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IORIZATION: AUTHORIZATION :

COST LIMIT : 9 70.00

ORDER DATE : June 19, 1995

ORDER TIME : 4:37 PM

ORDER NO. : 622252

CUSTOMER NO: 156239A

CUSTOMER: Mr. Harvey Lehner MR. HARVEY LEHNER

8366 N.w. 7th Street

Pompano Beach, FL 33071

DOMESTIC FILING

NAME:

COLLEGE FUNDING GUARANTEE

GROUP, INC.

ARTICLES OF INCORPORATION CERTIFICATE OF LIMITED PARTNERSHIP

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

CERTIFIED COPY
PLAIN STAMPED COPY
CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Andrea C. Mabry EXAMINER'S INITIALS: T. BROWN JUN 2 0 1995

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SECRETARY OF STATE
TALLAMASSEE, FLORIDA

ARTICLES OF INCORPORATION

OF

COLLEGE FUNDING GUARANTEE GROUP, INC.

The undersigned incorporator hereby forms a corporation under Chapter 607 of the laws of the State of Florida.

ARTICLE I. NAME

The name of the corporation shall be:

COLLEGE FUNDING GUARANTEE GROUP, INC.

The address of the principal office of this corporation

shall be 8366 Northwest 7th Street, Coral Springs, Florida 33071,

and the mailing address of the corporation shall be the same.

ARTICLE II. NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III. CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 100 shares of common stock having no par value per share.

ARTICLE IV. REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 1201 Hays Street, Tallahassee, Florida 32301, and the name of the initial registered agent of the corporation at that address is Corporation Service Company.

ARTICLE V. TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI. DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. This corporation shall have two Directors, initially. The names and addresses of the initial members of the Board of Directors are:

Harvey Lehner Dir.

Robert A. Kravitz

8366 Northwest 7th Street Coral Springs, Florida 33071

8850 Northwest 77th Court #133, Tamarac, Florida 33321

ARTICLE VII. INCORPORATOR

The name and street address of the incorporator to these Articles of Incorporation:

Corporato Agents, Inc. 1201 Hays Street Tallahassee, Florida 32301

The undersigned incorporator has executed these Articles of Incorporation on June 19, 1995.

Its Agent, Gail Shelby

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

Corporation Service Company, a Delaware corporation authorized to transact business in this State, having a business office identical with the registered office of the corporation named above, and having been designated as the Registered Agent in the above and foregoing Articles, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

By: Dace Due 99
Its Agent, Gail Shelby

Authorized Service Representative Corporation Service Company

AJR/acg