

GEORGIA )  
FULTON COUNTY )

CHARTER OF  
AMERICAN DISCOUNT COMPANY

1.

The name of the corporation is AMERICAN DISCOUNT COMPANY and its charter shall extend for a period of thirty-five (35) years from October 2, 1961, with the privilege of successive renewals as provided by law.

2.

The principal office of the corporation shall be in the City of Atlanta, Georgia, with the right to establish branch offices at other points in the State of Georgia and in other states of the union.

3.

The object of the corporation shall be pecuniary gain to its stockholders.

4.

The business carried on and to be carried on by the corporation is to buy and sell automobiles, automobile trucks, tractors, automobile parts and appliances, and to buy, sell, discount, negotiate and handle notes given for the purchase of automobiles, tractors and trucks, and to buy and discount all other kinds of notes and commercial paper in any character whatsoever, and to have and own, and buy and sell, contracts made in connection with the sale of automobiles, tractors and trucks and generally to deal in notes and contracts of such sales and purchase of automobiles, tractors, trucks, and notes and commercial paper of any other character whatsoever; and to buy and sell, mortgage and lease real estate and personalty, as well as to borrow money and hypothecate its securities in connection

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