

CERTIFICATE OF FORMATION
OF
CAPSTONE FUNDING, LLC

THE UNDERSIGNED, for the purpose of forming a limited liability company pursuant to the provisions of the Alabama Limited Liability Company Law, as the same now exists or as may hereafter be amended (the "Law"), does hereby adopt the following Certificate of Formation:

ARTICLE I.

The name of the Company is "Capstone Funding, LLC" (the "Company").

ARTICLE II.

The purposes for which the Company is formed are:

- (a) To engage in the business of making real estate mortgage loans.
- (b) To transact any lawful business for which limited liability companies may be organized under the Law.

ARTICLE III.

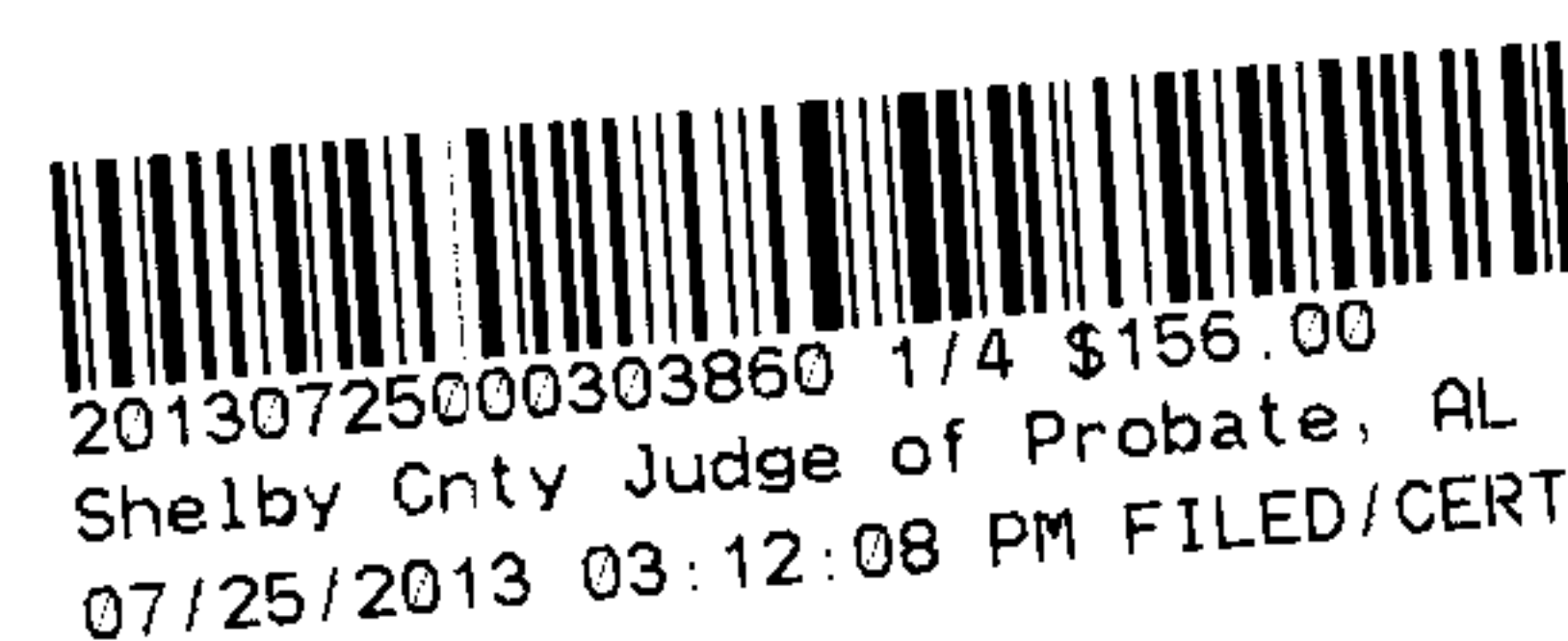
The existence of the Company shall commence on the date of the filing of this Certificate of Formation in the Office of the Judge of Probate of Shelby County, Alabama, and shall be terminated upon the earlier to occur of: (i) the written consent of all the members to terminate the Company; (ii) as provided in the Operating Agreement; or (iii) as may be required under the Law.

ARTICLE IV.

The street address of the initial registered office of the Company is 33 Inverness Center Parkway, Suite 140, Birmingham, Alabama, 35242. The name of the initial registered agent at the said registered office is Peter Thomas Hodo, III.

ARTICLE V.

The name of the Organizer is Ashley L. Neese, Esq., at Dominick Feld Hyde, 1130 22nd Street South, Suite 4000, Birmingham, Alabama 35205.



ARTICLE VI.

The Company shall admit additional members only upon the terms and conditions set forth in the Operating Agreement.

ARTICLE VII.

The cessation of membership of one or more members will result in termination of the Company if there are no remaining members, unless the legal existence and business of the Company is continued and one or more new members is appointed in the manner provided in the Operating Agreement.

