

**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



**SARAH HUCKABEE SANDERS**

Governor

**DARYL E. BASSETT**

Secretary of Labor  
and Licensing

## State of Arkansas

**Arkansas Dept of Labor and Licensing  
Arkansas Board of Collection Agencies**

900 West Capitol Avenue, Suite 400,

Little Rock, AR 72201-9709

PH (501) 682-4500

<https://labor.arkansas.gov/licensing>

5165 EMERALD PARKWAY, SUITE  
120A,  
DUBLIN, OHIO 43017

**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**

[My Licenses](#)
[My Applications](#)
[Inbox 0](#)

## License Details

[License Info](#)
[Employees](#)
[Employer](#)
[License Classes](#)
[Insurance/Bond](#)
[Online Renewal History](#)

Print Pocket ID

|                                      |                              |                                                                          |                                     |
|--------------------------------------|------------------------------|--------------------------------------------------------------------------|-------------------------------------|
| <b>License ID</b>                    | <b>Entity Type</b>           | <b>Restriction</b>                                                       | <b>Class Prefix</b>                 |
| COLAX-1161                           | ORGANIZATION (LLC)           | --                                                                       | --                                  |
| <b>Legal License Name</b>            | <b>Active/Inactive</b>       | <b>License Name</b>                                                      | <b>Business Code</b>                |
| LENDLY LLC                           | ACTIVE                       | --                                                                       | --                                  |
| <b>Status</b>                        | <b>Original License Date</b> | <b>Trade Name</b>                                                        | <b>Conditions &amp; Limitations</b> |
| CURRENT, VALID & IN GOOD<br>STANDING | 07/12/2021                   | --                                                                       | --                                  |
|                                      | <b>Expiration Date</b>       | <b>Special Privilege</b>                                                 |                                     |
|                                      | 06/30/2026                   | --                                                                       |                                     |
| <b>Residential Address</b>           | <b>Mailing Address</b>       | <b>Business Address</b>                                                  |                                     |
| --                                   | --                           | 5165 EMERALD PARKWAY, SUITE<br>120A, DAYTON, OH, 43017, UNITED<br>STATES |                                     |

State of  
Louisiana  
Secretary of  
State



**COMMERCIAL DIVISION**  
**225.925.4704**

Fax Numbers  
225.932.5317 (Admin. Services)  
225.932.5314 (Corporations)  
225.932.5318 (UCC)

---

| Name                | Type              | City | Status |
|---------------------|-------------------|------|--------|
| LENDLY, LLC OF OHIO | Collection Agency |      | Active |

**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



## Department of Commerce

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.**

A handwritten signature in cursive script, reading "Grace Arnold".

**COMMISSIONER OF COMMERCE**

Minnesota Department of Commerce

Licensing Division  
85 7th Place East, Suite 500  
St. Paul, MN 55101-3165  
Telephone: (651) 539-1599  
Email: [licensing.commerce@state.mn.us](mailto:licensing.commerce@state.mn.us)  
Website: [commerce.state.mn.us](http://commerce.state.mn.us)



## Lendly, LLC

|                                                           |                                                                                                                                                       |                                                                            |                                                                                                                                                                                                                                                                   |
|-----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| NMLS ID: 1948987                                          | Street Address: 5165 Emerald Parkway<br>Suite 120A<br>Dublin, OH 43017<br><br>Mailing Address: 5165 Emerald Parkway<br>Suite 120A<br>Dublin, OH 43017 | Phone: 888-853-6359<br>Toll-Free Number: 844-453-6359<br>Fax: Not provided | Website: <a href="http://www.getlendly.com">www.getlendly.com</a> , <a href="http://www.lendly.com">www.lendly.com</a> ,<br><a href="http://www.mylendly.com">www.mylendly.com</a><br>Email: <a href="mailto:licensing@getlendly.com">licensing@getlendly.com</a> |
| 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 : <a href="#">None posted in NMLS.</a> |                                                                                                                                                       |                                                                            |                                                                                                                                                                                                                                                                   |

### Branch Locations (0 Active, 1 Inactive)

### State Licenses/Registrations (Displaying 8 Active of 11 Total)

| Regulator                                                  | Lic/Reg Name                        | Authorized to Conduct Business   | Consumer Complaint     |
|------------------------------------------------------------|-------------------------------------|----------------------------------|------------------------|
| Arizona                                                    | Collection Agency License           | Yes                              | Submit to Regulator    |
| Lic/Reg #: CA-1004190                                      |                                     | Original Issue Date : 10/25/2019 |                        |
| Status : Approved                                          |                                     | Status Date: 08/16/2024          | Renewed Through : 2026 |
| Other Trade Names used in Arizona : None                   |                                     |                                  |                        |
| 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 : 2026 |
| Other Trade Names used in California - DFPI : None         |                                     |                                  |                        |
| 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 : 2026 |
| Other Trade Names used in Idaho : Lendly                   |                                     |                                  |                        |
| View Resident/Registered Agent(s) for Service of Process ▶ |                                     |                                  |                        |
| South Carolina-BFI                                         | Supervised Lender - Company License | Yes                              | Submit to Regulator    |
| Lic/Reg #: SL - 1948987                                    |                                     | Original Issue Date : 02/23/2021 |                        |
| Status : Approved                                          |                                     | Status Date: 10/21/2025          | Renewed Through : 2026 |
| Other Trade Names used in South Carolina-BFI : None        |                                     |                                  |                        |

