

Division of Corporations

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F14000004597

Florida Department of State
Division of Corporations
Electronic Filing Cover Sheet

Note: Please print this page and use it as a cover sheet. Type the fax audit number (shown below) on the top and bottom of all pages of the document.

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To: Division of Corporations
Fax Number : (850)617-6381

RE-SUBMIT

From: Account Name : C T CORPORATION SYSTEM
Account Number : FCA000000023
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leave retain date of filing
date of submission 10/27

Enter the email address for this business entity to be used for future annual report mailings. Enter only one email address please.

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14 OCT 28 PM 2:23
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

**FOREIGN PROFIT/NONPROFIT CORPORATION
CREDIT ADVISORS FOUNDATION**

Certificate of Status	0
Certified Copy	0
Page Count	09/10
Estimated Charge	\$70.00

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Help

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

14 OCT 27 AM 10:00

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COVER LETTER

TO: New Filing Section
Division of Corporations

SUBJECT: Credit Advisors Foundation
Name of Corporation - must include suffix

Dear Sir or Madam:

The enclosed "Application by Foreign Not for Profit Corporation for Authorization to Conduct its Affairs in Florida", "Certificate of Existence", or "Certificate of Status" and check are submitted to register the above referenced not for profit corporation to conduct its affairs in Florida.

Please return all correspondence concerning this matter to the following:

Eleanor A. "Sam" Hohman
Name of Person

Credit Advisors Foundation
Firm/Company

1818 S. 72nd Street
Address

Omaha, NE 68124
City/State and Zip Code

shohman@creditadvisors.org
E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

Eleanor A. "Sam" Hohman at (402) 393-3100
Name of Person Area Code & Daytime Telephone Number

MAILING ADDRESS:
New Filing Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

STREET/COURIER ADDRESS:
New Filing Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

Enclosed is a check for the following amount:

- \$70.00 Filing Fee
- \$78.75 Filing Fee & Certificate of Status
- \$78.75 Filing Fee & Certified Copy
- \$87.50 Filing Fee, Certificate of Status & Certified Copy

APPLICATION BY FOREIGN NOT FOR PROFIT CORPORATION FOR AUTHORIZATION TO CONDUCT ITS AFFAIRS IN FLORIDA

IN COMPLIANCE WITH SECTION 617.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO REGISTER A FOREIGN NOT FOR PROFIT CORPORATION FOR AUTHORIZATION TO CONDUCT ITS AFFAIRS IN THE STATE OF FLORIDA:

1. Credit Advisors Foundation, A Corporation

(Name of corporation: must include the word "INCORPORATED" or "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present. "Company" or "Co." may not be used as a corporate suffix by a nonprofit corporation.)

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. NEBRASKA

(State or country under the law of which it is incorporated)

3.

(FBI number, if applicable)

4. 06/19/1991

(Date of Incorporation)

5.

Perpetual
(Duration: Year corp. will cease to exist or "perpetual")

6. November 1, 2014

(Date first conducted affairs in Florida if prior to registration. See sections 617.1501 & 617.1502, F.S. to determine penalty liability.)

7. 1818 S. 72nd Street, Omaha, NE 68124

(Principal office address)

1818 S. 72nd Street, Omaha, NE 68124

(Current mailing address)

8. please see attached

(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: NATIONAL REGISTERED AGENTS, INC.

Office Address: 1200 South Pine Island Rd.


Plantation, Florida 33324

(City)

(Zip Code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



(Registered agent's signature)

Michael Mirrone, Asst. Secretary

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

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12. Names and addresses of officers and/or directors

A. DIRECTORS

Chairman: Please see attached

Address: _____

Vice Chairman: _____

Address: _____

Director: Please see attached for directors

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: Eleanor A. "Sam" Hohman

Address: 1818 S. 72nd Street, Omaha, NE 68124

Vice President: _____

Address: _____

Secretary: Michaela M. Harper

Address: 1818 S. 72nd Street, Omaha, NE 68124

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. 
(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14. Eleanor A. "Sam" Hohman, President
(Typed or printed name and capacity of person signing application)

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STATEMENT OF MERIT

Credit Advisors Foundation Purposes:
(From Article III of its Articles of Incorporation)

"The purpose for which this corporation is formed is to provide information to the general public on the subjects of budgeting, buying practices, and the sound use of consumer credit and counseling on budgeting and the appropriate use of consumer credit to debt distressed individuals and families."

