

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

Total Loan Services, LLC

205 Sugar Camp Circle, Dayton, OH 45409

owned by

Total Loan Services, LLC

is licensed by the department to conduct business for the period

October 4, 2022 to December 31, 2024
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

Department of Financial Institutions

State of Arizona

CA-1004192

This document is evidence that: Total Loan Services, LLC has complied with the provisions of the Arizona Revised Statutes, relating to the establishment and operation of a:

Collection Agency

and that the Superintendent of the Arizona Department of Financial Institutions has granted this license to transact the business of a Collection Agency as:

Total Loan Services, LLC

at: **205 Sugar Camp Cir, Dayton, OH 45409-1970**

AM: Christopher Lee Henn

This license is subject to the laws of Arizona and will remain in full force and effect until surrendered, revoked or suspended as provided by law.

Signed in the Superintendent's office at 100 N 15th Avenue, Suite 261, in
the City of Phoenix, State of Arizona, on October 25, 2019



Keith A. Schraad
Interim Superintendent



SARAH SANDERS

Governor

DARYL E. BASSETT

Secretary of Labor

State of Arkansas

ADLL - Collection Agency Licensing
Department of Labor and Licensing
900 West Capitol Avenue, Suite 400,
Little Rock, AR 72201-9709
Ph (501)-371-1434
<https://www.asbca.org>

LICENSE #:

5721

TOTAL LOAN SERVICES, LLC

205 SUGAR CAMP CIRCLE
DAYTON, OH 45409

Given under our hand and seal this **1st** day of **Jul, 2023**.



SECRETARY OF LABOR


This license expires: **06/30/2024**





EXECUTIVE DIRECTOR

Hawaii Exempt Out-of-State Collection Agency License

Total Loan Services, LLC – License # COLAX-1162

**MyPVL**
DCCA Professional Vocational Licensing

General License



License ID COLAX-1162	Entity Type ORGANIZATION (LLC)	Restriction --	Class Prefix --
License Type EXEMPT OUT-OF-STATE COLLECTION AGENCY	Active/Inactive ACTIVE	Trade/Professional Name --	Business Code --
Legal License Name TOTAL LOAN SERVICES LLC	Original License Date 07/12/2021	Special Privilege --	Educational Code --
Status CURRENT, VALID & IN GOOD STANDING	Expiration Date 06/30/2024	Conditions & Limitations --	
Business Address 205 SUGAR CAMP CIRCLE, DAYTON, OH, 45409, UNITED STATES			

Total Loan Services, LLC – Idaho Regulated Lender License (NMLS)

State License/Registration Status History

Total Loan Services, LLC (1948392)								
License Name Idaho Regulated Lender License								
License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
RRL-10449	Approved	10/21/2021	4/9/2020	NateT	11/3/2022	No		2023
RRL-10449	Approved	10/21/2021	4/9/2020	ClementB4	11/3/2021	No		2022
RRL-10449	Approved	10/21/2021	4/9/2020	HawesT2	10/21/2021	No		2021

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
TOTAL LOAN SERVICES, LLC	Collection Agency		Active

Previous Names

Business: TOTAL LOAN SERVICES, LLC

Charter Number: 43634308I

Registration Date: 10/10/2019

Domicile Address

DOMICILE: OHIO

Mailing Address

205 SUGAR CAMP CIRCLE

DAYTON, OH 45409

Status

Status: Active

Registered: 10/10/2019

Last Report Filed: N/A

Type: Collection Agency

Amendments on File

No Amendments on file

Print

STATE OF MINNESOTA



TOTAL LOAN SERVICES, LLC
205 SUGAR CAMP CIRCLE
DAYTON, OH 45409

Department of Commerce

The Undersigned COMMISSIONER OF COMMERCE for the State of Minnesota hereby certifies that
Total Loan Services, LLC

205 SUGAR CAMP CIRCLE
DAYTON, OH 45409

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

License Number: 40733814

unless this authority is suspended, revoked, or otherwise legally terminated. This license shall be in effect
until June 30, 2024.

IN TESTIMONY WHEREOF, I have hereunto set my hand this May 30, 2023.

