TODD A. STERZOY Holland and Knight 07/22/96--01018--019 *****70.00 *****70.00 (Requestor's Name) 315 South Calhoun Street Suite 600 (Address)
Tallahassee, Florida 32302 OFFICE USE ONLY

CORPORATION NAME(S) & DOCUMENT NUMBER(S) (if known):

(Phone #)

(City, State, Zip)

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(Corpor	ation Name)	(Document #)	
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NonProfit	Resignation of R.A., Officer	/Director	
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Annual Report	QUALIFICATION		
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ARTICLES OF INCORPORATION FOR

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LITTLE HAITI COMMUNITY DEVELOPMENT ALLIANCE

The undersigned, acting as the incorporator of Little Haiti Community Development Alliance, Inc., under Chapter 617 of the Florida Statutes, and Section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the "Code"), submits the following Articles of Incorporation.

ARTICLE I. NAME

The name of the Corporation is: Little Haiti Community Development Alliance, Inc.

ARTICLE II. ADDRESS

The address of the Corporation's principal office is 915 N.W. 28th Street, Miami, Florida 33127.

ARTICLE III. DURATION AND COMMENCEMENT

The Corporation will exist perpetually, commencing with the filing of these Articles of Incorporation with the Florida Department of State.

ARTICLE IV. PURPOSE

The Corporation is organized exclusively for religious, charitable, and educational purposes within the meaning of Section 501(c)(3) of the Code or the corresponding provision of any future United States Internal Revenue Law including but not limited to the following:

Working with the people of Little Haiti to conceive, develop and implement economic improvements in their area through, inter alia, educating, teaching and training the area about economic empowerment, combatting redlining, facilitating the obtaining of credit and capital and providing general financial information and assistance.

The purposes of the Corporation shall also include the performance of activities related or incidental to the furtherance of the Corporation's stated purposes and permitted under the laws of the United States and Florida.

ARTICLE V. PROHIBITED ACTIVITIES

This Corporation shall not engage in any activities prohibited by Section 617.0835 of the Florida Statutes.

No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its members, directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in this Article. 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 distributing of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of these Articles, the Corporation shall not carry on any activities not permitted to be carried on (a) by a Corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code of 1986, or corresponding section of any future United States Internal Revenue Law, or (b) by a Corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code of 1986, or corresponding section of any future United States Internal Revenue Law.

ARTICLE VI. DIRECTORS

The initial board of directors of the Corporation shall consist of three (3) members. The names and addresses of the members of the Corporation's initial board of directors are:

Name	Address
Dufirstson Neree	915 N.W. 28th Street Miami, Florida 33127
Marc Villain	1382 S.W. 178th Way Pembroke Pines, Florida 33029
Roland Sanchez-Medina Jr.	513 Alcazar Avenue Coral Gables, Florida 33134

The method of election of directors shall be as stated in the Bylaws.

ARTICLE VII. INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of the Corporation is 513 Alcazar Avenue, Coral Gables, Florida 33134, and the initial registered agent is Roland Sanchez-Medina.

ARTICLE VIII. INCORPORATOR

The name and street address of the incorporator is Roland Sanchez-Medina, 513 Alcazar Avenue, Coral Gables, Florida 33134. The incorporator of the Corporation assigns to the Corporation his rights under Section 617.013, Florida Statutes, to constitute a corporation.

ARTICLE IX. DISSOLUTION

In the event of the dissolution of the Corporation, the residual assets of the Corporation shall be distributed to one or more organizations that themselves are exempt from federal income taxation as organizations described within the meaning of Section 501(c)(3) of the 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 the Circuit Court for the County in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes. No part of the assets or net earnings of the Corporation may be distributed or inure to the benefit of any individual.

ARTICLE X. AMENDMENTS

The Corporation reserves the right to amend, alter, change, or repeal any provision in these Articles of Incorporation in the manner prescribed by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this 26th day of June, 1996.

Roland Sanchez-Medina, Incorporator

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENTS UPON WHOM PROCESS MAY BE SERVED

Pursuant to Chapter 48.091, Florida Statutes, the following is submitted:

That Little Haiti Community Development Alliance, Inc., desiring to organize under the laws of the State of Florida with its initial registered office, as 513 Alcazar Avenue, Coral Gables, Florida 33134 indicated in the Articles of Incorporation, at the City of Miami, State of Florida, has named Roland Sanchez-Medina, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT:

Having been named to accept service of process for the Corporation named above, at the place designated in this certificate, I agree to act in that capacity and to comply with the provisions of the Florida Business Corporation Act and Chapter 617, Florida Statutes, relative to keeping open the registered office.

