

This Instrument Prepared by Joseph G. Stewart, Attorney at Law, 1600 Bank for Savings Building, Birmingham, AL 35203

ARTICLES OF INCORPORATION
OF
ADVANCED EQUITY, INC.

The undersigned, acting as incorporators of a corporation under the Alabama Business Corporation Act, adopt the following Articles of Incorporation for such corporation:

FIRST: The name of the corporation is Advanced Equity, Inc.

SECOND: The period of its duration is perpetual.

THIRD: The purposes for which the corporation is organized are as follows:

(a) To invest in, sell, hold, service, and deal in real estate notes and mortgages; to act as and conduct the general business of a real estate mortgage loan banker and broker; to service real estate mortgage loans; and to lend money upon the security of real estate.

(b) To render to others, and to engage in the business of rendering to others, consulting, advisory, administrative, industrial engineering, accounting, bookkeeping and other services of every nature, kind and character, which a corporation may legally render;

(c) To engage in any industrial, manufacturing, mining, merchantable, trading, agricultural, service, 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

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Rt 1 Box 307
Helena
35080

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, 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 transact any or all lawful business for which corporations may be incorporated under the Alabama Business Corporation Act.

FOURTH: The aggregate number of shares which the corporation shall have authority to issue is 10,000 shares of common stock of the par value of \$1.00 per share.

FIFTH: The address of the initial registered office of the corporation is Route 1, Box 307, Helena, Alabama 35080 and the name of its initial registered agent at such address is D. E. Barrow

SIXTH: The number of directors constituting the initial board of directors of the corporation is two (2) and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are:

<u>Name</u>	<u>Address</u>
D. E. Barrow	Route 1, Box 307 Helena, AL 35080

B. J. Harris

Route 1, Box 306-B
Helena, AL 35080

SEVENTH: The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
D. E. Barrow	Route 1, Box 307 Helena, AL 35080
B. J. Harris	Route 1, Box 306-B Helena, AL 35080

EIGHTH: No shareholder of the corporation shall be entitled as a matter of right to subscribe for, purchase, receive or acquire as a pre-emptive right any shares of stock, or other securities convertible into stock, of the corporation which it may issue, or sell, whether out of the number of shares thereof now or hereafter authorized or out of shares now or hereafter held in its treasury, but all such additional shares of stock or other securities may be issued or disposed of by the board of directors to such persons and upon such terms as in its absolute discretion it may deem advisable.

Dated October 16, 1984.

D. E. Barrow
D. E. Barrow

B. J. Harris
B. J. Harris

Incorporators

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STATE OF ALABAMA

I, Don Siegelman, 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, the corporate name _____

Advanced Equity, Inc.

is reserved as available based only upon an examination of the corporation records

on file in this office for the exclusive use of Advanced Equity, Inc.

for a period of one hundred twenty days from this date. In the case of a domestic

corporation, the name of the county in which the corporation was or is proposed to

be incorporated is SHELBY Jefferson. I further certify that as set out in

the application for reservation of corporate name, the Secretary of State's

office does not assume any responsibility for the availability of the corporate

name requested nor for any duplication which might occur.

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.

September 24, 1984 - expires 1-23-85

Date

Don Siegelman

Don Siegelman

Secretary of State

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STATE OF ALABAMA

SHELBY COUNTY

CERTIFICATE OF INCORPORATION

OF

ADVANCED EQUITY, INC.

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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 Advanced Equity, Inc., duly signed pursuant to the provisions of Section 64 of the Alabama Business Corporation Act, have been received in this office and are found to conform to law.

BOOK
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 Advanced Equity, Inc., and attaches hereto a duplicate original of the Articles of Incorporation.

GIVEN Under My Hand and Official Seal on this the 17th day of October, 1984.

RECEIVED
SHELBY COUNTY
JULY 10 1984
1984 OCT 17 AM 9:23

Thomas A. Sweeney, Jr.
Judge of Probate