Electronic Articles of Incorporation For

N07000004952 FILED May 17, 2007 Sec. Of State thampton

DOROTHY N BEARD & ASSOCIATES, INCORPORATED

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

DOROTHY N BEARD & ASSOCIATES, INCORPORATED

Article II

The principal place of business address:

4701 COPPER HILL DRIVE SPRING HILL, FL. 34609

The mailing address of the corporation is:

4701 COPPER HILL DRIVE SPRING HILL, FL. 34609

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE REFERRAL SERVICES TO STUDENTS WHO ARE REQUESTING INFORMATION REGARDING STUDENT LOAN CONSOLIDATION AS WELL AS OTHER ACADEMIC RESOURCES TO ENHANCE THEIR CAREERS

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

The name and Florida street address of the registered agent is:

TIMOTHY L BEARD 4701 COPPER HILL DRIVE SPRING HILL, FL. 34609 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: TIMOTHY L. BEARD

Article VI

The name and address of the incorporator is:

TIMOTHY L. BEARD 4701 COPPER HILL DRIVE

SPRING HILL, FL

Incorporator Signature: TIMOTHY L. BEARD

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P TIMOTHY L BEARD 4701 COPPER HILL DRIVE SPRING HILL, FL. 34609

Title: VP WENDY G BEARD 4701 COPPER HILL DRIVE SPRING HILL, FL. 34609

Article VIII

The effective date for this corporation shall be:

05/16/2007