

N03000002345

Florida Department of State
Division of Corporations
Public Access System

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.

((H03000337402 3)))

Note: DO NOT hit the REFRESH/RELOAD button on your browser from this page. Doing so will generate another cover sheet.

RECEIVED
03 DEC 30 AM 10:18
DIVISION OF CORPORATIONS

FILED
03 DEC 30 PM 3:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

To: Division of Corporations
Fax Number : (850) 205-0380

From: Account Name : FAS-T CORP. AGENTS, INC.
Account Number : 071001002335
Phone : (305) 599-0839
Fax Number : (305) 716-0346

3rd Request

3rd Request

BASIC AMENDMENT

NATIONAL ASSOCIATION FOR CONSUMER CREDIT EDUCATION,

Certificate of Status	0
Certified Copy	0
Page Count	10
Estimated Charge	\$35.00

Attn: Theresa

[Electronic Filing Menu](#)

[Corporate Filing](#)

[Public Access Help](#)

Basford



FLORIDA DEPARTMENT OF STATE

Glenda E. Hood
Secretary of State

December 18, 2003

NATIONAL ASSOCIATION FOR CONSUMER CREDIT EDUCATION, INC
1909 SW 27TH AVENUE
MIAMI, FL 33145

SUBJECT: NATIONAL ASSOCIATION FOR CONSUMER CREDIT EDUCATION, INC.
REF: N03000002945

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

PLEASE ENTITLE YOUR DOCUMENT "RESTATEd ARTICLES OF INCORPORATION". THIS DOCUMENT SHOULD BE FILED PURSUANT TO 617.1007, F.S. PLEASE PROVIDE A TITLE FOR EACH OFFICER LISTED IN ARTICLE VIII.

The word "initial" or "first" should be removed from the article regarding directors, officers, and/or registered agent, unless these are the individuals originally designated at the time of incorporation.

A certificate must accompany the Restated Articles of Incorporation setting forth one of the following statements: (1) The restatement was adopted by the board of directors and does not contain any amendments requiring member approval; OR (2) If the restatement contains an amendment requiring member approval, the date of adoption of the amendment by the members and a statement that the number of votes cast for the amendment was sufficient for approval.

Please return 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) 245-6906.

Darlene Connell
Document Specialist

FAX Aud. #: H03000337402
Letter Number: 503A00067773

RESTATED
ARTICLES OF INCORPORATION
OF

FILED
03 DEC 30 PM 3:55
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NATIONAL ASSOCIATION FOR CONSUMER CREDIT EDUCATION, INC
A FLORIDA NOT FOR PROFIT CORPORATION

The undersigned person, acting as incorporator of a corporation not for profit under the Florida Not For Profit Corporation Act, as set forth in Chapter 617, 1007 of the Florida Statutes, adopts the following Articles of Incorporation for the corporation:

Article I
Name

The name of the corporation is NATIONAL ASSOCIATION FOR CONSUMER CREDIT EDUCATION, INC.

Article II
Principal Place of Business and Mailing Address

The principal place of business and mailing address of the corporation shall be 1909 SW 27TH Ave., Miami, Florida 33145.

Article III
Purpose

The corporation is a not for profit corporation. The primary purpose for which the corporation is organized is the advancement of education and other charitable purposes by the distribution of its funds for said purposes; and, more particularly, to assist in the

development of affordable housing; to motivate and educate individuals on the process of purchasing a home. The specific purpose is to enhance any individual's knowledge of the loan and credit process when purchasing their first home through free educational seminars in all areas of the community; specifically developing a community development center which targets depressed areas by working and cooperating with other leading community organizations.

- (A) The general purposes for which the corporation is formed are to operate exclusively for charitable, and educational purposes which will qualify it as an exempt organization under 26 USCA § 501(c)(3), or corresponding provisions of any subsequent federal tax laws, including, for those purposes, the making of distributions to organizations which qualify as tax-exempt organizations under that Section.
- (B) The corporation shall not, as a substantial part of its activities, carry on propaganda or otherwise attempt to influence legislation; nor shall it participate or intervene (by publication or distribution of any statements or otherwise) in any political campaign on behalf of any candidate for public office.

Article IV
Manner of Election of Directors.

The manner in which the directors are elected or appointed shall be in accordance with the provisions set forth in the

corporation's By Laws.

Article V
Term of Existence

The corporation shall have perpetual duration.

Article VI
Membership

The corporation shall have a membership distinct from the board of directors. The authorized number and qualifications of the members of the corporation, the manner of their admission, the different classes of membership, if any, the property, voting, and other rights and privileges of members, and their liability for dues and assessments and the method of collecting dues and assessments shall be as regulated in the By Laws.