EXPLANATION OF CAF AND OPERATIONS

Credit Advisors Foundation (CAF) is a 501 (c)(3) non-profit corporation. We pride ourselves on over twenty years of experience in serving people in need of help with managing their finances. We are not a debt negotiator, credit repair, or debt settlement firm nor do we engage in these practices.

Credit Advisors Foundation is accredited by the Council On Accreditation, the accrediting firm of the National Foundation for Credit Counseling. Credit Advisors (CAF) is a longtime member, in good standing, of the Better Business Bureau. CAF is a HUD (Housing and Urban Development) certified agency providing housing counseling and educational certificates for HUD backed mortgage products and approved by the Executive Office of the United States Trustee to provide bankruptcy counseling in all districts. We are licensed and or bonded to provide debt management services in numerous states including New York, Nebraska, Wisconsin, Illinois, Kansas, Mississippi, Nevada, Idaho, Alabama, and California.

Credit Advisors Foundation (CAF) prides itself on its extensive free educational programs. CAF provides free education, initial debt counseling, budgeting and consumer advocacy services to consumers who contact us each month.

Credit Advisors Foundation's programs include a strong public education piece. This effort is supported by a number of our initiatives which include a Speakers Program, public seminars and our Newsletter, publications, public relations efforts, educational emails and a consumer library, with the sole purpose of educating the public.

Credit Advisors Foundation has an extensive speaker's bureau and seminar series. Consumers are encouraged to attend our seminars in person or via telephone conference and materials are accessible via the web, email and printed publications. We provide speakers and partner with many community agencies. Our educational programs are required at the world famous Girls and Boystown employability class, Micah House women's shelter, and the United States Probation Office for the District of Nebraska among others.

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Our seminars and presentations are tailored to each individual group and present pertinent consumer information free from solicitation. Topics include Identity Theft, Stress and Debt, Credit Basics, and Budgeting. All presentations and services can be presented in Spanish, Korean and Thai. Accommodations can be made for the hearing or sight impaired and is available via conference call for those out of area.

Our website contains a section called "Ask Michaels" where the public can ask any consumer credit related questions. In addition, the website contains links to important sites such as Bank-Rate Monitor and access to important information such as Newsletters and Federal Trade Commission documents.

An educational email, Debt Edge, is distributed to clients and consumers twice a month covering topics such as credit reports, predatory lending, and industry changes to keep the public aware of information affecting their financial standing.

Free publications are offered to the public through our website and newsletter. These include the newsletter itself, the *Personal Budget Planning Guide*, *The Debt Reduction Book*, *Out of Hock Out of Debt*, *Surviving a layoff or Downsizing*, and *The Job Hunting Handbook*. Our consumer library is available to all clients and includes a wide range of publications on consumer credit and debt issues.

In December of 2005 we began offering the Pre-Bankruptcy Filing Credit Counseling required by debtors filing under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. Our counseling is available online, over the phone or in person. Since this program began CAF has provided counseling and certification to over 18,000 individuals. Credit Advisors charges fees aligned with guidelines set out by the Executive Office of The United States Trustees. We offer to waive the fee in situations where this fee poses a hardship. We do not solicit consumers for funding our bankruptcy counseling program or our debt management program.

CAF is also an approved provider of Housing Counseling by the US Department of Housing and Urban Development. Our programs include consumer certification for issues such as Home Equity Conversion Mortgages and first time home buyers, and Reverse Annuity Mortgages. Counseling is also provided renting, homelessness, determining if a home purchase is an appropriate course of action, and foreclosure mitigation.

