

**F02000002440**

TRANSMITTAL LETTER

TO: Registration Section  
Division of Corporations

SUBJECT: AMERICAN COLLEGIATE FINANCIAL SERVICES, INC  
(Name of corporation - must include suffix)

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida",  
"Certificate of Existence", and check are submitted to register the above referenced foreign corporation  
to transact business in Florida.

400005554374--4  
-05/16/02--01029--001  
\*\*\*\*\*87.50 \*\*\*\*\*87.50

Please return all correspondence concerning this matter to the following:

ROBERT E PATTERSON JR  
(Name of Person)

AMERICAN COLLEGIATE FINANCIAL SERVICES, INC  
(Firm/Company)

7027 4TH AVE No. #4  
(Address)

ST PETERSBURG, FL 33710  
(City/State and Zip code)

For further information concerning this matter, please call:

ROBERT E PATTERSON at (727) 347-5399  
(Name of Person) (Area Code & Daytime Telephone Number)

**STREET ADDRESS:**  
Registration Section  
Division of Corporations  
409 E. Gaines St.  
Tallahassee, FL 32399

**MAILING ADDRESS:**  
Registration Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy

RECEIVED  
02 MAY 16 AM 9:56  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA  
FILED  
02 MAY 16 AM 9:54  
SECRETARY OF STATE

APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT BUSINESS IN FLORIDA

IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.

1. AMERICAN COLLEGIATE FINANCIAL SERVICES, INCORPORATED  
(Name of corporation; must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)

2. NEVADA  
(State or country under the law of which it is incorporated)

3. 88-0454875  
(FEI number, if applicable)

4. MARCH 16, 2000  
(Date of incorporation)

5. PERPETUAL  
(Duration: Year corp. will cease to exist or "perpetual")

6. UPON QUALIFICATION  
(Date first transacted business in Florida. If corporation has not transacted business in Florida, insert "upon qualification.")  
(SEE SECTIONS 607.1501, 607.1502 and 817.155, F.S.)

7. 7027 4TH AVE NO #4 ST PETERSBURG, FL 33710  
(Principal office address)

6822 22ND AVE NO. # 438 ST PETERSBURG, FL 33710  
(Current mailing address)

8. FINANCIAL SERVICES TO STUDENT LOAN BORROWERS  
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

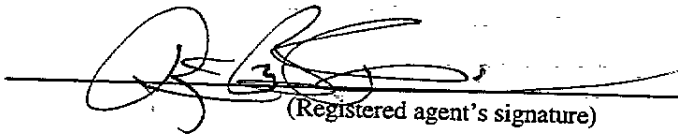
9. Name and street address of Florida registered agent: (P.O. Box or Mail Drop Box NOT acceptable)

Name: ROBERT E PATTERSON, JR

Office Address: 7027 4TH AVE NO. #4  
ST PETERSBURG, Florida 33710  
(City) (Zip code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

FILED  
MAY 16 AM 8:54  
DEPARTMENT OF STATE  
TALLAHASSEE, FLORIDA

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: JAMES M SMITH  
Address: 1225 ROXBORO RD  
LONGWOOD, FL 32750

Vice Chairman: ROBERT E PATTERSON JR  
Address: 7027 4TH AVE NO #4  
ST PETERSBURG, FL 33710

Director: BRUCE J. RECORD  
Address: 10263 GANDY BLVD #2005  
ST PETERSBURG, FL 33702

Director: JOHN D STYERS  
Address: 9380 RUSTIC PINES BLVD  
SEMINOLE, FL 33776

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02 MAY 16 AM 9:54  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

B. OFFICERS

President: JAMES M SMITH  
Address: 1225 ROXBORO RD  
LONGWOOD, FL 32750

Vice President: ROBERT E PATTERSON JR  
Address: 7027 4TH AVE NO #4  
ST PETERSBURG, FL 33710

