

Department of Insurance and Financial Institutions

State of Arizona

CA-1041462

This document is evidence that: Bill Me Later, Inc. 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 Insurance and Financial Institutions has granted this license to transact the business of a Collection Agency as:

Bill Me Later, Inc.

at: **9690 Deereco Road, 7th Floor, Timonium, MD 21093**

AM: Richard Joseph Stromberg

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.