

P95000061128

August 2, 1995

Dear Secretary of State,

Enclosed are two copies of our Articles of Incorporation and a self addressed envelope.

When incorporated please enclose copy of Articles of Incorporation to our registered Agent.

Sincerely

Juan Encabo

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-08/07/95--01061--018
***120.00 ***120.00

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
95 AUG -7 12:11:45

cf 8/8/95

ARTICLES OF INCORPORATION
OF
STUDENT NOTE SERVICES, INC.

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
55 AUG -7 AM 11:46

ARTICLE I
NAME

The name of the Corporation shall be STUDENT NOTE SERVICES, INC.

ARTICLE II
PURPOSES

This Corporation is organized for any lawful purpose or purposes for which corporations may be incorporated under the laws of the State of Florida.

ARTICLE III
STOCK

This Corporation is authorized to issue 1000 shares of Common Stock having a par value of \$1.00 per share.

ARTICLE IV
INITIAL REGISTERED OFFICE AND INITIAL REGISTERED AGENT

The street address of the corporation's initial Registered Office is 675 West Jefferson Street, Tallahassee, Florida 32304, and the name of the corporation's initial Registered Agent at that address is Anne Elizabeth Bucke. The Mailing address is the same.

ARTICLE V
INCORPORATOR

The name and address of the Incorporator signing these Articles is Anne Elizabeth Bucke, 675 West Jefferson Street, Tallahassee, Florida 32304.

ARTICLE VI
INITIAL BOARD OF DIRECTORS AND OFFICERS

This corporation shall have four directors initially. The number of directors may be diminished from time-to-time by the By Laws, but shall never be less than one (1). The names and addresses of the initial directors are:

Rodney Yurco	480 East Broad Street - Suite 103; Athens, Georgia 30601
Juan Cerecedo	2002 Greene Street - Suite F; Columbia, South Carolina 29205
Brian Hall	675 West Jefferson Street; Tallahassee, Florida 32304
Anne Elizabeth Bucke	675 West Jefferson Street; Tallahassee, Florida 32304

ARTICLE VII
INDEMNIFICATION

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

ARTICLE VIII
AMENDMENT

These Articles of Incorporation may be amended in the manner provided by law.

IN WITNESS WHEREOF, the undersigned Subscriber has executed these Articles of Incorporation this 4th day of August, 1995.


(Anne Elizabeth Bucke)

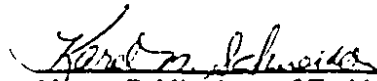
STATE OF FLORIDA)
) SS:
COUNTY OF LEON)

I hereby certify that on this day, before me, a Notary Public, duly authorized in the State and County named above to take acknowledgments, personally appeared Anne Elizabeth Bucke.

known to be the person described in and who executed the foregoing Articles of Incorporation, and he acknowledged before me that he subscribed to these Articles of Incorporation.

Produced Tennessee death # 65898098 for identification.

WITNESS my hand and official seal in the County and State named above, this 4 day of August, 1995.


Notary Public, State of Florida at Large

My commission expires:



KAROL M. SCHNEIDER
MY COMMISSION # CC422118 EXPIRES
December 21, 1998
BONDED THRU TROY FAIR INSURANCE, INC.

ACKNOWLEDGMENT AND ACCEPTANCE OF REGISTERED AGENT

Having been named as Registered Agent for the above Corporation at the place designated in the Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provisions of the Florida Corporations Code pertaining to the duties and responsibilities of a Registered Agent.


(Anne Elizabeth Bucke)

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