

**ARTICLES OF AMENDMENT TO
ARTICLES OF INCORPORATION
OF
FIRST SHELBY CREDIT, INC.**

First Shelby Credit, Inc., does hereby amend its Articles of Incorporation and file these Articles of Amendment pursuant to § 10-2B-10.06, Code of Alabama 1975, as amended:

I.

The name of the corporation is First Shelby Credit, Inc.

II.

Article Two of the Articles of Incorporation is amended to read as follows:

“ARTICLE TWO

PURPOSES

The purposes for which the corporation is organized are:

1. To engage in consumer lending and finance and all business incidental thereto.
2. To engage in the sale of insurance and all business activities incidental thereto.
3. To purchase, own, hold, control, use and develop, improve, exchange, mortgage, lease, sell, convey, rent, or otherwise acquire, dispose of, and deal generally in and with real estate, both improved and unimproved, of all kinds and descriptions, and each and every interest therein, wherever situated, and to develop and improve lands generally.
4. To engage in any lawful business or activities related to or in furtherance of the above-stated purposes.
5. To transact any and all lawful business for which corporations may be incorporated under the Alabama Business Corporation Act, as such Act may be amended from time to time.”

III.

This amendment was adopted on the 24th day of March, 1999.

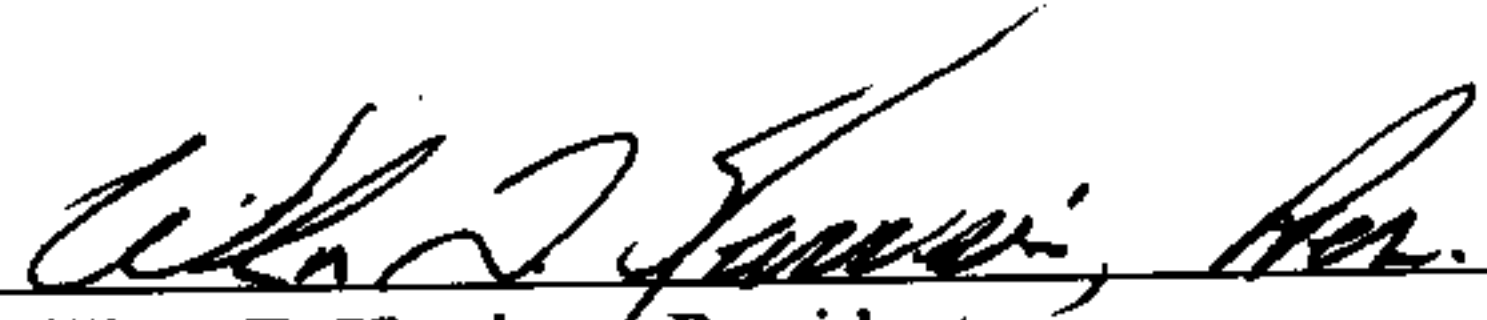
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IV.

The amendment was adopted by approval of the sole shareholder of the corporation.

Executed this the 24th day of March, 1999.


William T. Harrison, President

Prepared by William R. Justice, P. O. Box 1144, Columbiana, AL 35051

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