

**Electronic Articles of Incorporation
For**

P06000003028
FILED
January 06, 2006
Sec. Of State
jshivers

CITADEL LENDING COMPANY

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 LENDING COMPANY

Article II

The principal place of business address:

100 S MATANZAS BLVD
ST AUGUSTINE, FL. 32080

The mailing address of the corporation is:

100 S MATANZAS BLVD
ST AUGUSTINE, FL. 32080

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:

100

Article V

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

DAVID J BEAN
100 S MATANZAS BLVD
ST AUGUSTINE, FL. 32080

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

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Registered Agent Signature: DAVID J BEAN

Article VI

The name and address of the incorporator is:

DAVID J BEAN
100 S MATANZAS BLVD

ST AUGUSTINE FL 32080

Incorporator Signature: DAVID J BEAN

Article VII

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

Title: P/D
DAVID J DAVID
100 S MATANZAS BLVD
ST AUGUSTINE, FL. 32080

Article VIII

The effective date for this corporation shall be:

01/06/2006