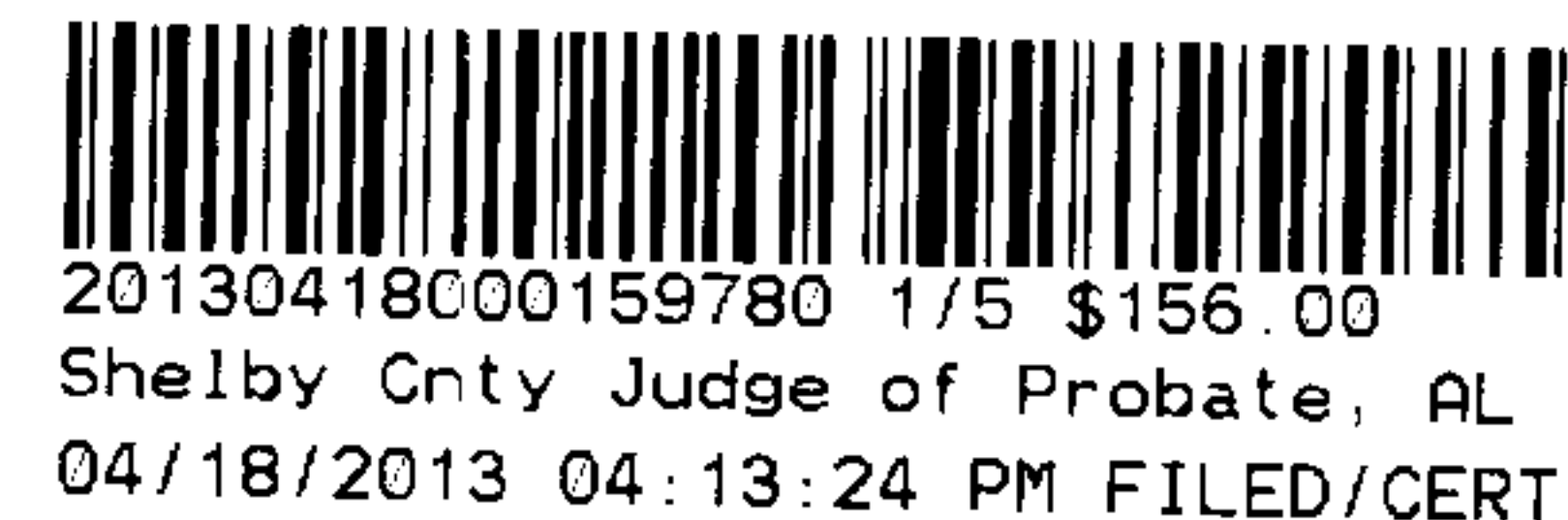


ARTICLES OF INCORPORATION
OF
PIONEER CREDIT CORPORATION



The undersigned, for the purpose of forming a corporation under the Alabama Business Corporation Act, hereby adopt the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be Pioneer Credit Corporation

ARTICLE II

The period of duration of the corporation shall be perpetual.

ARTICLE III

The purposes for which the corporation is organized are:

(1) To engage in buying, loaning money upon, selling, transferring, assigning, discounting, borrowing money upon and pledging as collateral, and otherwise dealing as principal agent or broker in bills of lading, warehouse receipts, evidence of deposit and storage of personal property, bonds, stocks, promissory notes, commercial paper accounts, invoices, choses in action, interest in estates, contracts, mortgages on real or personal property, security interests in personal property, pledges of personal property, and other evidence of indebtedness of persons, firms or corporations, and owning, holding, or conveying such real estate as may be necessary in the operation of its business, and purchasing, acquiring and holding shares of stock in other corporations, domestic and foreign, and doing all things incidental thereto; to do a general brokerage business; to buy, sell and deal in all kinds of listed and unlisted stocks and bonds on commission; to act as agent or factor for any person, firm or corporation.