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

|                           |                                        |     |                            |
|---------------------------|----------------------------------------|-----|----------------------------|
| <b>South Carolina-BFI</b> | Supervised Lender - Website #1 License | Yes | <b>Submit to Regulator</b> |
|---------------------------|----------------------------------------|-----|----------------------------|

|                           |                                  |
|---------------------------|----------------------------------|
| Lic/Reg #: SLW1 - 1948987 | Original Issue Date : 02/23/2021 |
|---------------------------|----------------------------------|

|                   |                         |                        |
|-------------------|-------------------------|------------------------|
| Status : Approved | Status Date: 10/21/2025 | Renewed Through : 2026 |
|-------------------|-------------------------|------------------------|

|                                                     |
|-----------------------------------------------------|
| Other Trade Names used in South Carolina-BFI : None |
|-----------------------------------------------------|

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

|                           |                                        |     |                            |
|---------------------------|----------------------------------------|-----|----------------------------|
| <b>South Carolina-BFI</b> | Supervised Lender - Website #2 License | Yes | <b>Submit to Regulator</b> |
|---------------------------|----------------------------------------|-----|----------------------------|

|                           |                                  |
|---------------------------|----------------------------------|
| Lic/Reg #: SLW2 - 1948987 | Original Issue Date : 10/21/2025 |
|---------------------------|----------------------------------|

|                   |                         |                        |
|-------------------|-------------------------|------------------------|
| Status : Approved | Status Date: 10/21/2025 | Renewed Through : 2026 |
|-------------------|-------------------------|------------------------|

|                                                     |
|-----------------------------------------------------|
| Other Trade Names used in South Carolina-BFI : None |
|-----------------------------------------------------|

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

|                     |                                  |     |                            |
|---------------------|----------------------------------|-----|----------------------------|
| <b>Texas - OCCC</b> | Regulated Lender Company License | Yes | <b>Submit to Regulator</b> |
|---------------------|----------------------------------|-----|----------------------------|

|                   |                                  |
|-------------------|----------------------------------|
| Lic/Reg #: 164116 | Original Issue Date : 10/30/2025 |
|-------------------|----------------------------------|

|                   |                         |                        |
|-------------------|-------------------------|------------------------|
| Status : Approved | Status Date: 10/30/2025 | Renewed Through : 2026 |
|-------------------|-------------------------|------------------------|

|                                               |
|-----------------------------------------------|
| Other Trade Names used in Texas - OCCC : None |
|-----------------------------------------------|

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

|                  |                      |     |                            |
|------------------|----------------------|-----|----------------------------|
| <b>Wisconsin</b> | Loan Company License | Yes | <b>Submit to Regulator</b> |
|------------------|----------------------|-----|----------------------------|

|                    |                                  |
|--------------------|----------------------------------|
| Lic/Reg #: 3221-LC | Original Issue Date : 03/31/2021 |
|--------------------|----------------------------------|

|                   |                         |                        |
|-------------------|-------------------------|------------------------|
| Status : Approved | Status Date: 03/31/2021 | Renewed Through : 2026 |
|-------------------|-------------------------|------------------------|

|                                            |
|--------------------------------------------|
| Other Trade Names used in Wisconsin : None |
|--------------------------------------------|

**View Resident/Registered Agent(s) for Service of Process ▶****Regulatory Actions**

While some state and federal agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the agency, click any regulator link.

No regulatory actions have been posted in NMLS.

