

ARTICLES OF INCORPORATION
OF
SOVEREIGN INVESTMENT CORPORATION

KNOW ALL MEN BY THESE PRESENTS, that we, the undersigned incorporatures do hereby associate together for the purpose of forming a corporation under the Laws of the State of Alabama and do declare:

ARTICLE ONE

The name of the corporation shall be Sovereign Investment Corporation.

ARTICLE TWO

The objects for which this corporation is formed are:

1. To do and engage in any and all aspects of the business of lending money secured by mortgages on real estate.
2. To do and engage in any business which a natural person can do.
3. To manufacture, purchase, or otherwise acquire, own, pledge, sell, assign and transfer, or otherwise dispose of, and invest, trade and deal in and with goods, wares and merchandise of every class and description, whether or not the same specifically pertain to the classes of business above specified.
4. To enter into, make and perform contracts of every kind and description with any person, firm, association, corporation, municipality, state, body, politic or government or colony or dependency thereof.
5. To purchase, acquire, hold, subdivide, develop and operate real estate, to erect building thereon, and to sell, lease, maintain, own repair, and operate such properties.
6. To purchase, acquire, hold, improve, sell, convey, in real and personal property of every kind and character.
7. To borrow or lend money and to give or take security therefore by way of mortgage, pledge, transfer, or assignment or real or personal property of every nature or description.
8. To purchase or otherwise acquire its own shares of stock (so far as may be permitted by law), and its bonds, debentures, notes, scrip or other securities, or evidence of indebtedness, and to hold, sell, transfer, or reissue the same.

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9. Generally to purchase, take or lease, or exchange, hire, or otherwise acquire any real and personal property of any rights or privileges therein which this corporation may think necessary or convenient for the purpose of its business, and to buy, own and hold real property for the purpose of securing debts due the corporation, and to sell and dispose of the same at will, and to make any and all necessary instruments of conveyance therefore.

10. To issue bond, debentures, or obligations of this corporation from time to time, for any of the objects or other purposes of the corporation and to secure the same by mortgage, pledge, deed to trust or otherwise.

11. To do all and everything necessary and proper for the accomplishment of the object herein enumerated or necessary or incidental to the protection and benefit of the corporation and in general to carry on in lawful business necessary or incidental to the attainment of the purpose of the corporation whether such business is similar in nature to the objects and powers hereinabove set forth or otherwise; but nothing herein contained is to be construed as authorizing this corporation to carry on the business of banking or that of a trust company or that of the business of insurance in any of its branches.

The foregoing clauses shall be construed as objects and purposes of the corporation in addition to those powers specifically conferred upon the corporation by law, and it is hereby expressly provided that the foregoing specific enumeration of powers shall not be held to limit or restrict in any manner by powers of the corporation otherwise franted by law.

ARTICLE THREE

The amount of total authorized capital stock of this corporation shall be One Thousand and no/100 (\$1,000.00), consisting of One Thousand (1,000) shares of stock of a par value of One and no/100 Dollars (\$1.00) per share. All stock shall be common stock and non-assessable. The amount of capital with which the corporation will begin business shall be One Thousand and no/100 Dollars (\$1,000.00), consisting of One Thousand (1,000) Shares of Common Stock with a par value of One and no/100 (\$1.00) per share, all of which shall be paid in.

ARTICLE FOUR

The address if the initial registered office of this corporation is 1926 Highway 31 South, Suite 191, Birmingham, Alabama 35244 and the name of its initial agent for service of process at said address shall be James G. Walton.

ARTICLE FIVE

The names and post office addresses of its incorporators and the number of shares subscribed and paid for by each respectively follows:

James G. Walton
1926 Highway 31 South
Suite 191
Birmingham, Alabama 35244

1000 Shares

ARTICLE SIX

The number of directors constituting the initial board of directors of the corporation is one, and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until their successors are elected and shall qualify is:

James G. Walton
1926 Highway 31 South
Suite 191
Birmingham, Alabama 35244

ARTICLE SEVEN

The duration of this corporation shall be perpetual.

ARTICLE EIGHT

The corporation powers shall be exercised by the Board of Directors, except as otherwise provided by statute or by these Articles of Incorporation or by By-Laws in Amendment thereto.

In furtherance, and not in limitation to the powers conferred by statute, the Board of Directors is expressly authorized;

(a) To make and alter the By-Laws of this corporation but By-Laws so made by the Directors may be altered or repealed by the directors or stockholders.

(b) To fix and determine and to vary the amount of working capital of the corporation; to determine whether any, and if any, what part of any accumulated profits shall be declared and paid as dividends; to determine the date or dates of declaration and payments of dividends; to direct and determine the use and disposition of any surplus or net profits over and above the capital stock paid in.

(c) To make, from time to time, (so far as it may be permitted by law) temporary secure or unsecure loans when, in judgement of the Board of Directors, the money loaned is not at the time required in the conduct of the corporation.

The corporation may, in its By-Laws confer powers upon its Board of Directors in addition to the foregoing and in addition to the powers and authorities conferred by statutes.


James G. Walton

STATE OF ALABAMA

I, Jim Bennett, 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, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Sovereign Investment Corporation

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Larry J Walton, PO Box 2243, Birmingham, AL 35201 for a period of one hundred twenty days beginning July 21, 1993 and expiring November 19, 1993.



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.

July 21, 1993

Date

A handwritten signature in cursive script that reads 'Jim Bennett'.

Jim Bennett

Secretary of State

State of Alabama

SHELBY

County

CERTIFICATE OF INCORPORATION OF

SOVEREIGN INVESTMENT CORPORATION

The undersigned, as Judge of Probate of SHELBY County,
State of Alabama, hereby certifies that duplicate originals of Articles of Incorporation for the
incorporation of SOVEREIGN INVESTMENT CORPORATION, duly
signed pursuant to the provisions 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 SOVEREIGN INVESTMENT CORPORATION, and attaches
hereto a duplicate original of the Articles of Incorporation.

GIVEN Under My Hand and Official Seal on this the 10 day of
NOVEMBER, 19 93.



Thomas A. Snow Jr.

Judge of Probate

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