collection Agency** 

License Number: 40712202

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect until June 30, 2026.

IN TESTIMONY WHEREOF, I have hereunto set my hand this August 05, 2025.

**COMMISSIONER OF COMMERCE** 

Minnesota Department of Commerce

Grace amold

Licensing Division 85 7th Place East, Suite 500 St. Paul, MN 55101-3165 Telephone: (651) 539-1599

Email: licensing.commerce@state.mn.us

Website: commerce.state.mn.us



#### Lendly, LLC

NMLS ID: 1948987

Street Address: 5165 Emerald Parkway

Suite 120A

Dublin, OH 43017

Mailing Address: 5165 Emerald Parkway Suite 120A Dublin, OH 43017 Phone: 888-853-6359

Toll-Free Number: 844-453-6359 Fax: Not provided Website: www.getlendly.com, www.mylendly.com

Email: licensing@getlendly.com

Other Trade Names : Lendly

Prior Other Trade Names: None

Prior Legal Names : None

Sponsored MLOs: 0

Fiscal Year End: 12/31 Formed in: Ohio, United States Date Formed: 07/02/2019 Stock Symbol: None Business Structure: Limited Liability Company

Regulatory Actions: None posted in NMLS.

Branch Locations (0 Active, 1 Inactive)

#### State Licenses/Registrations (Displaying 6 Active of 9 Total)

Regulator Lic/Reg Name Authorized to Conduct Business Consumer Complaint

ArizonaCollection Agency LicenseYesSubmit to Regulator

Lic/Reg #: CA-1004190 Original Issue Date : 10/25/2019

Status : Approved Status Date: 08/16/2024 Renewed Through : 2025

Other Trade Names used in Arizona: None

Start End Authorized to Conduct Business

10/15/2020 Present Yes

#### View Resident/Registered Agent(s) for Service of Process ▶

 California - DFPI
 Debt Collection License
 Yes
 Submit to Regulator

Lic/Reg #: 10842-99 Original Issue Date : 03/12/2024

Status : Approved Status Date: 04/30/2024 Renewed Through : 2025

Other Trade Names used in California - DFPI: None

Start End Authorized to Conduct Business

3/12/2024 Present Yes

#### View Resident/Registered Agent(s) for Service of Process ▶

Idaho Regulated Lender License Yes Submit to Regulator

Lic/Reg #: RRL-10451 Original Issue Date : 04/27/2020

Status : Approved Status Date: 04/23/2025 Renewed Through : 2025

Other Trade Names used in Idaho: Lendly

	Start	End		rized to Business			
	4/27/2020	Present	Yes	3			
	View Resident/R	eaistered A	agent(s) for Service	of Proce	SS b		
	h Carolina-BFI		pervised Lender - C			Yes	Submit to Regulator
	Lic/Reg #: SL - 19		Original Issue Date :	• •			
	Status : Approved		Status Date: 07/29/2025 Renewed Through : 2025				
			South Carolina-BFI :				
			Autho	rized to			
	Start	End	Conduct	Business			
	2/23/2021	Present	Yes	3			
	View Resident/R	egistered A	gent(s) for Service	of Proce	SS >		
South	n Carolina-BFI	Su	pervised Lender - W	/ebsite #1	icense	Yes	Submit to Regulator
	Lic/Reg #: SLW1	- 1948987	Original Issue Da	ite: 02/23/	2021		
	Status : Approved		Status Date: 07/29/2025		Renewed Through: 2025		
	Other Trade Nam	es used in S	South Carolina-BFI :	None			
	Authorized to						
	Start End  2/23/2021 Present			Business			
	View Resident/R	egistered A	gent(s) for Service	of Proce	ss <b>&gt;</b>		
Nisc	/isconsin Loan Company License				Yes	Submit to Regulator	
	Lic/Reg #: 3221-L	.C Origin	nal Issue Date : 03/3	31/2021			
	Status : Approved Status Date: 03/31/2021		Renew	ed Through : 2025			
	Other Trade Names used in Wisconsin : None						
	Start End			rized to Business			
	3/31/2021 Present Yes		3				
	View Resident/R	egistered A	agent(s) for Service	of Proce	SS Þ		
Reg	gulatory Actions				es may add actions taken in previous nation regarding regulatory actions p		e majority are adding only new actions from ny regulator link.

