

The State of South Carolina,

EXECUTIVE DEPARTMENT

CHARTER BY THE SECRETARY OF STATE

WHEREAS,

R. B. Alexander and B. H. Taylor of Greenville, South Carolina

FILED GREENVILLE CO. S.C. JUNE 12 09 PM 1963 OLLIE F. WORTH R.M.C.

did on the 15th day of July, 1963, file with the Secretary of State a written Declaration signed by themselves, setting forth:

FIRST: That their names and residences are as above given.

SECOND: That the name of the proposed corporation is SOUTHERN ACCEPTANCE, LTD. OF GREENVILLE

THIRD: That the principal place of business is 1401 S. C. National Bank Bldg., Greenville, S.C.

FOURTH: That the general nature of the business which it is proposed to do is to purchase, own, sell and lease all forms of chattels and personal property; to purchase, own, sell and otherwise deal in real estate and all forms of securities; to act as agent for the soliciting and receiving of applications for insurance coverage of all types and description, individual and group; to own, manage and operate an advertising and public relations business; to act as broker in the making and placing of loans, secured and unsecured; to own, operate and manage a printing business; to operate and manage other businesses and enterprises for the owners and/or managers thereof; and to do all other things in connection therewith not otherwise prohibited by law.

FIFTH: That the amount of the capital stock is Five Thousand (\$5,000.00) Dollars payable in cash or its equivalent

SIXTH: That the number of shares into which the capital stock is divided is Five Thousand (5,000) of the par value of One (\$1.00) Dollars

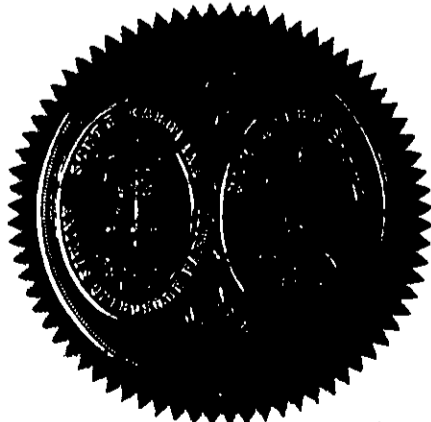
SEVENTH: That, after due notice, a meeting of the subscribers was held on the 27th day of June, 1963, at which a majority of all stock in value being present in person or by proxy, the following were elected directors: R. B. Alexander, B. H. Taylor

EIGHTH: That subsequently there was elected as President, B. H. Taylor; as Vice-President, R. B. Alexander; as Secretary, R. B. Alexander; as Treasurer, R. B. Alexander

NINTH: That all requirements of Title 12, Article 1, Chapter 2, Code of Laws of South Carolina, 1952, and all amendments thereto have been duly and fully complied with, 50 per cent. of the aggregate amount of the capital stock having been subscribed by bona fide subscribers, 20 per cent. of the capital stock subscribed having been paid to the Treasurer, and three days' public notice of the intention to file this Declaration with the Secretary of State having been given in The Greenville Piedmont a newspaper published in the County of Greenville

NOW, THEREFORE, I, O. FRANK THORNTON, Secretary of State, by virtue of the authority in me vested by the aforesaid Code and Acts amendatory thereto, do hereby certify that the said Company has been fully organized according to the laws of South Carolina, under the name and for the purposes indicated in their written declaration, and that they are fully authorized to commence business under their charter; and I do hereby direct that a copy of this certificate be filed and recorded in the office of the Register of Mesne Conveyance or Clerk of Court in each county where such Corporation shall have a business office.

GIVEN under my hand and the seal of the State, at Columbia this 15th day of July in the year of our Lord one thousand nine hundred and 63 and in the one hundred and 88th year of the Independence of the United States of America.



O. Frank Thornton Secretary of State.