

State of Oklahoma



License Of Authority Office of the Administrator of Consumer Credit

License #: CSO00595

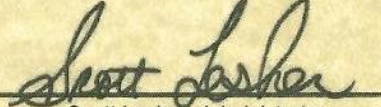
Effective Date: 7/15/2025

Expiration Date: 12/31/2025

It is Hereby Certified: That Sooner Credit LLC, is authorized to conduct business as a Credit Services Organizations in accordance with the Oklahoma Credit Services Organization Act, 24 O.S. § 131 et seq., at 103 Kerr Street, Wayne, OK 73095. This license shall remain in full force and effect until relinquished, suspended, revoked, or expired.



In Testimony Whereof, I, Scott Leshner, Consumer Credit Administrator of the State of Oklahoma, have hereunto set my hand and affixed my seal of office at the City of Oklahoma City, the day and year first above written.


Scott Leshner, Administrator

STATE OF OKLAHOMA
DEPARTMENT OF CONSUMER CREDIT
CREDIT SERVICES ORGANIZATION LICENSE BOND

KNOW ALL MEN BY THESE PRESENT THAT Sooner Credit LLC
(NAME OR PRINCIPAL/BUSINESS)

103 Kerr St of Wayne, Oklahoma 73095
(Street Address) (City, State & Zip)

in the County of McClain, State of 103 Kerr St

as Principal, and NGM Insurance Company
(Surety Company)

a corporation duly organized and existing under the laws of Florida, and being duly qualified to transact business in the State of Oklahoma, as Surety, are holden and stand firmly bound unto the Administrator of the Department of Consumer Credit of the State of Oklahoma, for the use of the State and any person or persons who may have a cause of action against the obligor of this bond under the provisions of **OKLAHOMA CREDIT SERVICES ORGANIZATION ACT**, in the just sum of **TEN THOUSAND DOLLARS (\$10,000)** to be paid to the said Administrator as aforesaid, or his successor in office, to which payment will and truly be made, we hereby jointly and severally bind ourselves, our respective heirs, executors and administrators, successors and assign, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT if said Sooner Credit LLC
(Principal)

its/his officers, agents or employees shall faithfully observe and comply with all of the provisions of the aforesaid statute, then this obligation shall be void; otherwise to be and remain in full force and virtue in law, until cancelled; provided, however, that no cancellation by the surety shall be effective unless and until written notice of intention to cancel this bond has been filed with the Administrator for a period of THIRTY (30) DAYS prior to the date fixed in said notice of cancellation.

IN WITNESS WHEREOF we have hereunto set our hands and seals this 10th day of July of the year 2025.



Sooner Credit LLC
(Applicant)

By: Caleb E. Steinbacher
Caleb E. Steinbacher
NGM Insurance Company
(Surety)

By: Zach Mefferd
Zach Mefferd
Attorney-in-fact

Countersigned:

(Oklahoma Resident Agent)

Bond Number Z00481

Do Not Write Below This Line

Approved this _____ day of _____ of the year _____.

(Administrator's Signature)



NGM INSURANCE COMPANY
A member of The Main Street America Group

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That NGM Insurance Company, a Florida corporation having its principal office in the City of Jacksonville, State of Florida, pursuant to Article IV, Section 2 of the By-Laws of said Company, to wit:

"Article IV, Section 2. The board of directors, the president, any vice president, secretary, or the treasurer shall have the power and authority to appoint attorneys-in-fact and to authorize them to execute on behalf of the company and affix the seal of the company thereto, bonds, recognizances, contracts of indemnity or writings obligatory in the nature of a bond, recognizance or conditional undertaking and to remove any such attorneys-in-fact at any time and revoke the power and authority given to them. "

does hereby make, constitute and appoint **Zach Mefferd**

its true and lawful Attorneys-in-fact, to make, execute, seal and deliver for and on its behalf, and as its act and deed, bonds, undertakings, recognizances, contracts of indemnity, or other writings obligatory in nature of a bond subject to the following limitation:

1. No one bond to exceed Five Million Dollars (\$5,000,000)

and to bind NGM Insurance Company thereby as fully and to the same extent as if such instruments were signed by the duly authorized officers of NGM Insurance Company; the acts of said Attorney are hereby ratified and confirmed.

This power of attorney is signed and sealed by facsimile under and by the authority of the following resolution adopted by the Directors of NGM Insurance Company at a meeting duly called and held on the 2nd day of December 1977.

Voted: That the signature of any officer authorized by the By-Laws and the company seal may be affixed by facsimile to any power of attorney or special power of attorney or certification of either given for the execution of any bond, undertaking, recognizance or other written obligation in the nature thereof; such signature and seal, when so used being hereby adopted by the company as the original signature of such office and the original seal of the company, to be valid and binding upon the company with the same force and effect as though manually affixed.

IN WITNESS WHEREOF, NGM Insurance Company has caused these presents to be signed by its Vice President, General Counsel and Secretary and its corporate seal to be hereto affixed this 7th day of January, 2020.

NGM INSURANCE COMPANY By:

Kimberly K. Law

Kimberly K. Law
Vice President, General
Counsel and Secretary

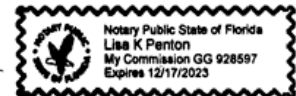


State of Florida,
County of Duval.

On this 7th day of January, 2020, before the subscriber a Notary Public of State of Florida in and for the County of Duval duly commissioned and qualified, came Kimberly K. Law of NGM Insurance Company, to me personally known to be the officer described herein, and who executed the preceding instrument, and she acknowledged the execution of same, and being by me fully sworn, deposed and said that she is an officer of said Company, aforesaid: that the seal affixed to the preceding instrument is the corporate seal of said Company, and the said corporate seal and her signature as officer were duly affixed and subscribed to the said instrument by the authority and direction of the said Company; that Article IV, Section 2 of the By-Laws of said Company is now in force.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal at Jacksonville, Florida this 7th day of January, 2020.

Lisa K. Penton



I, Nancy Giordano-Ramos, Vice President of NGM Insurance Company, do hereby certify that the above and foregoing is a true and correct copy of a Power of Attorney executed by said Company which is still in full force and effect.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Company at Jacksonville, Florida this 10th day of July, 2025.

Nancy Giordano-Ramos

WARNING: Any unauthorized reproduction or alteration of this document is prohibited.
TO CONFIRM VALIDITY of the attached bond please call 1-603-354-5281.
TO SUBMIT A CLAIM: Send all correspondence to 55 West Street, Keene, NH 03431 Attn: Bond Claims.
or call our Bond Claim Dept. at 1-603-358-1437.