(2) To purchase, lease, hire or otherwise acquire real and personal property, improved and unimproved, of every kind and description, and to sell, dispose of, lease, convey, encumber and mortgage said property, or any part thereof. To acquire, hold, lease, manage, operate, develop, control, build, erect, maintain for the purposes of said corporation, construct, reconstruct or purchase, either directly or through ownership of stock in any corporation, any lands, buildings, offices, stores, warehouses, mills, shops, factories, plants, gas houses, machinery rights, easements,

privileges, franchises and licenses, and to sell, lease, hire or otherwise dispose of the lands, buildings or other property of the corporation, or any part thereof.

(3) To act as general or special agent for insurance companies offering all lines and types of insurance; including but not limited to, credit life insurance, mortgage insurance, accident and health insurance, disability insurance, physical damage insurance and any and all other insurance coverages now or hereafter available.

(4) To engage in any lawful business or activities necessary, incidental or related to the stated purposes.

(5) To transact any or all lawful business for which corporations may be incorporated under the Alabama Business Corporation Act.

(6) To do all things necessary or convenient to carry out its business and affairs.

ARTICLE IV

The corporation shall have the same power as an individual to do all things necessary or convenient to carry out its business and affairs, including without limitation power:

(1) To sue and be sued, complain and defend in its corporate name;

(2) To have a corporate seal, which may be altered at will, and to use it, or a facsimile of it, by impressing or affixing it or in any manner reproducing it;

(3) To make and amend bylaws, not inconsistent with its articles of incorporation or with the laws of this state, for managing the business and regulating the affairs of the corporation;

(4) To purchase, receive, lease, or otherwise acquire, and own, hold, improve, use, and otherwise deal with, real or personal property, or any legal or equitable interest in property, wherever located;

(5) To sell, convey, mortgage, pledge, lease, exchange, and otherwise dispose of all or any part of its property;

(6) To purchase, receive, subscribe for, or otherwise acquire; own, hold, vote, use, sell, mortgage, lend, pledge, or otherwise dispose of; and deal in and with shares or other interests in, or obligations of, any other entity;

(7) To make contracts, including guarantee and suretyship contracts and indemnity agreements, incur liabilities, borrow money, issue its notes, bonds, and other obligations (which may be convertible into or include the option to purchase

other securities of the corporation), secure any of its obligations (or the obligations of others for whom it can make guarantees, whether or not a guarantee is made) by mortgage or pledge of or creation of security interests in any of its property, franchises, or income, and, without limiting the generality of the foregoing:

a. Make contracts of guarantee and suretyship and indemnity agreements that are necessary or convenient to the conduct, promotion or attainment of the business of the contracting corporation, and

b. Make contracts of guarantee and suretyship and indemnity agreements that are necessary or convenient to the conduct, promotion or attainment of the business of

(i) An entity that is wholly owned, directly or indirectly, by the contracting corporation, or

(ii) A person that owns, directly or indirectly, all of the outstanding stock of the contracting corporation, or

(iii) An entity that is wholly owned, directly or indirectly, by a person that owns, directly or indirectly, all of the outstanding stock of the corporation;

(8) To lend money, invest and reinvest its funds, and receive and hold real and personal property as security for repayment;

(9) To be a promoter, incorporator, partner, member, trustee, associate, or manager of any domestic or foreign corporation, partnership, joint venture, trust, or other entity;

(10) To conduct its business, locate offices, and exercise the powers granted by this chapter within or without this state;

(11) To elect directors and appoint officers, employees, and agents of the corporations, define their duties, fix their compensation, and lend them money and credit;

(12) To pay pensions and establish pension plans, pension trusts, profit sharing plans, share bonus plans, share option plans, or other welfare, benefit or incentive plans for any or all of its current, future, or former directors, officers, employees, and agents;

(13) To make donations for the public welfare or for charitable, scientific, or educational purposes;

(14) To transact any lawful business that will aid governmental policy;

(15) To make payments or donations, or do any other act, not inconsistent with law, that furthers the business and affairs of the corporation.

ARTICLE V

The aggregate number of shares which the corporation shall have authority to issue is 1,000, all of which shall be common shares of the same class with a par value of \$1.00 per share.

ARTICLE VI

The location and mailing address of the initial registered office of the corporation is 3524 Shandwick Place, Birmingham, Alabama 35242. The name of the initial registered agent of the corporation at such address is Michael N. Payne.

