

STATE OF ALABAMA)

SHELBY COUNTY)

ARTICLES OF INCORPORATION
OF
SCHNITTKER FINANCIAL, INC.

TO THE PROBATE JUDGE OF SHELBY COUNTY:

UNDER AND BY VIRTUE of the Alabama Business Corporation Act, the undersigned incorporator does hereby make and file these Articles Of Incorporation, pursuant to the provisions of said laws, to become thereunder a body corporate, for the purposes of carrying on the business hereinafter named, and hereby declare and certify:

ARTICLE I

The name of the Corporation shall be SCHNITTKER FINANCIAL, INC.

ARTICLE II

The principal place of business of said Corporation is located at 202 Lake Heather Reserve, Birmingham, AL 35242. The duration of this Corporation shall be perpetual.

ARTICLE III

The objects and purposes for which this Corporation is formed are:

- a. To engage in the business of maintaining and assisting individuals or businesses with their investment portfolios.
- b. To promote, or aid in any manner, financially or otherwise, any person, firm, association, or corporation, and to guarantee contracts and other obligations.
- c. To engage in the transaction of any and all lawful business for which corporations may be incorporated under the Alabama Business Corporation Act.

The aggregate number of shares of stock which the Corporation shall have the authority to issue shall be One Hundred (100) Shares of Common Stock of the par value of One and 00/100 (\$1.00) Dollars per share.

ARTICLE IV

The initial registered office of the Corporation shall be located at 202 Lake Heather Reserve, Birmingham, AL 35242. The initial registered agent at such address is Rocky Joe Lee Schnittker.

ARTICLE V

The initial Board of Directors shall consist of ONE (1) person. The name and address of the person who shall serve as director until the first annual meeting of shareholders of the Corporation or until their successor is elected and qualified is:

Name	Address
Rocky Joe Lee Schnittker	202 Lake Heather Reserve Birmingham, AL 35242

ARTICLE VI

The name and address of the incorporator is:

Name	Address
Rocky Joe Lee Schnittker	202 Lake Heather Reserve Birmingham, AL 35242

ARTICLE VI

The shareholders of this Corporation shall have the right to increase or decrease the capital stock to such sum or sums, as they may desire.

This Corporation shall have all the rights, powers, privileges and immunities conferred by said laws and all other laws applicable thereto, whether herein specifically set out or not, all of which are hereby referred to and made a part hereof as fully as though set out herein.

ARTICLE VII

The Board of Directors except as otherwise provided by statute, by these Articles of Incorporation, or by by-laws hereafter adopted, and any amendments to the foregoing shall exercise the corporate powers.

In furtherance, and not in limitation, of the powers conferred by statute, the Board of Directors is expressly authorized:

- (a) To make and alter the by-laws of this Corporation, but by-laws so made by the Directors may be altered or repealed by the Directors or shareholders;
- (b) To fix and determine and to vary the amount of working capital of the Corporation; to determine whether any, and if any, what part of any, accumulated profits shall be declared and paid as dividends, to determine the date or dates for the declaration and payment of dividends; to direct and determine the use and disposition of any surplus or net profits over and above the capital stock paid in;
- (c) To make, from time to time (so far as may be permitted by law), temporary secured or unsecured loans when, in the judgement of the Board of Directors, the money so loaned is not at the time required in the conduct of the business of the Corporation.

The Corporation may, in its by-laws, confer powers upon its Board of Directors in addition to the foregoing and in addition to the powers and authorities expressly conferred upon it by statute.

ARTICLE VIII

The officers of the Corporation shall be as follows:

President	Rocky Joe Lee Schnittker
Vice-President	Rocky Joe Lee Schnittker
Secretary	Rocky Joe Lee Schnittker
Treasurer	Rocky Joe Lee Schnittker

ARTICLE IX

This Corporation may from time to time issue its shares of stock for such consideration (but not less than par so long as the Corporation is solvent), as may be fixed from time to time by whole or in part, cash, labor done, or property actually received and applied to the Corporation's purposes. In the absence of actual fraud in the transaction, the judgement of the Board of Directors as to the value of such labor or property shall be conclusive. Any and all shares so issued for which the consideration is fixed shall have been paid of delivered shall be deemed fully paid stock and shall not be liable to any further call or assessment thereon, and the holders of such shares shall not be liable for any further payment in respect thereof.