Article VI
Registered Agent and Street Address

The name and street address of the registered agent of the corporation is:

Samira Ghazal
1909 SW 27th Avenue
Miami, FL 33145

Article VII
Directors

The powers of the corporation shall be exercised, its property

controlled, and its affairs conducted by a board of directors. The number of directors of the corporation shall be nine; provided, however, that the number of directors may be changed by a By Law duly adopted pursuant to the By Laws of the corporation.

The directors named here as the board of directors shall hold office until the annual meeting to be held on October 10, 2003, at which time an election of directors shall be held in accordance with the By Laws of the corporation.

Directors elected at the annual meeting, and at all subsequent times, shall serve for a term of four (4) years or until the qualification of the successors in office. Annual meetings shall be held at 2:00 pm., on the third Wednesday in February of each year at the principal office of the corporation, or at any other place or places designated by the board of directors by resolution.

Any action required or permitted to be taken by the board of directors under any provision of law may be taken without a meeting, if all the members of the board individually or collectively consent in writing to the action. Written consent or consents shall be filed with the minutes of the proceedings of the board, and any action by written consent shall have the same force and effect as if taken by unanimous vote of the directors. Any certificate or other document filed under any provision of law that relates to action taken in this manner shall state that the action was taken by unanimous written consent of the board of directors

without a meeting and that the Articles of Incorporation and By Laws of the corporation authorize the directors to act in this manner. This statement shall be prima facie evidence of the directors' authority.

The names of the persons who are to serve as the directors are:

Lourdes Negreira (VP)
2121 North Bayshore Drive #811
Miami, FL 33137

Samira Ghazal (Sec/Treas) GEORGE DIAZ (Pres)
1909 SW 27th Avenue 800 Claghton Island Dr.
Miami, Florida 33145 Miami, Fl 33131.

Article VII
Incorporator

The name and address of the incorporator is:

Lourdes Negreira
2121 North Bayshore Drive #811
Miami, Florida 33137

Article VIII
Election of Officers

The board of directors shall elect the following officers: president, vice-president, and secretary/treasurer, and any other officers which the By Laws of the corporation authorize the directors to elect. , officers shall be elected at the annual meeting of the board of directors. Until that election is held, the following persons shall serve as corporate officers:

Lourdes Negreira
2121 North Bayshore Drive #811

Miami, FL 33137

Samira Ghazal
1909 SW 27th Avenue
Miami, Florida 33145

Article IX
Corporate Actions

Subject to the limitations contained in the By Laws and any limitations set forth in the Florida Not For Profit Corporation Act described above concerning corporate action that must be authorized or approved by the members of the corporation, the By Laws of the corporation may be made, altered, rescinded, added to, or new By Laws may be adopted, either by a resolution of the board of directors or by following the procedure set forth in the By Laws.

Article X
Distributions of Property

The property of the corporation is irrevocably dedicated to educational and charitable purposes and no part of the net income or assets of the corporation shall ever inure to the benefit of any director, officer, or member, or to the benefit of any private individual.

Article XI
Distributions on Dissolution

On the dissolution or winding up of the corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of the corporation, shall be distributed to a

not for profit fund, foundation, or corporation which is organized and operated exclusively for educational and charitable purposes and which has established its tax exempt status under 26 USCA § 501(c)(3), or corresponding provisions of any subsequent federal tax laws.

Article XII
Amendments


Amendments to these Articles of Incorporation may be proposed by a resolution adopted by the board of directors and presented to a quorum of members for their vote. Amendments may be adopted by a vote of at least two-thirds of a quorum of members of the corporation.

The undersigned, being the incorporator of the corporation, for the purpose of forming this not for profit charitable corporation under the laws of Florida, has executed these Articles of Incorporation on October 21, 2003.



Lourdes Negreira, Incorporator, Vice President and Executive Director

The restatement was adopted by the board of directors and does not contain any amendments requiring member approval.

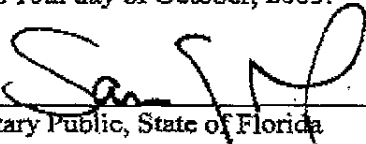


Lourdes Negreira, Incorporator, Vice President and Executive Director

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

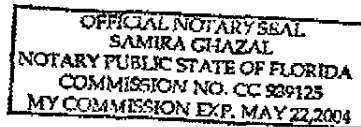
BEFORE ME personally appeared **Lourdes Negreira**, to me well known and known to me to be the person described in and who executed the foregoing **INCORPORATION** and acknowledged to and before me that he executed said instrument for purposes therein expressed.

WITNESS my hand and official seal this 10th day of October, 2003.



Notary Public, State of Florida

My Commission Expires:



ACCEPTANCE OF DESIGNATION
REGISTERED AGENT/REGISTERED OFFICE

I, the undersigned person, having been named as registered agent and to accept service of process for the above-stated corporation at the place designated in this statement, 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 relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.



Samira Ghazal, Registered Agent

Date: 12-24-2003.