

PO2000109249

LOUIS G. PAYOR, III
P.O. BOX 2412
Winter Park, Florida 32790
(407) 321-1013
(407) 895-8119

October 7, 2002

Via U.S. Mail

Department of State
Division of Corporations
P.O. Box 6327
Tallahassee, Florida 32314

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-10/09/02--01015--018
*****87.50 *****87.50

RE: Loan Consolidation for Professionals of America, Inc.

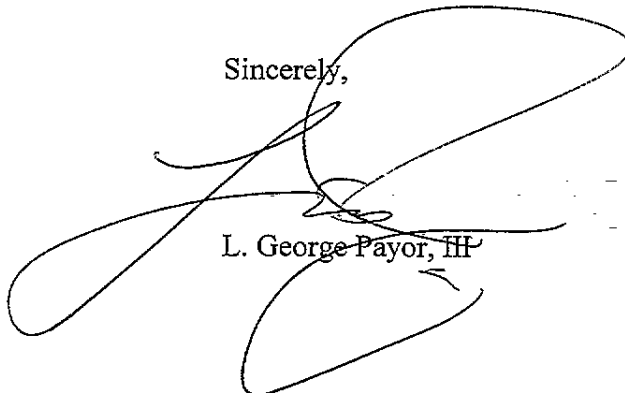
To Whom It May Concern:

Please find enclosed the original and a copy of the Articles of Incorporation for the above referenced, along with a draft in the amount of \$87.50 for the filing fee, certified copy and certificate of status. A Federal Employer Identification Number has already been applied for and assigned which is: 05-0533996.

Please forward all mailing to the address above which is the same address listed within the articles of incorporation.

Thank you for your attention to this matter and should there be any problems or you have any questions or comments, please do not hesitate to contact me at the numbers above.

Sincerely,



L. George Payor, III

LGP
Enclosures as noted

FILED
02 OCT -9 AM 8:36
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Bm 10/10

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

Loan Consolidation for Professionals of America, Inc.

ARTICLE II PRINCIPAL OFFICE

The principal place of business/mailing address is:

P.O. Box 2412
Winter Park, Florida 32790

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:

Third party marketing firm for student loan consolidation

ARTICLE IV SHARES

The number of shares of stock is:

1,000

ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)

The name(s), address(es) and title(s):

Louis G. Payor, III/Chairman & President

Jason B. Payor - Vice President of Operations

Richard Pappas - Treasurer

ARTICLE VI REGISTERED AGENT

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

Louis G. Payor, III
1614 Weber Street
Orlando, Florida 32803

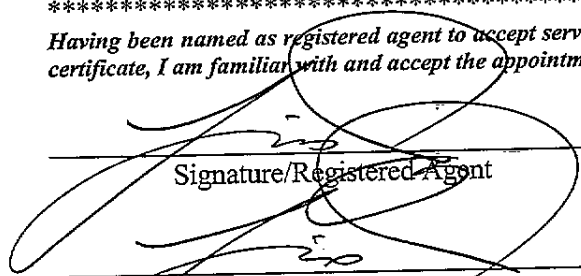
ARTICLE VII INCORPORATOR

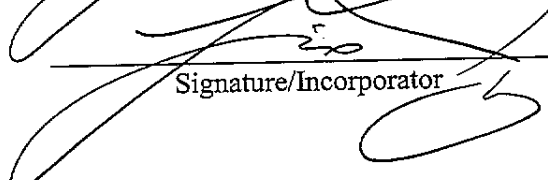
The name and address of the Incorporator is:

Louis G. Payor, III
P.O. Box 2412
Winter Park, Florida 32790

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Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity



Signature/Registered Agent


Signature/Incorporator

10-4-02
Date

10-4-02
Date