

## The State of South Carolina,

CHARTER  
BY THE SECRETARY OF STATE

## EXECUTIVE DEPARTMENT

WHEREAS, R. S. KUEBLER of 2527 Tanglewood Lane, Charlotte, North Carolina  
W. J. WILLIAMS of 2611 Tanglewood Lane, Charlotte, North Carolina  
J. E. BURNSIDE, JR. of 2024 Princeton Street, Charlotte, North Carolina

did on the 22nd. day of March, 19 57, 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 HOME CREDIT COMPANY OF GREENVILLE

THIRD: That the principal place of business is Greenville, South Carolina

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

(a) To make personal loans on the monthly payment plan pursuant to the provisions of Act 834 of the Acts of the General Assembly of S. C. of 1956.

(b) To buy, sell, exchange, pledge, mortgage, endorse, guarantee the payment of, discount and otherwise deal in all kinds of bills, notes, contracts, bonds, debentures, stocks, securities, trade acceptances, open accounts, all kinds of negotiable instruments, commercial paper, and evidence of debt whatsoever, and to engage in the discount and finance business generally, and all businesses pertaining and incidental thereto.

(c) To lend its own money; to act as agent or broker in procuring money for and in making loans.

(d) To buy, sell, exchange, improve, maintain and generally deal in real properties, improved and unimproved, office buildings, store buildings, dwelling houses, and all other classes of real property, and any rights and interests therein; to build, construct, operate, maintain, lease, sell, exchange or otherwise deal in dwelling houses, apartment houses, factories and business houses of all kinds and descriptions; and to improve, manage, operate, sell, mortgage, lease or otherwise dispose of any property, real or personal.

(e) To purchase, import, manufacture or otherwise acquire, hold, develop, improve, lease or otherwise use, pledge or otherwise encumber and sell, transfer, exchange or otherwise dispose of goods, wares, merchandise and personal property of every kind and description.

(f) To act for insurance companies in soliciting and receiving applications for fire insurance, casualty, plate glass, boiler, elevator, accident, health, burglary, rent, marine, credit and life insurance, and all other kinds of insurance, the collection of premiums, and doing such other business as may be delegated to agents by such companies and to conduct a general insurance agency and insurance brokerage business.

(g) To engage in any and all forms of business not prohibited by law, and not requiring special charter.

The foregoing clauses shall be construed as enumerating specific objects and powers, but no recitation, expression or declaration of specific powers or purposes herein enumerated shall be deemed to be exclusive, but it is hereby expressly declared that all other lawful powers not inconsistent therewith are hereby included; and in order to properly prosecute the objects and purposes above set forth, the corporation shall have full power and authority to purchase, lease and otherwise acquire, and to sell, mortgage or otherwise dispose of, all kinds of property, both in this State and elsewhere; to purchase the business, good will, and any and all other property, rights and franchises of any person, firm or corporation; to acquire or hold and convey the stock of any other corporation; 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 hand, steam, water, electric or other motive power, and generally to perform all acts which may be deemed necessary or expedient for the proper and successful prosecution of the objects and purposes, including all the powers and rights generally conferred upon and exercised by corporations.

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