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ARTICLES OF INCORPORATION

OF

FIRST PROVIDENT CAPITAL CORPORATION

I, the undersigned, being a person of full age, do make and acknowledge these Articles of Incorporation for the purpose of forming a business corporation under and by virtue of the laws of the State of North Carolina.

ARTICLE I

The name of the corporation shall be FIRST PROVIDENT CAPITAL CORPORATION.

ARTICLE II

The period of duration of the corporation shall be perpetual.

ARTICLE III

The purpose for which the corporation is organized is to engage in any lawful act or activity for which corporations may be organized under Chapter 55 of the General Statutes of North Carolina.

ARTICLE IV

The corporation shall have authority to issue One Hundred Thousand (100,000) shares of Common Stock having a par value of One Dollar (\$1.00) per share.

ARTICLE V

The minimum amount of consideration to be received by the corporation for its shares before it shall commence business is One Dollar (\$1.00) in cash or property of equivalent value.

CONTINUED OF NEXT BASE