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](#)

# 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**

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE



# 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.

*Curtis M. Loftis, Jr.*

**Chairman**  
**STATE BOARD OF FINANCIAL INSTITUTIONS**

*Paralel D. Roberts*

**Commissioner, Consumer Finance Division**  
**STATE BOARD OF FINANCIAL INSTITUTIONS**

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE

# State of South Carolina



## State Board of Financial Institutions Supervised Lender License

**No. SLW2 - 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

**www.lendly.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 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 **21st** day of **October 2025**, 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



# *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

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:** 11/19/2025  
**Registration Number:** CGL-155837  
**Expiration Date:** 01/31/2027

THIS DOCUMENT IS NOT TRANSFERABLE  
POST IN A CONSPICUOUS PLACE

**Carri Grube Lybarker**  
*Administrator*





# *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

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:** 11/19/2025  
**Registration Number:** CGL-156169  
**Expiration Date:** 01/31/2027

THIS DOCUMENT IS NOT TRANSFERABLE  
POST IN A CONSPICUOUS PLACE

**Carri Grube Lybarker**  
*Administrator*





# *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

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.LENDLY.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:** 11/19/2025  
**Registration Number:** CGL-184431  
**Expiration Date:** 01/31/2027

THIS DOCUMENT IS NOT TRANSFERABLE  
POST IN A CONSPICUOUS PLACE

**Carri Grube Lybarker**  
*Administrator*





## *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

# Maximum Rate Schedule

**Registration #: CLL-155839**

**Date Issued: 11/19/2025**

**Expiration Date: 01/31/2027**

**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       | DESCRIPTION                                               | MAXIMUM APR FOR PERSONAL LOANS |       |
|----------------|-----------------------------------------------------------|--------------------------------|-------|
| Unsecured Loan | Selected dollar amounts for loans (\$500.00 - \$2,000.00) | 260%                           | FIXED |
|                | \$500.00 - \$2,000.00                                     |                                |       |

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POST IN A CONSPICUOUS PLACE





## *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

# Maximum Rate Schedule

**Registration #: CLL-156170**

**Date Issued: 11/19/2025**

**Expiration Date: 01/31/2027**

**LENDLY, LLC**

**WWW.GETLENDLY.COM**

**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       | DESCRIPTION                                               | MAXIMUM APR FOR PERSONAL LOANS |       |
|----------------|-----------------------------------------------------------|--------------------------------|-------|
| Unsecured Loan | Selected dollar amounts for loans (\$500.00 - \$2,000.00) | 260%                           | FIXED |
|                | \$500.00 - \$2,000.00                                     |                                |       |

THIS DOCUMENT IS NOT TRANSFERABLE  
POST IN A CONSPICUOUS PLACE





## *SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS*

# Maximum Rate Schedule

**Registration #: CLL-184432**

**Date Issued: 11/19/2025**

**Expiration Date: 01/31/2027**

**LENDLY, LLC**

**WWW.LENDLY.COM**

**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.

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*\* and intending to charge more than 18%*

| CATEGORY       | DESCRIPTION                                               | MAXIMUM APR FOR PERSONAL LOANS |       |
|----------------|-----------------------------------------------------------|--------------------------------|-------|
| Unsecured Loan | Selected dollar amounts for loans (\$500.00 - \$2,000.00) | 260%                           | FIXED |
|                | \$500.00 - \$2,000.00                                     |                                |       |

THIS DOCUMENT IS NOT TRANSFERABLE  
POST IN A CONSPICUOUS PLACE



## 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, unless you 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. • PO Box 5757  
Columbia, SC 29250  
(800) 922-1594  
[www.consumer.sc.gov](http://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](http://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](mailto:TheTeam@GetLendly.com)

### LENDER'S OFFICE

[www.getlendly.com](http://www.getlendly.com)  
Phone: (833) 625-1280  
Email: [TheTeam@GetLendly.com](mailto: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 furniture, 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 in writing 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.





LENDLY, LLC

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

11152

TENNESSEE COLLECTION SERVICE BOARD  
COLLECTION SERVICE AGENCY

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

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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

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/<br>THIRD PARTY DEBT<br>COLLECTOR | Name: <u>Lendly, LLC</u><br><u>205 Sugar Camp Circle Dayton, OH 45409</u><br><i>Street</i> <i>City</i> <i>State</i> <i>Zip</i> |
| BOND                                        | Number: <u>TX5177902</u> Amount: <u>Ten thousand dollars (\$10,000.00)</u>                                                     |
| SURETY                                      | Name: <u>Merchants Bonding Company (Mutual)</u>                                                                                |

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 agreed that the bond shall be in full force and effect as of the following date: October 11, 2019

Date: October 11, 2019

Lendly, LLC

Signature of authorized person for PRINCIPAL

Printed or typed name of authorized person for PRINCIPAL  
Merchants Bonding Company (Mutual)

Date: October 11, 2019

Signature of authorized person for SURETY

Nicole A Laber Attorney-in-Fact

Printed or typed name of authorized person for SURETY



**OCCC**

Office of Consumer  
Credit Commissioner

**License Issue Date: 6/1/2020**

## **STATE OF TEXAS**

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**REGULATED LENDER LICENSE**

**License Number: 2000066096-164116**

**ACTIVE**

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**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](http://www.occc.state.tx.us)  
(512)936-7600

A handwritten signature in black ink, reading "Leslie J. Pitty".

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 Swissdorf*