Secretary: ROBERT E PATTERSON JR  
Address: 7027 4TH AVE NO #4 ST PETERSBURG, FL 33710

Treasurer: JOHN W VIS  
Address: 1190 68TH ST NO. ST PETERSBURG, FL 33710

\* SEE ATTACHED ADDENDUM

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. [Signature]  
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. ROBERT E PATTERSON JR - VICE CHAIRMAN  
(Typed or printed name and capacity of person signing application)

AMERICAN COLLEGIATE FINANCIAL SERVICES, INC  
ADDENDUM TO DIRECTORS

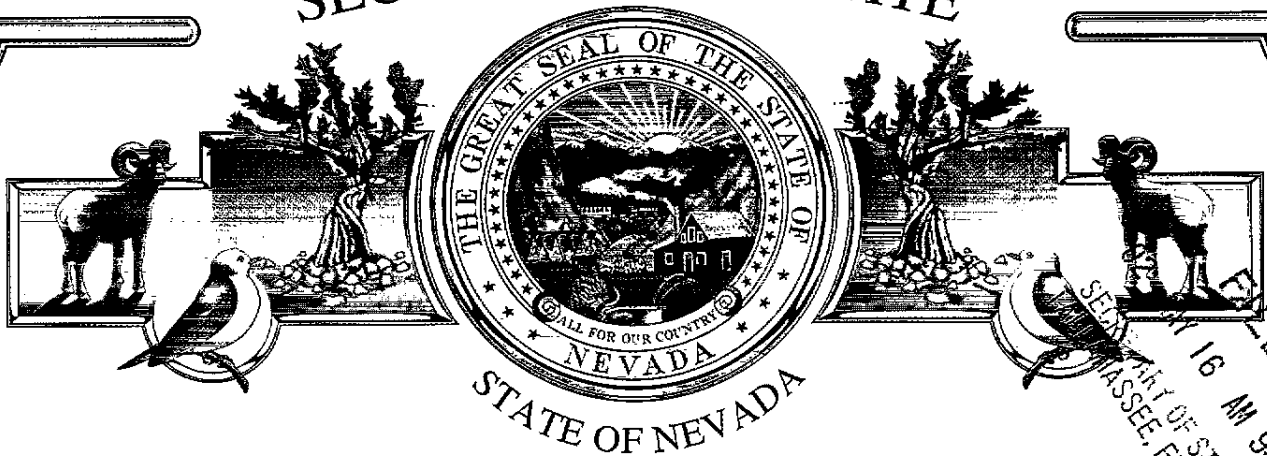
12.)(A) RICHARD C. GUILLOT  
855 117TH TER NO. #5  
ST PETERSBURG, FL 33716

DIRECTOR: JOHN W. VIS

ADDRESS: 1190 68TH ST NO.  
ST PETERSBURG, FL 33710

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02 MAY 16 AM 9:54  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

# SECRETARY OF STATE



FILED  
MAY 16 AM 9:54  
SECRETARY OF STATE  
TAMMASEE, FLORIDA

## CERTIFICATE OF EXISTENCE WITH STATUS IN GOOD STANDING

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that I am, by the laws of said State, the custodian of the records relating to filings by corporations, limited-liability companies, limited partnerships, limited-liability partnerships and business trusts pursuant to Title 7 of the Nevada Revised Statutes which are either presently in a status of good standing or were in good standing for a time period subsequent of 1976 and am the proper officer to execute this certificate.

I further certify that the records of the Nevada Secretary of State, at the date of this certificate, evidence, **AMERICAN COLLEGIATE FINANCIAL SERVICES**, as a corporation duly organized under the laws of Nevada and existing under and by virtue of the laws of the State of Nevada since March 16, 2000, and is in good standing in this state.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office, in Carson City, Nevada, on May 10, 2002.

*Dean Heller*

DEAN HELLER  
Secretary of State

By

*Jacqueline Wray*  
Certification Clerk