ARTICLE VII

The numbers of directors constituting the initial board of directors of the corporation is one. The name and address of the person who is to serve as director until the first annual meeting of shareholders or until their successors be elected and qualified are:

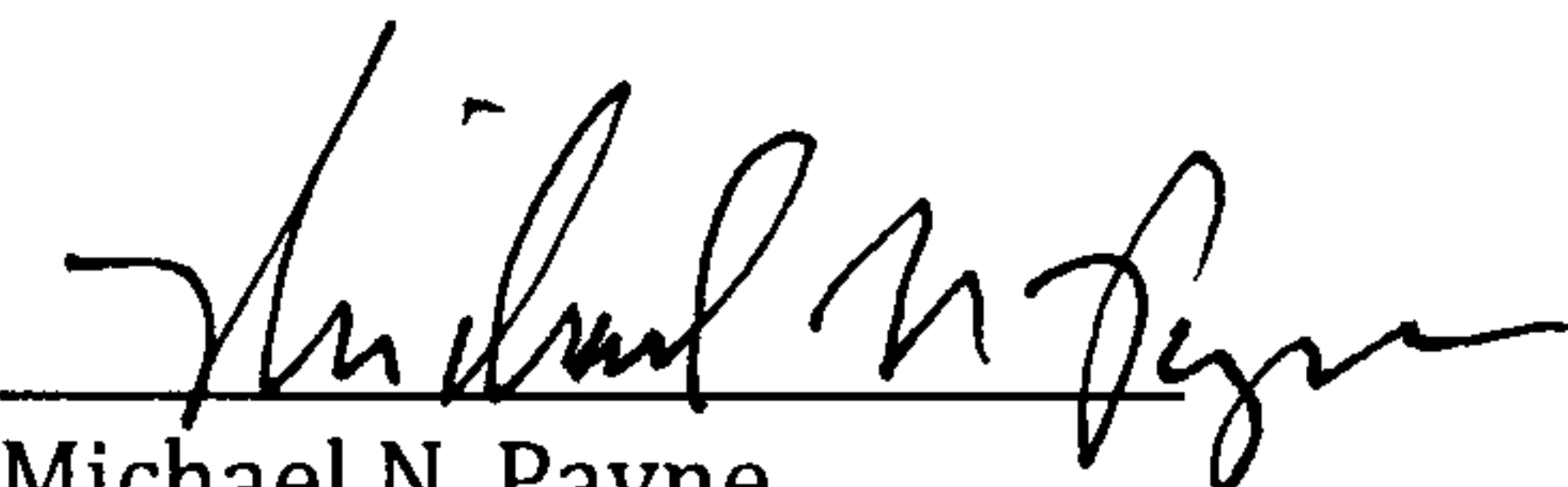
Michael N. Payne, P. O. Box 382196, Birmingham, Alabama 35238

ARTICLE VIII

The name and address of each incorporator is:

Michael N. Payne, P. O. Box 382196, Birmingham, Alabama 35238

Dated April 1st, 2013.


Michael N. Payne

Beth Chapman
Secretary of State

P. O. Box 5616
Montgomery, AL 36103-5616

STATE OF ALABAMA

**I, Beth Chapman, Secretary of State of Alabama, having custody of the
Great and Principal Seal of said State, do hereby certify that**

pursuant to the provisions of Title 10A, Chapter 1, Article 5, *Code of Alabama
1975*, and upon an examination of the entity records on file in this office, the
following entity name is reserved as available:

Pioneer Credit Corporation

This domestic business corporation is proposed to be formed in Alabama and is for
the exclusive use of Michael N. Payne, PO Box 382196, Birmingham, AL 35238
for a period of one hundred twenty days beginning April 12, 2013 and expiring
August 11, 2013.



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Shelby Cnty Judge of Probate, AL
04/18/2013 04:13:24 PM FILED/CERT



**In Testimony Whereof, I have hereunto set my
hand and affixed the Great Seal of the State, at the
Capitol, in the city of Montgomery, on this day.**

April 12, 2013

Date

Beth Chapman

625-137

Beth Chapman

Secretary of State