

CREDIT CORPORATION OF THE SOUTH

87-08568

MARCH 13, 1987

COLQUITT

DP

C. SAXBY CHAMBLISS, ATTORNEY

State of Georgia
Department of State
Atlanta, Georgia 30334

CHARTER NUMBER : 8708968 DP
DATE INCORPORATED: MARCH 13, 1987
COUNTY : COLQUITT
CHARTER : STACY GILLEY
TELEPHONE : 404-656-2821

MAILED TO:

C. SAUNDY CHANDLER, ATTORNEY
P O BOX 190
MOUNTAINE SA 31776

CERTIFICATE OF INCORPORATION

I, MAX CLELAND, SECRETARY OF STATE AND THE CORPORATIONS
COMMISSIONER OF THE STATE OF GEORGIA DO HEREBY CERTIFY, UNDER THE
SEAL OF MY OFFICE, THAT

"CREDIT CORPORATION OF THE SOUTH"

HAS BEEN DULY INCORPORATED UNDER THE LAWS OF THE STATE OF GEORGIA
ON THE DATE SET FORTH ABOVE, BY THE FILING OF ARTICLES OF INCOR-
PORATION IN THE OFFICE OF THE SECRETARY OF STATE AND THE FEES
THEREFOR PAID, AS PROVIDED BY LAW, AND THAT ATTACHED HERETO IS A
TRUE COPY OF SAID ARTICLES OF INCORPORATION.

WITNESS, MY HAND AND OFFICIAL SEAL, IN THE CITY OF ATLANTA
AND THE STATE OF GEORGIA ON THE DATE SET FORTH BELOW.

DATE: MARCH 23, 1987



Max Cleland

MAX CLELAND
SECRETARY OF STATE

Il. Wayne Howell

IL. WAYNE HOWELL
DEPUTY SECRETARY OF STATE

SECURITIES
606-3894

CEMETERIES
606-3877

CORPORATIONS
606-3817

CORPORATIONS HOT-LINE
404-656-2222
Outside Metro Atlanta

87075224
\$20.00

ARTICLES OF INCORPORATION
OF
CREDIT CORPORATION OF THE SOUTH

ARTICLE I

NAME

The name of the corporation is CREDIT CORPORATION OF THE
SOUTH.

ARTICLE II

ORGANIZATION

The corporation is organized pursuant to the provisions of
the Georgia Business Corporation Code.

ARTICLE III

PERIOD OF DURATION

The duration of the corporation's existence shall be per-
petual.

ARTICLE IV

PURPOSES

1.

The purposes for which the corporation is organized are:

(a) To engage primarily in the specific business of
providing financing at retail and wholesale for persons, firms
and corporations engaged in retail sales of furniture,
automobiles, mobile homes or any other major expense items;

(b) To engage generally in the financing of credit worthy persons, firms and corporations at both wholesale and retail levels; and

(c) To engage in any business, related or unrelated to those described in clauses (a) and (b) of this Article IV in which a corporation organized under the Georgia Business Corporation Code may now or hereafter be authorized to engage.

2.

The foregoing statement of purposes shall be construed as a statement of both purposes and powers, shall be liberally construed in aid of the powers of this corporation, and the powers and purposes stated in each clause shall, except where otherwise stated, be in nowise limited or restricted by any term or provision of any other clause, and shall be regarded not only as independent purposes, but the purposes and powers stated shall be construed distributively as each object expressed, and the enumeration as to specific powers shall not be construed as to limit in any manner the general powers provided herein or granted by law, but are in furtherance of, and in addition to and not in limitation of said general powers.

ARTICLE V

CAPITALIZATION

The aggregate number of shares which the corporation shall have authority to issue is 10,000, consisting of one class of common shares, all of such shares having a par value of \$1.00.

The corporation will not commence business until a consideration of \$500.00 has been received for the issuance of shares.

ARTICLE VI

REGISTERED OFFICE AND AGENTS

(a) The address of the initial registered office of the corporation is 317 South Main Street, Moultrie, Georgia 31768.

(b) The name of the corporation's initial registered agent at the address of the initial registered office is:

C. SAXBY CHAMBLISS

(c) The prior written consent of the said appointed registered agent is attached hereto.

