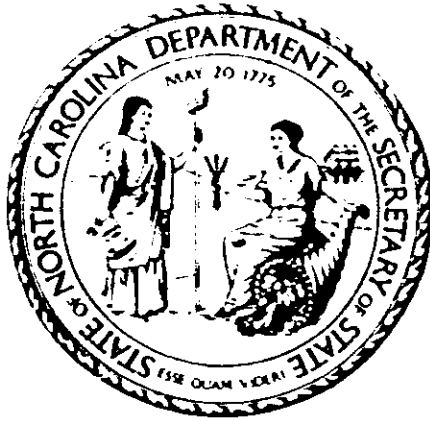


STATE OF
NORTH
CAROLINA



VCL 1208 PAGE 948

Department of The
Secretary of State

To all to whom these presents shall come, Greeting:

*I, Thad Eure, Secretary of State of the State of
North Carolina, do hereby certify the following and
hereto attached (3 sheets) to be a true copy of*

CHARTER DOCUMENTS

OF

FIRST PROVIDENT CAPITAL CORPORATION

*the original of which is now on file and a matter of
record in this office.*

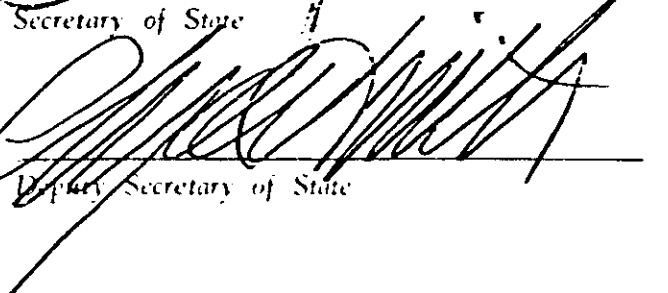
*In Witness Whereof, I have hereunto set my hand
and affixed my official seal.*

Done in Office, at Raleigh, this 20th day
of February in the year of our Lord 1984.



Secretary of State

By



Deputy Secretary of State

(CONTINUED ON NEXT PAGE)