Of those clients who contact us for consumer information, roughly 10% require in depth, long term counseling and are placed on a debt management plan, 'DMP'. Our fees for this service are determined by a sliding scale base on what a person can afford AFTER considering their budgetary needs for living expenses as they report them and payment necessary for creditors. In some cases we do not recommend a fee. No one is turned away for inability to pay fees or a contribution. In cases, when the budget clearly indicates that a fee is affordable, then this amount may be limited by state statutes.

Our debt management program services are unique. Credit Advisors believes in handling the entire debt regardless of the type of debt or whether the creditor pays fairshare. Most credit counselors refuse to handle the following kinds of debts that CAF handles, in addition to secured loans: student loans, IRS and state taxes, payday advance loans, rent-to-own agreements, cultural loans, some medical debts, past due rent, collection items, shut-off utility bills, and NSF checks. These items are not easy to handle as they require personalized service, individual phone calls and monitoring and a great attention to detail that systematic software applications employed by most credit counselors simply cannot handle. They are very expensive and time consuming to handle. Further, these types of debts do not pay fairshare and as such many counseling agencies will not handle them. The horrific fact of this situation is that the consumer is left to handle the harder debts on his or her own armed with nothing more than an "action plan". As such, the plan is destined to fail before it even starts because the consumer will pay the counseling agency and either ignore the harder debts or be forced off the plan due to the pressure of the creditors not being handled by the plan.

Credit Advisors distributes all client money it may have received for payment to creditors within 5 working days of confirmed receipt. We do not sit on money to earn interest. We do not use client money to fund our operations or technology since the client money is always put into a trust account. We do not pay out the client's first month's payment to a lead generator as is all too often the case in this industry. Clients can begin to see their money working for them almost immediately as all client transactions are posted and accessible via a secured website 24/7. Additionally, our client care center has a 90-92% answer rate. This is unheard of in customer service centers but we feel critical to providing timely responses and help to our clients.

Our organization receives funding from grants donated by fellow community organizations, fair share contributions and grants from creditors and program fees from clients who are enrolled in our programs. We also receive Federal grants and subgrants for mortgage foreclosure mitigation counseling. We do not engage in fundraising activities.

Rev 10.14

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TALLAHASSEE, FLORIDA

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Credit Advisors Board of Directors

Eleanor Hohman, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Dave Phillips, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Paul Koch, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Ronnetta Hughes, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Robert Buglewicz, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Juan Picon, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Roger A. Redmond, Board Member; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Credit Advisors Officers

Eleanor Hohman, President; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

Michaela Harper, Secretary; 0% ownership
Business address: 1818 South 72nd Street
Omaha, NE 68124

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14 OCT 27 AM 10:00
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

STATE OF NEBRASKA

United States of America, } ss.
State of Nebraska }

Secretary of State
State Capitol
Lincoln, Nebraska

I, John A. Gale, Secretary of State of the
State of Nebraska, do hereby certify that

CREDIT ADVISORS FOUNDATION,

was duly incorporated as a Nonprofit Corporation under the laws of this state on June 19, 1991 and do further certify that no fees, taxes and penalties are unpaid and no fees, taxes and penalties are delinquent; Articles of Dissolution have not been filed and said Corporation is in existence as of the date of this certificate.

This certificate is not to be construed as an endorsement, recommendation, or notice of approval of the entity's financial condition or business activities and practices.

In Testimony Whereof,



I have hereunto set my hand and
affixed the Great Seal of the
State of Nebraska on this date of

October 6, 2014

John A. Gale
Secretary of State

10/28/2014 13:23:12 From: To: 8506176381

(2/10)

850-617-6381

10/28/2014 1:18:28 PM PAGE 1/001 Fax Server



October 28, 2014

FLORIDA DEPARTMENT OF STATE
Division of Corporations

C T CORPORATION SYSTEM

SUBJECT: CREDIT ADVISORS FOUNDATION, A CORPORATION
REF: W14000065393

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

The entity's period of duration must be listed on the application. Please insert the word "perpetual", if a specific date of dissolution or term of existence has not been specified.

Please return the corrected original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6052.

Valerie Herring
Regulatory Specialist II
New Filing Section

FAX Aud. #: H14000250428
Letter Number: 014A00023048

RE-SUBMIT

Please include original filing
date of submission 10/27