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ECRETARY OF STATE LLAHASSEE, FLORIDA

9-92-8

# SPEIGEL & UTRERA, P.A 1840 SOUTHWEST 22 STREET, 4TH FLOOR MIAMI, FL 33145 - (305) 854-6000 OFFICE USE ONLY CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known): 1. **BELL FINANCIAL SERVICES INC.** (Corporation Name) (Document #) 2. (Corporation Name) (Document #) 3. (Corporation Name) (Document #) 4. (Corporation Name) (Document #) Walk-In Pick up time Certified Copy Mail out Will wait Photocopy Certificate of Status NEW FILINGS AMENDMENTS Profit Amendment NonProfit Resignation of R.A., Officer/Director Limited Liability Change of Registered Agent Domestication Dissolution/Withdrawal Other Merger REGISTRATION/ QUALIFICATION OTHER FILINGS Annual Report Foreign Fictitious Name Limited Partnership Name Reservation Reinstatement Trademark

Other

Examiner's Initials

# **ARTICLES OF INCORPORATION**

#### OF

# BELL FINANCIAL SERVICES INC.

The undersigned subscriber to these Articles of Incorporation is a natural person competent to contract and hereby form a non profit Corporation under Chapter 617 of the Florida Statutes.

#### ARTICLE 1 - NAME

The name of the Corporation is **BELL FINANCIAL 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 mainly credit counseling, helping individuals with credit and finance products or services.

# **ARTICLE 3 - PRINCIPAL OFFICE**

The address of the principal office of this Corporation is 14738 Woodard Cove Court, Winter Garden, Florida 34787 and the mailing address is the same.

#### **ARTICLE 4 - INCORPORATOR**

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

Elsie Sanchez 1840 Southwest 22 Street, 4th Floor Miami, Florida 33145

#### **ARTICLE 5 - OFFICERS**

The officers of the Corporation shall be:

President:

Lindry Belamour

Vice President:

Armelle Belamour

Secretary:

Tyrica Nelson

Treasurer:

Armelle Belamour

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



#### **ARTICLE 6 - DIRECTORS**

The Directors shall be elected by a majority vote of the Members of this Corporation. The Directors of the Corporation shall be:

Lindry Belamour Armelle Belamour Tyrica Nelson

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

# **ARTICLE 7 - TERM OF EXISTENCE**

This Corporation shall have perpetual existence.

# **ARTICLE 8 - CAPITAL STOCK**

This Corporation shall have no capital stock and shall be composed of members rather than shareholders.

#### **ARTICLE 9 - QUALIFICATIONS OF MEMBERSHIP**

The categories of membership, qualifications for membership and the manner of admission shall be as set forth in and regulated by the By Laws of the Corporation.

#### **ARTICLE 10 - VOTING RIGHTS**

Members of the Corporation will have such voting rights as are provided in the By Laws of the Corporation.

# **ARTICLE 11 - LIABILITIES FOR DEBTS**

Neither the members nor the members of the Board of Directors or officers of the Corporation shall be liable for the debts of the Corporation.



#### ARTICLE 12 - REGISTERED OFFICE AND REGISTERED AGENT

The initial address of registered office of this Corporation is Spiegel & Utrera, P.A., located at 1840 Southwest 22 Street, 4th Floor, Miami, Florida 33145. The name and address of the registered agent of this Corporation is Spiegel & Utrera, P.A., 1840 Southwest 22 Street, 4th Floor, Miami, Florida 33145.

# **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**

These Articles of Incorporation may be amended in the manner provided by law. Every amendment shall be approved by the Board of Directors, proposed by them to the Members, and approved at a Members meeting by a majority of the Members, unless all the Directors and all the Members sign a written statement manifesting their intention that a certain amendment of these Articles of Incorporation be made.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this 22 September 2006.

Elsie Sanchez, Incorporator

# ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN ARTICLES OF INCORPORATION

Spiegel & Utrera, P.A., 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 617.0501, Florida Statutes.

Spiegel & Utrera, P.A.

Natalia Utrera, Vice President