

The State of South Carolina,

EXECUTIVE DEPARTMENT

CHARTER
BY THE SECRETARY OF STATE

WHEREAS, WILLIAM LEVITT OF 7537 CROMWELL DRIVE, CLAYTON 5, MISSOURI
AND
JACK LEVITT OF 7506 CROMWELL DRIVE, CLAYTON 5, MISSOURI

FILED
GREENVILLE CO. S. C.
AUG 12 10 25 AM 1957
OLIVER DEPARTMENT
K. M. G.

did on the 9th day of August, 1957, 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 CERTIFIED FINANCE COMPANY NO. 2

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

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

(1) To acquire (for investment or otherwise) by purchase, subscription or in any manner, and to receive, hold, own, guarantee, sell, assign, exchange, mortgage, pledge, hypothecate, or otherwise dispose of or deal in or with Securities of or issued by any Person or Persons carrying on or formed to carry on operations or business, whether within or without the territorial limits (or any part thereof) of the United States of America. The term "Securities", as used in this Article, includes (but not by way of limitation of the generality thereof) shares of capital stock, voting trust certificates in respect to shares of capital stock, scrip, warrants, rights, bonds, debentures, notes, trust receipts, and other or different obligations, choses in action, and evidences of indebtedness or interest. The term "Person", as used in this Article, means an individual or entity, whether foreign or domestic, and includes (but not by way of limitation of the generality thereof) any corporation, joint stock company, syndicate, association, partnership or other firm, trust, governmental or other or different entity, and any political subdivision or agency thereof, and also any sovereign, ruler, public body or authority.

(2) To possess and exercise as owner of any Security all the rights, powers, and privileges of ownership, including (but not limited to) the right to vote thereon and to exercise consents, waivers, options and elections, and to do any and all things necessary, or by the corporation deemed advisable, for the preservation, protection, improvement, or enhancement in the value thereof.

(3) To buy, sell, own, discount, rediscount, pledge, hypothecate, or otherwise deal in and with commercial paper, negotiable or non-negotiable notes, open accounts and other or different obligations, in each case, whether unsecured or secured by mortgage, lien, or conditional sales contract on personal property, or real estate, or otherwise secured.

(4) To engage, directly or indirectly, in the business of lending money to borrowers (whether the indebtedness of such borrowers be secured or unsecured, and in connection therewith to qualify under the Small Loan Act of any State and under any other or different acts, laws, or regulations relating to the lending of money and/or consumer or other or different financing, and under any amendments of such acts, laws, or regulations) and to engage in the business of procuring or obtaining loans and financing for Persons desiring same.

(5) To sell, place, act as agent and/or broker in relation to the soliciting, selling, or placing of insurance coverage of all kinds, and to receive remuneration (whether in the form of commissions or otherwise) for such services, and generally to carry on all of the duties and activities of a general insurance agency, and to perform any and all acts necessary and proper in connection therewith.

(6) To manufacture, purchase, or otherwise acquire, invest in, own, mortgage, pledge, hypothecate, sell, assign and transfer, or otherwise dispose of, trade, deal in and deal with goods, wares and merchandise, and personal property of every class and description.

(7) To acquire the good will, rights, assets and property of any Person, and to pay for the same by cash, property, or services, or by stocks or bonds of this corporation, or otherwise, and in connection therewith to assume or undertake the whole or any part of the obligations or liabilities of such Person.

(8) To buy, hold, own, sell, invest in, trade in, and deal with or otherwise dispose of real estate, improved or unimproved, and to improve or to cause the same to be improved, all without restriction as to limit or amount of location thereof, subject, however, to the laws of the state, district, territory, colony, or country in which such real estate is located.