

**Electronic Articles of Organization
For
Florida Limited Liability Company**

**L04000015578
FILED 8:00 AM
February 26, 2004
Sec. Of State**

Article I

The name of the Limited Liability Company is:
UNIVERSITY STUDENT AID GROUP LLC

Article II

The street address of the principal office of the Limited Liability Company is:
18820 US HWY 19 N
SUITE 230
CLEARWATER, FL. US 33764

The mailing address of the Limited Liability Company is:
18820 US HWY 19 N
SUITE 230
CLEARWATER, FL. US 33764

Article III

The purpose for which this Limited Liability Company is organized is:
ANY AND ALL LAWFUL BUSINESS.

Article IV

The name and Florida street address of the registered agent is:
GREGORY C CUMMINS
18820 US HWY 19 N
SUITE 230
CLEARWATER, FL. 33764

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, 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 relating 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 Signature: GREGORY C. CUMMINS

Article V

The name and address of managing members/managers are:

Title: MGRM
GC FINANCIAL GROUP, INC.
2655 ULMERTON ROAD SUITE 242
CLEARWATER, FL. 33762 US

Title: MGRM
CUMMINS CAPITAL, INC.
2655 ULMERTON ROAD
CLEARWATER, FL. 33762 US

Title: MGRM
PEARL FINANCIAL GROUP, INC.
18820 US HWY 19 N SUITE 230
CLEARWATER, FL. 33764 US

Signature of member or an authorized representative of a member

Signature: GREGORY C. CUMMINS

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