

**ARTICLES OF ORGANIZATION
OF
THE TERRACE, LLC**

**TO THE HONORABLE JUDGE OF PROBATE
OF SHELBY COUNTY ALABAMA:**

The undersigned, for the purpose of forming a limited liability company (the "Company") pursuant to the provisions of the Alabama Limited Liability Company Act as codified in Alabama Code § 10-12-1, et seq. (the "Act") hereby certifies as follows:

1. NAME. The name of the Company is:

The Terrace, LLC

2. OPERATING AGREEMENT. The affairs of the Company, the conduct of its business and the relations of its members are regulated and established under the Company's Operating Agreement as the same may be amended from time to time in accordance with its terms (the "Operating Agreement").

3. PURPOSES. The Company has been organized for the purpose of acquiring, owning, managing, developing, improving, selling, leasing, mortgaging and encumbering real property. The Company may also transact any other lawful business for which a limited liability company may be formed under the Act, but nothing contained herein shall be construed as authorizing the Company to carry on the business of banking or insurance or to act as a trust company, securities broker, securities dealer or investment advisor.

4. DURATION. The period of duration of the Company shall be perpetual.

5. INITIAL REGISTERED OFFICE AND AGENT. The location and mailing address of the initial registered office of the Company and the name of its initial registered agent are as follows:

Rita Ann Kollars.
7 Hazeltine Walk
Shoal Creek, Alabama 35242

6. INITIAL MEMBER. The name and mailing address of the initial member of the Company are as follows:

NAME

ADDRESS

Rita Ann Kollars

7 Hazeltine Walk
Shoal Creek, Alabama 35242

7. ADDITIONAL AND SUBSTITUTE MEMBERS. Any new or substitute members shall be admitted to the Company only in accordance with the terms set forth in the Operating Agreement.

8. CESSATION OF MEMBERSHIP OF ALL MEMBERS. The cessation of membership of all members will result in the dissolution of the Company unless the holders of all the financial rights in the

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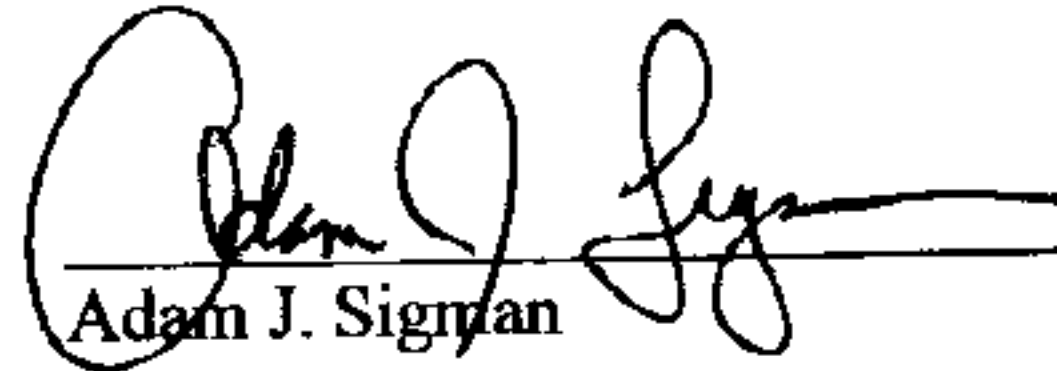
continue the legal existence and business of the Company and to appoint one or more new members.

9. MANAGEMENT OF THE COMPANY. Management of the Company is vested in its members.

10. ORGANIZER. The name and mailing address of the Organizer of the Company are as follows:

Adam J. Sigman, Esq.
Berkowitz, Lefkovits, Isom & Kushner, P.C.
420 North 20th Street
SouthTrust Tower, Suite 1600
Birmingham, Alabama 35203

IN WITNESS WHEREOF, the undersigned, acting as the Organizer of the Company, has executed these Articles of Organization as of this 25th day of April, 2000.


Adam J. Sigman

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