ARTICLE VII

DIRECTORS

The number of directors constituting the initial board of directors of the corporation is three (3), and the names and addresses of each person serving as a member of the initial board are:

John B. Alderman
Rt. 6
Moultrie, Georgia 31768

Donald L. Edwards
22 Dogwood Circle
Moultrie, Georgia 31768

W. G. Edwards
26 Dogwood Circle
Moultrie, Georgia 31768

ARTICLE VIII

INCORPORATOR

The name and address of the incorporator is:

C. Saxby Chambliss
317 South Main Street
Moultrie, Georgia 31768

ARTICLE IX

DIVIDENDS

If the corporation engages in the business of exploiting natural resources, patents or other wasting assets, dividends may be declared and paid in cash out of the depletion reserves, in accordance with the provisions of Georgia Code Annotated, Section 22-511(a)(2) and/or the Official Code of Georgia Annotated, Section 14-2-90(a)(2).

ARTICLE X

INDEMNIFICATION OF DIRECTORS AND OFFICERS

Each director and officer of the corporation now or hereafter serving as such, shall be indemnified by the corporation against any and all claims and liabilities to which he has or shall become subject by reason of serving or having served as such director or officer, or by reason of any action alleged to have been taken, omitted, or neglected by him as such director or officer; and the corporation shall reimburse each such person for all legal expenses reasonably incurred by him in connection with any such claim or liability, provided, however, that no such person shall be indemnified against, or be reimbursed for any expense incurred in connection with, any claim or liability arising

out of his own wilful misconduct or gross negligence. The right of indemnification hereinabove provided for shall not be exclusive of any rights to which any director or officer of the corporation may otherwise be entitled by law.

IN WITNESS WHEREOF, these Articles of Incorporation have been executed by the duly authorized representatives of the incorporator.

MOORE & CHAMBLISS
BY: 
ATTORNEYS FOR INCORPORATOR

P. O. Box 190
Moultrie, Georgia 31776
(912) 985-1213

FILED
DIVISION
MAY 13 11 55 AM '87

CONSENT OF REGISTERED AGENT

I, C. SAXBY CHAMBLISS, hereby
consent to be the Registered Agent for:

CREDIT CORPORATION OF THE SOUTH,
a Georgia corporation.

This 12th day of March, 1987.

C. Saxby Chambliss

Name: C. Saxby Chambliss

Address: 317 South Main Street
Moultrie, Georgia 31768

Secretary of State
Business Services and Regulation

Suite 306, West Tower
2 Martin Luther King Jr. Dr.
Atlanta, Georgia 30334

CERTIFICATE DATE: 02/26/87
DOCKET NUMBER : 87059276
EXAMINER : SANDRA JEAN SNOW
TELEPHONE : 404-656-1772

REQUESTED BY:

C. SAXBY CHAMBLISS
P.O. BOX 190
MULTRIE GA 31776

CORPORATE NAME CERTIFICATE

THE RECORDS OF THE SECRETARY OF STATE HAVE BEEN REVIEWED AND THE FOLLOWING NAME DOES NOT APPEAR TO BE IDENTICAL WITH, OR CONFUSINGLY SIMILAR, TO THE NAME OF ANY OTHER EXISTING CORPORATION ON FILE PURSUANT TO THE APPLICABLE PROVISIONS OF THE GEORGIA LAWS RELATING TO CORPORATIONS (CHAPTER 14 OF THE OFFICIAL CODE OF GEORGIA ANNOTATED). PROVIDED ALL FEES ARE PAID, AND THE REQUEST IS MADE IN GOOD FAITH FOR THE PURPOSE OF FORMING A CORPORATION, THIS CERTIFICATE SHALL BE VALID FOR A PERIOD OF FOUR MONTHS FROM ITS DATE OF ISSUANCE. PLEASE SUBMIT THE ORIGINAL CERTIFICATE (WHITE COPY) WITH THE ARTICLES OF INCORPORATION.

