

ARTICLES OF ORGANIZATION
OF
SOUTHERN FINANCIAL, LLC

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COPY

I, the undersigned natural person of the age of eighteen years or more, acting as organizer of a limited liability company under the Uniform Limited Liability Company Act, Chapter 15, Title 13, Virgin Islands Code ("Uniform Limited Liability Company Act"), do hereby adopt the following Articles of Organization for such limited liability company:

ARTICLE ONE

NAME, ADDRESS AND PRINCIPAL OFFICE

Name and Address

1. The name and address of the limited liability company shall be Southern Financial, LLC (the "Company"), 9100 Port of Sale Mall, Suite 15, St. Thomas, U.S. Virgin Islands 00802. The physical address and mailing address of the Company are the same.

Principal Office

2. The principal office and permanent address for the transaction of business of the Company shall be the address stated in Paragraph 1 of these Articles as the physical address of the Company.

Resident Agent and Office

3. The mailing address of the Company's initial designated office is 9100 Port of Sale Mall, Suite 15, St. Thomas, U.S. Virgin Islands 00802.

The physical address of the Company's initial designated office is 9100 Port of Sale Mall, Suite 15, St. Thomas, U.S. Virgin Islands 00802.

The name of its initial resident agent at such address is Business Basics VI, LLC.

The business address of the resident agent and the address of the designated office are identical.

ARTICLE TWO

PURPOSE

The purpose for which the Company is organized is to engage in any and all lawful business for which a limited liability company may be organized under the Uniform Limited Liability Company Act and the other laws of the U.S. Virgin Islands.