

TRANSMITTAL LETTER

P000000020510

Department of State
Division of Corporations
P. O. Box 6327
Tallahassee, FL 32314

000003143170--3
-02/22/00--01066--017
*****78.75 *****78.75

SUBJECT: RGD Financial, INC
(Proposed corporate name - must include suffix)

Enclosed is an original and one(1) copy of the articles of incorporation and a check for :

\$70.00
Filing Fee

\$78.75
Filing Fee
& Certificate of Status

\$78.75
Filing Fee
& Certified Copy

\$87.50
Filing Fee,
Certified Copy
& Certificate of
Status

ADDITIONAL COPY REQUIRED

FROM: Robert G Ortiz
Name (Printed or typed)

6310 SW 108 PLACE
Address

Miami, FL 33173
City, State & Zip

305-343-1452
Daytime Telephone number

FILED
00 FEB 22 PM 2:43
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

NOTE: Please provide the original and one copy of the articles.

cc.
2-28-00

ARTICLES OF INCORPORATION

The undersigned incorporator, for the purpose of forming a corporation under the Florida Business Corporation Act, hereby adopts the following Articles of Incorporation.

ARTICLE I NAME

The name of the corporation shall be: RBO FINANCIAL, Inc

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE II PRINCIPAL OFFICE

The principal place of business and mailing address of this corporation shall be:

6310 SW 108 PLACE
MIAMI, FL. 33173

ARTICLE III SHARES

The number of shares of stock that this corporation is authorized to have outstanding at any one time is:

1000.

ARTICLE IV INITIAL REGISTERED AGENT AND STREET ADDRESS

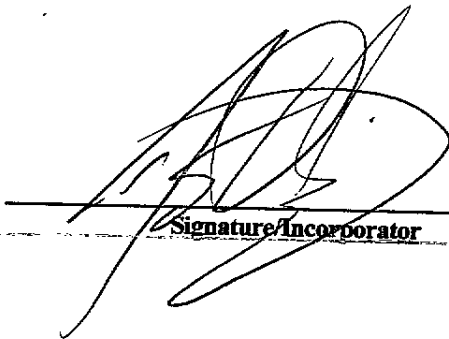
The name and Florida street address of the initial registered agent are:

Robert Ortiz
6310 SW 108 PL.
MIAMI, FL. 33173

ARTICLE V INCORPORATOR

The name and address of the incorporator to these Articles of Incorporation are:

Robert Ortiz
6310 SW 108 Place
MIAMI, FL. 33173



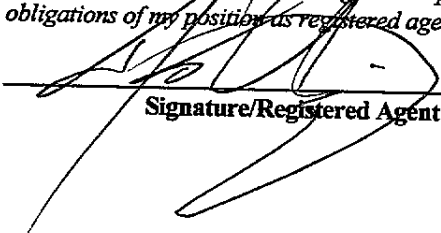
Signature/Incorporator

Feb 3, 2000

Date

(An additional article must be added if an effective date is requested.)

Having been named as registered agent and to accept service of process for the above stated corporation 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



Signature/Registered Agent

Feb 3, 2000

Date