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FLORIDA PROFIT CORPORATION OR P.A.

STUDENT FINANCIAL SERVICES, INC.

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ARTICLES OF INCORPORATION

OF

STUDENT FINANCIAL SERVICES, INC.

ARTICLE 1: NAME AND MAILING ADDRESS

The name of this Corporation is STUDENT FINANCIAL SERVICES, INC., and its principal office or mailing address is 420 Park Place Blvd, Suite 300, Clearwater, Florida 33759.

ARTICLE 2: DURATION

This Corporation shall exist perpetually, commencing as of the date of acceptance and filing of these Articles by the Secretary of State of the State of Florida.

ARTICLE 3: PURPOSE

This Corporation is organized for the purpose of transacting any and all lawful business.

ARTICLE 4: CAPITAL STOCK

This Corporation shall be authorized to issue two classes of stock: Class A Voting Common and Class B Non-Voting Common. Said classes of stock shall be identical in all respects except that Shareholders owning Class B Non-Voting Common stock shall have no voting rights of any kind or nature whatsoever. The par value and authorized issue of such classes of stock are as follows:

	PAR VALUE	AUTHORIZED ISSUE
Class A Voting Common	.01 per share	100 shares
Class B Non-Voting Common	.01 per share	9,900 shares

ARTICLE 4: INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this Corporation is 420 Park Place Bivd, Suite 300, Clearwater, Florida 33759, and the name of the initial registered agent is Tim Mooney.

ARTICLE 6: INITIAL BOARD OF DIRECTORS

This Corporation initially shall have three directors. The number of directors may be either

Prepared by: Robert Kapusta, Jr. FBN: 441538 Fisher & Sauls, P.A. 100 Second Avenue South St. Petersburg, Florida 33701 (727) 822-2033 Damian Kondrotas

increased or diminished from time to time as provided in the Bylaws but shall never be less than one. The name and address of the initial director of this Corporation is:

NAME	ADDRESS
Chris Gurney	3385 Clarine Way East, Dunedin, Florida 34698
Tim Mooney	1056 Charles Street, Clearwater, Florida 33755

ARTICLE 7: INCORPORATOR

2607 Hammock Court, Clearwater, FL 33761

The name and address of the incorporator signing these Articles is:

NAME	ADDRESS
Tim Mooney	1056 Charles Street, Clearwater, Florida 33755

ARTICLE 8: PREEMPTIVE RIGHTS

Each holder of the common stock of this Corporation shall have the first right (subject to adjustments to avoid the issuance of fractional shares) to purchase shares of any other securities that this Corporation may issue from time to time, whether or not such shares are presently authorized, including shares from the treasury of this Corporation, in the ratio that the number of shares of common stock held by such shareholder at the time of issue then bears to the total number of shares of common stock then outstanding. This right is waived by any holder of the common stock who does not exercise it and pay for the stock available for purchase pursuant to such preemptive rights, within 30 days of his receipt of a written notice from this Corporation inviting him to exercise such right.

ARTICLE 9: INDEMNIFICATION

The Corporation shall indemnify any officer or director, or any former officer or director, to the full extent permitted by law.

ARTICLE 10: BYLAWS

The initial Bylaws shall be adopted by the Board of Directors. The power to alter, amend or repeal the Bylaws or adopt new Bylaws is vested in the Board of Directors, subject to repeal or change by action of the shareholders.

ARTICLE 11: AMENDMENT

This Corporation reserves the right to amend or repeal any provisions contained in these Articles of Incorporation, or any amendment thereto, and any right conferred upon the shareholders is subject to this reservation.

IN WITNESS WHEREOF, the undersigned has executed these Articles of Incorporation this 28 day of 6 c + 2 c - 2003.

Tim Mooney

"Incorporator"

ACCEPTANCE BY REGISTERED AGENT

Having been named to accept service of process for the above-named corporation at a place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of Chapter 48.091, Florida Statutes, relative to keeping open said office for service of process.

Dated this 28 day of October, 2003.

I'm Mooney, Registered Agent

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SECRETARY OF STATE
AND ANASSES STORIDA

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