

The State of South Carolina, GREENVILLE, CO. S.C.

CHARTER

EXECUTIVE DEPARTMENT MAY 31 10 35 AM 1950 BY THE SECRETARY OF STATE

WHEREAS, EDWARD S. STERN, HERBERT L. HART AND MARVIN S. CHAPMAN OLLIE FARNSWORTH R.M.C. all of 38 South Dearborn St., Chicago, Ill.

did on the 29th day of May, 1950, 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 COMMUNITY FINANCE CORPORATION

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

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

To purchase or otherwise acquire, hold, sell, assign, pledge, mortgage and otherwise deal in and dispose of, as principal, agent or broker, bonds, debentures, notes, and other evidences of indebtedness of every description, whether secured or unsecured, stocks and other interests in corporations, and other forms of securities; commercial paper of every kind; accounts receivable, conditional sales contracts, installment contracts and other contractual obligations; mortgages, whether secured by real, personal or mixed property; and choses in action of every description, and to do all things in connection therewith; to engage in the business of loaning money with or without security; to take as security for money loaned, property of every character or description, whether real, personal or mixed and/or assignments of wages (earned or to be earned) and to acquire, hold, operate, sell, mortgage, pledge, and otherwise deal in and dispose of, the property securing any obligation owned or held by the corporation.

To act as agent for insurance companies in soliciting and receiving applications for fire, casualty, plate glass, boiler, elevator, accident, health, burglary, rent, marine, credit, fidelity, automobile, windstorm, liability, life, and all other kinds of insurance; to perform such other acts and do such other business in connection with the foregoing, as may be delegated to agents by such companies; to act or aid in any manner in the solicitation or negotiation on behalf of the assured, of contracts of insurance of any and every kind; and to conduct a general insurance agency and insurance brokerage business.

And in order properly to prosecute the objects and purposes above set forth the corporation shall have full power and authority to purchase, lease and otherwise acquire, hold, mortgage, convey and otherwise dispose of all kinds of property, both real and personal; to purchase the business, good-will and all other property of any individual, firm or corporation as a going concern and to assume all its debts, contracts and obligations, provided said business is authorized by the powers contained herein; to construct, equip and maintain buildings, works, factories and plants; to install, maintain and operate all kinds of machinery and appliances; to operate same by steam, water, electricity or other motive power.

Without limiting in any manner the generality of the foregoing, to engage in, conduct and carry on a finance and loan business, or either of said businesses, in any one or more of its branches pursuant to any provisions of law.

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