

The State of South Carolina, }
EXECUTIVE DEPARTMENT

CHARTER
BY THE SECRETARY OF STATE

WHEREAS,

J. M. PERRY and J. P. SPENCER

both of

Greenville, South Carolina

did on the 2nd day of August, 19 61, 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 INTERNATIONAL CHARGE, INC.

THIRD: That the principal place of business is Greenville, South Carolina
(Mailing address: P. O. Box 622, Greenville, S. C.)

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

to purchase or otherwise, own, lease, mortgage, hypothecate, discount, and generally deal in real estate for the purchase, sale, or leasing of real or personal property, for the erection, construction, alteration or repair of buildings, for the payment of money in installments or otherwise and contracts of every other character and description; also notes, drafts, bonds, open accounts, rights to receive moneys or property, whether real or personal, and other obligations and evidence of indebtedness, whether corporate or individual, whether negotiable or non-negotiable, and whether secured or unsecured, together with any security for the same; also leases and mortgages of an interest in and liens upon real or personal property and shares of corporate stock and other corporate securities.

To engage in the business of loaning money, with or without security and in any amount deemed advisable, for the purpose of earning interest on said loans, or otherwise, and to engage in the business of negotiating, guaranteeing, or endorsing loans in any amount with or without security, for the purpose of charging fees therefor, or otherwise.

To manufacture, construct, repair, own, buy, lease from others, or otherwise acquire, sell, convey, transfer, lease to others, and otherwise dispose of, mortgage, or otherwise encumber automobiles, motorcycles, tractors, motor boats, airplanes, and other motor vehicles of all kinds, also all parts, devices, instruments, appliances, engines, motors, machinery, and things used in the manufacture, construction, repair, or operation of such automobiles, tractors, motor boats, airplanes, and other motor vehicles.

To conduct a loan or brokerage business of financing the automobile trade and aerial transportation; to discount trade acceptances and finance automobiles, trucks or tractors on partial payment plan; to discount agreements made by automobile dealers in purchase or sale of any such vehicles; to finance farm or crop mortgages; to purchase, finance or discount commercial paper and warehouse receipts; to purchase or otherwise acquire open accounts receivable, notes, drafts, and acceptances from manufacturers and jobbers, and the installment lien obligations, covering any and all sales on any merchandise or other commodities; to purchase, loan upon, acquire or otherwise sell and dispose of any and all installment lien obligations, or indebtedness incurred or to be incurred by any written instrument, and to guarantee, pledge, borrow or raise money for any such investment in any way and to do such other financing as may be for the welfare of aforesaid corporation.

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