



The State of South Carolina  
Board of Financial Institutions

Consumer Finance Division  
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JIM COPELAND  
Acting Commissioner

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## Notice: South Carolina Secretary of State Filing

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To: Supervised, Deferred Presentment, Check Cashing and Mortgage Lender/Service Licensees

In order for an incorporated company or a LLC to operate in the state of South Carolina, the licensee must have a certificate of authority from the South Carolina Secretary of State per §33-15-101(a). Existing licensees must continue to meet minimum requirements for licensure (See [www.consumerfinance.gov](http://www.consumerfinance.gov) for applications). See §37-22-140, §37-22-190(B), §37-1-108 (4)(b), §37-1-203(2), §37-3-503(1); §34-39-150(A)(B), §34-41-40(A)(B).

Licensees who do not have authority to conduct business with the South Carolina Secretary of State may be subject to an administrative penalty. Failure to obtain authority within a reasonable amount of time may lead to suspension or termination of a license. See §37-22-200(A)(B)(C)(D), §37-3-504, §34-39-210, §34-39-230, §34-41-90 and §34-41-110.

The South Carolina Secretary of State's office can be reached at 803-734-2170

Regards,

Jim Copeland  
Acting Commissioner