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**FLORIDA NON-PROFIT CORPORATION**  
FOUNDATION  
**NEW BEGINNING FINANCIAL FOUNDATION CORPORATION**

Certificate of Status	0
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## ARTICLES OF INCORPORATION

OF

### NEW BEGINNING FINANCIAL FOUNDATION CORPORATION

A Florida Corporation Non Profit

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Pursuant to the provisions of section 617.1006, Florida Statutes, the undersigned Florida nonprofit corporation adopts the following articles of incorporation.

#### ARTICLE I

The name of the corporation shall be NEW BEGINNING FINANCIAL FOUNDATION CORPORATION (the "Corporation"). Said corporation is organized exclusively for charitable, educational and scientific purposes including for such purposes the making of distributions to organizations under section 501(c)(3) of the Internal Revenue Code (or the corresponding section of any future Federal tax code).

#### ARTICLE II

The street address of the initial principal office of the Corporation shall be 1677 WELLS RD., ORANGE PARK, FLORIDA 32073.

#### ARTICLE III

This corporation was specifically created to work with consumers to help and creditors to consolidate and reorganize the consumers debts and help them buy a home.

The Corporation shall also be authorized to engage in and transact any and all lawful business within and without the State of Florida or United States for which corporations not for profit may be incorporated under Chapter 617, Florida Statutes, as amended and supplemented. No part of the net earnings of the corporation shall inure to the benefit of, or be distributed to its members, trustees, directors, officers or other private persons except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered

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and to make payments and distributions in furtherance of section 501(c)(3) purposes. No substantial part of the activities of the corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation, and the corporation shall not participate in or intervene in (including the publishing or distribution of statements) any political campaign on behalf of or in opposition to any candidate for public office. Notwithstanding any other provision of these Articles, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the purposes of this Corporation.

#### ARTICLE IV

The initial directors and officers shall be as hereinafter designated:

JOSE RODRIGUEZ  
3727 CONSTANCIA DR.  
GREEN COVE SPRINGS, FL 32043

DIRECTOR,  
PRESIDENT

WILMA RODRIGUEZ  
3727 CONSTANCIA DR.  
GREEN COVE SPRINGS, FL 32043

DIRECTOR,  
VICE PRESIDENT,  
SECRETARY

FRANK ORTIZ  
URB VENUS GARDENS 760 ENA ST.  
SAN JUAN DE PUERTO RICO, 00926  
PUERTO RICO

DIRECTOR

The succeeding officers and directors of the Corporation shall be elected in accordance with terms and conditions set forth in the bylaws for the Corporation.

#### ARTICLE V

The Corporation shall have all of the powers conferred upon corporations organized pursuant to the provisions of Chapter 617, Florida Statutes, as amended and supplemented.

Notwithstanding any provision contained in these articles, the corporation is required to distribute its income for each taxable year at the times and in the manner as not to subject the

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corporation to tax under section 4942 of the Internal Revenue Code. In addition, the Corporation shall not, during any period and to the extent it is a private foundation described in section 509 of the Internal Revenue Code, (a) engage in any act of self-dealing; (b) retain any excess business holdings; (c) make any investments in a manner as to subject the corporation to tax under section 4944 of the Internal Revenue Code; or (d) make any taxable expenditure as defined in section 4945(d) of the Internal Revenue Code.

ARTICLE VI

The corporation shall be perpetual. Upon the dissolution of this non-profit corporation assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue code or corresponding section of any future Federal tax code, or shall be distributed to the Federal government or to a state or local government for a public purpose. Any such assets not so disposed of shall be disposed of by a court of competent jurisdiction of the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organizations as the court shall determine.

ARTICLE VII

The street address of the initial registered office of the Corporation is 3727 CONSTANCIA DR., GREEN COVE SPRINGS, FL 32043 and the initial registered agent of the Corporation at that address is JOSE RODRIGUEZ.

ARTICLE VIII

The name and address of the incorporator for the Corporation is JOSE RODRIGUEZ, 3727 CONSTANCIA DR., GREEN COVE SPRINGS, FL 32043.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this January 23, 2004 .

  
JOSE RODRIGUEZ, Incorporator  
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CERTIFICATE OF DESIGNATION OF REGISTERED AGENT  
AND REGISTERED OFFICE

PURSUANT TO FLORIDA STATUTES, THE UNDERSIGNED CORPORATION,  
ORGANIZED UNDER THE LAWS OF THE STATE OF FLORIDA, SUBMITS THE  
FOLLOWING STATEMENT IN DESIGNATING THE REGISTERED  
OFFICE/REGISTERED AGENT, IN THE STATE OF FLORIDA.

1. The name of the Corporation is NEW BEGINNING FINANCIAL  
FOUNDATION CORPORATION
2. The name and address of the registered agent is: JOSE  
RODRÍGUEZ, 3727 CONSTANCIA DR., GREEN COVE SPRINGS, FL  
32043.

HAVING BEEN NAMED AS REGISTERED AGENT AND TO ACCEPT SERVICE OF  
PROCESS FOR THE ABOVE STATED CORPORATION AT THE PLACE DESIGNATED  
IN THIS CERTIFICATE, 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 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.

  
JOSE RODRÍGUEZ, Registered Agent

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