



REPUBLIC OF THE PHILIPPINES
SECURITIES AND EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
City of Mandaluyong, Metro Manila

COMPANY REG. NO. CN200817830

**CERTIFICATE OF FILING
OF
AMENDED ARTICLES OF INCORPORATION**

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the amended articles of incorporation of the

**QUIDAN PAG-INUPDANAY MUTUAL BENEFIT ASSOCIATION
(Quidan Pag-inupdanay MBA), Inc.**
(Amending Article III thereof)

copy annexed, adopted on May 07, 2009 by majority vote of the Board of Trustees and by the vote of at least two-thirds of the members of the corporation, and certified under oath by the Corporate Secretary and a majority of the said board was approved by the Commission on this date pursuant to the provisions of Section 16 of the Corporation Code of the Philippines, Batas Pambansa Blg. 68, approved on May 1, 1980, and copies thereof are filed with the Commission.

IN WITNESS WHEREOF, I have set my hand and caused the seal of this Commission to be affixed to this Certificate at Mandaluyong City, Metro Manila, Philippines, this 18th day of November, Two Thousand Nine.




BENITO A. CATARAN
Director

Company Registration and Monitoring Department



COVER SHEET

C N 2 0 0 8 1 7 8 3 0

QUIDAN PAG-INUPDANAY MUTUAL
BENEFIT ASSOCIATION (QUIDAN
PAG-INUPDANAY MBA) INC.

(Company's Full Name)

RM. 320 VSB BLDG., 6th LACSON
SREET BACOLOD CITY NEGROS
OCCIDENTAL

(Business Address: No. Street City/Town Province)

ARLAND P. BLANCO

Contact Person

034 - 435 - 56 - 42

Company Telephone

1 2 3 1

(Month/Day)
Fiscal Year

Form Type

1 2 0 8

(Month/Day)
Annual Meeting

Dept. Requiring this Doc.

Secondary License Type

Amended Articles Number/Section

(If Applicable)

Total Number of Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel Concerned

File Number

Document I.D.

Signature
23/09
Cashier

Remarks : Pls. use blank ink for scanning purposes.

AMENDED
ARTICLES OF INCORPORATION

OF

QUIDAN PAG-INUPDANAY MUTUAL BENEFIT ASSOCIATION
(Quidan Pag-inupdanay MBA), Inc.
(Name of Corporation)

KNOW ALL MEN BY THESE PRESENTS:

The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntarily agreed to form a **Mutual Benefit Association (MBA)** under the laws of the Republic of the Philippines.

THAT WE HEREBY CERTIFY:

FIRST: The name of the said association shall be:

Quidan Pag-inupdanay Mutual Benefit Association
(Quidan Pag-inupdanay MBA), Inc.

SECOND: That the purpose for which such association is formed is to advance the interests and promote the welfare of the poor in particular and the interest and welfare of the Philippines in general. Specifically, the association shall seek:

1. To extend financial assistance to its members, spouse, children and parents in the form of death benefits, sickness/accident benefits, provident savings and loan redemption assistance;
2. To ensure continued access to benefits/ resources by actively involving the members in the management of the association that will include implementation of policies and procedures geared towards sustainability and improved services.

THIRD: That the place where the principal office of the association is to be established or/is located at :

No./Street: Rm. 320, VSB Bldg., 6th-Lacson Street

City/Town : Bacolod City Province : Negros Occidental
(as amended on MAY 7,2009)

FOURTH: That the term for which the association is to exist is fifty (50) years from and after the date of issuance of the certificate of incorporation.

NINTH: That no part of the income which Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. may obtain as an incident to its operation shall be distributed as dividends to its members, trustees or officers subject to the provisions of the Corporation Code on dissolution. Any profit obtained by Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. as a result of its operation, whenever necessary or proper shall be used for the furtherance of the purposes enumerated in Article II, subject to the provisions of Title XI of the Corporation Code of the Philippines.

TENTH: That ALLAN S. EWAG has been elected by the members as Treasurer of the association to act as such until her successor is duly elected and qualified in accordance with the by-laws, and that as such Treasurer he has been authorized to receive for and in the name and for the benefit of the association all contributions or donations paid or given by the members.

ELEVENTH: That Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. manifests its willingness to change its corporate name in the event another person, firm or entity has acquired a prior right to use the said firm name or one deceptively or confusingly similar to it. Quidan Pag-inupdanay means Togetherness of the Nameless Ones.

