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DIVISION OF CORRECTATION

AMERILAWYER®

(Requestor's Name)
343 ALMERIA AVENUE

CORAL GABLES, I'L 33134 – (305) 445-2700

(City, State, Zip) (Phone #)

OFFICE USE ONLY

900001599019 -01/26/96--01046--002 ****70,00 *****70,00

Examiner's Initials

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

Trademark

Other

CR2E031(10/92)

1. ACADEMIC F	UNDING SERVICES, INC.		
(Corporati	on Numa)	(Document #)	
2. (Corporation	on Name)	(Document #)	
3. (Corporati	All	(Document #)	
4.	on Name)	(Uocument #)	
(Corporati	on Name)	(Document #)	
Walk in Pi	ck up time	Certified Copy	
Mail out W	/ill wait Photocopy AMENDMENTS	Certificate of Status	95 NAU 26
Profit	Amendment		126
NonProfit	Resignation of R.A., Officer,	Director	426 PH 4:10
Limited Liability	Change of Registered Agent		t:
Domestication	Dissolution/Withdrawal		10
Other	Merger		<i>E</i> //
OTHER FILINGS	REGISTRATION/		
Annual Report	QUALIFICATION		
Fictitious Name	Foreign		
Name Reservation	Limited Partnership		

ARTICLES OF INCORPORATION

OF

ACADEMIC FUNDING SERVICES, INC.

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a Corporation for profit under Chapter 607 of the Florida Statutes.

ARTICLE 1 - NAME

The name of the Corporation is ACADEMIC FUNDING SERVICES, INC., (hereinafter, "Corporation").

ARTICLE 2 - PURPOSE OF CORPORATION

The Corporation shall engage in any activity or business permitted under the laws of the United States and of the State of Florida.

ARTICLE 3 - PRINCIPAL OFFICE

The address of the principal office of this Corporation is 1711 East Commercial Boulevard, Suite 325, Fort Lauderdale, Florida 33304 and the mailing address is the same.

ARTICLE 4 - INCORPORATOR

The name and street address of the incorporator of this Corporation is:

Elsie Sanchez 343 Almeria Avenue Coral Gables, Florida 33134

ARTICLE 5 - OFFICERS

The officers of the Corporation shall be:

President: Robert S. Silver Secretary: Robert S. Silver Treasurer: Robert S, Silver

whose addresses shall be the same as the principal address of the Corporation.



ARTICLE 6 - DIRECTOR(S)

The Director(s) of the Corporation shall be:

Robort S. Silver

whose addresses shall be the same as the principal address of the Corporation.

ARTICLE 7 - CORPORATE CAPITALIZATION

- 7.1 The maximum number of shares that this Corporation is authorized to have outstanding at any time is **SEVEN THOUSAND FIVE HUNDRED** (7,500) shares of common stock, each share having the par value of **ONE DOLLAR** (\$1.00).
- 7.2 No holder of shares of stock of any class shall have any proemptive right to subscribe to or purchase any additional shares of any class, or any bonds or convertible securities of any nature; provided, however, that the Board of Director(s) may, in authorizing the issuance of shares of stock of any class, confer any preemptive right that the Board of Director(s) may deem advisable in connection with such issuance.
- 7.3 The Board of Director(s) of the Corporation may authorize the issuance from time to time of shares of its stock of any class, whether now or hereafter authorized, or securities convertible into shares of its stock of any class, whether now or hereafter authorized, for such consideration as the Board of Director(s) may deem advisable, subject to such restrictions or limitations, if any, as may be set forth in the bylaws of the Corporation.
- 7.4 The Board of Director(s) of the Corporation may, by Restated Articles of Incorporation, classify or reclassify any unissued stock from time to time by setting or changing the preferences, conversions or other rights, voting powers, restrictions, limitations as to dividends, qualifications, or term or conditions of redemption of the stock.

ARTICLE 8 - POWERS OF CORPORATION

The Corporation shall have the same powers as an individual to do all things necessary or convenient to carry out its business and affairs, subject to any limitations or restrictions imposed by applicable law or these Articles of Incorporation.



ARTICLE 9 - TERM OF EXISTENCE

This Corporation shall have perpetual existence.

ARTICLE 10 - REGISTERED OWNER(S)

The Corporation, to the extent permitted by law, shall be entitled to treat the person in whose name any share or right is registered on the books of the Corporation as the owner thereto, for all purposes, and except as may be agreed in writing by the Corporation, the Corporation shall not be bound to recognize any equitable or other claim to, or interest in, such share or right on the part of any other person, whether or not the Corporation shall have notice thereof.

ARTICLE 11 - REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Corporation is The Law Firm of Lawrence J. Spiegel, Chartered doing business as AmeriLawyer[®], located at 343 Almeria Avenue, Coral Gables, Florida 33134. The name and address of the registered agent of this Corporation is The Law Firm of Lawrence J. Spiegel, Chartered doing business as AmeriLawyer[®], 343 Almeria Avenue, Coral Gables, Florida 33134.

ARTICLE 12 - BYLAWS

The Board of Director(s) of the Corporation shall have power, without the assent or vote of the shareholders, to make, alter, amend or repeal the Bylaws of the Corporation, but the affirmative vote of a number of Directors equal to a majority of the number who would constitute a full Board of Director(s) at the time of such action shall be necessary to take any action for the making, alteration, amendment or repeal of the Bylaws.

ARTICLE 13 - EFFECTIVE DATE

These Articles of Incorporation shall be effective immediately upon approval of the Secretary of State, State of Florida.

ARTICLE 14 - AMENDMENT

The Corporation reserves the right to amend, alter, change or repeal any provision contained in these Articles of Incorporation, or in any amendment hereto, or to add any provision to these Articles of Incorporation or to any amendment hereto, in any manner now or hereafter prescribed or permitted by the provisions of any applicable statute of the State of Florida, and all rights conferred upon shareholders in these Articles of Incorporation or any amendment hereto are granted subject to this reservation.



Elelo Sanchez, Incorporator

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

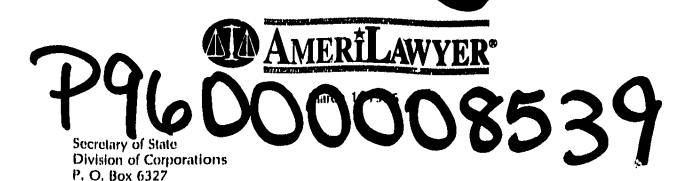
The Law Firm of Lawrence J. Spiegel, Chartered doing business as AmeriLawyer[®], having a business office identical with the registered office of the Corporation name above, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation, is familiar with and accepts the obligations of the position of Registered Agent under Section 607.0505, Florida Statutes.

The Law Firm Of Lawrence J. Spiegel, Chartered doing business as AmeriLawyer®

Lawrence J. Spiegel, President

AFFENNC SUE





Re: ACADEMIC FUNDING SERVICES, INC. Document Number: P96000008539

Dear Sirs:

Tallahassee, Florida 32314

Please let this letter serve as authorization to change the the following relating to the above captioned corporation:

- Current Physical Address on file: 1711 East Commercial Boulevard Suite 325
 Fort Lauderdale, Florida 33334
- Current Mailing Address on file: 1711 East Commercial Boulevard Suite 325
 Fort Lauderdale, Florida 33334

New Physical Address: 1729 East Commercial Boulevard Suite 325 Fort Lauderdale, Florida 33334

New Mailing Address: 1729 East Commercial Boulevard Suite 325 Fort Lauderdale, Florida 33334

Thank you for your attention to this matter. Should you have any questions, please contact the undersigned.

Nathija Utrera Attorney At Law

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