

CERTIFICATE OF INCORPORATION

OF

MINSOO, INCORPORATED

STATE OF ALABAMA

SHELBY COUNTY

For the purpose of forming a Corporation under Articles I through III, of Chapter 2A of Title 10, Code of Alabama (1975) as amended, the undersigned have associated themselves together and have agreed upon and adopted this Certificate of Incorporation, to constitute and become its Charter upon the filing hereof pursuant to law.

ITEM I

The name of the Corporation is Minsco, Incorporated.

The purposes and objects for which the Corporation is formed are:

1. To own and manage retail service outlets.
2. To make loans on mortgages secured by real estate and to do all things incident to or in furtherance of the ownership, collection and liquidation of such loans.

**Joseph L. Boohaker**

Suite 202, Title Building  
2030 3rd Avenue North  
Birmingham, Alabama 35203

3. To purchase, acquire, sell, dispose of and otherwise deal in negotiable and nonnegotiable instruments of all kinds, whether secured by mortgage or otherwise and to do all things incident to or in furtherance of the ownership and liquidation of such items.

4. To acquire all or any of the good will, rights, property and business of any person, firm, corporation or association, and to hold, utilize, enjoy and in any manner dispose of the whole or any of the rights, property and business so acquired, and to assume in connection therewith any liabilities of any such person, firm, corporation or association.

5. To apply for, obtain, purchase or otherwise acquire any patents, copyrights, licenses, trademarks, tradenames, rights, processes, formulate and the like, which may seem capable of any of the purposes of the corporation and to use, exercise, develop, grant licenses in respect of, sell and otherwise turn to account, the same.

6. To borrow money for any of the purposes of the corporation, and to issue bonds, debentures, notes or other obligations of any nature, and in any manner permitted by law, for money so borrowed or in payment for property purchased, or for any lawful consideration, and to secure the payment thereof and of the interest thereon by mortgage upon or pledge or conveyance or assignment in trust of the whole or any part of the property of the corporation, real or personal, including the contract rights, whether at the time owned or thereafter acquired and to sell,

pledge, discount, or otherwise dispose of such bonds, notes or other obligations of the corporation for its corporate purposes.

7. To guarantee the obligation of any person, corporation or association.

8. To have the power to conduct and carry on any business or activity not prohibited by law, nor required by law to be specifically stated in these articles.

9. To act as receiver or agent for any person or corporation or in respect to any lawful undertaking or transaction.

10. To lend its aid and credit to any person, firm or corporation.

11. To do each and every thing necessary, suitable or proper for the accomplishment of any of the purposes or the attainment of any one or more of the objects herein enumerated.

#### ITEM II

The location of the "Registered Office" of the corporation in the State of Alabama shall be: 1156 Carribean Circle, Alabaster, Alabama 35007.

#### ITEM III

The amount of the total authorized capital stock of the Corporation upon its organization, subject to the right of the Corporation hereinafter to increase the same to any amount in the manner provided by law, shall be one hundred (100) shares of common stock having a par value of ten (\$10.00) dollars per share.

The amount of paid in capital with which the Corporation shall commence business shall be One Thousand (\$1,000.00) Dollars.

ITEM IV

The name and post office address of the /"Registered Agent" and/"Registered Officer" designated by the incorporators to receive service of process for the Corporation is as follows: George Shunnarah, 1156 Carribean Circle, Alabaster, Alabama, 35007.

ITEM V

The names and addresses of the incorporators and the number of shares of stock subscribed for by each, and the name and address of the incorporator to receive subscriptions to the capital stock of the Corporation is as follows:

<u>INCORPORATOR</u>	<u>ADDRESS</u>	<u>NO. OF SHARES</u>
George Shunnarah	1156 Carribean Circle Alabaster, Alabama 35007	100

<u>DIRECTOR</u>	<u>ADDRESS</u>
George Shunnarah	1156 Carribean Circle Alabaster, Alabama 35007

<u>OFFICERS</u>	<u>ADDRESS</u>	<u>POSITION</u>
George Shunnarah	1156 Carribean Circle Alabaster, Alabama 35007	President
Linda Shunnarah	1156 Carribean Circle Alabaster, Alabama 35007	Secretary & Treasurer

ITEM VI

The corporation shall have perpetual existence unless dissolved in accordance with the law.

ITEM VII

The following provisions for the regulation of the business and for the conduct of the affairs of the corporation are hereby adopted:

1. A Board of Directors shall be subject to election at each annual meeting of the stockholders or in the absence of such election at an adjourned meeting of stockholders or special meeting of stockholders thereafter held in accordance with the ByLaws.

2. Other officers shall be elected or appointed by the Directors and/or such committee or officer as may be provided by the ByLaws or by resolution of the Board of Directors.

3. The number of Directors of the corporation shall be fixed from time to time by the ByLaws or by resolution of the stockholders and may be increased or diminished by change in the ByLaws, or by a resolution of the stockholders at any regular or special meeting provided that the Board shall consist of not less than three nor more than fifteen directors. Any authorized increase in the number of directors may be filled by vote of the stockholders or by the Directors, subject to action by the stockholders at any regular or special meeting. In the event of any vacancy in the Board of Directors through death, resignation, disqualification or other cause, the remaining director or directors may by affirmative vote, elect a successor

or successors to hold for the unexpired portion of the term of the director or directors whose place or places shall be vacant and until the election of a successor.

