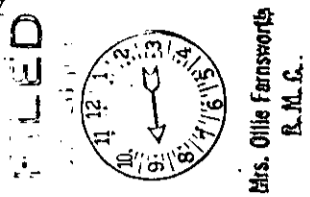


The State of South Carolina, EXECUTIVE DEPARTMENT

CHARTER BY THE SECRETARY OF STATE

WHEREAS, JAMES E. REAGAN AND W. RAY BERRY both of Columbia, S. C.



did on the 25th. day of June, 19 56, 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 ATLANTIC DISCOUNT CORPORATION OF GREENVILLE
THIRD: That the principal place of business is GREENVILLE, S. C. (22 E. North Street)

FOURTH: That the general nature of the business which it is proposed to do is to buy, sell, lease, exchange and in any manner to deal in and handle either for its own account or as agent or broker, any and all kinds of property, real personal or mixed, buildings, tenements, improvements, constructions, chattels, machinery, automobiles, water craft, air craft, and merchandise of all kinds.

FIFTH: That the amount of the capital stock is Fifty Thousand (\$50,000.00)-----Dollars payable in cash or property.

SIXTH: That the number of shares into which the capital stock is divided is one thousand (1,000) shares Class "B" Common Stock, par value of One (\$1.00) Dollar each and four hundred ninety (490) shares of Class "A" Common Stock, par value of One Hundred (\$100.00) Dollars each.

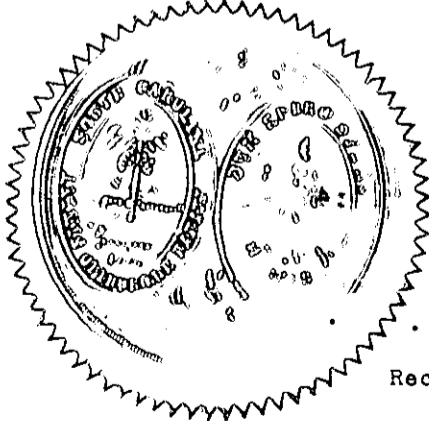
SEVENTH: That, after due notice, a meeting of the subscribers was held on the 21st. day of June, 19 56, at which a majority of all stock in value being present in person or by proxy, the following were elected directors: A. Sansone, Greenville, S. C., Charles Collins, New Orleans, La., and Max M. Ainsworth, New Orleans, La.

EIGHTH: That subsequently there was elected as President, A. Sansone; as Vice-President, M. Sansone; as Secretary, M. Sansone; as Treasurer, A. Sansone

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 News 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 25th. day of June in the year of our Lord one thousand nine hundred and fifty-six and in the one hundred and eightieth year of the Independence of the United States of America.



O. Frank Thornton Secretary of State.

Recorded June 26th, 1956 at 9:00 A.M. #16355