TWELFTH: That Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. shall comply with the requirements for non-stock corporations in the course of its operation.

IN WITNESS WHEREOF, we have hereunto signed this Articles of Incorporation, this 5th day of September, 2008, in the City / Municipality of Bacolod City, Province of Negros Occidental, Philippines.

TEODORICO B. PENA
TIN # 038-424-461

ALLAN S. EWAG
TIN # 921-748-947

ROLLY P. PANGANIBAN
TIN # 134-291-813

DELIA M. LAGUNA
TIN # 160-294-977

DONNA S. OLIMPO
TIN # 945-515-208

MARY GRACE PAHAMTANG
Res. Cert. # 07-003399

LILIBETH PAMATIAN
TIN #

BISHOP GERARDO ALMINASAN
TIN #

WITNESSES:

ARLAND P. BLANCO
TIN # 928-686-587

ERWIN G. PALABRICA
TIN # 189-887-253

(All incorporators appearing on the fifth article and the two witnesses should affix their signatures on the blanks provided in this page above their respective names.)

FIFTH: That the names, nationalities and residences of the incorporators of the association are as follows:

Name	Nationality	Residence
Teodorico B. Peña	Filipino	Goldcrest, Bata, Bacolod City
Allan S. Ewag	Filipino	Glendale Homes, Granada, Bacolod City
Donna Olimpo	Filipino	Murcia, Negros Occidental
Delia M. Laguna	Filipino	Narauis, Hinigaran, Negros Occ.
Mary Grace D. Pahamtang	Filipino	Dancalan, Negros Occidental
Rolly P. Panganiban	Filipino	San Dionisio Subd., Granada, Bacolod City

SIXTH: That the number of trustees of the association shall be seven (7) and that the names, nationalities and residences of the first trustees of the association are as follows:

Name	Nationality	Residence
Teodorico B. Peña	Filipino	Goldcrest, Bata, Bacolod City
Allan S. Ewag	Filipino	Glendale Homes, Granada, Bacolod City
Donna Olimpo	Filipino	Murcia, Negros Occidental
Delia M. Laguna	Filipino	Narauis, Hinigaran, Negros Occ.
Mary Grace D. Pahamtang	Filipino	Dancalan, Negros Occidental
Lilibeth Pamatian	Filipino	Bacolod City
Bishop Gerardo Alminasan	Filipino	Bata, Bacolod City

SEVENTH: That the capital of the association was contributed by the incorporators and directors who are also members of the association as follows:

Name	Contribution
Teodorico B. Peña	Php 16,666.67
Allan S. Ewag	Php 16,666.67
Donna Olimpo	Php 16,666.67
Delia M. Laguna	Php 16,666.67
Mary Grace D. Pahamtang	Php 16,666.67
Rolly P. Panganiban	Php 16,666.67
Total	Php 100,000.00

EIGHT: That Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. is a non-stock association. The following may become members of the Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc.: all active members of Pag-inupdanay, Inc; personnel and staff of Quidan Kaisahan Negros Occ., Inc., Pag-inupdanay, Inc. and Quidan Pag-inupdanay Mutual Benefit Association (Quidan Pag-inupdanay MBA), Inc. and other organized groups accredited.

_____ Date

The Securities and Exchange Commission
SEC Bldg., EDSA Greehills
Mandaluyong City, Metro Manila

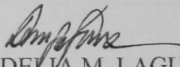
Sir/Madam:

This is to confirm that all corrections in the Articles of Incorporation of
QUIDAN PAG-INUPDANAY MUTUAL BENEFIT ASSOCIATION
(Quidan Pag-inupdanay MBA), Inc.
(Name of Corporation)

were made prior to notarization and were made with the full knowledge and consent of all the incorporators.

I, the undersigned incorporator hereby undertake full responsibility for any corrections made on this Articles of Incorporation.

Very truly yours,


DELIA M. LAGUNA

(Name)

Narauis, Hinigaran, Negros Occidental

(Address)

SUBSCRIBED AND SWORN to before me this **JUN 22 2009** day of _____, 200____,
affiant exhibiting to me his/her Community Certificate Number: _____, issued
on _____ at _____.

