

AMENDMENT TO THE ARTICLES OF ORGANIZATION OF ALABAMA LAWYERS CREDIT ASSOCIATION, LLC

Alabama Lawyers Credit Association, LLC, a limited liability company duly organized under the laws of the State of Alabama upon the filing of its Articles of Organization with the Judge of Probate of Shelby County, Alabama on April 4, 2002, does hereby file this Amendment with the Judge of Probate of said County as of the date set forth below:

ARTICLE VI of the Articles of Organization shall be amended to read as follows:

ARTICLE VI

The sole Managing Members of the Company is: Loyd Skidmore, an individual. The Special Members of the Company are: Lawyers Credit Corporation (formerly known as Red Clay Capital Corporation), a Delaware corporation; Ann Edwards Russell Revocable Living Trust, a Florida statutory trust; and Edward B. Everett, III, an individual.

In witness whereof, the undersigned has executed this Amendment to the Articles of Organization of Alabama Lawyers Credit Association, LLC as of the 1st day of January, 2005.

Loyd Skidmore; Managing Member

and Original Organizer

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