4. Unless and until changed by the ByLaws, annual meetings of the stockholders shall be held on the next second Saturday of September and each year thereafter on a like day at which the Board of Directors shall be elected by the stockholders and immediately after the adjournment of the annual or other meeting at which a new Board of Directors shall be elected or at such other time and place as may be designated at any such meeting of stockholders, said Board of Directors shall convene and elect the remaining officers of the company. Each Director shall hold his office until the next annual or subsequent meeting of stockholders at which a full Board shall be elected, provided however, that the stockholders may by action of a majority thereof, at a special meeting, remove the Board of Directors, or any member thereof, or any officer or officers and elect successors thereof.

5. Any action required or proposed to be taken by the Directors, stockholders of any class, or any executive or other committee, may be validly effected in the following manner without notice or formal meeting: Any resolution or proceeding approved in writing by all of the stockholders, Directors or members of such committee, as the case may be, by the subscription of their names in writing to the same or concurrent instruments shall be valid and effective as if such action were adopted by the same vote at a regularly called meeting of such stockholders, directors or committee as the case may be and shall be effective as of the date therein expressed, or, if no effective date shall be designated, as of the date on which the same shall be filed

and noted by the Secretary; and such resolution shall thereupon be entered in the minutes of the corporation under such effective date.

6. Any officer elected or appointed by the Board of Directors may be removed at any time by the affirmative vote of a majority of the whole Board of Directors, but any other officer or employee of the Corporation may be removed at any time by the vote of the Board of Directors or by any committee or by any superior officer to whom authority in the premises may have been delegated by the ByLaws or by resolution of the Directors.

7. The Board of Directors, by affirmative vote of a majority of the whole Board, may appoint from the Directors an Executive Committee, of which a majority shall constitute a quorum, and, such Committee shall have and exercise any and all of the powers of the Board of Directors, including the power to cause the seal of the Corporation to be affixed to all papers that may require it.

8. The Board of Directors, by the affirmative vote of a majority of the whole Board, may appoint other standing committees and such standing committee shall have and may exercise such powers as shall be conferred or authorized by resolution of the Board, and the Board of Directors may, in like manner, confer such authority upon any officer or agent or attorney of the corporation as it may deem wise.

9. The Board of Directors may appoint not only other officers of the Corporation, but also one or more Vice Presidents, one or more Assistant Secretaries, and one or more Assistant Treasurers, and the persons so appointed, respectively, shall have and may exercise all the powers of the President, of the Treasurer and of

the Secretary, respectively.

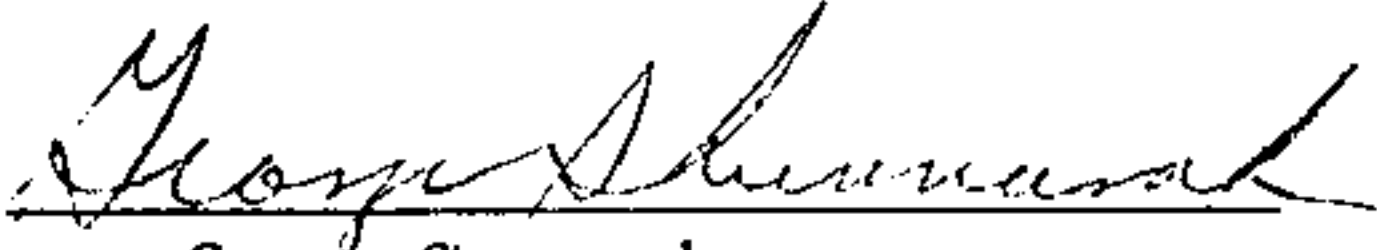
10. The Board of Directors shall have the power from time to time to fix and direct and determine the use and disposition of any surplus over and above the capital stock paid in, and shall be authorized to disburse any gratuities or donations for the corporation.

11. No contract or other transaction between this Corporation and any other corporation and no act of this Corporation shall in any way be affected or invalidated by the fact that any of the Officers or Directors of this Corporation are pecuniarily or otherwise interested in, or are directors or officers of such corporation; any director individually or any firm of which any director may be a member may be a party to or may be pecuniarily or otherwise interested in any contract or transaction of this corporation; any director of this Corporation who is also a director of or officer of such other corporation or who is so interested may be counted in determining the existence of a quorum at any meeting of the Board of Directors of this Corporation which shall authorize any such contract or transaction with like force and effect as if he were not such director or officer of such other corporation or not so interested.

12. In the event the Corporation on formation shall have by inadvertance failed to have complied with the applicable provisions of the Laws of the State of Alabama governing the formation of corporations, the provisions of this Certificate shall be deemed to be amended to correct any errors or supply any omissions as of the date of filing hereof.



IN TESTIMONY WHEREOF, witness the hands of the undersigned  
incorporators on this the 3 day of March 1982.

