The State of South Carolina,

CHARTER

EXECUTIVE DEPARTMENT

BY THE SECRETARY OF STATE

WHEREAS,

WILLIAM I. BOUTON, Lawyers Building, Greenville, S. C.

d

JUDY E. McDOWELL, Lawyers Building, Greenville, S. C.

did on the 16th

May

, 19 61 , file with the Secretary of State a written Deciaration,

signed by themselves, setting forth:

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

SECOND: That the name of the proposed corporation is

FSFA

THIRD: That the principal place of business is 115 Lawyers Building, Greenville, S. C.

of the business which it is proposed to do is That the general nature of the business which it is proposed to do is to purchase or otherwise acquire, hold, own, mortgage, pledge, sell, transfer and in any manner dispose of and deal in, as principal and/or agent, real and personal property of any nature whatsoever and wheresoever situate, as well as to make loans and pledges on the said property. To buy, lease and otherwise acquire, own, held, borrow and lend upon and sell, or otherwise dispose of and deal in and with as principal and as agent, real estate obligations or contracts of any kind and nature. To loan money upon and to buy, sell and otherwise deal in, as principal or as agent, commercial and negotiable papers of any nature whatsoever, relating to either real or personal property. I own, acquire, hold and generally deal in, as principal and/or agent, all forms of securities, evidences of obligation of any nature, and gertificates, receipts and contractual undertakings and obligations of any nature by whomsoever made, and whether or not herein specifically set forth, as well as doing other things necessary, and in addition hereto, to engage generally in the discount, industrial and consumer finance business.