Information made available through NMLS Consumer Access<sup>SM</sup> is derived from NMLS (Nationwide Multistate Licensing System / Nationwide Mortgage Licensing System and Registry), the financial services industry's online registration and licensing database. NMLS was created by the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR) and is owned and operated by the State Regulatory Registry LLC (SRR), a wholly owned subsidiary of CSBS. For more information about the System, please visit the NMLS Resource Center or the NMLS Federal Registry Resource Center websites. | Download PDF Reader

No regulatory actions have been posted in NMLS.

#### State of South Carolina



# State Board of Financial Institutions Supervised Lender License

No. SL - 1948987

This is to Certify That **Lendly, LLC** 

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

#### 5165 Emerald Parkway, Suite 120A, Dublin, OH 43017

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 Consume 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 **24th** day of **July 2025**, at Columbia, South Carolina.

Chairman 🗗

STATE BOARD OF FINANCIAL INSTITUTIONS

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS

#### State of South Carolina



## STATE BOARD OF FINANCIAL INSTITUTIONS SUPERVISED LENDERS LICENSE No. SLW1 - 1948987

This is to Certify That Lendly, LLC

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,

#### www.getlendly.com

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 **2nd** day of **November 2023**, at Columbia, South Carolina.

Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

Commissioner, Consumer Finance Division

STATE BOARD OF FINANCIAL INSTITUTIONS



This is to certify that a **CONSUMER CREDIT GRANTOR** notification has been filed to inform the citizens of South Carolina that **CONSUMER CREDIT** is offered at the location below:

#### LENDLY, LLC 5165 EMERALD PARKWAY, SUITE 120A DUBLIN, OH 43017

This certificate is granted in accordance with the standards established by the South Carolina Consumer Protection Code, S.C. Code Ann. § 37-1-101, et seq.

**Date Issued:** 01/28/2025

**Registration Number:** CGL-155837

**Expiration Date:** 01/31/2026

Carri Srube Lybarker

Carri Grube Lybarker

Administrator



This is to certify that a **CONSUMER CREDIT GRANTOR** notification has been filed to inform the citizens of South Carolina that **CONSUMER CREDIT** is offered at the location below:

#### LENDLY, LLC WWW.GETLENDLY.COM 5165 EMERALD PARKWAY, SUITE 120A DUBLIN, OH 43017

This certificate is granted in accordance with the standards established by the South Carolina Consumer Protection Code, S.C. Code Ann. § 37-1-101, et seq.

**Date Issued:** 01/28/2025

**Registration Number:** CGL-156169

**Expiration Date:** 01/31/2026

Marri Srube Lybarker

Carri Grube Lybarker Administrator

THIS DOCUMENT IS NOT TRANSFERABLE POST IN A CONSPICUOUS PLACE



## **Maximum Rate Schedule**

Registration #: CLL-155839 Date Issued: 01/28/2025 Expiration Date: 01/31/2026

#### LENDLY, LLC 5165 EMERALD PARKWAY, SUITE 120A DUBLIN, OH 43017

**CONSUMERS:** All Creditors, including supervised and restricted lenders making consumer loans in South Carolina\* are required by law to post a schedule showing the maximum rate of LOAN FINANCE CHARGES stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

**NOTE:** Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

\* and intending to charge more than 18%

CATEGORY Unsecured Loan **DESCRIPTION** 

Selected dollar amounts for loans (\$1,000.00 - \$2,000.00) \$1,000.00 - \$2,000.00, Servicer of loans

offered by banks.

