

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

L05000052679
FILED 8:00 AM
May 26, 2005
Sec. Of State
Irrivers

Article I

The name of the Limited Liability Company is:
COLLEGE LOANS DIRECT TWO, LLC

Article II

The street address of the principal office of the Limited Liability Company is:
14102 58TH STREET NORTH
CLEARWATER, FL. 33760

The mailing address of the Limited Liability Company is:
14102 58TH STREET NORTH
CLEARWATER, FL. 33760

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:
GARY H BAKER
178 BAYSIDE DRIVE
CLEARWATER BEACH, FL. 33767

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: GARY H. BAKER

Article V

The name and address of managing members/managers are:

Title: MGRM
DEBBE L JOHNSON
2550 CROWN DRIVE
EL DORADO HILLS, CA. 95762

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Signature of member or an authorized representative of a member

Signature: DEBBE L. JOHNSON