

ARTICLES OF ORGANIZATION OF CUMBERLAND MORTGAGE COMPANY, LLC

Pursuant to the Provisions of Sections 20-12-1, et seq. of the Code of Alabama (1975), the undersigned hereby adopt the following Limited Liability Company Articles of Organization.

ARTICLE I

Name

The name of the limited liability company is CUMBERLAND MORTGAGE COMPANY, LLC (the "Company").

ARTICLE II

Duration

The Company shall have a perpetual duration from the date of organization, unless it is dissolved and its affairs wound up prior to that date in accordance with the Alabama Limited Liability Company Act (the "Act").

ARTICLE III

Purpose 284/1999-39818
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The purposes for which the Company is formed are:

- (a) To engage in the mortgage broker and mortgage loan business;
- (b) To contract with other entities for the purpose of making mortgage loans and other related services of every nature, kind, and character, which it may legally render;
- (c) To engage in providing lending and making mortgage loans, or other lawful business of any kind or character whatsoever;
- (d) To act as agent, representative, or receiver of any person, firm, corporation, or governmental entity or instrumentality in respect to any lawful undertaking or transaction;
- (e) To purchase, take, receive, lease or otherwise acquire, own, hold, improve, use, and otherwise deal in or with, real or personal property, or any interest therein, wherever situated, and to sell, convey, mortgage, pledge, lease, exchange, transfer and otherwise dispose of real or personal property, or any interest therein;
- (f) To purchase, take, receive, subscribe for, or otherwise acquire, own, hold, vote, use, employ, sell, mortgage, lend, pledge, or otherwise dispose of, and otherwise use and deal in and with, shares or other interests in, or obligations of, corporations, limited liability companies, associations, partnerships, individuals, or direct or indirect obligations of governmental entities or of any instrumentality thereof;
- (g) To lend money, invest and reinvest its funds, and take and hold real and personal property as security for the payment of funds so loaned or invested; and
- (h) To engage in any other lawful act or activity for which limited liability companies may be organized pursuant to the Act.

ARTICLE IV

Registered Office; Registered Agent

The location and street address of the initial registered office of the Company shall be, 311 Holcombe Road, Calera, Alabama 35040, Shelby County, Alabama, and its registered agent at such

address shall be Angela Land.

ARTICLE V

Initial Member

The names and address of the initial member is:

Angela Land
311 Holcombe Road
Calera, Alabama 35040

ARTICLE VI

Admission of Additional Members

Upon the unanimous written consent of the members, the Company may permit the admission of additional members and the terms and conditions of their admission shall be set forth in the Company's Operating Agreement.

ARTICLE VII

Cessation of Membership

The cessation of membership of one or more members will not result in the dissolution of the Company.

ARTICLE VIII

Managers

The manager of the company shall have the power to manage the business and affairs of the company as provided in the operating Agreement. The names and address of the manager of the Company, and who shall serve until her successor is elected and begin serving is:

Angela Land
311 Holcombe Road
Calera, Alabama 35040

IN WITNESS WHEREOF, these Articles have been subscribed as of the 6 day of September, 1999 by the undersigned member, who affirms that the statements made herein are true under the penalties of perjury.


Angela Land, Member

Inst # 1999-39818

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SHELBY COUNTY JUDGE OF PROBATE

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