

**ARTICLES OF ORGANIZATION
OF
MACK FINANCIAL SERVICES, L.L.C.**

Pursuant to the Provisions of Act No 93-724 of the 1993 Alabama Legislature, the undersigned hereby adopt the following Limited Liability Company Articles of Organization:

**ARTICLE I
THE NAME OF THE LIMITED LIABILITY COMPANY IS:**

The name of the limited liability company is **MACK FINANCIAL SERVICES, L.L.C.**, hereinafter referred to in these Articles of Organization as the "Company."

**ARTICLE II
DURATION**

The period of its duration is perpetual; provided however, that the Company shall cease to exist upon the winding up of its affairs and its dissolution in accordance with Section 37 of the Alabama Limited Liability Company Act (the "Act").

**ARTICLE III
PURPOSES**

The purpose for which the Company is organized is the transaction of any and all lawful business for which a limited liability company may be organized under the Act, including, without limitation, the following:

- a. To provide financial lending services to individuals and small businesses.
- b. To acquire, own, sell, exchange, mortgage, lease, operate, improve, renovate or otherwise deal in residential real estate.
- c. To acquire, own, sell, exchange, mortgage, lease, operate, improve, develop or otherwise deal in commercial real estate, buildings, office space or any interest therein.
- d. To accomplish any lawful business whatsoever or which shall at any time appear to be conducive to or expedient for the protection or benefit of the Company or its property.
- e. To exercise all other powers necessary to or reasonably connected with the Company's business which may be legally exercised by limited liability companies under the Act or under the laws of any jurisdiction in which the Company may conduct its business.

f. To engage in all activities necessary, customary, convenient, or incident to any of the foregoing.

ARTICLE IV REGISTERED AGENT/OFFICE

The location and street address of the initial registered office shall be:

**195 Pebble Circle
Pelham, Alabama 35124**

and its registered agent at such address shall be:

Kendrick J. Mack

ARTICLE V INITIAL MEMBERS

The names and addresses of the initial Members are:

Kendrick J. Mack

**195 Pebble Circle
Pelham, Alabama 35124**

ARTICLE VI ADMISSION OF ADDITIONAL MEMBERS

The members of the Company shall have the right to admit additional members to the Company in accordance with the terms and conditions set forth in the Operating Agreement of the Company.

ARTICLE VII CESSATION OF MEMBERSHIP

The circumstances under which cessation of membership of one or more members will result in the dissolution of the Company are as described in the Operating Agreement of the Company.

**ARTICLE VIII
OTHER PROVISIONS**

The ownership in the Limited Liability Company is to be allocated as follows:

Kendrick J. Mack

One Hundred Percent (100%)

IN WITNESS THEREOF, the undersigned member has executed these Articles of
Organization, on this, the **10th** day of **July, 2003**. (Must be executed by all members listed).

THIS DOCUMENT PREPARED BY:

✓ Frank Steele Jones
Sexton, Cullen & Jones, P.C.
2116 10th Avenue South
Birmingham, Alabama 35205



Kendrick J. Mack