This Corporation may, from time to time, lawfully enter into any agreement to which all, or less than all, the holders of record of the issued and outstanding shares of its capital stock shall be parties, restricting the transfer of any or all shares of its capital stock represented by certificates therefore.

ARTICLE X

This Corporation shall have a lien on its shares of stock for any debt or liability incurred to it by a shareholder, before notice of a transfer or levy on such shares.

ARTICLE XI

This Corporation shall have the right to purchase, take, receive or otherwise acquire, hold, own, pledge, transfer or otherwise dispose of its own shares, but purchases of its own shares, whether direct or indirect, shall be made only to the extent of earned surplus or capital surplus available therefore.

ARTICLE XII

All persons who shall acquire shares of stock in this Corporation shall acquire such shares subject to the TO THE PROBATE JUDGE OF SHELBY COUNTY, ALABAMA.

ARTICLE XIII

Every person (and the heirs, executors and administrators of such person) who is or was an officer, director or employee of the Corporation, or of any other corporation which such person as such at the request of the Corporation, and of which the Corporation directly or indirectly is a shareholder or creditor, or

indirectly is a shareholder or creditor, or of which it is in any way interested, may be indemnified by the Corporation against any and all liability and reasonable expense that may be incurred by such person in connection with or resulting from any clear, action, suit or proceeding (whether brought by or in the right of the Corporation of such company or otherwise), civil or criminal, or in connection with an appeal relating thereto, in which such person may become involved, as a party or otherwise, by reason of such person being or having been an officer, director or employee of the Corporation or such other corporation, or by reason of any action taken or not taken by such person in such capacity, whether such person continues to be an officer, director or employee at the time of such liability or expense shall have been incurred provided such person acted in good faith in what such person reasonably believed to be the best interests of the Corporation or such other corporation, as the case may be, and, in addition in any criminal action or proceeding, had no reasonable cause to believe that such conduct was unlawful. As used herein, the terms "liability" and "expense" shall include, but shall not be limited to, counsel fees, disbursements and amounts of judgements, fines or penalties against, and amounts paid and settlements by or for such person. The termination of any claim, action, suit or proceeding, civil or criminal by judgement, settlement (whether with or without court approval) or conviction shall not create a presumption that such person does not meet the standards of conduct set forth herein.

Any indemnification hereunder shall be made at the discretion of the Corporation, but only if the Board of Directors shall find that such person has met the standards of conduct set forth in the preceding paragraph.

Expenses incurred with respect to any such claim, action, suit or proceeding may be advanced by the Corporation prior to the final disposition thereof upon receipt of any undertaking by or on behalf of such person to repay such amount unless it shall ultimately be determined that such person is entitled to indemnification hereunder.

The rights of indemnification provided in this article shall be in addition to any rights to which any such person may otherwise be entitled under by-law, agreement, vote of shareholders, or otherwise.

ARTICLE XIV

The directors and/or shareholders may waive, in writing any requirement under the laws of the State of Alabama (where the laws permit such waivers) for the holding of a formal meeting with respect to any business to be transacted by this Corporation, and may transact the business of the Corporation by resolution executed or consented to in writing by all of the directors and/or shareholders without the formality of a meeting, which resolution holders without the formality of a meeting, which resolution when so executed or consented to shall be valid and binding on this Corporation in the same manner as if a meeting had been called with respect to such action and notice issued, as provided by the laws of the State of Alabama.