A handwritten signature in cursive script, appearing to read "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

Website: commerce.state.mn.us

Total Loan Services, LLC – North Dakota Money Broker License (NMLS)

State License/Registration Status History

Total Loan Services, LLC (1948392)

License Name North Dakota Money Broker License

License Number	Status	Date	Original License Date	Updated By	Updated Date	Prevent Renewal	External Notes	Renewed Through Year
MB103724	Approved	2/3/2021	2/3/2021	LudwigC	12/1/2022	No		2023
MB103724	Approved	2/3/2021	2/3/2021	LudwigC	11/12/2021	No		2022
MB103724	Approved	2/3/2021	2/3/2021	KirschmL3	2/3/2021	No		2021

State of South Carolina



STATE BOARD OF FINANCIAL INSTITUTIONS SUPERVISED LENDERS LICENSE No. SL - 1948392

This is to Certify That **Total Loan Services, 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,

205 Sugar Camp Circle, Dayton, OH 45409

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 **23rd** day of **February, 2021**, at Columbia, South Carolina.

A handwritten signature in cursive script, reading 'Curtis M. Loftis, Jr.'.

Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

A handwritten signature in cursive script, reading 'Ronald D. Roberts'.

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:

**TOTAL LOAN SERVICES, LLC
205 SUGAR CAMP CIRCLE
DAYTON, OH 45409**

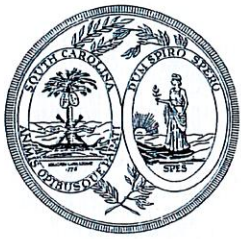
This certificate is granted in accordance with the standards established by the South Carolina Consumer Protection Code, S.C. Code Ann. § 37-1-101, et seq.

Date Issued: 12/22/2022
Registration Number: CGL-155641
Expiration Date: 01/31/2024

THIS DOCUMENT IS NOT TRANSFERABLE
POST IN A CONSPICUOUS PLACE

A handwritten signature in blue ink, reading "Carri Grube Lybarker".

Carri Grube Lybarker
Administrator



SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Maximum Rate Schedule

Registration #: CLL-155643

Date Issued: 12/22/2022

Expiration Date: 01/31/2024

TOTAL LOAN SERVICES, LLC

205 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	DESCRIPTION	MAXIMUM APR FOR PERSONAL LOANS	
Unsecured Loan	Selected dollar amounts for loans (\$1,000.00 - \$3,000.00) \$1,000.00 - \$3,000.00, Servicer of loans offered by banks	225%	FIXED

THIS DOCUMENT IS NOT TRANSFERABLE
POST IN A CONSPICUOUS PLACE

State of South Carolina



**STATE BOARD OF FINANCIAL INSTITUTIONS
SUPERVISED LENDERS
LICENSE
No. SLW1 - 1948392**

This is to Certify That **Total Loan Services, 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.gettotal.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 **23rd** day of **February, 2021**, at Columbia, South Carolina.

A handwritten signature in cursive script, reading "Curtis M. Loftis, Jr.", positioned above a horizontal line.

Chairman

STATE BOARD OF FINANCIAL INSTITUTIONS

A handwritten signature in cursive script, reading "Ronald D. Roberts", positioned above a horizontal line.

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:

TOTAL LOAN SERVICES, LLC
WWW.GETTOTAL.COM
205 SUGAR CAMP CIRCLE
DAYTON , OH 45409

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: 12/22/2022
Registration Number: CGL-156167
Expiration Date: 01/31/2024

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-156168

Date Issued: 12/22/2022

Expiration Date: 01/31/2024

TOTAL LOAN SERVICES, LLC

WWW.GETTOTAL.COM

205 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	DESCRIPTION	MAXIMUM APR FOR PERSONAL LOANS	
Unsecured Loan	Selected dollar amounts for loans (\$1,000.00 - \$3,000.00) \$1,000.00 - \$3,000.00, Servicer of loans offered by banks	225%	FIXED

**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

Total Loan Services, LLC, authorized
servicer of CC Connect, c/o Compliance
205 Sugar Camp Circle
Dayton, OH 45409
(833) 270-0770



SC Department of Consumer Affairs

293 Greystone Blvd. • PO 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

Total Loan Services, LLC
205 Sugar Camp Circle
Dayton, OH 45409
(833) 270-0770

LENDER'S OFFICE

www.gettotal.com
Phone: (833) 270-0770
Email: TotalLoanServices@schear.net

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.



