

LO60000047308

ROBERT H. KIRBY

(Requestor's Name)

2755 MILLSTONE PLANTATION RD.

(Address)

(Address)

TALLAHASSEE, FL 32312

(City/State/Zip/Phone #)

PA 850-894-8334

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ARTICLES OF ORGANIZATION
OF
SOUTHERN FIDELITY MORTGAGE GROUP OF DESTIN, LLC

ARTICLE I
NAME

The name of the limited liability company is Southern Fidelity Mortgage Group of Destin, LLC. The mailing and street address of the principal office of Southern Fidelity Mortgage Group of Destin, LLC, shall be at 2755 Millstone Plantation Road, Tallahassee, Florida 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, Florida 32312. The undersigned initial registered agent hereby accepts the appointment as registered agent for Southern Fidelity Mortgage Group of Destin, 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.

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ARTICLE V
ADMISSION OF ADDITIONAL MEMBERS

The initial members of the limited liability company shall be:

<u>Name of Member</u>	<u>Address</u>
Southern Fidelity Mortgage Group, LLC	2755 Millstone Plantation Road Tallahassee, Florida 32312
Richard P. Severance	309 Sand Myrtle Trail Destin, Florida 32541
Jeffery H. Shoults	323 Sand Myrtle Trail Destin, Florida 32541

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, Florida 32312

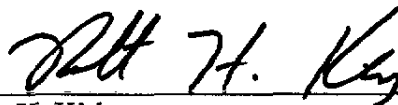
ARTICLE VIII
INTERNAL AFFAIRS

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 undersigned Organizer of the limited liability company named herein in accordance with the Florida Limited Liability Company Act executes these Articles of Organization as of the 8th day of MAY, 2006.



Robert H. Kirby
As Organizer and Initial Registered Agent

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