

ARTICLES OF ORGANIZATION
OF
FINANCIAL CONCEPTS & SOLUTIONS, L.L.C.

Pursuant to the Provisions of Sections 10-12-1, *et seq.* of the Code of Alabama (1975), the undersigned hereby adopt the following Limited Liability Company Articles of Organization.

ARTICLE I
NAME

The name of the limited liability company is Financial Concepts & Solutions, L.L.C., (the "Company").

ARTICLE II
DURATION

The Company shall have a duration from the date of organization until perpetuity, unless it is dissolved and its affairs wound up prior to that date in accordance with the Alabama Limited Liability Company Act (the "Act").

ARTICLE III
PURPOSES

The purposes for which the Company is formed are:

- (a) For any legal and lawful purpose pursuant to the Alabama Limited Liability Company Act, except for the purpose of banking or insurance;
- (b) To render to others, and to engage in the business of rendering to others, consulting, advisory, administrative, accounting, financial, and other services of every nature, kind and character, which it may legally tender;
- (c) To engage in any industrial, manufacturing, mining, mercantile, 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 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, limited liability companies, individuals, or direct or indirect obligations of governmental entities or of any instrumentality thereof; and

(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

ARTICLE IV REGISTERED OFFICE; REGISTERED AGENT

The location and street address of the initial registered office of the Company shall be 1055 Hermitage Circle, Birmingham, Alabama 35242, and its registered agent at such address shall be Rick Higgins.

ARTICLE V INITIAL MEMBERS

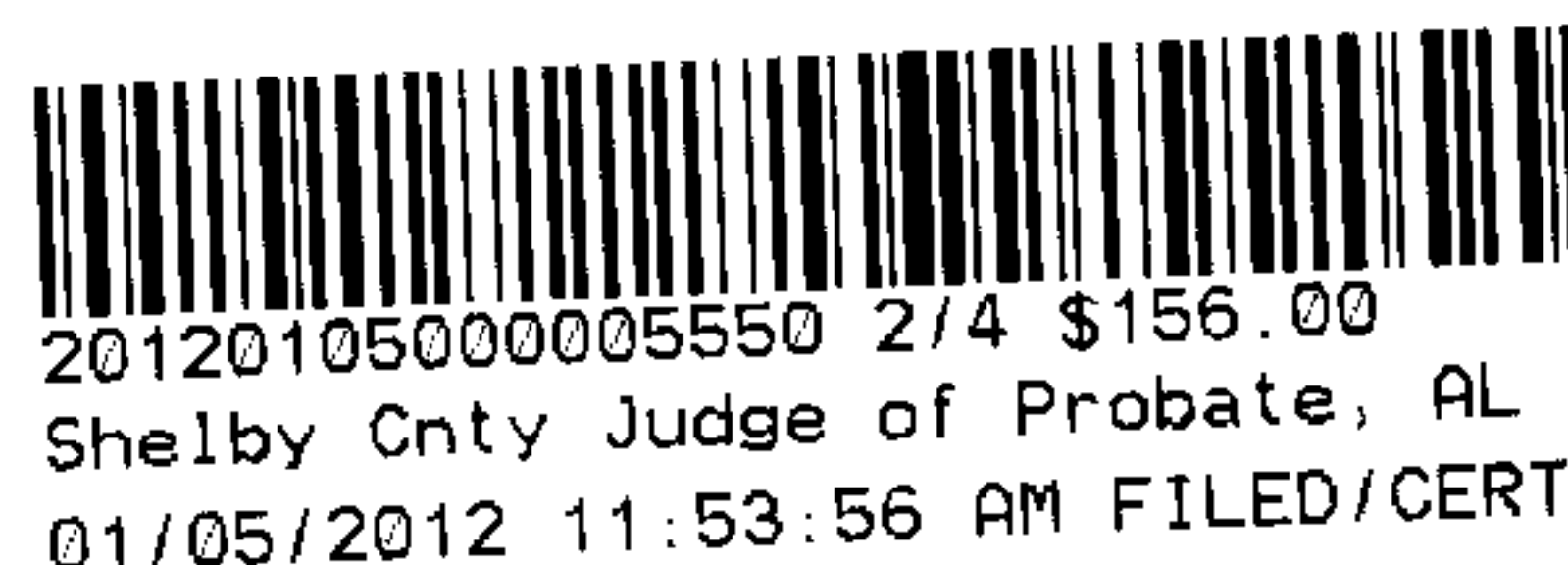
The names and addresses of the initial members are:

Deborah Higgins

1055 Hermitage Circle
Birmingham, Alabama 35242

Rick Higgins

1055 Hermitage Circle
Birmingham, Alabama 35242



ARTICLE VI
ADMISSION OF ADDITIONAL MEMBERS

Upon the unanimous written consent of the members, the Company may permit the admission of additional members and the terms and conditions of their admission shall be as set forth in the Company's Operating Agreement.

ARTICLE VII
CONTINUATION OF BUSINESS

The Company may be re constituted and the business of the Company may be continued following an event of dissociation which terminates the membership of a member of the Company if (i) there are at least two remaining members or at least one remaining member and a new member is admitted, and (ii) the business of the Company is continued by the written consent of all of the remaining members within 90 days after the occurrence of the event of dissociation.

