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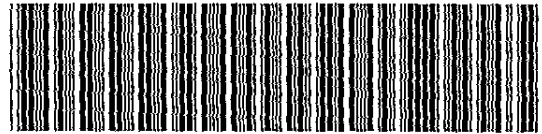
(Business Entity Name)

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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
03 DEC 23 AM 11:45

EFFECTIVE DATE

12-22-03

106-357 1/5/04

ABA FINANCIAL GROUP, INC.
5517 VAN DYKE ROAD
LUTZ, FL. 33558
(813) 493-8822

December 20, 2003

Secretary of State
Division of Corporations
P.O. Box 6327
Tallahassee, Fl. 32314

Re: Academic Financial Solutions, LLC

Dear Sirs:

Please accept the enclosed Articles of Organization for Academic Financial Solutions, LLC along with the filing fee of \$125.00.

Sincerely,



Allan B. Andreasen
President

EFFECTIVE DATE
12-22-03

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ARTICLES OF ORGANIZATION
OF
ACADEMIC FINANCIAL SOLUTIONS, LLC

The undersigned persons, for the purpose of forming a limited liability company under the Florida Limited Liability Company Act, hereby adopt the following Articles of Organization:

ARTICLE I

The name of the company (hereinafter referred to as the "Company") is:
ACADEMIC FINANCIAL SOLUTIONS, LLC.

ARTICLE II

The duration of the Company shall be thirty (30) years.

ARTICLE III

The Company is formed for the following purposes:

1. To provide debt consolidation services for student loans.
2. To take any and all actions and complete any and all business undertakings, and to provide any and all services to various industries, as the same are deemed permissible under Florida law.

ARTICLE IV

The address of the Company's principle place of business and the mailing address for the corporation shall be: 8610 Egret Point Court Tampa, Fl. 33647. The mailing address for the registered agent shall be the same address as stated above and the registered agent at such address is Michael Babb.

ARTICLE V

The total contribution of cash to the Company shall be \$1,000.00. Additional contributions, if any, may be made to the Company, as may be agreed upon by the Members from time to time.

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ARTICLE VI

There shall be no right to admit new members to the Company; provided, however, new members may be admitted to the Company and the membership interests may be transferred if the prior written consent of all members is obtained for any such admission or transfer.

ARTICLE VII

The Company will immediately dissolve upon the death, retirement, resignation, expulsion, bankruptcy or dissolution of a member; provided, however, no such dissolution shall occur if all remaining members consent to a continuation of the Company.

ARTICLE VIII

The Company shall be managed by its members, whose names and addresses are set forth below:

Allan B. Andreasen	5517 Van Dyke Road Lutz, Fl. 33558
Michael Babb	8610 Egret Point Court Tampa, Fl. 33647
Wayne Morgan	8610 Egret Point Court Tampa, Fl. 33647
Harold Babb	8610 Egret Point Court Tampa, Fl. 33647

ARTICLE IX

The effective date of this Company shall be December 22nd, 2003 (which date is not more than five business days from the actual filing of these Articles of Organization with the Secretary of the State of Florida).

IN WITNESS WHEREOF, these Articles of Organization have been signed this 22nd day of December, 2003.


Allan B. Andreasen

EFFECTIVE DATE

12-22-03

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State of Florida
County of Jackson

The foregoing instrument was acknowledged before me this 22nd day of December, 2003, by Allan Andreassen who is personally known to me and who did not take an oath.



Gail M Hill
Gail M Hill
Notary Public State of Florida

The undersigned, familiar with the duties and responsibilities as agent, hereby accepts designation as Registered Agent of the Company.

Michael Babb
Michael Babb

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