

The State of South Carolina,

EXECUTIVE DEPARTMENT

CHARTER
BY THE SECRETARY OF STATE

WHEREAS,

- J. M. Perry and B. J. McGee

both of

Greenville, South Carolina

did on the 13th day of December, 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 SEABOARD FINANCE COMPANY OF SPARTANBURG

THIRD: That the principal place of business is Greenville, South Carolina
(Mailing address: 409 E. North Street, Greenville, S. C.)

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

(a) To engage in the business of loaning money with or without security and in any amount deemed advisable, for the purpose of earning interest on said loans, or otherwise, and to engage in the business of negotiating, guaranteeing, or endorsing loans in any amount with or without security for the purpose of charging fees therefor, or otherwise.

(b) To manufacture, construct, repair, own, buy, lease from others or otherwise acquire, sell, convey, transfer, lease to others, and otherwise dispose of, mortgage, or otherwise encumber automobiles, motor-cycles, tractors, motor boats, airplanes, and other motor vehicles of all kinds, also all parts, devices, instruments, appliances, engines, motors, machinery, and things used in the manufacture, construction, repair, or operation of such automobiles, tractors, motor boats, airplanes, and other motor vehicles.

(c) To conduct a loan or brokerage business of financing the automobile trade and aerial transportation; to discount trade acceptances and finance automobiles, trucks or tractors on partial payment plan; to discount agreements made by automobile dealers in purchase or sale of any such vehicles; to finance farm or crop mortgages; to purchase, finance or discount commercial paper and warehouse receipts; to purchase or otherwise acquire open accounts receivable, notes, drafts, and acceptances from manufacturers and jobbers, and the installment lien obligations, covering any and all sales on any merchandise or other commodities; to purchase, loan upon, acquire or otherwise sell and dispose of any and all installment lien obligations, or indebtedness incurred or to be incurred by any written instrument, and to guarantee, pledge, borrow or raise money for any such investment in any way and to do such other financing as may be for the welfare of aforesaid corporation. To engage in the credit card and sale finance business.

(d) To carry on and undertake any business, undertaking, transaction or operation commonly carried on or undertaken by capitalists, promoters, financiers, contractors, merchants, commission men and agents, and in the course of such business to draw, accept, endorse, acquire and sell all or any negotiable or transferable instruments and securities, including debentures, bonds and notes.

(e) To conduct a small or industrial loan business for the making of loans of money in such amount or amounts as permitted by the small loan act or similar acts of the state or states in which the Corporation may engage in business, at such rates of interest as the Corporation shall see fit or as prescribed or permitted by law.

(f) To promote, cause to be organized, finance, aid by loan, subsidy, guaranty, or otherwise, any corporation, association, partnership, syndicate, entity, person or governmental, municipal or public authority, domestic or foreign, located in or organized under the laws of any part of the world, any stock, bond or other evidence of indebtedness or obligation of which is held directly or

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