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#### ARTICLES OF ORGANIZATION

OF

#### SOUTHERN FIDELITY MORTGAGE GROUP, LLC



The name of the limited liability company is Southern Fidelity Mortgage Group, LLC. The mailing and street address of the principal office of Southern Fidelity Mortgage Group, LLC, shall be at 2755 Millstone Plantation Road, Tallahassee, FL, 32312.

### ARTICLE II PERPETUALNESS

The period of its duration is perpetual.

## ARTICLE III PURPOSE

The purpose for which the limited liability company is organized is any lawful purpose including but not limited to owning, operating and managing other lawful businesses, and to engage in all activities necessary, customary, convenient, or incident to the foregoing.

## ARTICLE IV REGISTERED AGENT AND OFFICE

The location and mailing address of the initial registered office of the limited liability company is Robert H. Kirby, and the name of its initial registered agent at such address is 2755 Millstone Plantation Road, Tallahassee, FL, 32312. The undersigned initial registered agent hereby accepts the appointment as registered agent for Southern Fidelity Mortgage Group, LLC. Further, the undersigned initial registered agent acknowledges that he is familiar with, and accepts, the obligations of being the registered agent as provided under Florida law and specifically under the Florida Limited Liability Company Act.



## ARTICLE V ADMISSION OF ADDITIONAL MEMBERS

The sole initial member of the limited liability company shall be Robert H. Kirby. The Members of the limited liability company shall have the right to admit additional Members upon the approval of those Members holding at least a majority of the Membership Units of the limited liability company, subject to any additional requirements contained in the operating agreement of the limited liability company which may be in effect from time to time.

### ARTICLE VI CONTINUITY OF BUSINESS

Upon the death, retirement, resignation, expulsion, bankruptcy, or dissolution of a Member or the occurrence of any other event which terminates the continued membership of a Member in the Company, the business of the Company shall be continued and the Company shall not be dissolved without the prior written consent of all the remaining Members of the Company, except as may be expressly required by non-waivable provisions of applicable law.

# ARTICLE VII MANAGERS

Management of the limited liability company shall be vested in the Management Committee, consisting of one or more Managers, as more fully set forth in the operating agreement of the limited liability company as the same may be in effect from time to time.

The Management Committee shall initially consist of one (1) Manager. The name and address of the initial Manager is as follows:

Name of Manager Robert H. Kirby

Address
2755 Millstone Plantation Road
Tallahassee, FL, 32312.

## ARTICLE IX INTERNAL AFFAIRS

The regulation of the internal affairs of the limited liability company, if not set forth herein, shall be governed by the operating agreement of the limited liability company which may be in effect from time to time.

# ARTICLE IX INDEMNIFICATION

Unless expressly agreed otherwise in writing by all of the Members, the Company shall indemnify any Member, Manager or former Manager to the full extent permitted under Florida law.

The und	ersigned	Organizer	of the lim	ited 1	iability co	mpany	named l	ierei	n in accordan	ce v	vith	the
Florida	Limited	Liability	Company	Act	executes	these	Articles	of	Organization	as	of	the
57H	day of	Jui	-4		2005.				Organization			

Robert H. Kirby

As Member, Manager and Initial Registered Agent