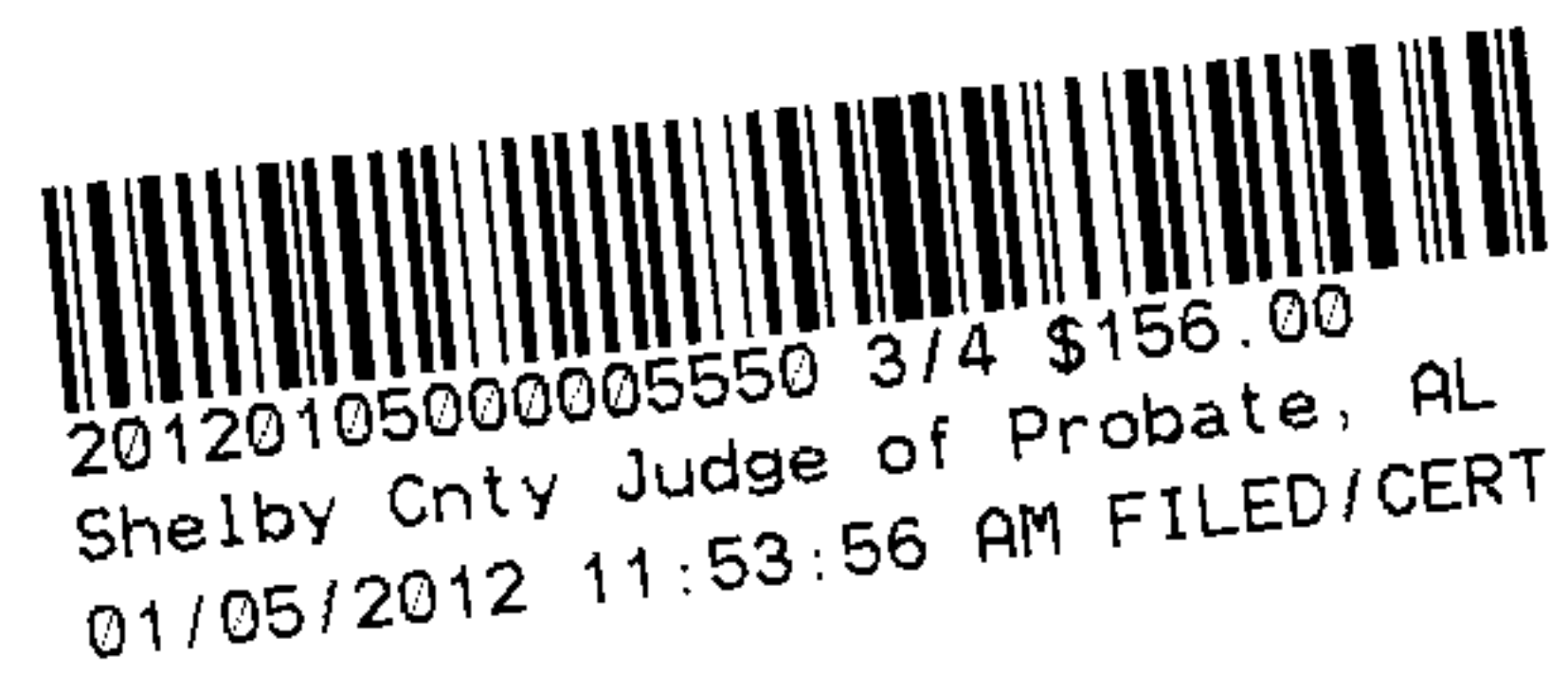
IN WITNESS WHEREOF, these Articles have been subscribed as of the 31 day of DECEMBER, 2011, by the undersigned members, who affirm that the statements made herein are true and under the penalties of perjury.


Deborah Higgins, Member


Rick Higgins, Member

THIS DOCUMENT PREPARED BY:

Barry D. Vaughn
PROCTOR & VAUGHN, L.L.C.
Post Office Box 2129
Sylacauga, Alabama 35150
Telephone: (256) 249-8527



Beth Chapman
Secretary of State

20120105000005550 4/4 \$156.00
Shelby Cnty Judge of Probate, AL
01/05/2012 11:53:56 AM FILED/CERT

P.O. Box 5616
Montgomery, AL 36103-5616

STATE OF ALABAMA

I, Beth Chapman, 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 Title 10A, Chapter 1, Article 5,
Code of Alabama 1975, and upon an examination of the entity
records on file in this office, the following entity name is
reserved as available:

Financial Concepts & Solutions, L.L.C.

This domestic limited liability company is proposed to be
formed in Alabama and is for the exclusive use of RICK
HIGGINS, 1055 HERMITAGE CIRCLE, BIRMINGHAM, AL 35242 for a
period of one hundred twenty days beginning October 17, 2011
and expiring February 15, 2012

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.



589-788

October 17, 2011
Date

Beth Chapman
Beth Chapman Secretary of State