

The State of South Carolina,

CHARTER

EXECUTIVE DEPARTMENT

BY THE SECRETARY OF STATE

WHEREAS, D. M. BEATTIE, FRED S. CURDTS, ROBERT A. DOBSON, A. M. LOWDERMILK, R. C. McCALL, MORDECAI NACHMAN, M.D., WILKINS NORWOOD, J. HENRY SITTON, HARRY R. STEPHENSON, JR., WARD S. STONE, WILLIAM R. TIMMONS, JR., and THOMAS C. VANDIVER

all of

Greenville, South Carolina

did on the 1st day of June, 1961, 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 SOUTHERN BANK AND TRUST COMPANY

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 general banking business under the Laws of the State of South Carolina.

FIFTH: That the amount of the capital stock is One Million (\$1,000,000.00) common capital Dollars payable in cash

SIXTH: That the number of shares into which the capital stock is divided is One Hundred Thousand (100,000) common capital/stock of the par value of Ten (\$10.00) per share-----Dollars.

SEVENTH: That, after due notice, a meeting of the subscribers was held on the 24th day of April, 1961, at which a majority of all stock in value being present in person or by proxy, the following were elected directors: D. M. Beattie, Fred S. Curdts, Robert A. Dobson, A. M. Lowdermilk, R. C. McCall, Mordecai Nachman, M.D., Wilkins Norwood, J. Henry Sitton, Harry A. Stephenson, Jr., Ward S. Stone, William R. Timmons, Jr., Thomas C. Vandiver

EIGHTH: That subsequently there was elected as President, Thomas C. Vandiver as Vice-President, Sam H. Hunt; as Secretary, as Cashier Estes B. Howell, Jr.

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 Piedmont

a newspaper published in the County of Greenville

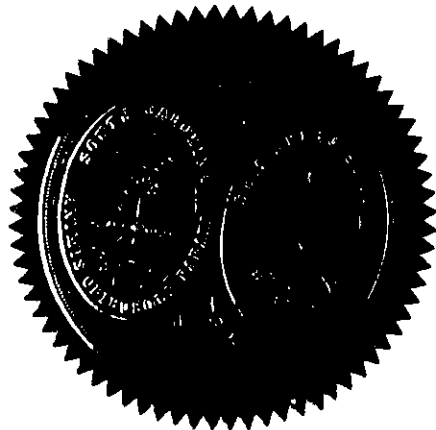
NOW, THEREFORE, I, O. FRANK THORNTON, Secretary of State, by virtue of the authority in me vested by the aforesaid Code and Acts amendatory thereto, do hereby certify that the said Company has been fully organized according to the laws of South Carolina, under the name and for the purposes indicated 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 1st day of June

in the year of our Lord one thousand nine hundred and 61 and in the one hundred and 85th year of the Independence of the

United States of America.

O. Frank Thornton Secretary of State.



Recorded June 1st, 1961 at 10:52 A.M. #29753