

STATE OF ALABAMA)

COUNTY OF SHELBY)

**ARTICLES OF INCORPORATION
OF
FIRST ALABAMA MORTGAGE CORP.**

Inst # 2001-40589

09/19/2001-40589
01:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
105.00
004 MSB

The undersigned, acting as incorporator of a corporation under the Code of Alabama, adopts the following Articles of Incorporation for such corporation.

FIRST: The name of the corporation is **First Alabama Mortgage Corp.**

SECOND: The period of its duration is perpetual.

THIRD: The authorized corporate purposes shall be to conduct any and all lawful business purpose or purposes which a corporation organized under Title X of the Code of Alabama may be permitted to undertake.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is One Thousand (1000) shares, all common, of a par value of One Dollar (\$1.00) each.

FIFTH: The address of the initial registered office of the corporation is:

Anna Munday Clark
245 Wagon Trail
Alabaster, Alabama 35007

and the name of its initial registered agent at such address is Anna Munday Clark.

SIXTH: The number of directors constituting the initial Board of Directors of the corporation is one (1) and the name and address of the person who is to serve as director until the first annual meeting of shareholders or until successors are elected and shall qualify is:

NAME

ADDRESS

Anna Munday Clark

245 Wagon Trail
Alabaster, Alabama 35007

SEVENTH: The name and address of the incorporator is:

NAME

ADDRESS

Anna Munday Clark

245 Wagon Trail
Alabaster, Alabama 35007

Dated this 13 day of September 2001.


Anna Munday Clark

STATE OF ALABAMA)

COUNTY OF SHELBY)

I, the undersigned authority, a Notary Public in and for said County and State, hereby certify that the above named incorporator, Anna Munday Clark, who is known to me, appeared before me this date, and under oath, stated that the matters contained in the Articles of Incorporation are true and she executed the same voluntarily.

Witness my hand and seal this the 13th day of September 2001.


Notary Public

My Commission Expires:

My Commission Expires:

MY COMMISSION EXPIRES 4/20/2002

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 10-2B-4.02, 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:

First Alabama Mortgage Corp.

This domestic corporation name is proposed to be incorporated in ~~Jefferson~~^{Shelby} County and is for the exclusive use of Anna Clark, 209 Applewood Drive, Lakeside Park, KY 41017 for a period of one hundred twenty days beginning May 31, 2001 and expiring September 29, 2001.



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.

May 31, 2001

Date

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

Jim Bennett

Secretary of State

Inst # 2001-40589

09/19/2001-40589
01:30 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
004 MSB 105.00