Electronic Articles of Incorporation For

N07000011100 FILED November 15, 2007 Sec. Of State bmcknight

COLLEGE FUNDING CONCEPTS INC.

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: COLLEGE FUNDING CONCEPTS INC.

Article II

The principal place of business address: 502 NW 102 WAY PLANTATION, FL. 33324

The mailing address of the corporation is:

502 NW 102 WAY PLANTATION, FL. 33324

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE EDUCATIONAL INFORMATION TO PARENTS AND CHILDREN REGARDING THE BEST WAYS TO PLAN FOR COLLEGE COSTS AND LIFESTYLE ADJUSTMENTS

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 H DAVIS 502 NW 102 WAY PLANTATION, FL. FL I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: TIMOTHY DAVIS

Article VI

The name and address of the incorporator is:

TIM DAVIS 502 NW 102 WAY

PLANTATION, FL 33324

Incorporator Signature: TIM DAVIS

Article VII

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

Title: P TIM H DAVIS 502 NW 102 WAY PLANTATION, FL. 33324

Title: SEC ROBERTA YOUNG 2400 E COMMERCIAL BLVD FT LAUDERDALE, FL. 33308 BR N07000011100 FILED November 15, 2007 Sec. Of State bmcknight