MAXIMUM APR FOR PERSONAL LOANS

**225%** FIXED



## **Maximum Rate Schedule**

**Registration #: CLL-156170** 

Date Issued: 01/28/2025

**Expiration Date: 01/31/2026** 

LENDLY, LLC WWW.GETLENDLY.COM 105 SUGAR CAMP CIRCLE DAYTON, OH 45409

**CONSUMERS:** All Creditors, including supervised and restricted lenders making consumer loans in South Carolina\* are required by law to post a schedule showing the maximum rate of LOAN FINANCE CHARGES stated as an ANNUAL PERCENTAGE that the creditor intends to charge for various types of consumer credit transactions. The purpose of this requirement is to assist you in comparing the maximum rates that creditors charge, thereby furthering your understanding of the terms of consumer credit transactions and helping you to avoid the uninformed use of credit.

**NOTE:** Creditors are prohibited only from granting consumer credit at rates higher than those specified below. A creditor may be willing to grant you credit rate that are lower than those specified, depending on the amount, terms, collateral and your creditworthiness.

\* and intending to charge more than 18%

CATEGORY Unsecured Loan DESCRIPTION

Selected dollar amounts for loans (\$1,000.00 -

\$2,000.00) \$1,000.00 - \$2,000.00, Servicer of loans

offered by banks.

MAXIMUM APR FOR PERSONAL LOANS

**225%** FIXED

## REPOSSESSIONS

In order for a lender to repossess, or take back, the property: (1) it must be collateral for the loan and (2) you must have defaulted on your contract. Your rights and the lender's rights when it comes to default are laid out in the contract you signed and in SC law. Usually, default includes the failure to make a payment on time or failing to keep insurance on a vehicle.

If you don't make timely payments, the lender must send you a "Notice of Right to Cure" before repossessing the property. After the lender sends the notice you have twenty (20) days to make the missed payment(s).

## Did you make the loan current by paying any missed payments within 20 days?

#### **YES**



The property will not be repossessed.

#### Remember:

You may not receive another Right to Cure notice, depending on your type of loan. (see below)

#### NO



Your lender can repossess the property and sell it to pay your loan.

You could be responsible for paying any amount not repaid by selling the collateral.

- A "Right to Cure" notice is not required before repossession if you:
- (1) Are in default for any reason other than missing a payment; or
- (2) Voluntarily surrender the collateral.

*CAUTION*: If you miss another payment, you will not receive any additional Right to Cure notices, <u>unless you</u> renew your account or it is a revolving account.

#### COMPLAINTS

If you have a problem with your lender, file a complaint with the lender's home office. If you don't receive the response you desire, file a complaint with the Department of Consumer Affairs using the information below.

#### **COMPANY OFFICE**

Lendly, LLC, authorized servicer of CCBank c/o Compliance 5165 Emerald Pkwy Suite 120A Dublin, Ohio 43017 (833) 625-1280



#### **SC Department of Consumer Affairs**

293 Greystone Blvd. • P0 Box 5757 Columbia, SC 29250 (800) 922-1594 www.consumer.sc.gov



#### SC Board of Financial Institutions, Consumer Finance Division

1205 Pendleton St. - Columbia, SC 29201 STE. 306 - Edgar Brown Building (803) 734-2020 www.consumerfinance.sc.gov

## **CONSUMER LOANS:**

Your Rights and Responsibilities

#### **LENDER**

Lendly, LLC 5165 Emerald Pkwy

Suite 120A

Dublin, Ohio 43017 Phone: (833) 625-1280

Email: TheTeam@GetLendly.com

#### LENDER'S OFFICE

www.getlendly.com Phone: (833) 625-1280

Email: TheTeam@GetLendly.com

This pamphlet is meant to serve as a summary of your rights and responsibilities under this loan. It is not a complete review of the laws that apply. For more information on your rights, contact the South Carolina Department of Consumer Affairs.

