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TO: DIVISION OF CORPORATIONS

FAX #: (904)922-4001

FROM: ACE INDUSTRIES, INC.
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NAME: AMERICAN COLLEGE FINANCIAL AID, INC.

AUDIT NUMBER.....H97000005716

DOC TYPE.....FLORIDA PROFIT CORPORATION OR P.A.

CERT. OF STATUS..0

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ARTICLES OF INCORPORATION

Article 1: Name of Corporation AMERICAN COLLEGE FINANCIAL AID, INC.

Address of Corporation 1380 CHAPPAREL WAY

WEST PALM BEACH, FLORIDA 33414

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Article 2: CAPITAL STOCK: The number of shares which the corporation has authorized to be outstanding at any one time is 1,000, with a par value of \$1.00. (PAR VALUE is NOT REQUIRED).

Article 3: REGISTERED OFFICE:

and

REGISTERED AGENT:

VAL SANTIAGO MURANO

1380 CHAPPAREL WAY

WEST PALM BEACH, FL 33414

I am familiar with and hereby accept the duties and responsibilities as registered agent for said corporation

Val Santiago Murano

Signature of Registered Agent

4/7/97
Date

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED)

First listed is President. Second is Secretary/Additional Directors.

1. VAL SANTIAGO MURANO

1380 CHAPPAREL WAY

WEST PALM BEACH, FLORIDA 33414

Article 5: The Name and Address of the INCORPORATOR is:

VAL SANTIAGO MURANO

1380 CHAPPAREL WAY

WEST PALM BEACH, FLORIDA 33414

In witness whereof I have subscribed my name

Val Santiago Murano

Signature of Incorporator

VAL SANTIAGO MURANO

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Prepared by:

ace INDUSTRIES, INC.

64 NW 11th Street

Miami, FL 33136

305-388-2571