Doc. No. 418 ;
Page No. 89 ;
Book No. 9 ;
Series of 200 9

Notary Public
JOEL G. GORDOLA
NOTARY PUBLIC
UNTIL DECEMBER 31, 2009
ROLL No. 25103
PTR No. 0806382 1/05/09 B.C
RD No 760562 3/12/09 B.C

ACKNOWLEDGEMENT

Republic of the Philippines)
 Bacolod City) S.S.

OCT 03 2008

BEFORE ME, a Notary Public in and for QUEZON CITY Philippines, this ___ day of _____, 20___ personally appeared:

NAME	CTC No. / Date & Place Issued	SIGNATURE
TEODORICO B. PEÑA	02362099, Jan 11, 2008, Bacolod City	<i>[Signature]</i>
ALLAN S. EWAG	03838011, Jan. 2, 2008, La Castellana	<i>[Signature]</i>
DELIA M. LAGUNA	18021591, Jan. 8, 2008, Narauis, Hinigaran	<i>[Signature]</i>
DONNA OLIMPO	02726751, August 27, 2008, Murcia	<i>[Signature]</i>
MARY GRACE PAHAMTANG	07-003399, Au. 28, 2008, Dancalan, Negros Occ.	<i>[Signature]</i>
ROLLY P. PANGANIBAN	02362201, Jan. 11, 2008, Bacolod City	<i>[Signature]</i>
LILIBETH PAMATIAN	13068591, 1/5/08 Bacolod City	<i>[Signature]</i>
BISHOP GERARDO ALMINASIAN	02383094, 1/28/08 Bacolod City	<i>[Signature]</i>

all known to me and to me known to be the same persons who executed the foregoing Articles of Incorporation and they acknowledged to me that the same is their free and voluntary act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my notarial seal on the date and at the place first written above.

[Signature]
ATTY. DELFIN R. AGCAOILI JR.
 NOTARY PUBLIC
NOTARY PUBLIC
 TIN NO. 144517066
 COM. # 3322007-2060
 ROLL NO. 24655
 DATE ISSUED: 1/2/08
 ISSUED AT QUEZON CITY
 VALID UNTIL DEC 31, 2014

Doc. No. 457
 Page No. 16
 Book No. 478
 Series of 308



TRUSTEE'S CERTIFICATE

KNOW ALL MEN BY THESE PRESENTS:

We, the undersigned majority of the directors and the Corporate Secretary of QUIDAN PAG-INUPDANAY MUTUAL BENEFIT ASSOCIATION, INC. do hereby certify that the Articles of Incorporation and By-Laws was amended by the majority vote of the directors and the vote of stockholders representing at least two-thirds (2/3) of the outstanding capital stock at a meeting held on May 7, 2009 at the principal office of the corporation.

The amended provisions of the attached Amended Articles refer to ARTICLE IV SECTION 2 OF BY-LAWS (CHANGE OF PRINCIPAL ADDRESS; ARTICLES OF INCORPORATION - THIRD,

In witness whereof, we have hereunto signed this certificate this 7th day of May, 2009 at Bacolod City.

TEODORICO B. PEÑA
TIN # 934-424-461

ALLAN S. EWAG
TIN # 921-748-947

LILIBETH PAMATIAN
TIN # 145-480-312

GERARDO ALMINAZA
TIN # 943-193-259

MARCIANA NICOLAS
TIN # 177-877-185

MA. CHINGBEE S. PROLOGO
TIN # 945-540-943

DELIA M. LAGUNA
Corporate Secretary
TIN # 160-294-977

SUBSCRIBED AND SWORN to before me this AUG 07 2009 day of _____, 2009, by the above-mentioned to me their Community Tax Certificates as follows.

Table with 2 columns: NAME and CTC No. / Date & Place Issued. Rows include TEODORICO B. PEÑA, ALLAN S. EWAG, DELIA M. LAGUNA, MA. CHINGBEE S. PROLOGO, and MARCIANA NICOLAS.

Doc. No. 78; Page No. 3; Book No. 96 p.; Series of 200 9.

Notary Public
ATTY. DELFIN R. ASCADILI JR.
NOTARY PUBLIC
UNTIL DECEMBER 31, 2010
PTR NO. 1174049.01/07/09.MLA.
IBP NO. 754439-01/05/09.MLA.
ROLL NO. 24659/TIN # 144519-066
MCLE COMPLIANCE NO. 11-0015473