## IMPORTANT DEFINITIONS



#### **AMOUNT FINANCED**

This is how much money you are actually borrowing. It includes the cash you get plus any other payments or payoffs of another loan and any type of credit insurance you have purchased.

#### **ANNUAL PERCENTAGE RATE (APR)**

This is the cost of your loan stated as a yearly rate. All lenders must calculate the APR the same way so you can compare different loans and determine which is the best deal for you.

#### **BALANCE**

The amount of money you currently owe a lender.

#### **COLLATERAL**

Items such as cars, boats, and jewelry you allow a lender to have a lien on so you can get credit. **CANNOT** be: your <u>furniture</u>, other than antiques, appliances, radio or television (unless you own more than one), or wedding rings UNLESS the lender finances the purchase of the item(s).

#### **CREDIT INSURANCE**

There are several types of credit insurance. Credit Life, Credit Accident and Health, and Credit Property are a few. If credit insurance is purchased with a loan, a policy must be given to you outlining the coverage. To file a claim for benefits on credit insurance, ask your lender for a claim form and instructions on how to complete.

#### **DEBTOR**

A person who owes a lender money.

#### **FINANCE CHARGE**

This tells you how much the loan costs you in dollars and cents. You may be able to save some money if you pay off your loan early.

#### **LATE CHARGES**

If you do not make your payments on time you can be charged a late charge. Ask your lender or refer to your loan papers for details about this charge, including the amount.

#### **LENDER**

The person or company to whom you owe money.

#### **LOAN RENEWALS**

If you and your lender agree, you can renew your loan. Renewing a loan means you are taking out a **NEW** loan. You will pay finance charges again. Generally, when you renew a loan of \$1,000 or less, you must be able to receive at least ten percent (10%) of the payoff amount of your old loan in cash.

#### MINIMUM PAYMENT

The amount of money a debtor must pay a lender to avoid late penalties and fees.

#### **REFINANCE**

Replacing an older loan with a new loan that may offer better terms.

#### **REPOSSESS**

When a lender takes collateral the lien is on - with or without a court order.

#### **TOTAL OF PAYMENTS**

This is how much you will pay for your loan if you make all payments as stated in your contract.

## WHAT A LENDER CAN'T DO

- Threaten use of force, violence or criminal prosecution against you.
- Contact you at work if you or your boss told them <u>in</u> <u>writing</u> not to do so.
- Communicate with you before 8:00 am or after 9:00 pm (without your permission).
- Tell anyone not signed on the contract that you have not paid.
- Put a notice about your debt on your door (unless it is sealed in a plain envelope).
- Swear or curse at you.
- Have money you owe taken out of your pay, or threaten to do so.
- Communicate with you many times in a short period of time.
- Pretend to be an attorney.
- Contact you if you are represented by an attorney and the lender is aware of this, unless the attorney fails to respond to the lender.

If you do not want a lender to contact you, send them a letter, certified mail return receipt requested, asking them to stop. Beware, that stopping all contact with the lender may force them to take legal action.



#### STATE OF TENNESSEE DEPARTMENT OF COMMERCE AND INSURANCE



LENDLY, LLC

ID NUMBER: 2445 LIC STATUS: ACTIVE EXPIRATION DATE: September 02, 2026

#### TENNESSEE COLLECTION SERVICE BOARD COLLECTION SERVICE AGENCY

THIS IS TO CERTIFY THAT ALL REQUIREMENTS OF THE STATE OF TENNESSEE HAVE BEEN MET

0

LENDLY, LLC 5165 Emerald Parkway STE 120A DUBLIN OH 43017

## State of Tennessee

TENNESSEE COLLECTION SERVICE BOARD COLLECTION SERVICE AGENCY Lendly, LLC

This is to certify that all requirements of the State of Tennessee have been met.

