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To:

Division of Corporations

Yax Number :

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From

Account Name : CORPORATE CREATIONS INTERMATIONAL INC.

Account Number : 110432003053 Phone : (305)672-0686

Fax Number : (305)672-9110

FLORIDA PROFIT CORPORATION OR P.A.

CitiFirst Financial Inc.

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ARTICLES OF INCORPORATION

Article I. Name

The name of this Florida corporation is: CitiFirst Financial Inc.

Article II. Address

The Corporation's mailing address is: CitiFirst Financial Inc. 560 Ketch Drive Naples FI 34103

Article III. Registered Agent

The name and address of the Corporation's registered agent is: Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410

Article IV. Board of Directors

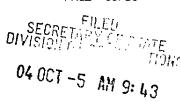
The name of each member of the Corporation's Board of Directors is: Eric G Hall

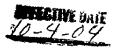
The affairs of the Corporation shall be managed by a Board of Directors consisting of no less than one director. The number of directors may be increased or decreased from time to time in accordance with the Bylaws of the Corporation. The election of directors shall be done in accordance with the Bylaws. The directors shall be protected from personal liability to the fullest extent permitted by applicable law.

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

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Article V. Capital Stock

The Corporation shall have the authority to issue 2000 shares of common stock, per value \$.01 per share.

Article VI. Incorporator

The name and address of the incorporator is: Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139

Article VII. Corporate Existence

These Articles of Incorporation shall become effective and the corporate existence will begin on October 4, 2004.

The undersigned incorporator executed these Articles of Incorporation on October 4, 2004.

Bluce J. andrew

CORPORATE CREATIONS INTERNATIONAL INC. Karla Sarria Vice President by R.L. Anderson as attorney-in-fact

Corporate Creations International Inc. 941 Fourth Street Miami Beach FL 33139 (305) 672-0686

CERTIFICATE OF DESIGNATION REGISTERED AGENT/OFFICE

CORPORATION:

CitiFirst Financial Inc.

REGISTERED AGENT/OFFICE:

Corporate Creations Network Inc. 11380 Prosperity Farms Road #221E Palm Beach Gardens FL 33410

I agree to act as registered agent to accept service of process for the corporation named above at the place designated in this Certificate. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

Rebuca J. ardum

CORPORATE CREATIONS NETWORK INC. Karla Sarria, Vice President by R.L. Anderson as attorney-in-fact

Date: October 4, 2004

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