

**ARTICLES OF INCORPORATION
OF
Citizen Financial NF Inc.**

FILED
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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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 10100 Baymeadows RD 817 Jacksonville, FLORIDA, 32256

Signature/Incorporator



Date

02 Jan 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



Date

02 Jan 2000