

**ARTICLES OF ORGANIZATION
OF
M & J DEVELOPMENT, L.L.C.**

Pursuant to the Provisions of Code of Alabama, Title 10, Chapter 12, Articles 1, et.seq., the undersigned hereby adopt the following Limited Liability Company Articles of Organization:

ARTICLE I

The name of the Limited Liability Company is: M & J DEVELOPMENT, L.L.C. (hereinafter reeferred to as the "Company").

ARTICLE II

The company shall begin on the date of the filing of the Articles of Organization with the Probate Judge and shall continue perpetually, unless sooner terminated as provided in the Operating Agreement.

ARTICLE III

PURPOSES

The company has been organized primarily for the purpose of originating residential mortgage loans and all related activities.

ARTICLE IV

REGISTERED AGENT/OFFICE

The location and street address of the initial registered office shall be 1205 Ashville Road, Suite 200, Montevallo, Alabama 35115, and it registered agent at such address shall be Michael D. Nichols.

ARTICLE V

INITIAL MEMBERS

The names and address of the initial members are:

Michael D. Nichols

109 Sunset Trail
Alabaster, Al 35007

Jack N. Spinks

315 Triple B Drive
Montevallo, Al 35115

ARTICLE VI

ADMISSION OF NEW MEMBERS

The initial Members have the right to admit additional Members, upon such terms and conditions as may be agreed upon, by unanimous written consent of the initial Members of the Company.

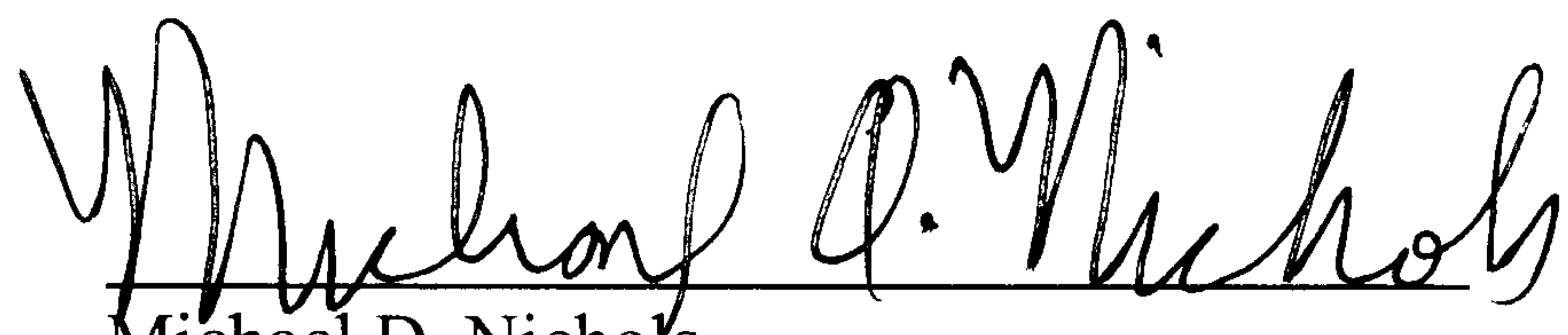
ARTICLE VII

MANAGEMENT

The Company shall be managed by the initial Members until such time as their successors are elected and qualify for service.

IN WITNESS WHEREOF, the undersigned Members have executed these Articles of Organization this 2nd Day of May, 2005.

M & J DEVELOPMENT, L.L.C.



Michael D. Nichols

Member



Jack N. Spinks

Member

This instrument prepared by:
Michael D. Nichols
1205 Ashville Road, Suite 200
Montevallo, Al 35115