Electronic Articles of Incorporation For

P05000078778 FILED May 31, 2005 Sec. Of State tburch

STUDENT LOAN CONSOLIDATION DEPARTMENT, 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:

STUDENT LOAN CONSOLIDATION DEPARTMENT, INC.

Article II

The principal place of business address:

333 1ST ST. NE C SAINT PETERSBURG, FL. 33701

The mailing address of the corporation is:

333 1ST ST. NE C SAINT PETERSBURG, FL. 33701

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: 10000

Article V

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

GLENN GOLDBERG 133 1ST ST. N. 2 SAINT PETERSBURG, FL. 33701 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GLENN GOLDBERG

Article VI

The name and address of the incorporator is:

GLENN GOLDBERG 133 1ST ST. N. SAINT PETERSBURG, FL. 33701

Incorporator Signature: GLENN GOLDBERG

Article VII

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

Title: P JEFFERY COPELAND 333 1ST ST. NE SAINT PETERSBURG, FL. 33701

Title: VP,D GLENN GOLDBERG 133 1ST ST. N SAINT PETERSBURG, FL. 33701

Title: VP,D HENRY BIZA 133 1ST ST. N SAINT PETERSBURG, FL. 33701

Title: VP,D CAMERON COX 133 1ST ST. N SAINT PETERSBURG, FL. 33701

Article VIII

The effective date for this corporation shall be:

05/31/2005