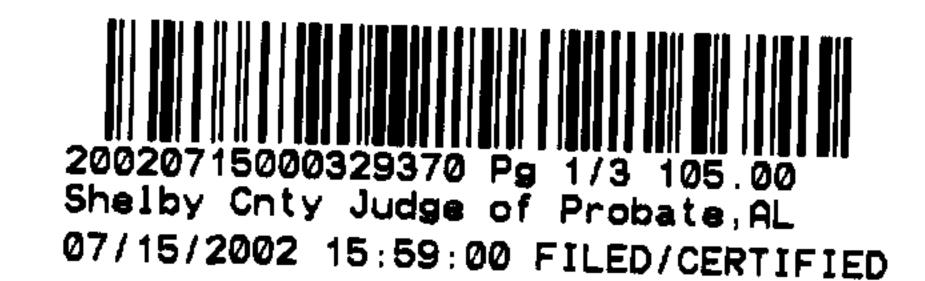
## State of Alabama



## For-Profit Corporation Articles of Incorporation

Pursuant to the provisions of the Alabama Business Corporation Act, the undersigned hereby adopts the following Articles of Incorporation.

Article I The name of the corporation is Chandler Financial Group, Inc.

Article II The duration of the corporation is perpetual.

Article III This corporation has been organized for the following purpose:

To own, operate, conduct, maintain, and carry on the business of sales and marketing of the products of various companies, including financial products and services in the State of Alabama and the transaction of any and/or all lawful business for which corporations may be incorporated under this chapter.

Article IV The number of shares, which the corporation shall have authority to issue, is Ten Thousand (10,000) and the par value of each share shall be one cent (0.01). If the shares are to be without par value, then "no par value" shall be stated.

Article V The street address of the registered office is 1413 Whirlaway Court, Helena, Alabama 35080, and the name of the registered agent at that office is Cindy M. Chandler.

Article VI The name and address of the Director is Cindy M. Chandler 1413 Whirlaway Court, Helena, Alabama 35080

Article VII The name and address of the Incorporator is Cindy M. Chandler 1413 Whirlaway Court, Helena, Alabama 35080

Any provision, not consistent with the law, for the regulation of the internal affairs of the corporation of for the restriction of the transfer of shares may be added.

IN WITNESS THEREOF, the undersigned incorporator executed these Articles of Incorporation on this, the 1<sup>st</sup> day of July, 2002.

Type of Print Name of Incorporator

Signature of Incorporator

This Document Prepared By: Cindy M. Chandler PO Box 754 Helena, Alabama 35080

## STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Chandler Financial Group, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of Cindy Chandler, PO Box 754, Helena, AL 35080 for a period of one hundred twenty days beginning June 6, 2002 and expiring October 5, 2002.



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.

June 6, 2002

Date

Jim Bennett

Secretary of State

20020715000329370 Pg 3/3 105.00 Shelby Cnty Judge of Probate, AL 07/15/2002 15:59:00 FILED/CERTIFIED