FILED

00 JAN 10 AM 8: 57

Department of State Division of Corporations P.O. Box 6327 Tallahassee, FL 32314

SECRETARY OF STATE TALLAHASSEE, FLORIDA

*****70.00 *****70.80

SUBJECT: CM 2en Mancial N. F / MC. (Proposed corporate name - must include suffix)			
Enclosed is an origin	al and one(1) copy of the article		
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	□\$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PY REQUIRED
FROM: Orlando Valentin Name (Printed or typed)			
10100 Baymeadows Rd #817 Address			
Jacksonville, Floridg 327.56 City, State & Zip			

NOTE: Please provide the original and one copy of the articles.

Objection & Mediagne, net

PAI/IS/2000/

Exhibit A Page 2 of 9

ARTICLES OF INCORPORATION

FILED 00 JAN 10 AM 8: 57

SECRETARY OF STATE TALLAHASSEE, FLORIDA

Citizen Financial NF Inc.

ARTICLE I NAME

The name of this corporation is Citizen Financial NF Inc.

ARTICLE II PRINCIPAL OFFICE AND MAILING ADDRESS

The principal place of business is: 10550 Baymeadows RD. number 630, Jacksonville Florida, 32256.

The mailing address is: 3545-1 Saint Johns Bluff RD. S. number 123, Jacksonville, Florida 32222.

This Corporation is a for profit corporation.

The specific and primary purposes for which this Corporation is formed include the brokering of Mortgage loans. This can be changed by the approval of the Broad of Directors.

ARTICLE III SHARES

The Corporation is authorized to issue one billion shares of common stock. The initial distribution of stock will be one share to each co-chief executive officer. Share issue will be approved by the all co-chief executive officers.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

The registered agent and street address are: Orlando Valentin 10100 Baymeadows RD 817 Jacksonville Florida 32256.

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are: ORLANDO Valentin 1000 Bay meadows 2D 817 Jackson with, FLORIDA, 37256

Signature/Incorporator

ollan 2000

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this certificate, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provision of all statues relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Signature/Registered Agent Mod Wall

of Jan 2000