

DUES SCHEDULE

Mississippi Consumer Finance Association

3 Lakeland Circle, Suite 201, Jackson, MS 39216

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This, the twenty first (21st) day of June 2005, the Board of Directors met and adopted a resolution to change the membership dues structure to amend Article II of the By-Laws of the Mississippi Consumer Finance Association.

BE IT RESOLVED, that Article II of aforesaid by-laws be amended as follows:

Section 1. Dues shall be paid on an annual basis by January 1st of each year. Dues are payable for all offices affiliated or related through common ownership or control. Disputes about whether or not member is affiliated or relates through common ownership or control shall be resolved by the Board of Directors.

Section 2. Paid on the basis of:

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| If you have only one (1) office, you pay: | \$ 475.00 |
| Two (2) offices through four (4) offices, you pay: | \$ 340.00 per office |
| Five (5) offices or more, you pay | \$ 305.00 per office |
| Dues cap is: | \$10,800.00 |
| Associate Members pay: | \$ 340.00 per year |

The above Resolution to become effective January 1, 2006.

I hereby certify that the above is a true and correct copy of the Board of Directors meeting held June 21, 2005.

Marilyn Musselwhite
Executive Director