Electronic Articles of Incorporation For

P07000082648 FILED July 20, 2007 Sec. Of State Ipoole

WISE STUDENT LOANS, 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:

WISE STUDENT LOANS, INC.

Article II

The principal place of business address:

3800 TAMPA RD #170 OLDSMAR, FL. 34677

The mailing address of the corporation is:

3800 TAMPA RD #170 OLDSMAR, FL. 34677

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: 1,000,000

Article V

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

BILL SEAVEY 3800 TAMPA RD #170 OLDSMAR, FL. 34677 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: BILL SEAVEY

Article VI

The name and address of the incorporator is:

BILL SEAVEY 3800 TAMPA RD #170 OLDSMAR, FL 34677

Incorporator Signature: BILL SEAVEY

Article VII

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

Title: P BILL SEAVEY 3800 TAMPA RD #170 OLDSMAR, FL. 34677

Title: VP MICHAEL HERRINGTON 3800 TAMPA RD, #170 OLDSMAR, FL. 34677

Article VIII

The effective date for this corporation shall be:

07/20/2007