

**ARTICLES OF ORGANIZATION OF
KRAMER & CALLIHAN, LIMITED LIABILITY COMPANY**

We the undersigned natural persons of age eighteen years or more, acting as organizers of a limited liability company under the Limited Liability Company Act of the State of Alabama, hereby adopt the following Articles of Organization for the limited liability company:

ARTICLE ONE

The name of the limited liability company is: Kramer & Callihan, Limited Liability Company.

ARTICLE TWO

The address of the principal place of business of the limited liability company is 1240 Highway 31, Suite 209, P.O. Box 1012, Alabaster, AL 35007.

ARTICLE THREE

The period of duration of the limited liability company shall be Perpetual from its effective date.

ARTICLE FOUR

The name and business address of the limited liability company's registered agent for service of process is James R. Kramer, 1240 Highway 31, Suite 209, P.O. Box 1012 Alabaster, Alabama, 35007.

ARTICLE FIVE

The name and business address of each initial manager of the limited liability company is James R. Kramer, P.O. Box 404 Alabaster, AL 35007 and Brent L. Callihan, 154 Mallard Pointe Circle, Pelham, Alabama 35124.

ARTICLE SIX

The limited liability company is organized for the purpose of the practice of law in and about the State of Alabama and within such other states as the attorneys are duly qualified to practice in and for the purpose of transacting any lawful business for which a limited liability company may be organized.

ARTICLE SEVEN

The remaining members of the limited liability company shall have the right to continue the business of the company following the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a member or upon the occurrence of any other event which terminates the continued membership of a member.

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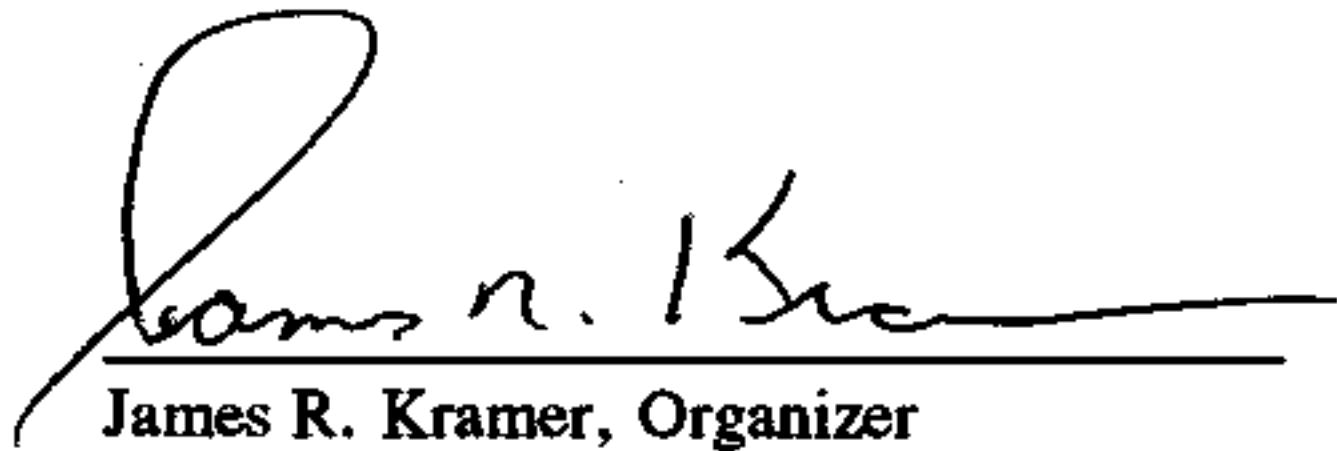
ARTICLE EIGHT

The effective date of the formation of the limited liability company shall be January 1, 1997.

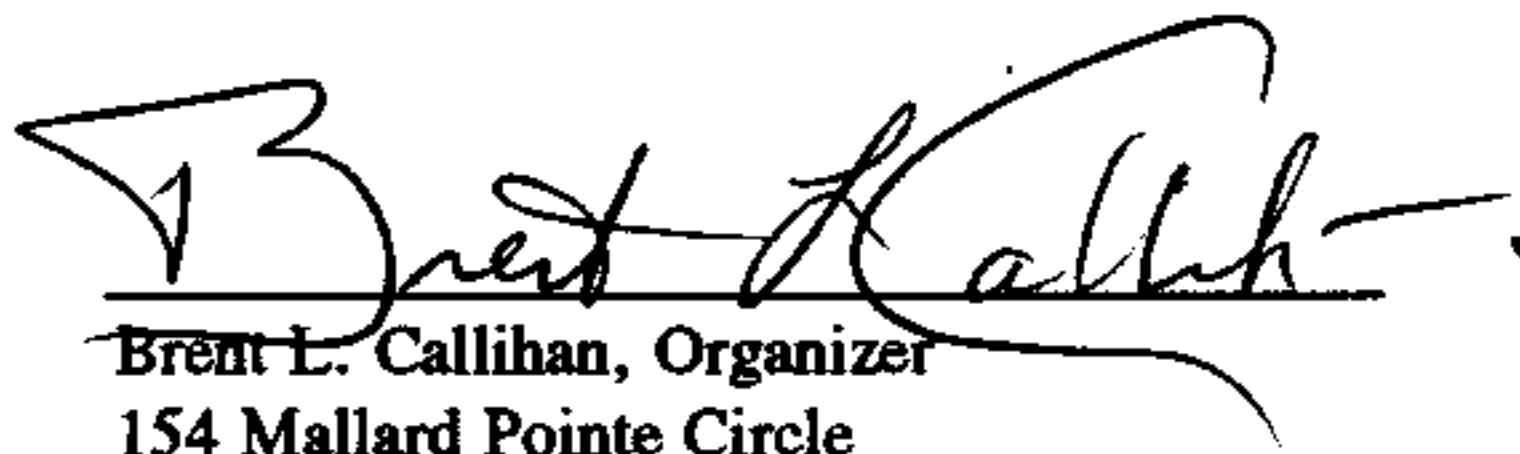
ARTICLE NINE

The name and address of each organizer of the limited liability company is shown below.

The organizers, by their signatures below, affirm under penalty of perjury the truth of the matters set forth above.



James R. Kramer, Organizer
P.O. Box 404
Alabaster, AL 35007



Brent L. Callihan, Organizer
154 Mallard Pointe Circle
Pelham, AL 35124

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