

STATE OF RHODE ISLAND



DEPARTMENT OF BUSINESS REGULATION
DIVISION OF BANKING
1511 PONTIAC AVENUE, BUILDING. 68-1
CRANSTON, RHODE ISLAND 02920

IN THE MATTER OF:

3 KEYS LENDING, INC.

DBR No. 2026-BK-001

RESPONDENT

NOTICE OF DEFICIENCY AND DEFAULT ORDER OF REVOCATION

The above-named respondent (Respondent) is licensed in Rhode Island, Nationwide Multistate License System (NMLS) # 1920697 and Rhode Island License #20234620LB as identified below:

- Currency Transmitter
- Loan Broker
- Lender
- Third Party Loan Servicer
- Check Casher
- Small Loan Lender

Pursuant to R.I. Gen. Laws § 19-14-14(b), this Notice of Deficiency is to inform

Respondent of revocation without hearing for:

- Failure to pay annual license fee
- Failure to maintain in effect the required bond or bonds
- Failure to maintain net worth requirements

This notice is being sent, in writing, to respondent and to Registered Agents Inc., as registered attorney for service at their current respective addresses according to records of the Division of Banking (Division).

Pursuant to R.I. Gen. Laws § 19-14-14(b), failure of Respondent to respond within fifteen

days of this notice will result in a revocation of license by default without hearing.

Unless on or before February 25, 2026, the Division receives:

- Annual license fee payment(s)
- Sufficient information to confirm bond or bonds
- Sufficient information to confirm net worth requirements

this notice will self-execute as the final Revocation of License as of the below date of final default.

Upon the date of final default, Respondent's license(s) shall be deemed revoked pursuant to R.I. Gen. Laws § 19-14-14(a). Accordingly, the Respondent shall immediately cease and desist from engaging in any activity requiring licensure under the revoked license(s)

NOTICE PURSUANT TO R.I. GEN. LAWS § 42-35-12

THIS ORDER CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION, BANKING DIVISION, PURSUANT TO RHODE ISLAND GENERAL LAWS TITLE 42, CHAPTER 35. FINAL AGENCY ACTIONS ARE GENERALLY APPEALABLE TO THE SUPERIOR COURT WITHIN THIRTY (30) DAYS OF THE DATE OF THE ACTION BY FILING A PETITION FOR REVIEW OF SAID COURT.



Elizabeth Kelleher Dwyer
Superintendent of Banking
Rhode Island Department of Business Regulation

DATE OF ISSUANCE: February 11, 2026

DATE OF FINAL DEFAULT: February 25, 2026

CERTIFICATION OF SERVICE FOR DATE OF NOTICE OF DEFICIENCY

I hereby certify that a copy of this Notice of Deficiency and Default Order of Revocation was sent by email and certified mail to the following addresses:

3 KEYS LENDING, INC. 91 7108 2133 3934 8878 9370
13227 S. Shearing Cv., Herriman, UT 84096

and

Registered Agents Inc. 91 7108 2133 3934 8878 9387
47 Wood Avenue, Suite 2, Barrington, RI 02806

Sara Peterson (Chief)
Signature

Date of Delivery: 2/11/2026

CERTIFICATION OF SERVICE FOR DATE OF REVOCATION

I hereby certify that a copy of this Notice of Deficiency and Default Order of Revocation was sent by email and certified mail to the following addresses:

3 KEYS LENDING, INC. 91 7108 2133 3939 5859 0222
13227 S. Shearing Cv., Herriman, UT 84096

and

Registered Agents Inc. 91 7108 2133 3939 5859 0215
47 Wood Avenue, Suite 2, Barrington, RI 02806

Sara Peterson (Chief)
Signature

Date of Delivery: 4/17/2026