

**Electronic Articles of Incorporation
For**

P03000052983
FILED
May 13, 2003
Sec. Of State

DIRECT LOAN CONSOLIDATION SERVICES, 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:

DIRECT LOAN CONSOLIDATION SERVICES, INC.

Article II

The principal place of business address:

1950 1ST AVENUE NORTH
208
ST. PETERSBURG, FL. US 33713

The mailing address of the corporation is:

P. O. BOX 13402
ST. PETERSBURG, FL. 33733

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:

100

Article V

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

ALFRED GRAHAM JR.
1950 1ST AVENUE NORTH
SUITE 208
ST. PETERSBURG, FL. 33713

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

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Registered Agent Signature: ALFRED GRAHAM

Article VI

The name and address of the incorporator is:

ALFRED GRAHAM
1950 1ST AVENUE NORTH
SUITE 208
ST. PETERSBURG, FL 33713

Incorporator Signature: ALFRED GRAHAM

Article VII

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

Title: PS
ALFRED GRAHAM
1950 1ST AVENUE NORTH, SUITE 208
ST. PETERSBURG, FL. 33713 US

Title: PT
JEFFREY COPELAND
100 19TH AVENUE SOUTH
ST. PETERSBURG, FL. 33705 US

Article VIII

The effective date for this corporation shall be:

05/08/2003