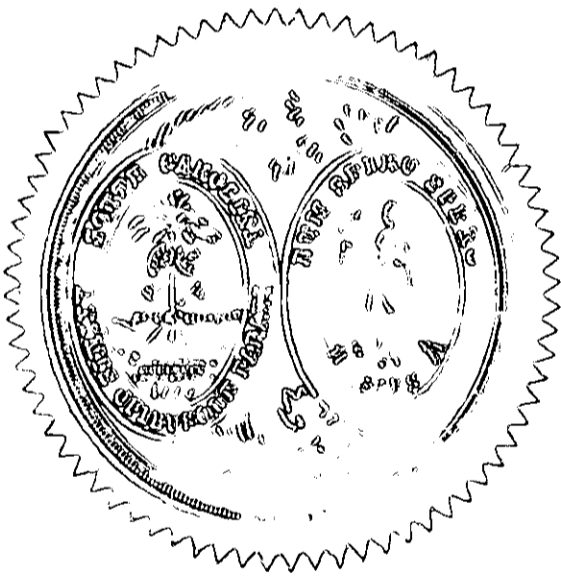


STATE OF SOUTH CAROLINA
EXECUTIVE DEPARTMENT

By THE SECRETARY OF STATE

This is to certify that the following and hereto attached twelve (12) sheets constitute a True and Correct copy of the Charter record of SOUTHERN HOME INSURANCE COMPANY OF THE CAROLINAS and that this constitutes the full and complete record of the Corporation as taken from and compared with the original records on file in this Office.



Given under my hand and the
Great Seal of the State, at
Columbia, this 24th day of
January, A.D. 1949.

W. P. Blackwell
Secretary of State

Recorded October 6th. 1952 at 2:00 P. M. #22152