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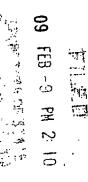
(Requestor's Name)				
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PICK-UP WAIT MAIL				
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COVER LETTER

Department of State Division of Corporations P. O. Box 6327 Tallahassee, FL 32314

SUBJECT: DEFAU	LT MANAGEMENT SERVICES. IN	NC.	
	LT MANAGEMENT SERVICES, IN (PROPOSED CORPORA) inal and one (1) copy of the artic		
\$70.00 Filing Fee	\$78.75 Filing Fee & Certificate of Status	□ \$78.75 Filing Fee & Certified Copy ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PPY REQUIRED
FROM:	13845 U	LAS LANG (Printed or typed) LS. 19 N. Address ER. FL 33764	
	727-22	ER, FL 33764 State & Zip 24-9094 elephone number	

NOTE: Please provide the original and one copy of the articles.

ARTICLES OF INCORPORATION

In compliance with Chapter 607 and/or Chapter 621, F.S. (Profit)

ARTICLE I NAME

The name of the corporation shall be:

DEFAULT MANAGEMENT SERVICES, INC.

ARTICLE II PRINCIPAL OFFICE

The principal <u>street</u> address and mailing address, if different is: 13845 U.S. 19 NORTH, CLEARWATER, FL 33764

ARTICLE III PURPOSE

The purpose for which the corporation is organized is:
TO COUNSEL DEFAULTED STUDENT LOAN HOLDERS ON THEIR OPTIONS TO GET OUT OF DEFAULT STATUS. THE
FOREGOING PURPOSES AND ACTIVITIES WILL BE INTERPRETED AS EXAMPLES ONLY AND NOT AS LIMITATIONS,
AND NOTHING THEREIN SHALL BE DEEMED AS PROHIBITING THE CORPORATION FROM EXTENDING ITS
ACTIVITIES TO ANY RELATED PURPOSES WHICH MAY BECOME NECESSARY.

ARTICLE IV SHARES

The number of shares of stock is:

1000 SHARES

ARTICLE V INITIAL OFFICERS AND/OR DIRECTORS

List name(s), address(es) and specific title(s):

DOUGLAS LANG, 1151 SKYE LANE, PALM HARBOR, FL 34683 CFO VINCENT LAWRENCE, 1730 LAKEWOOD DR. S., ST. PETERSBURG, FL 33712

ARTICLE VI REGISTERED AGENT

The name and Florida street address (P.O. Box NOT acceptable) of the registered agent is:

DOUGLAS LANG, 1151 SKYE LANE, PALM HARBOR, FL 34683

ARTICLE VII INCORPORATOR

The name and address of the Incorporator is:

VINCENT LAWRENCE, 1730 LAKEWOOD DR. S. ST. PETERSBURG, FL 33712

Having been named as registered agent to accept service of process for the above stated corporation at the place designated in this certificate, I am familiar with and accept the appointment as registered agent and agree to act in this capacity

//Signature/Registered Agent

Signature/Incorporator

Date

Date