Roland Sanchez-Medina, Registered Agent

MIA3-399912

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Examiner's Initials



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

November 4, 1996

ZACK, SPARBER, ET AL ONE INTERNATIONAL PLACE, STE. 2800 MIAMI, FL 33134-2144

SUBJECT: LITTLE HAITI COMMUNITY DEVELOPMENT ALLIANCE, INC. Ref. Number: N96000003834

We have received your document for LITTLE HAIT! COMMUNITY DEVELOPMENT ALLIANCE, INC. and your check(s) totaling \$87.50. However, the enclosed document has not been filed and is being returned for the following correction(s):

The document must state that there are no members or members entitled to vote.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6909.

Velma Shepard Corporate Specialist

Letter Number: 196A00050494

96 NOV 12 All 8: 49 DIVISION OF CORPORATIONS

LAW OFFICES

Zack, Sparber, Kosnitzky, Spratt & Brooks

PROFESSIONAL ASSOCIATION

JENNIFER G. ALTMAN
MARC H. AUERBACH
GARY S. BROOKS
ORION G. CALLISON, III
JOSEPH A. CARBALLO
ALAN G. GEFFIN
JORGE A. GONZALEZ
DEBRA WEISS GOODSTONE
LOUISE T. JEROSLOW
MICHAEL KOSNITZKY
BERTHA CLAIRE LEE
MITCHELL IV, MANDLER
DEBORAH R. MAYO
NANCY ELLEN McCARTHY

M. STEPHEN RASH
ROLAND SANCHEZ-MEDINA, JR.
RALPH SHALOM
HEILEEN SOSA-REQUEJO
BYRON L. SPARBER
HENRI I. SPIEGEL
WILLIAM J. SPRATT, JR.
JAY A. STEINMAN
THOMAS O. WELLS
STEPHEN N. ZACK

ONE INTERNATIONAL PLACE SUITE 2500 MIAMI, FLORIDA 33131-2144 T/LEPHONE (305) 539-8400 FACBIMILE (305) 539-1307

KIMARIE R. STRATOS OF COUNSEL

November 7, 1996

Florida Secretary of State P.O. Box 6327 Tallahassee, Florida 32314

Re: Letter Number 196A00050494

Dear Sir/Madame:

Enclosed is a copy of a letter from Velma Shepard and the following corrected document for filing with the Florida Secretary of State:

Articles of Amendment - Original Articles of Amendment to the Articles of Incorporation of Little Haiti Community Development Alliance, Inc. and copy of same.

Please acknowledge your receipt of the enclosed document by stamping the copy and returning same to me in the enclosed, self-addressed envelope.

If you have any questions or comments, please do not hesitate to contact me.

Very truly yours,

Roland Sanchez-Medina Ir.

RSM:mm Enclosure

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LITTLE HAITI COMMUNITY DEVELOPMENT ALLIANCE, INC.

ARTICLES OF AMENDMENT TO ARTICLES OF INCORPORATION

SECRETARY OF STATE
TALLAHASSEE FLORIDA

Pursuant to the provisions of § 617.1002 of the Florida Not For Profit Corporation Act, as amended (the "Act"), Little Haiti Community Development Alliance, Inc., a Florida not for profit corporation, adopts the following Articles of Amendment to its Articles of Incorporation:

- 1. The name of this corporation is: Little Haiti Community Development Alliance, Inc. (the "Corporation").
- 2. These Articles of Amendment were approved by Written Consent of the Board of Directors of the Corporation on September 3, 1996 in accordance with the manner prescribed by § 617.1002(1)(b) of the Act, constituting a sufficient number of votes to approve the amendment. The Corporation has no members.
- 3. Article I of the Articles of Incorporation of the Corporation is hereby amended to read as follows:

ARTICLE I. NAME

The name of the corporation is: The Credit Is Due Project, Inc.

4. Article II of the Articles of Incorporation of the Corporation is hereby amended to read as follows:

ARTICLE II. ADDRESS

The address of the corporation's principal office is c/o Roland Sanchez-Medina Jr., Zack, Sparber, Kosnitzky, Spratt & Brooks, P.A., One International Place, 100 S.E. 2nd Street, Suite 2800, Miami, Florida 33131.

5. Article IV of the Articles of Incorporation of the Corporation is hereby amended to read as follows:

ARTICLE IV. PURPOSE

The corporation is organized exclusively for charitable, and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as amended, or the corresponding provision of any future United States Internal Revenue Law including but not limited to the following:

To organize struggling neighborhoods ignored by financial institutions and government and to assist low-income and minority people conceive, develop and implement economic improvements for their long-term stabilization and growth.

The purposes of the corporation shall also include the performance of activities related or incidental to the furtherance of the corporation's stated purposes and permitted under the laws of the United States and Florida.

- 6. Except as hereby amended, the Articles of Incorporation of the Corporation shall remain the same.
- 7. The undersigned individual is a duly elected and serving executive officer of the Corporation, duly authorized to execute the Articles of Amendment.

IN WITNESS WHEREOF, the undersigned has executed this Articles of Amendment as of this 3rd day of September, 1996.

Little Haiti Community Development Alliance, Inc.

Dufirstson Nerge Presiden