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ARTICLES OF INCORPORATION

OF

CitiFinancial Services, Inc.

The undersigned incorporators, for the purpose of forming a corporation under Florida Business Corporation Act, hereby adopt the following Articles of Incorporation.

FIRST: The name of the corporation is CitiFinancial Services, Inc.

SECOND: The street address of the initial principal office, and, if different, the mailing address of the corporation is: 300 Saint Paul Street, Baltimore, Maryland 21202

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

Number of Shares 100

Class Common Par Value Per Share

\$1.00

FOURTH: The street address of the initial registered office of the corporation is c/o C T Corporation System, 1200 South Pine Island Road, City of Plantation, Florida 33324, and the name of its initial registered agent at such address is C T Corporation System.

FIFTH: The names of addresses of the persons who are to serve as initial directors are:

J. P. Murphy

300 Saint Paul Street, Baltimore, MD 21202

D. A. Smoley

300 Saint Paul Street, Baltimore, MD 21202

J. B. Duvail, III

300 Saint Paul Street, Baltimore, MD 21202

SIXTH: The name and address of each incorporator is:

Norma Velasquez 1025 Vermont Avenue, NW, Washington, DC 20005

Judy Kenestrick

Jarma Velasque

1025 Vermont Avenue, NW, Washington, DC 20005

FL001 - C T System Online

C T Corporation System is familiar with and accepts the obligations provided for in Section 607.0505 of the Florida Statutes.

C T Corporation, System

Charlie Shampang

Assistant Secretary

Date 3/4/99

99 MAR -8 PM 2: 04 SECRETARY OF STATE

FILED