

**Electronic Articles of Incorporation
For**

**P03000024092
FILED
February 28, 2003
Sec. Of State**

TARHEEL CREDIT INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

TARHEEL CREDIT INC.

Article II

The principal place of business address:

212 E. CALL STREET
STARKE, FL. 32091

The mailing address of the corporation is:

212 E. CALL STREET
STARKE, FL. 32091

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

JEARLYN G COURSON
7369 YALE STREET
KEYSTONE HEIGHTS, FL. 32656

I certify that I am familiar with and accept the responsibilities of registered agent.

P03000024092
FILED
February 28, 2003
Sec. Of State

Registered Agent Signature: JEARLYN G. COURSON

Article VI

The name and address of the incorporator is:

JEARLYN G. COURSON
7369 YALE STREET
KEYSTONE HEIGHTS, FL 32656

Incorporator Signature: JEARLYN G. COURSON

Article VII

The effective date for this corporation shall be:

02/28/2003