STATE OF TENNESSEE
DEPARTMENT OF
COMMERCE AND INSURANCE



TOTAL LOAN SERVICES, LLC

ID NUMBER: 2286
LIC STATUS: ACTIVE
EXPIRATION DATE: May 07, 2025

10676

TENNESSEE COLLECTION SERVICE BOARD
COLLECTION SERVICE AGENCY

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

0

TOTAL LOAN SERVICES, LLC
205 Sugar Camp Circle
DAYTON OH 45409

State of Tennessee

13354003

TENNESSEE COLLECTION SERVICE BOARD
COLLECTION SERVICE AGENCY
Total Loan Services, LLC

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



ID NUMBER: 2286
LIC STATUS: ACTIVE
EXPIRATION DATE: May 07, 2025

IN-1313
DEPARTMENT OF
COMMERCE AND INSURANCE



OCCC

Office of Consumer
Credit Commissioner

License Issue Date: 7/20/2020

STATE OF TEXAS

REGULATED LENDER LICENSE

License Number: 2000066097-164117

ACTIVE

**TOTAL LOAN SERVICES, LLC
205 SUGAR CAMP CIRCLE
DAYTON, OH, US, 45409**

2601 N Lamar Blvd
Austin, Tx 78705

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

A handwritten signature in cursive script, reading "Leslie J. Petty".

Consumer Credit Commissioner



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/
 THIRD PARTY DEBT
 COLLECTOR

Name: Total Loan Services, LLC
205 Sugar Camp Circle Dayton, OH 45409

Street City State Zip

BOND Number: TX5177907 Amount: Ten thousand dollars (\$10,000.00)

SURETY Name: Merchants Bonding Company (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 agreed that the bond shall be in full force and effect as of the following date: October 11, 2019

Date: October 11, 2019

Total Loan Services, LLC

Signature of authorized person for PRINCIPAL

Lee Shear

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

**RECEIVED
 SECRETARY OF STATE**

OCT 29 2019

Registrations Unit

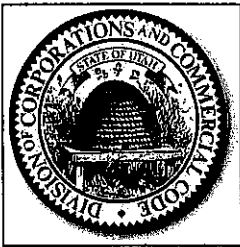


Margaret W. Busse
Executive Director
Department of Commerce

Spencer J. Cox
Governor
State of Utah

Leigh Veillette
Director
Division of Corporations
& Commercial Code

TOTAL LOAN SERVICES, LLC
205 SUGAR CAMP CIRCLE
DAYTON OH 45409



State of Utah
Department of Commerce
Division of Corporations & Commercial Code

CERTIFICATE OF REGISTRATION

Collection Agency - Foreign

This certifies that **TOTAL LOAN SERVICES, LLC** has been filed and approved with an expiration date of **March 22, 2024** and has been issued the registration number **11221677-0131** in the office of the Division and hereby issues this Certification thereof.

LEIGH VEILLETTE
Division Director

State of Wisconsin

DEPARTMENT OF FINANCIAL INSTITUTIONS

This License Must Be Conspicuously Posted In the Public Office

Total Loan Services 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

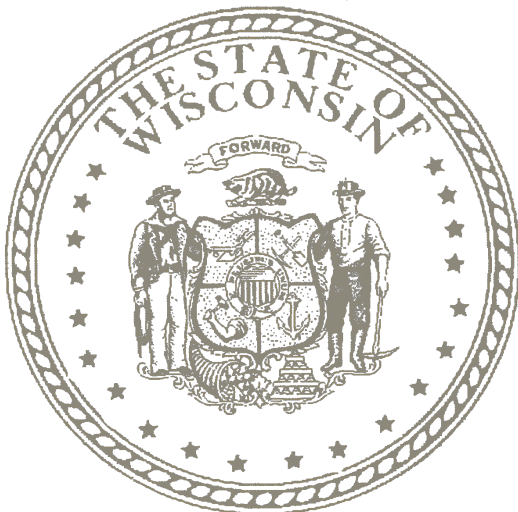
in accordance with and subject to the provisions of said Section 138.09 and all acts amendatory thereto at:

**205 Sugar Camp Circle
Dayton, OH**

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

License No. 3227

Effective Date: May 6, 2021



A handwritten signature in black ink that reads "John J. Grande".