

**Electronic Articles of Incorporation
For**

P07000076200
FILED
July 03, 2007
Sec. Of State
shawkes

CITI FIRST LENDING 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:

CITI FIRST LENDING INC

Article II

The principal place of business address:

11200 ST JOHNS INDUSTRIAL PKWY N
SUITE ONE
JACKSONVILLE, FL. 32246

The mailing address of the corporation is:

11200 ST JOHNS INDUSTRIAL PKWY N
SUITE ONE
JACKSONVILLE, FL. 32246

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:

10000

Article V

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

ERIC MURPHY
7990 BAYMEADOWS RD
#430
JACKSONVILLE, FL. 32256

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

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Registered Agent Signature: ERIC MURPHY

Article VI

The name and address of the incorporator is:

ERIC MURPHY
11200 ST JOHNS INDUSTRIAL PKWY
SUITE ONE
JACKSONVILLE, FL 32246

Incorporator Signature: ERIC MURPHY

Article VII

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

Title: P
ERIC MURPHY
11200 ST JOHNS INDUSTRIAL PKWY SUITE ONE
JACKSONVILLE, FL. 32246

Title: VP
HAROLD COEFIELD
11200 ST JOHNS INDUSTRIAL PKWY SUITE ONE
JACKSONVILLE, FL. 32246

Article VIII

The effective date for this corporation shall be:

06/28/2007