



STATE OF NEW MEXICO
REGULATION AND LICENSING DEPARTMENT
FINANCIAL INSTITUTIONS DIVISION
P.O. Box 25101, Santa Fe, New Mexico 87504

IN THE MATTER OF THE APPLICATION OF:

LICENSE NUMBER: 02179

Excel Finance New Mexico, LLC
Lucky Loans
1108 E. Highway 66
Gallup, NM, 87301

AUTHORIZATION FOR LICENSURE AND TO CONDUCT
OTHER BUSINESS PURSUANT TO §58-15-13 NMSA 1978

This matter having come before the Financial Institutions Division pursuant to the above-named applicant's Application for Small Loan License, the Director having fully considered the application, HEREBY FINDS:

1. That the applicant is:
Excel Finance New Mexico, LLC
Lucky Loans
2. That the financial responsibility, character and general fitness of the applicant, its officers and directors is such as to command the confidence of the public and to warrant belief that the business will be operated lawfully, honestly, fairly and efficiently within the declared purposes and spirit of the New Mexico Small Loan Act, as amended;
3. That allowing the applicant to engage in the business at the address indicated in the application will promote the convenience and advantage of the community in which the business of the applicant is to be conducted; and
4. That the applicant has available for operation of such business at the specified location, cash or its equivalent, convertible securities or receivables of thirty-thousand dollars (\$30,000), or any combination thereof, pursuant to Section 58-15-5 NMSA 1978.
5. That the applicant has advised the Financial Institutions Division that the company will be conducting the following other business in the same physical location as the company's small loan licensed location:

Bank Installment Act
Installment Loans

IT IS THEREFORE ORDERED:

- A. That a license to conduct small loan business is hereby granted to the following applicant at the specified location:

Excel Finance New Mexico, LLC
Lucky Loans
1108 E. Highway 66, Gallup, NM 87301

- B. That the applicant is authorized to engage in the following other business activity at the licensed small loan location, pursuant to §58-15-13 NMSA 1978:

Bank Installment Act
Installment Loans

- C. That the applicant is responsible for obtaining and maintaining all licenses, permits, and registration required for all of the applicant's business activities, including those business activities the applicant has disclosed to the Division as "other business" pursuant to §58-15-13 NMSA 1978.

- D. That nothing herein shall be construed as requiring the Director of the Financial Institutions Division to license, regulate or otherwise oversee the following other business activity if such activity does not fall within the Director's jurisdiction and statutory authority:

Bank Installment Act
Installment Loans

IT IS SO ORDERED. Dated at Santa Fe, New Mexico April 11, 2019



Christopher Moya
Director