

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

L06000006710
FILED 8:00 AM
January 19, 2006
Sec. Of State
ncausseaux

Article I

The name of the Limited Liability Company is:
ACADEMIC FINANCIAL CORPORATION LLC

Article II

The street address of the principal office of the Limited Liability Company is:
2655 ULMERTON ROAD
SUITE 242
CLEARWATER, FL. US 33762

The mailing address of the Limited Liability Company is:
2655 ULMERTON ROAD
SUITE 242
CLEARWATER, FL. US 33762

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:
ROBERT J CUMMINS
2655 ULMERTON ROAD
SUITE 242
CLEARWATER, FL. 33762

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: ROBERT J. CUMMINS

Article V

The name and address of managing members/managers are:

Title: MGR
ROBERT J CUMMINS
2655 ULMERTON ROAD SUITE 242
CLEARWATER, FL. 33762 US

Title: MGRM
CUMMINS CAPITAL, INC.
2655 ULMERTON ROAD SUITE 242
CLEARWATER, FL. 33762 US

Title: MGRM
LUKE L DELMONTE
1703 SPLIT FORK ROAD
OLDSMAR, FL. 34677 US

Title: MGRM
CARTISANO MARKETING, INC.
7957 43RD AVE N
ST. PETERSBURG, FL. 33709 US

Title: MGRM
SUSAN WILKINSON
2277 RIDGE AVE.
CLERMONT, FL. 34711 US

Title: MGRM
JOHN WILKINSON
2277 RIDGE AVE.
CLERMONT, FL. 34711 US

Signature of member or an authorized representative of a member

Signature: ROBERT J. CUMMINS

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