  
George Shunnarah

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STATE OF ALABAMA

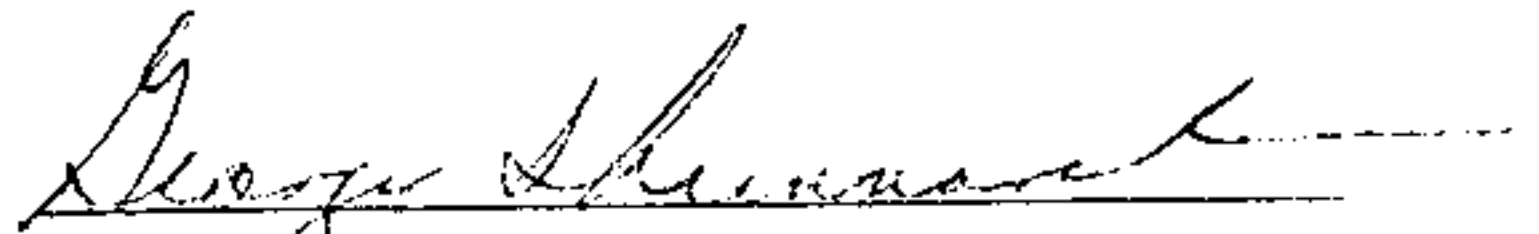
COUNTY OF SHELBY

EXHIBIT "A"

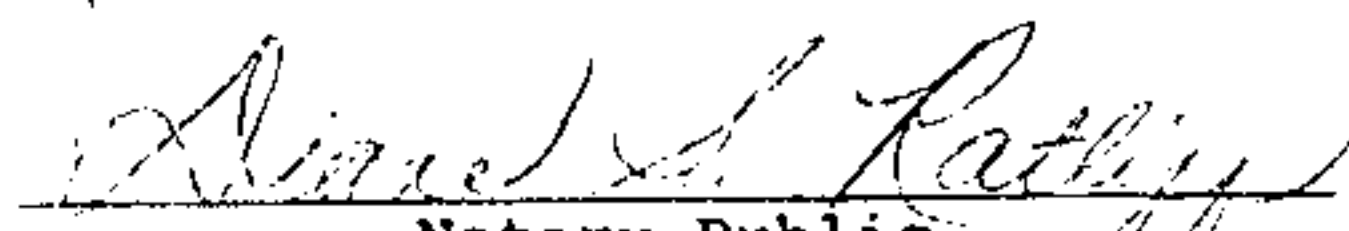
Before me, the undersigned Notary Public in and for said State and County, personally appeared George Shunnarah known to me and by first being duly sworn who deposes and says that he is the officer and designated/<sup>initial</sup>"Registered Agent" by the incorporators of Minsco, Incorporated. organized under the Laws of the State of Alabama to receive subscriptions to the capital stock of said corporation and the he received the following:

<u>NAME</u>	<u>NO. OF SHARES</u>	<u>AMOUNT</u>
George Shunnarah	100	\$1000.00

The said affiant represents and shows that the total subscriptions to the capital stock of the Corporation, the number of shares subscribed to and the money paid in performance of the said subscriptions are correctly set forth above and that said subscriptions are fully paid for and all payments were made in cash.

  
George Shunnarah

Subscribed and sworn to before me,  
this 4th day of March 1982.

  
Notary Public



# STATE OF ALABAMA

I, Don Siegelman, Secretary of State, of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that pursuant to the provisions

of Section 10-2A-26, Code of Alabama 1975, the corporate name \_\_\_\_\_

Minsco Incorporated

is reserved as available based only upon an examination of the corporation records on file in this office for the exclusive use of Minsco Incorporated

for a period of one hundred twenty days from this date. In the case of a domestic corporation, the name of the county in which the corporation was or is proposed to

be incorporated is Shelby. I further certify that as set out in

the application for reservation of corporate name, the Secretary of State's

office does not assume any responsibility for the availability of the corporate

name requested nor for any duplication which might occur.

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.

February 24, 1982

Date

Don Siegelman

Secretary of State

# State of Alabama

SHELBY

## County

CERTIFICATE OF \_\_\_\_\_ INCORPORATION

OF

MINSO, INCORPORATED

The undersigned, as Judge of Probate of SHELBY County, State of Alabama, hereby certifies that duplicate originals of Articles of INCORPORATION of MINSO, INCORPORATED, duly signed and verified pursuant to the provisions of Section 10-2A-91 of the Alabama Business Corporation Act, have been received in this office and are found to conform to law.

ACCORDINGLY the undersigned, as such Judge of Probate, and by virtue of the authority vested in him by law, hereby issues this Certificate of INCORPORATION of MINSO, INCORPORATED, and attaches hereto a duplicate original of the Articles of INCORPORATION.

GIVEN Under My Hand and Official Seal on this the 5th day of MARCH, 19 82.

STATE OF ALA. SHELBY CO.  
I CERTIFY THIS  
DOCUMENT WAS FILED

1982 MAR -5 AM 9:04

Thomas A. Snowden, Jr.  
JUDGE OF PROBATE

Thomas A. Snowden, Jr.  
Judge of Probate

Rec 25.00  
Jud 1.00  
26.00

