

N09000006207

(Requestor's Name)

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(Address)

(City/State/Zip/Phone #)

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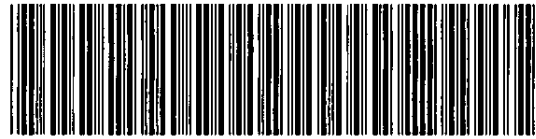
(Business Entity Name)

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TALLAHASSEE, FLORIDA

*Amend  
Newsp  
9-10-09*

**COVER LETTER**

**TO:** Amendment Section  
Division of Corporations

**NAME OF CORPORATION:** NATIONAL CREDIT AID FOUNDATION, INC

**DOCUMENT NUMBER:** N09000006207

The enclosed *Articles of Amendment* and fee are submitted for filing.

Please return all correspondence concerning this matter to the following:

Cinthia Pinchevsky  
(Name of Contact Person)

National Credit Aid Foundation, Inc  
(Firm/ Company)

14221 SW 120 St Suite 219  
(Address)

Miami, FL 33186  
(City/ State and Zip Code)

ncaf@live.com  
E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

Cinthia Pinchevsky at ( 954 ) 309-7720  
(Name of Contact Person) (Area Code & Daytime Telephone Number)

Enclosed is a check for the following amount made payable to the Florida Department of State:

- |  |   |   |  |
|--|---|---|--|
| <input type="checkbox"/> \$35 Filing Fee | <input type="checkbox"/> \$43.75 Filing Fee & Certificate of Status | <input checked="" type="checkbox"/> \$43.75 Filing Fee & Certified Copy (Additional copy is enclosed) | <input type="checkbox"/> \$52.50 Filing Fee Certificate of Status Certified Copy (Additional Copy is enclosed) |
|--|---|---|--|

**Mailing Address**  
Amendment Section  
Division of Corporations  
P.O. Box 6327  
Tallahassee, FL 32314

**Street Address**  
Amendment Section  
Division of Corporations  
Clifton Building  
2661 Executive Center Circle  
Tallahassee, FL 32301

Articles of Amendment  
to  
Articles of Incorporation  
of

FILED  
09 SEP -4 AM 8:33  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

NATIONAL CREDIT AID FOUNDATION, INC.

(Name of Corporation as currently filed with the Florida Dept. of State)

N09000006207

(Document Number of Corporation (if known))

Pursuant to the provisions of section 617.1006, Florida Statutes, this *Florida Not For Profit Corporation* adopts the following amendment(s) to its Articles of Incorporation:

**A. If amending name, enter the new name of the corporation:**

*The new name must be distinguishable and contain the word "corporation" or "incorporated" or the abbreviation "Corp." or " Inc." "Company" or "Co." may not be used in the name.*

**B. Enter new principal office address, if applicable:**  
(Principal office address MUST BE A STREET ADDRESS)

14221 SW 120 ST Suite 219

Miami, FL 33186

**C. Enter new mailing address, if applicable:**  
(Mailing address MAY BE A POST OFFICE BOX)

14221 SW 120 ST Suite 219

Miami, FL 33186

**D. If amending the registered agent and/or registered office address in Florida, enter the name of the new registered agent and/or the new registered office address:**

*Name of New Registered Agent:* \_\_\_\_\_

*New Registered Office Address:* \_\_\_\_\_

(Florida street address)

\_\_\_\_\_, Florida  
(City) (Zip Code)

**New Registered Agent's Signature, if changing Registered Agent:**

*I hereby accept the appointment as registered agent. I am familiar with and accept the obligations of the position.*

\_\_\_\_\_  
*Signature of New Registered Agent, if changing*



AMENDED  
**ARTICLES OF INCORPORATION**  
**OF**  
**NATIONAL CREDIT AID FOUNDATION, INC**

The undersigned, for the purpose of forming a Florida nonprofit corporation under Chapter 617 of the Florida Statutes hereby forms a corporation not formed for pecuniary profit and adopts the following Articles of Incorporation:

**Article I**

**NAME**

The name of the corporation is:

National Credit Aid Foundation, Inc.

**Article II**

**INITIAL PRINCIPAL OFFICE LOCATION**

The initial principal office location of this Corporation in the State of Florida is:

14221 SW 120 ST. SUITE 219

MIAMI, FL US 33186

The Board of Directors of this Corporation may from time to time move its principal office in the State of Florida to any other place in the State.

