

The State of South Carolina,

EXECUTIVE DEPARTMENT

CHARTER BY THE SECRETARY OF STATE

WHEREAS,

J. M. PERRY and KNOX L. HAYNSWORTH, JR.

both of

FILED GREENVILLE CO. S. C.

Greenville, South Carolina

AUG 5 11 41 AM 1959

did on the 3rd day of August, 1959, 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 CAPITAL INVESTMENT, INC.

THIRD: That the principal place of business is GREENVILLE, S. C.

FOURTH: That the general nature of the business which it is proposed to do is

To make personal loans on the monthly payment plan pursuant to the provisions of Section 8-232 of the South Carolina Code of Laws for 1952.

To buy, sell, exchange, pledge, mortgage, endorse, guarantee the payment of, discount and otherwise deal in all kinds of bills, notes, contracts, bonds, debentures, stocks, securities, trade acceptances, open accounts, all kinds of negotiable instruments, commercial paper, and evidence of debt whatsoever, and to engage in the discount and finance business generally, and all businesses pertaining and incidental thereto.

To lend its own money; to act as agent or broker in procuring money for and in making loans.

To buy, sell, exchange, improve, maintain and generally deal in real properties, improved and unimproved, office buildings, store buildings, dwelling houses, and all other classes of real property, and any rights and interests therein; to build, construct, operate, maintain, lease, sell, exchange or otherwise deal in dwelling houses, apartment houses, factories and business houses of all kinds and descriptions; and to improve, manage, operate, sell, mortgage, lease or otherwise dispose of any property real or personal.

To purchase, import, manufacture or otherwise acquire, hold, develop, improve, lease or otherwise use, pledge or otherwise encumber and sell, transfer, exchange or otherwise use, pledge or otherwise dispose of goods, wares, merchandise for personal property of every kind and description.

To act for insurance companies in soliciting and receiving applications for fire insurance, casualty, plate glass, boiler, elevator, accident, health, burglary, rent, marine, credit and life insurance, and all other kinds of insurance, the collection of premiums, and doing such other business as may be delegated to agents by such companies and to conduct a general insurance agency and insurance brokerage business.

To engage in any and all forms of business not prohibited by law and not requiring special charter.