

**Electronic Articles of Incorporation
For**

P03000069032
FILED
June 20, 2003
Sec. Of State

COLLEGE REPAYMENT RESOURCES 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:

COLLEGE REPAYMENT RESOURCES INC.

Article II

The principal place of business address:

300 S. MADISON AVENUE
SUITE 1
CLEARWATER, FL. US 33756

The mailing address of the corporation is:

300 S. MADISON AVENUE
SUITE 1
CLEARWATER, FL. US 33756

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:

2000

Article V

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

SHARON Y CLIETT
300 S MADISON AVENUE
SUITE 1
CLEARWATER, FL. 33756

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

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Registered Agent Signature: SHARON Y CLIETT

Article VI

The name and address of the incorporator is:

SHARON Y CLIETT
405 ALTA VISTA DR.
HAINES CITY, FL 33844

Incorporator Signature: SHARON Y CLIETT

Article VII

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

Title: P
CLIETT Y SHARON
300 S. MADISON AVENUE SUITE 1
CLEARWATER, FL. 33756