

**Electronic Articles of Incorporation
For**

P03000044629
FILED
April 22, 2003
Sec. Of State

IDM STUDENT LOAN CONSOLIDATION PROGRAM, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

IDM STUDENT LOAN CONSOLIDATION PROGRAM, INC.

Article II

The principal place of business address:

13575 58TH STREET NORTH
SUITE 173
CLEARWATER, FL. US 33760

The mailing address of the corporation is:

13575 58TH STREET NORTH
SUITE 173
CLEARWATER, FL. US 33760

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

The number of shares the corporation is authorized to issue is:

1000

Article V

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

ELI H FINK JR.
13575 58TH STREET NORTH
SUITE 173
CLEARWATER, FL. 33760

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

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Registered Agent Signature: ELI HARRY FINK, JR.

Article VI

The name and address of the incorporator is:

ELI HARRY FINK, JR.
13575 58TH STREET NORTH
SUITE 173
CLEARWATER, FL 33760

Incorporator Signature: ELI HARRY FINK, JR.

Article VII

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

Title: P,T
ELI H FINK JR.
13575 58TH STREET NORTH, SUITE 173
CLEARWATER, FL. 33760 US

Title: VP,S
ELI H FINK JR.
13575 58TH STREET NORTH, SUITE 173
CLEARWATER, FL. 33760 US

Article VIII

The effective date for this corporation shall be:

04/21/2003