

The State of South Carolina,

CHARTER BY THE SECRETARY OF STATE

EXECUTIVE DEPARTMENT

WHEREAS,

HAROLD A. KELLY and J. K. ROGERS

both of

Greenville, South Carolina

did on the 5th day of April, 1960, file with the Secretary of State a written Declaration, signed by themselves, setting forth:

FILED APR 8 1960 A.M.



Mrs. Olive Farnsworth R. M. C.

FIRST: That their names and residences are as above given.

SECOND: That the name of the proposed corporation is LOCAL FINANCE COMPANY, INC.

THIRD: That the principal place of business is 25-A, South Main St., GREENVILLE, S. C.

FOURTH: That the general nature of the business which it is proposed to do is to make and collect small loans; to finance autos, household furniture, and other personal property; sell repossessed merchandise, and to do all other things incidental to the operation of a small loan business; to purchase and sell real estate.

FIFTH: That the amount of the capital stock is Thirty Thousand (\$30,000.00)----- Dollars payable in cash equivalent.

SIXTH: That the number of shares into which the capital stock is divided is One Thousand (1,000) of the par value of One Hundred (\$100.00)----- Dollars.

SEVENTH: That, after due notice, a meeting of the subscribers was held on the 1st day of February, 1960, at which a majority of all stock in value being present in person or by proxy, the following were elected directors: J. K. Rogers and Harold A. Kelly

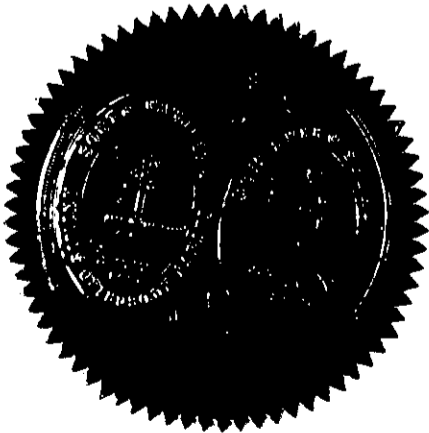
EIGHTH: That subsequently there was elected as President, J. K. Rogers; as Vice-President, Harold A. Kelly; as Secretary, Harold A. Kelly; as Treasurer, J. K. Rogers

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 5th day of April in the year of our Lord one thousand nine hundred and 60 and in the one hundred and 84th year of the Independence of the United States of America.



O. Frank Thornton Secretary of State.