### **Article III**

#### **PURPOSE OF THE CORPORATION**

- a) This Corporation is organized exclusively for charitable, religious, educational, literary and scientific purposes, including for such purposes, the making of distributions to organizations that qualify as exempt organizations under Section 501(c)(3) of the Internal Revenue Code of 1986 (as such Section or corresponding Section of any future federal tax law, may be amended from time to time). The specific purposes for which this corporation is organized are:
  
- b) Primarily to provide nonprofit services for the relief of the poor and distressed by informing the public on personal money management and assisting low income individual and families who have financial problems through credit counseling, debt settlement services and credit rehabilitation.

### **Article IV**

#### **POWERS AND OBJECTIVES OF THE BUSINESS**

The Non-Profit Corporation may engage in any activity or business permitted under the laws of the United States and of the State of Florida including but not limited to the following rights:

- a) To enter into, make, perform, and carry out contracts of every sort and kind which may be necessary or convenient for the business of this Corporation, or business of a similar nature, with any person under Government of de United States or any state or foreign government so far as and to the extent that the same may be done and performed under the corporation laws of this state.
  
- b) To employ, hire individuals in any and all parts of United States of America to act as agents for this Corporation in such capacity and on such conditions as may be determined from time to time by the Board of Directors.

- c) To invest and deal with the funds of this Non-Profit Corporation in any manner, and to acquire by purchase or otherwise allowed under the laws of this state.
- d) From time to time to provide and carry out and to recall, abolish, revise, amend, alter, or change a plan or plans for the participation by all or any of the employees, including directors and officers of this Non-Profit Corporation or of any corporation in which or in the welfare of which the corporation has an interest.
- e) To have one or more offices and to do each and everything necessary or proper for the accomplishments of one or more of the purposes or the attainment of any one or more of the objects hereinbefore enumerated, or conducive to or expedient for the interest or benefit of the Corporation and, in general, to enjoy all the rights and privileges of the Corporation not for profit governed by the laws of the State of Florida.
- f) To carry on its operations and conduct business in any state, in the District of Columbia, in any territory, dependency, or possession of the United States, and in foreign country.

**Article V**

**MEMBERSHIP**

- 1) This corporation shall have three (3) members initially. The number of members may be either increased or diminish from time to time by election by majority or two thirds (2/3) of directors.
- 2) The members of the corporation shall be as follows:
  - a. Cinthia Pinchevsky, \_\_\_\_\_ Director \_\_\_\_\_
  
  - b. Maria V. Ortiz \_\_\_\_\_ Director \_\_\_\_\_
  
  - c. Nubia Martinez, \_\_\_\_\_ Chairman Director \_\_\_\_\_

**Article VI**

**MANNER OF ELECTION AND BOARD OF DIRECTORS**

1. This corporation shall have a BOARD OF DIRECTORS who shall be elected by the Voting members, and who shall have all the rights and privileges of members of the corporation.
2. This corporation shall have three (3) directors initially. The number of directors may be either increased or diminish from time to time by election by majority or two thirds (2/3) of directors.
3. The Bylaws may provide for Nonvoting Members of one or more classes, who shall be admitted in such manner and who shall have such rights and privileges as are set forth in the Bylaws, but who shall not have the right to vote. The name and address of each initial voting directors are as follows:

Title: Director  
Cinthia Pinchevsky  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186

Title: Director  
Maria V. Ortiz  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186

Title: Director Chairman  
Nubia Martinez  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186



**Article VII**

**TERM OF EXISTENCE**

This Corporation shall have a perpetual existence unless dissolved pursuant to law.

**Article VIII**

**NAME AND ADDRESS OF THE INCORPORATOR**

The name and address of the incorporators to these Articles of Incorporation are as follows:

Cinthia Pinchevsky, Secretary  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186

Maria V. Ortiz, Treasurer  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186

Nubia Martinez, President  
14221 SW 120 ST. SUITE 219  
MIAMI, FL US 33186

**Article IX**

**REGISTERED OFFICE AND REGISTERED AGENT**

The street address of the initial registered office of this Corporation shall be 14221 SW 120 ST. SUITE 219, MIAMI, FL US 33186. The name of the initial registered agent for the Corporation shall be Cinthia Pinchevsky.