ID NUMBER: 2445 LIC STATUS: ACTIVE

**EXPIRATION DATE: September 02, 2026** 



IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE

Form #2901 Rev. 12/2014

This space reserved for office use

Submit to: SECRETARY OF STATE Registrations Unit P O Box 13193 Austin, TX 78711-3193 512-475-0775 512-475-2815 - Fax Filing Fee: None.



#### THIRD PARTY DEBT COLLECTOR SURETY BOND

PRINCIPAL/	Name:	Lendly, LLC			
THIRD PARTY DEBT	205 Sugar C	Camp Circle Dayton, OH 45409			
COLLECTOR	Street		City	State	Zip
BOND	Number:	TX5177902	Amount : Ten thousand dollars	(\$10,000.00)	
SURETY	Name:	Merchants Bonding Com	pany (Mutual)		

We, PRINCIPAL AND SURETY identified above, our heirs, executors, successors and assigns, jointly and severally, are liable to the State of Texas, for the amount of the bond shown, in favor of the state for the benefit of a person damaged by PRINCIPAL's violation of Chapter 392, Finance Code, and in favor of a person damaged by PRINCIPAL's violation of Chapter 392, Finance Code. SURETY acknowledges that it is duly authorized and qualified to do business as a surety company in Texas.

This agreement is subject to the following terms and conditions:

This bond shall serve as the security required by Section 392.101, Finance Code, so that PRINCIPAL may engage in the business of debt collection.

As a condition of SURETY's obligation, PRINCIPAL shall faithfully discharge all obligations, duties and responsibilities under Chapter 392, Finance Code, as that statute is presently worded, and as it may hereafter be amended to read. Any party injured by PRINCIPAL's failure to meet the conditions of the bond may bring an action based on the bond and recover against the bond.

The aggregate liability of SURETY for all breaches of bond conditions may not exceed the amount of the bond.

Regardless of the number of years the bond continues in force or the number of premiums paid or payable, the limit of SURETY's liability stated in the bond shall not be cumulative from year to year or period to period.

The bond shall not be subject to cancellation by either PRINCIPAL or SURETY unless written notice of intent to cancel is forwarded to the Secretary of State, Statutory Documents Section, not later than the 60th day before the date of cancellation. If the cancellation is at the request of SURETY, SURETY shall also provide PRINCIPAL with written notification at least 60 days prior to the effective date of cancellation.

It is agre	ed that the bond shall be in f	full force and effect as of the following date: October 11, 2019
Date:	October 11, 2019	Lendly, LLC
		Signature of authorized person for PRINCIPAL
Date:	October 11, 2019	Printed or typed name of authorized person for PRINCIPAL Merchants Bonding Company (Mutual)
		Signature of authorized person for SURETY
		Nicole A Laber Attorney-in-Fact
		Printed or typed name of authorized person for SURETY



License Issue Date: 6/1/2020

## **STATE OF TEXAS**

#### **REGULATED LENDER LICENSE**

License Number: 2000066096-164116

ACTIVE

LENDLY, LLC BUCKEYE SERVICING, LLC 5165 EMERALD PARKWAY, SUITE 120A DUBLIN, OH, US, 43017

2601 N Lamar Blvd Austin, Tx 78705

www.occc.state.tx.us (512)936-7600

Consumer Credit Commissioner

## State of Wisconsin

### DEPARTMENT OF FINANCIAL INSTITUTIONS

This License Must Be Conspicuously Posted In the Public Office

#### **Lendly LLC**

having complied with the requirements set forth under Section 138.09 of the Wisconsin Statutes, is hereby licensed to engage in business as a

#### **Loan Company**

in accordance with and subject to the provisions of said Section 138.09 and all acts amendatory thereto at:

105 Sugar Camp Circle, Suite 200 Dayton, OH

This license cannot be assigned or transferred and continues in effect until terminated as provided in Section 138.09.

License No. 3221

Effective Date: October 19, 2023



Kim Swindorf