"CREDIT CORPORATION OF THE SOUTH"

IMPORTANT NOTICE. THE PINK COPY AND THE AMOUNT DUE MUST BE IMMEDIATELY SUBMITTED TO THE SECRETARY OF STATE. FAILURE TO PROMPTLY PAY THE AMOUNT DUE MAY RESULT IN THE REVOCATION OF THIS CERTIFICATE.

AMOUNT DUE: \$ 10.00



Max Cleland

MAX CLELAND
SECRETARY OF STATE

H. Wayne Howell

H. WAYNE HOWELL
DEPUTY SECRETARY OF STATE

SECURITIES
656-2894

CEMETERIES
656-3079

CORPORATIONS
656-3817

CORPORATIONS HOT-LINE
404-656-2222
Outside Metro-Atlanta

BUSINESS SERVICES AND REGULATION

**ARTICLES OF INCORPORATION DATA ENTRY FORM
FOR GEORGIA CORPORATIONS**

MAX CLELAND
Secretary of State

J. WAYNE HOWELL
Deputy Secretary of State

I. Filing Date: 3-13-87 Date: Ch/da Docst No.: 87075224
Assigned Fee: 20.00 Fee: 47
Charter Number: _____

DO NOT WRITE ABOVE THIS LINE - FOR USE ONLY

NOTICE TO APPLICANT: PRINT FULLY ON THE REMAINDER OF THIS FORM.

II. Corporate Name: CREDIT CORPORATION OF THE SOUTH
Mailing Address: 317 South Main Street
City: Moultrie County: Colquitt State: Georgia Zip Code: 31768

III. Fees Submitted By: Moore & Chambliss Trust Acct.
Secretary of State: \$ 20.00 Check No.: 7408
Clerk of Court: \$ 24.00 Check No.: 7409 County: Colquitt
Publisher: \$ 60.00 Check No.: 7410 Name: The Moultrie Observer

IV. Incorporator: C. Saxby Chambliss
Address: 317 South Main Street
City: Moultrie State: Georgia Zip Code: 31768

V. Registered Agent/Office: C. Saxby Chambliss
Address: 317 South Main Street
City: Moultrie State: Georgia Zip Code: 31768

VI. ARTICLES OF INCORPORATION FILING CHECK-OFF LIST		Applicant	Examiner
1. Original and two conformed copies of Articles of Incorporation		X	
2. Corporate name certificate enclosed and verified		X	
3. Publisher's and Clerk's checks enclosed and verified		X	
4. Consent form enclosed and verified		X	
5. Corporate duration and statutory authority stated		X	
6. Number shares, par value, minimum capital stated		X	
7. Number of directors and their names and addresses		X	

VII. Applicant/Attorney: C. Saxby Chambliss Telephone: (912) 985-1213
Address: P. O. Box 190
City: Moultrie State: Georgia Zip Code: 31776

NOTICE: Attach Articles of Incorporation, Secretary of State filing fee, name certificate, consent to serve as registered agent, publisher's letter and fee and clerk's fee and file with the Secretary of State at 2 Martin Luther King Jr. Dr., Suite 316, West Tower, Atlanta, Georgia 30334. For information call 404-686-3517. This form does not replace the Articles of Incorporation. I understand that the information on this form will be used in the Secretary of State Corporate data base.

Signed: James Moore for C. Saxby Chambliss Date: March 12, 1987

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ARTICLES OF AMENDMENT OF
CREDIT CORPORATION OF THE SOUTH

I.

The name of the corporation is CREDIT CORPORATION OF THE SOUTH.

II.

At a meeting of the shareholders entitled to vote on an amendment to the Articles of Incorporation held at the offices of the corporation on the 16th day of July, 1987, the following amendment to Article V of the Articles of Incorporation was duly adopted, to wit:

CAPITALISATION

The aggregate number of shares in which the corporation shall have authority to issue is 1,000, consisting of one class of common shares, all of which shares having a par value of \$1.00. The corporation will not commence business until a consideration of \$500.00 has been received for the issuance of the shares.

III.

The number of shares issued and outstanding and entitled to vote at the time of the shareholders' decision on the amendment was 750 shares. The vote for adoption of the amendment was unanimous, with all 750 shares voting for the adoption of the amendment.