**Article X**

**DISSOLUTION**

Upon the event of dissolution of the corporation, the Board of Directors shall, after paying or making provision for the payment of all of the liabilities of the

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corporation, dispose of all of the residual assets of the corporation turning it over to one or more organizations which themselves are exempt as organizations described in Section 501(C) (3) of the Internal Revenue Code of 1986, or corresponding sections of any future law of the State of Florida , or to the federal, state or local government for exclusive public purpose.

**Article XI**

**AMENDMENT**

This Corporation reserves the right to amend or repeal any provision contained in these Articles of Incorporation, or any amendment hereto, and any right conferred upon the stockholders is subject to this reservation.

**Article XII**

**EFFECTIVE DATE**

The effective date of this Non-Profit Corporation shall be the date as filed in the Secretary of State's Office in Tallahassee, Florida.

**CERTIFICATE DESIGNATING PLACE OF REGISTERED OFFICE OR DOMICILE FOR  
SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM  
PROCESS MAY BE SERVED**

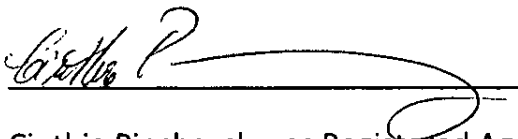
Pursuant to Chapter 48.091, Florida Statutes, the following is submitted in compliance with said Act.

That National Credit Aid Foundation, Inc., desiring to organize under the laws of this State of Florida with its principal office, as indicated in the Articles of Incorporation, at City of Miami, County of Miami, State of Florida, has named Cinthia Pinchevsky as Registered Agent, who may be served at the registered office located at 14221 SW 120 St., Suite 219, City of Miami, State of Florida, as its agent to accept service of process within this State.

**ACCEPTANCE OF REGISTERED AGENT**

Having been named as registered agent and to accept service of process for the above stated Corporation (National Credit Aid Foundation, INC) 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.

Dated this 22<sup>nd</sup> day of June, 2009.

A handwritten signature in cursive script, appearing to read 'Cinthia P.', is written over a horizontal line. The signature is fluid and extends to the right of the line.

Cinthia Pinchevsky, as Registered Agent

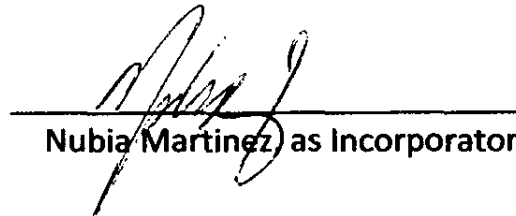
IN WITNESS WHEREOF, the undersigned Incorporators has executed these Articles of Incorporation this 15 day of July, 2009, for the purpose of forming this non-for-profit Corporation under the laws of the State of Florida.



Cinthia Pinchevsky, as Incorporator



Maria V. Ortiz, as Incorporator



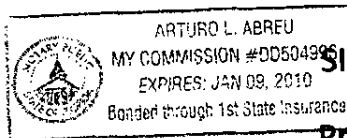
Nubia Martinez, as Incorporator

STATE OF FLORIDA )

COUNTY OF MIAMI DADE )

The foregoing instrument was acknowledged before me this 15 day of July, 2009, by Cinthia Pinchevsky, Maria V. Ortiz and Nubia Martinez, who are personally known to me or who have produced VA40 FL ID as identification and who did take an oath.

NOTARY PUBLIC:



SIGN: 

Print: Arturo L. ABREU

State of Florida (seal)

My Commission Expires: Jan 09, 2010


The date of each amendment(s) adoption: August 10, 2009

Effective date if applicable: JUNE 22, 2009  
*(date of adoption is required)*  
*(no more than 90 days after amendment file date)*

**Adoption of Amendment(s) (CHECK ONE)**

- The amendment(s) was/were adopted by the members and the number of votes cast for the amendment(s) was/were sufficient for approval.
- There are no members or members entitled to vote on the amendment(s). The amendment(s) was/were adopted by the board of directors.

Dated August 10, 2009

Signature 

(By the chairman or vice chairman of the board, president or other officer-if directors have not been selected, by an incorporator – if in the hands of a receiver, trustee, or other court appointed fiduciary by that fiduciary)

CINTHIA PINCHEVSKY  
(Typed or printed name of person signing)

SECRETARY  
(Title of person signing)