

Division of Corporations

Page 1 of 1

**Florida Department of State  
Division of Corporations  
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.**

(((H10000276405 3)))



H100002764053ABCZ

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

To:

Division of Corporations  
Fax Number : (850)617-6381

From:

Account Name : MCFARLAND, GOULD, LYONS, SULLIVAN & HOGAN, P.A.  
Account Number : I19990000015  
Phone : (727)461-1111  
Fax Number : (727)461-6430

**\*\*Enter the email address for this business entity to be used for future annual report mailings. Enter only one email address please.\*\***

Email Address: \_\_\_\_\_

**FLORIDA PROFIT/NON PROFIT CORPORATION  
CONSUMER CAPITAL ADVOCATES, INC.**

Certificate of Status	0
Certified Copy	0
Page Count	04
Estimated Charge	\$70.00

Electronic Filing Menu

Corporate Filing Menu

Help

FILED  
10 DEC 27 AM 11:34  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

RECEIVED  
10 DEC 27 PM 3:09  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

*PS 12/28/10*

H10000276405 3

**ARTICLES OF INCORPORATION**  
**OF**  
**CONSUMER CAPITAL ADVOCATES, INC.**

The undersigned incorporator/subscriber to these Articles of Incorporation, a natural person, competent to contract, hereby forms a not-for-profit corporation under the laws of the State of Florida, Chapter 617.

**ARTICLE I. NAME**

The name and the principal and mailing addresses of the corporation shall be:

CONSUMER CAPITAL ADVOCATES, INC.  
3985 Gateway Center Blvd., Suite 200  
Pinellas Park, Florida 33782

**ARTICLE II. NATURE OF BUSINESS**

The nature of the business and the objects and purposes to be transacted, promoted and carried on are to do any and all of the things necessary to conduct a not-for-profit organization which provides tactical budgeting analysis and related services to consumers. In addition, this corporation may perform that function as well as all of the following as fully and to the same extent as a natural person might or could do.

1. To conduct its business in the State of Florida, in other states, in the District of Columbia, in the territories and colonies of the United States and foreign countries and to exercise all the powers conferred by the laws of the State of Florida upon corporations formed under the Act pursuant to and under which this Corporation is formed.
2. To do such things as are incidental to the foregoing or necessary or desirable in order to accomplish the foregoing.
3. The intention is that none of the objects and powers as hereinabove set forth, except where otherwise specified in the Article, or by its status as a Not for

H10000276405 3

H10000276405 3

Profit Corporation shall be in any way limited or restricted by reference to or interference from the terms of any other objects, powers, or clauses of this Article, or any other Articles, but that the objects and powers specified in the clauses of this Article shall be regarded as independent objects and powers.

ARTICLE III. MEMBERS

The members of this Corporation shall be admitted by making application to, and approval by its Board of Directors.

ARTICLE IV. DURATION OF EXISTENCE & EFFECTIVE DATE

This corporation is to have perpetual existence and shall become effective at 12:01 A.M., on the date its Charter is granted.

ARTICLE V. ADDRESS

The street address of the initial registered office of the Corporation in the State of Florida shall be:

311 South Missouri Avenue

Clearwater, Florida 33756

and the name of its initial Registered Agent at such address is:

GARY W. LYONS

The corporation may have and establish offices, conduct business and promote its objectives within any part of the State of Florida, or in any state, District of Columbia, and Territories and colonies of the United States and in foreign countries, as the Directors may designate.

ARTICLE VI. DIRECTORS

The management and control of this Corporation shall be vested in a Board of Directors of not less than three (3) Directors. Attendance by a majority of the Directors at any meeting shall constitute a quorum. A majority of those Directors present at any meeting

H10000276405 3

must vote in favor of any motion, resolution, or action taken in order that same become effective and be the act and deed of the Corporation. The Board of Directors shall be elected by the Members of the Corporation. The names and street addresses of the members of the Board of Directors, who, subject to the provisions of the Certificate of Incorporation, By-Laws, and the laws of the State of Florida, shall hold office for the first year of existence of the Corporation or until their successors are elected and have qualified are as follows:

BRYAN B. WALSH  
9450 Laura Ann Drive  
Seminole, Florida 33776

ELIZABETH N. WALSH  
9450 Laura Ann Drive  
Seminole, Florida 33776

JASON SPENCE  
3985 Gateway Center Blvd., Suite 200  
Pinellas Park, Florida 33782

Vacancies in the initial Board of Directors occurring before the first election shall be filled by the remaining Directors in office even though they may not constitute a quorum.

#### ARTICLE VII. OFFICERS

The officers of the Corporation shall be a President, a Vice President, Secretary and Treasurer, and shall be chosen by the Board of Directors at its first meeting. The Board of Directors may also, from time to time, provide for and elect all other officers or committees which may be deemed expedient to the Board. The initial President who is to hold office for the first year of existence of the Corporation or until his successor is elected and has qualified is as follows:

BRYAN B. WALSH - President

#### ARTICLE VIII. SUBSCRIBER

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

BRYAN B. WALSH  
9450 Laura Ann Drive  
Seminole, Florida 33776

H10000276405 3

H10000276405 3

ARTICLE IX. BY-LAWS

The By-Laws of this Corporation shall be adopted by the Board of Directors at its first meeting or as soon thereafter as ready for adoption.

ARTICLE X. AMENDMENTS

An Amendment to these Articles may be proposed by the Board of Directors or a member. Amendment shall be adopted by the Board of Directors by an affirmative vote of at least two-thirds (2/3) of the Directors present and voting at a meeting at which a quorum is present.

ARTICLE XI. MEMBERS' MEETINGS

No act of the members shall be valid unless taken at a meeting of members after notice as prescribed by the By-Laws of the Corporation.

ARTICLE XII. SEAL

The seal of the Corporation shall be a circulate impression with the name CONSUMER CAPITAL ADVOCATES, INC. around the border and "Florida Seal, 2010" in the center.

IN WITNESS WHEREOF, I, the undersigned, as the sole incorporator and subscriber of the above-named Not-For-Profit Corporation, do hereby subscribe and acknowledge the execution of the same on this 27<sup>th</sup> day of December, 2010.

Incorporator/Subscriber:

  
BRYAN B. WALSH

FILED  
DEC 27 AM 11:35  
CLERK OF STATE  
TALLAHASSEE, FLORIDA

ACKNOWLEDGMENT OF REGISTERED AGENT

Having been named to accept service of process for the above-stated Corporation, at the place designated in the Articles, I do hereby accept to act in this capacity, and agree to comply with the provisions of said Act relative to keeping open said office.

  
GARY W. LYONS, Registered Agent

H10000276405 3