ARTICLE VIII.

The name and mailing address of the initial member of the Company are as follows:

Yellowhammer Holdings, LLC
33 Inverness Center Parkway, Suite 140
Birmingham, Alabama 35242

ARTICLE IX.

The management of the limited liability company is vested in its manager. The name and address of the initial manager are as follows:

Yellowhammer Holdings, LLC
33 Inverness Center Parkway, Suite 140
Birmingham, Alabama 35242

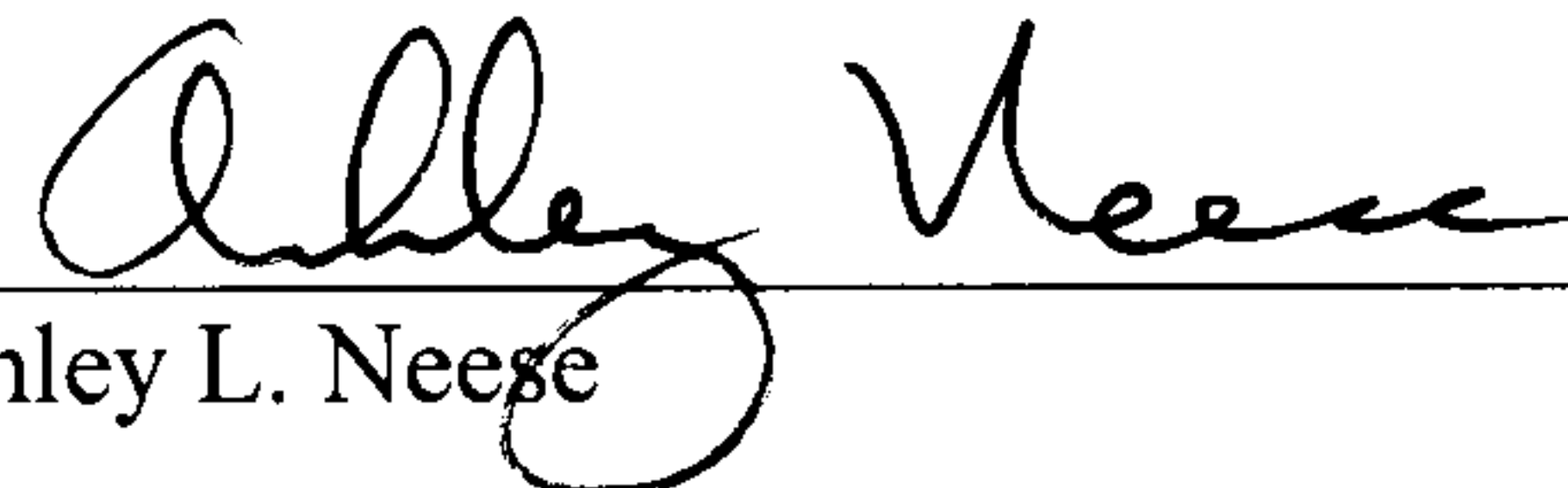
The initial manager shall serve until its successor(s) are elected and shall qualify. Subject to any provisions in the operating agreement of the limited liability company, or the provisions of the Alabama Business and Nonprofit Entity Code restricting or enlarging the management rights and duties of any person or group or class of persons, the manager shall have the right and authority to manage the business or affairs of the limited liability company and to make all decisions with respect thereto.

ARTICLE X.

The Company has the same powers as an individual to take action and do all things necessary or convenient to carry out its business and affairs, except as otherwise provided by the Alabama Limited Liability Company Law or the Company's governing documents, including without limitation, all entity powers provided in Sections 10A-1-2.11, 10A-1-2.12 and 10A-1-2.13 of the

Law. It is hereby expressly provided that the foregoing reference to entity powers shall not be held to limit or restrict in any manner the powers of the Company otherwise granted by law.


IN WITNESS WHEREOF, the undersigned Organizer does hereby make this Certificate of Formation and does hereby affirm that the facts stated herein are true, and accordingly signs this Certificate of Formation this 25 day of July, 2013.



Ashley L. Neese

This instrument prepared by:

Ashley L. Neese, Esq.
Dominick Feld Hyde, P.C.
1130 22nd Street South
Ridge Park, Suite 4000
Birmingham, Alabama 35205


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Beth Chapman
Secretary of State

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

STATE OF ALABAMA

**I, Beth Chapman, Secretary of 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:

Capstone Funding, LLC

This domestic limited liability company is proposed to be formed in Alabama and
is for the exclusive use of Ashley L. Neese, 1130 22nd Street South, Suite 4000,
Birmingham, AL 35205 for a period of one hundred twenty days beginning July
24, 2013 and expiring November 22, 2013.

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**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.**

July 24, 2013

Date

Beth Chapman

Beth Chapman

Secretary of State