

NANCY L. WORLEY
SECRETARY OF STATE



First Floor, State Capitol
Suite S-105
600 Dexter Avenue
P.O. Box 5616
Montgomery, Alabama 36103-5616

State of Alabama

September 1, 2006

Settlement Group
300 Osborne Street
St. Marys, GA 31558

Re: The Settlement Group, Inc. has adopted the fictitious name Georgia Settlement Group, Inc. for the purpose of transacting business in Alabama

Dear Sir or Madam:

This letter acknowledges receipt of your Application for Certificate of Authority and \$175.00 application fee. Your authority to transact business in the State of Alabama has been granted as of August 21, 2006.

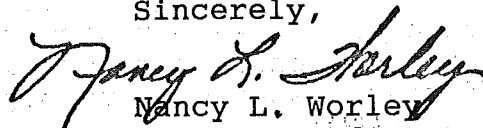
Enclosed you will find a certified copy of your Application for Certificate of Authority. Thank you for doing business in Alabama.

You are required to file the Business Privilege Tax Return (BPT) with the Alabama Department of Revenue. You have two-and-a-half months from the date the Certificate of Authority is granted in the State of Alabama to file the BPT forms. You may download a copy of the BPT Forms from the Alabama Department of Revenue website address located at www.ador.state.al.us. For additional information or specific instructions, please call the Alabama Department of Revenue at (334)353-7923.

If you are unable to download a copy of the BPT forms or if you do not have internet access, you may obtain the BPT forms from Alabama Department of Revenue, Privilege Tax Division or from the Corporations Division of the Alabama Secretary of State's Office.

If this office may be of further assistance in this or any other matter, please contact us at (334)242-5324.

Sincerely,


Nancy L. Worley
Secretary of State

NLW/slv
Enclosures