

**Electronic Articles of Incorporation  
For**

N13000007418  
FILED  
August 15, 2013  
Sec. Of State  
mdickey

STUDENT LOANS DEBT ASSISTANCE FUND OF AMERICA, INC.

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

**Article I**

The name of the corporation is:

STUDENT LOANS DEBT ASSISTANCE FUND OF AMERICA, INC.

**Article II**

The principal place of business address:

7975 NW 154TH ST.  
SUITE 390  
MIAMI LAKES, FL. US 330166130

The mailing address of the corporation is:

P.O. BOX 430814  
MIAMI, FL. US 332430814

**Article III**

The specific purpose for which this corporation is organized is:

THE STUDENT LOANS DEBT ASSISTANCE FUND OF AMERICA, INC.  
WILL PROVIDE ASSISTANCE TO AMERICAN CITIZENS THAT ARE  
EXPERIENCING FINANCIAL DISTRESS AND ARE DELINQUENT WHILE IN  
THE RE-PAYMENT PHASE OF THEIR STUDENT LOANS.

**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:

ELROY A KALME  
7975 NW 154TH ST.  
SUITE 390  
MIAMI LAKES, FL. 330166130

I certify that I am familiar with and accept the responsibilities of  
registered agent.

Registered Agent Signature: ELROY A. KALME

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## **Article VI**

The name and address of the incorporator is:

ELROY A. KALME  
7975 NW 154TH ST.  
SUITE 390  
MIAMI LAKES, FL 33016-6130

Electronic Signature of Incorporator: ELROY A. KALME

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

## **Article VII**

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

Title: P  
ELROY A KALME  
7975 NW 154TH ST. SUITE 390  
MIAMI LAKES, FL. 330166130 US

Title: VP  
OSCAR BARRETO  
7975 NW 154TH ST. SUITE 390  
MIAMI LAKES, FL. 330166130

Title: S  
ANGELICA M MARIN  
7975 NW 154TH ST. SUITE 390  
MIAMI LAKES, FL. 330166130

Title: T  
FERNANDO VALDEZ  
7975 NW 154TH ST. SUITE 390  
MIAMI LAKES, FL. 330166130

## **Article VIII**

The effective date for this corporation shall be:

08/12/2013