ARTICLE XV

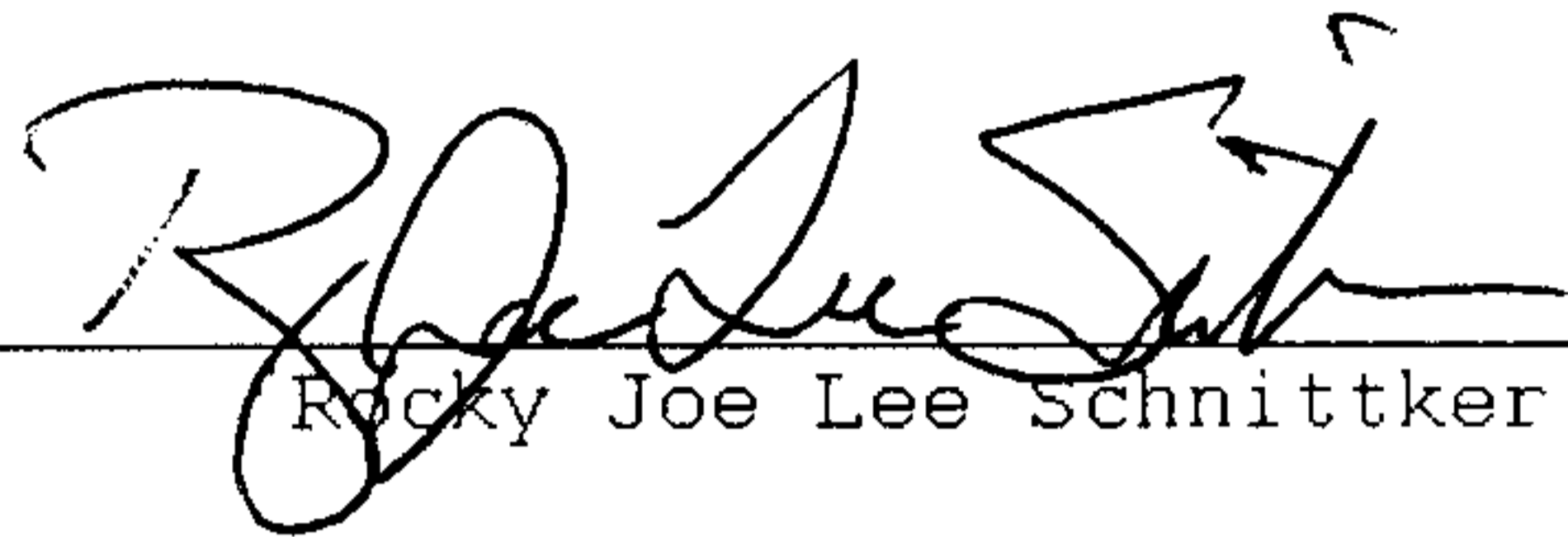
The private property of the shareholders shall not be object to payment of corporate debts to any extent whatsoever.

ARTICLE XVI

This Corporation reserves the right to amend, alter change or repeal any provisions contained in these Articles of Incorporation in the manner, now or hereafter prescribed by statute, and all rights conferred on shareholders herein are granted subject to this reservation.



IN TESTIMONY WHEREOF, the Incorporator is hereunto signed and subscribed there name and file these articles for record in the office of the Probate Judge of Shelby County, Alabama, for the purpose of forming a corporation, in pursuance of said laws, this _____ day of _____, 2008.

 11-26-08
Rocky Joe Lee Schnittker



20081126000451250 6/6 \$95.00
Shelby Cnty Judge of Probate, AL
11/26/2008 11:59:29AM FILED/CERT

Beth Chapman
Secretary of State

P.O. Box 5616
Montgomery, AL 36103-5616

STATE OF ALABAMA

I, Beth Chapman, 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:

Schnittker Financial, Inc.

This domestic corporation name is proposed to be incorporated in Jefferson County and is for the exclusive use of Rocky Schnittker, 202 Lake Heather Reserve, Birmingham, AL 35242 for a period of one hundred twenty days beginning October 22, 2008 and expiring February 20, 2009.



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.

October 22, 2008

Date

Beth Chapman

Beth Chapman

Secretary of State