TITLE TO REAL ESTATE

THE STATE OF SOUTH CAROLINA, EXECUTIVE DEPARTMENT.

CHARTER

BY THE SECRETARY OF STAT

WHEREAS;

J. E. Burnside and Ellen Newton Burnsider of Charlotte, N. C., and

E. C. Fleming of Greenville, S. C.,

did on the 16th day of December, 1943, file with the Secretary of Stage signed by themselves, setting forth:

FIRST: That their names and residences are as above given SECOND: That the name of the proposed corporation is HOME FINANCE COMPANY OF

GREENVILLE, S. C. INC.,

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

FOURTH: That the general nature of the business which it is proposed to do is (a) 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;

- (b) To loan its own money; to act as agent or broker in procuring money for and in making loans;
- (c) 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; to maintain a general real estate agency and brokerage business, including the right to manage estates, to act as agent, broker or attorney-in-fact for any person or corporation; to make and obtain loans upon real estate, improved or unimproved, and to supervise, ω manage and protect such property and loans, and all interests and claims affecting the same; and to improve, manage, operate, sell, mortgage, lease or otherwise dispose of any property, real or personal, and take mortgages and assignments of mortgages upon the same;
- (d) To purchase, import, manufacture or otherwise acquire, hold, develop, improve, lease or otherwise use, pledge or otherwise incumber, and sell, transfer, exchange or otherwise dispose of goods, wares, merchandise and personal property of every kind and description;
- (e) To engage in buying and selling automobiles, and all kinds of automobile accessories; to act as agent for manufacturers of automobiles and accessories, and to negotigate the purchase and sale of automobiles as owner or as agent, as well as to conduct general garage and service station businesses;
- (f) To act for insurance companies in soliciting and receiving applications for fire, casualty, plate glass, boiler, elevator, accident, health, burglary, rent, marine, credit and life insurance, and all other kinds of insurance, the collections of (premises), 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;
- (g) To engage in any and all forms of business not prohibited by law, and not requiring special charter.

The foregoing clauses shall be construed as enumerating specific objects and powers, but no recitation, expression or declaration of specific powers or purposes herein enumerated shall be deemed to be exclusive, but it is hereby expressly declared that all other lawful powers not inconsistent therewith are hereby included; and in order to properly prosecute the objects and purposes above set forty, the corporation shall have full power and authority to purchase, lease and otherwise acquire, and to sell, mortgage or otherwise dispose of, all kinds of property, both in this state and elsewhere; to purchase the business, good will, and any and all other property rights and franchises of any person, firm or corporation; to acquire or hold and convey the stock of any other corporation; to construct, equip and maintain buildings, works, factories and plants; to install, maintain and operate all kinds of machinery and applicances; to operate same by hand, steam, water, electric or other motive power and generally to perform all acts which may be deemed necessary or expedient for the proper and successful prosecution of the objects and purposes for which the corporation is created, including all the powers and rights generally conferred upon and exercised by corporations.

FIFTH: That the amount of the capital stock is is Fifty Thousand (\$50,000.00) Dollars, payable inaccordance with statutory requirements.

SIXTH: That the number of shares into which the capital stock is divided is fifty thousand (50,000) of the par value of One (\$1.00) Dollars.

SEVENTH: That, after due notice, a meeting of the subscribers was held on the 14th day of December, 1943, at which a majority of all stock in value being present in person or by property proxy, the following were elected directors:

Stock

Tot