

**Electronic Articles of Incorporation
For**

N07000009314
FILED
September 21, 2007
Sec. Of State
Ipooe

REGENCY FINANCIAL 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:

REGENCY FINANCIAL INC.

Article II

The principal place of business address:

3700 COCONUT CREEK PKWY
COCONUT CREEK, FL. 33066

The mailing address of the corporation is:

3700 COCONUT CREEK PKWY
COCONUT CREEK, FL. 33066

Article III

The specific purpose for which this corporation is organized is:

EDUCATE CONSUMERS WITH FINANCIAL ISSUES AND PROBLEMS

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:

GLENN ROSENBERG
3700 COCONUT CREEK PKWY
STE 140
COCONUT CREEK, FL. 33066

I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: GLENN ROSENBERG

Article VI

The name and address of the incorporator is:

GLENN ROSENBERG
3700 COCONUT CREEK PKWY
STE 140
COCONUT CREEK, FL 33066

Incorporator Signature: GLENN ROSENBERG

Article VII

The effective date for this corporation shall be:

09/20/2007