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TRANSMITTAL LETTER

FILED

02 SEP 30 AM 11:09

Department of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314

SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

500008109245--9  
-09/30/02--01078--009  
\*\*\*\*\*78.75 \*\*\*\*\*78.75

SUBJECT: My Student Debt, Inc.  
(PROPOSED CORPORATE NAME - MUST INCLUDE SUFFIX)

Enclosed are an original and one (1) copy of the articles of incorporation and a check for:

\$70.00 Filing Fee  
 \$78.75 Filing Fee & Certificate of Status

\$78.75 Filing Fee & Certified Copy  
 \$87.50 Filing Fee, Certified Copy & Certificate of Status  
**ADDITIONAL COPY REQUIRED**

FROM: Callahan and Callahan Agency, Inc.  
Name (Printed or typed)

2127 10th Avenue North  
Address

Lake Worth, Florida, 33461  
City, State & Zip

561.793.0401  
Daytime Telephone number

NOTE: Please provide the original and one copy of the articles.

03 10-2

**ARTICLES OF INCORPORATION**

in compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**ARTICLE I NAME**

The name of the corporation shall be:

My Student Debt, Inc.

**ARTICLE II PRINCIPAL OFFICE**

The principal place of business/ mailing address is:

2127 10th Avenue North, Lake Worth, Florida, 33461

**ARTICLE III PURPOSE**

The purpose for which the corporation is organized is:

Student Loan Processing

**ARTICLE IV SHARES**

The number of shares of stock is:

10,000

**ARTICLE V INITIAL OFFICERS/DIRECTORS (optional)**

The name(s), address(es) and title(s):

n/a

**ARTICLE VI REGISTERED AGENT**

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


Michael Callahan Jr.  
2127 10th Avenue North, Lake Worth, Florida, 33461

**ARTICLE VII INCORPORATOR**


The name and address of the Incorporator is:

Michael Callahan Jr.  
2127 10th Avenue North, Lake Worth, Florida, 33461

\*\*\*\*\*  
Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

  
\_\_\_\_\_  
Signature/Registered Agent

9/24/02  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Signature/Incorporator

9/24/02  
\_\_\_\_\_  
Date