IN WITNESS WHEREOF, the Articles of Amendment have been executed by the duly authorized representatives of the corporation.

CREDIT CORPORATION OF THE SOUTH

By: John B. Ald
President

Attest: W. H. Edwards
Secretary

CORPORATE SEAL:



CERTIFICATE

THIS DOCUMENT RECEIVED
AND FILED IN THE OFFICE
OF THE SECRETARY OF STATE.

BY : W. H. Edwards

DATE: 7/20/87

STATE
SECRETARY

FILED
JUL 21 1987
TALLAHASSEE, FLA.

ROBERT S. CHANDLER, ATTORNEY AT LAW

317 SOUTH BROAD ST., P. O. BOX 100 - TALLAHASSEE, GEORGIA 32301-0100 - (904) 222-1710

MOORE & CHAMBLISS
ATTORNEYS AND COUNSELLORS AT LAW
317 SOUTH MAIN STREET
MOLLYRIE, GEORGIA 31766

L. L. MOORE (1904-1962)
R. LAMAR MOORE
C. SAXBY CHAMBLISS
KEITH F. ALLEN

P. O. BOX 190
31776-0190
TELEPHONE (912) 995-1213

July 16, 1967

Secretary of State
Corporations Division
Plaza Level - West
2 Martin Luther King Drive, S.E.
Atlanta, Georgia 30334

Re: Credit Corporation of
the South

Dear Sir:

Enclosed herewith please find the original Articles of Amendment and two conformed copies concerning an amendment to the Articles of Incorporation of the above-referenced corporation.

Also enclosed is our check in the amount of \$20.00 for filing of the Articles of Amendment; our check in the amount of \$20.00 payable to the Clerk of Superior Court of Colquitt County, Georgia; our check in the amount of \$60.00 payable to Observer Publishing Company; and a letter addressed to Observer Publishing Company.

We would appreciate your filing of these Articles in accord with O.C.G.A. §14-2-194.

Very truly yours,

Saxby Chambliss
C. Saxby Chambliss

CSC:dc

Enclosures



BUSINESS SERVICES AND REGULATION
ARTICLES OF INCORPORATION DATA ENTRY FORM
FOR GEORGIA CORPORATIONS

MAX CLELAND
Secretary of State

H. WAYNE HOWELL
Deputy Secretary of State

I	Filing Date	7-20-87	Code	Am 21	Docket No.	87203082
	Assigned Exam	22			Am. \$	200.00
	Charter Number				By	42
					Completed	

DO NOT WRITE ABOVE THIS LINE - SOS USE ONLY

NOTICE TO APPLICANT: PRINT PLAINLY OR TYPE THE REMAINDER OF THIS FORM.

II	Corporate Name	Credit Corporation of the South		
	Mailing Address			
	City	County	State	Zip Code
III	Fees Submitted By			
	Secretary of State \$	Check No.		
	Clerk of Court \$	Check No.	County	
	Publisher \$	Check No.	Name	
IV	Incorporator			
	Address			
	City	State	Zip Code	
V	Registered Agent/Office			
	Address			
	City	State	Zip Code	
VI	ARTICLES OF INCORPORATION FILING CHECK-OFF LIST			
	1. Original and two conformed copies of Articles of Incorporation	Applicant	Examiner	
	2. Corporate name certificate enclosed and verified			
	3. Publisher's and Clerk's checks enclosed and verified			
	4. Consent form enclosed and verified			
	5. Corporate duration and statutory authority stated			
	6. Number shares, par value, minimum capital stated			
	7. Number of directors and their names and addresses			
VII	Applicant/Attorney	Telephone		
	Address			
	City	State	Zip Code	

NOTICE: Attach Articles of Incorporation, Secretary of State filing fee, name certificate, consent to serve as registered agent, publisher's letter and fee and clerk's fee and file with the Secretary of State at 2 Martin Luther King Jr. Dr., Suite 315, West Tower, Atlanta, Georgia 30334. For information call 404-686-3317. This form does not replace the Articles of Incorporation. I understand that the information on this form will be used in the Secretary of State Corporate data base.

Signed: _____ Date: _____