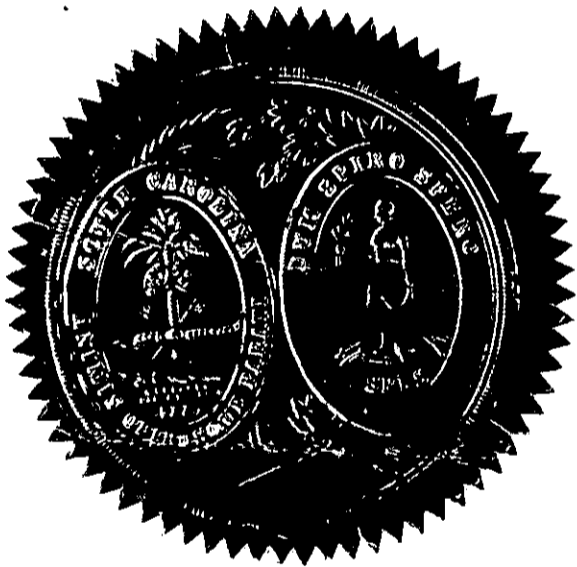


STATE OF SOUTH CAROLINA

EXECUTIVE DEPARTMENT

BY THE SECRETARY OF STATE

THIS is to certify the following copies of Charter; two
(2) Certificates of Increase of Capital; and Certificate of Amendment
of Charter of STEPHENSON FINANCE COMPANY, INCORPORATED, to be true
and correct as taken from and compared with the original records
of the same in this office, and that the said documents constitute
an accurate and complete Charter record of the said corporation.



GIVEN under my Hand and the Great Seal
of the State, At Columbia, this 28th
day of February, A. D., 1951.

C. Frank Thornton
Secretary of State.

Recorded March 3rd. 1951 at 10:00 A. M. #5191