

Electronic Articles of Incorporation For

**P05000055235
FILED
April 14, 2005
Sec. Of State
cblalock**

CITADEL FINANCIAL GROUP, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

CITADEL FINANCIAL GROUP, INC.

Article II

The principal place of business address:

15 WEST STRONG STREET
SUITE 20-A
PENSACOLA, FL. US 32501

The mailing address of the corporation is:

15 WEST STRONG STREET
SUITE 20-A
PENSACOLA, FL. US 32501

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

The name and Florida street address of the registered agent is:

KARL W BOYLES JR
1121 NORTH 9TH AVENUE
PENSACOLA, FL. 32501

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: KARL W. BOYLES, JR.

Article VI

The name and address of the incorporator is:

KARL W. BOYLES, JR.
1121 NORTH 9TH AVENUE
PENSACOLA, FLORIDA 32501

Incorporator Signature: KARL W. BOYLES, JR.

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P, S
TIMOTHY HUGHES
15 WEST STRONG STREET SUITE 20-A
PENSACOLA, FL. 32501 US

Title: VP,D
MARK SIMMS
15 WEST STRONG STREET
PENSACOLA, FL. 32501 US

Title: D
TIMOTHY HANDLEY
15 WEST STRONG STREET SUITE 20-A
PENSACOLA, FL. 32501 US

Title: D
SERGEI M KHVATKOU
15 WEST STRONG STREET SUITE 20-A
PENSACOLA, FL. 32501 US

Article VIII

The effective date for this corporation shall be:

04/14/2005