Electronic Articles of Incorporation For

N09000006207 FILED June 24, 2009 Sec. Of State dwhite

NATIONAL CREDIT AID FOUNDATION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-for-profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

NATIONAL CREDIT AID FOUNDATION, INC.

Article II

The principal place of business address:

14221 SW 120 ST SUITE 111 MIAMI, FL. US 33186

The mailing address of the corporation is:

14221 SW 120 ST SUITE 111 MIAMI, FL. US 33186

Article III

The specific purpose for which this corporation is organized is: FINANCIAL COUNSELING AND EDUCATION

Article IV

The manner in which directors are elected or appointed is: AS PROVIDED FOR IN THE BYLAWS.

Article V

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

CINTHIA PINCHEVSKY 14221 SW 120 ST SUITE 111 MIAMI, FL. 33186 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: CINTHIA PINCHEVSKY

Article VI

The name and address of the incorporator is:

CINTHIA PINCHEVSKY 14221 SW 120 ST SUITE 111 MIAMI, FLORIDA 33186

Incorporator Signature: CINTHIA PINCHEVSKY

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D CINTHIA PINCHEVSKY 14221 SW 120 ST SUITE 111 MIAMI, FL. 33186 US

Title: D MARIA V ORTIZ 14221 SW 120 ST SUITE 111 MIAMI, FL. 33186 US

Title: D NUBIA MARTINEZ 14221 SW 120 ST SUITE 111 MIAMI, FL. 33186 US

Article VIII

The effective date for this corporation shall be:

06/22/2009