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

REG FINANCIALS, 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 ADDITIONAL CO	\$87.50 Filing Fee, Certified Copy & Certificate of Status PY REQUIRED
FROM:	ROM: Lozette M. Rivera - Diez Name (Printed or typed) 2025 Brich ell své # 1004 Address Mismi fl, 33129 City, State & Zip		
Daytime Telephone number			

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

64:8 HW 01



FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State

November 18, 1998

LUZETTE M. RIVIERA-DIEZ 2025 BRICKELL AVE SUITE 1004 MIAMI, FL 33129

SUBJECT: R & G FINANCIALS, INC.

Ref. Number: W98000025978

We have received your document for R & G FINANCIALS, 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 name designated in your document is unavailable since it is the same as, or it is not distinguishable from the name of an existing entity. Simply adding "of Florida" or "Florida" to the end of a name is not acceptable. Please select a new name and make the correction in all appropriate places. One or more words may be added to make the name distinguishable from the one presently on file.

Please return the original and one copy of 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 (850) 487-6933.

Dana Calloway
Document Specialist

Letter Number: 498A00055420

December 2, 1998

Florida Department of State Division of Corporations PO Box 6327 Tallahassee, Florida, 32314

Attention: Dana Calloway, Document Specialist

Subject: **R&G** Financials, Inc Ref. Number: W98000025978

We have revised the name of the earlier submitted Corporation of R & G Financials, Inc. to R & G Solutions, Inc., since our original desired name was unavailable as per your 11/18 letter enclosed. Please find attached, new Articles of Incorporation and Acceptance of Registered Agent for R&G Solutions, Inc.

Shall you deem any other information necessary; I can be reached at 305-856-9245.

Luzette M. Rivera-Diez

2025 Brickell Ave., Suite 1004

Miami, Florida 33129

ARTICLES OF INCORPORATION

OF

R & G SOLUTIONS, INC.

98 DEC 10 AM 8: 49

TALLAHASSEE FLORIDA

The undersigned incorporator hereby forms a corporation under Chapter 607 of the Laws of the State of Florida.

ARTICLE I NAME

The name of the corporation shall be:

R & G SOLUTIONS, INC.

The principal place of business of this corporation shall be 2025 Brickell Avenue, Suite 1004, Miami, Florida 33129, and the mailing address of the corporation is the same.

ARTICLE II NATURE OF BUSINESS

This corporation may engage or transact in any or all lawful activities or business permitted under the laws of the United States, the State of Florida or any other state, country, territory or nation.

ARTICLE III CAPITAL STOCK

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 1,000 shares of common stock having no par value per share.

ARTICLE IV REGISTERED AGENT

The street address of the initial registered office of the corporation shall be 2025 Brickell Avenue, Suite 1004, Miami, Florida 33129, and the name of the initial registered agent of the corporation at the address is Luzette M. Rivera-Diez.

ARTICLE V TERM OF EXISTENCE

This corporation is to exist perpetually.

ARTICLE VI DIRECTORS

All corporate powers shall be exercised by or under the authority of, and the business and affairs of the corporation managed under the direction of its Board of Directors, subject to any limitation set forth in these Articles of Incorporation. The names and street addressees of the

initial officers and directors who shall hold office the first year of the corporation's existence or until their successors are elected are:

Luzette M. Rivera-Diez

2025 Brickell Avenue, Suite 1004

Miami, Florida 33129

Jorge L. González

2025 Brickell Avenue, Suite 1004

Miami, Florida 33129

ARTICLE VII INCORPORATOR

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

Luzette M. Rivera-Diez

2025 Brickell Avenue, Suite 1004

Miami, Florida 33129

IN WITNESS WHEREOF, the undersigned incorporator has executed these Articles of Incorporation this ____/ 31 day of December, 1998.

Luzette M. Rivera-Diez

STATE OF FLORIDA COUNTY OF DADE

THE FORGOING instrument was acknowledged and sworn to before me this __/st day of December, 1998 by Luzette M. Rivera-Diez of R & G Solutions, Inc.

Notary Public

,

Patricia Ruano

My Commission Expires

PATRICIA RUANO
Notary Public - State of Florida
My Commission Expires Mar 29, 2002
Commission # CC716983

ACCEPTANCE OF REGISTERED AGENT DESIGNATED IN THE ARTICLES OF INCORPORATION

Luzette M. Rivera-Diez, an individual residing in this state, having a business office identical with the registered office of the corporation named below, and having been designated as the Registered Agent in the above and foregoing Articles of Incorporation of:

R & G SOLUTIONS, INC.

Luzette M. Rivera-Diez is familiar with and accepts the obligations of the position of Registered Agent under Section 607-0505, Florida Statutes.

Typed Name: Luzette M. Rivera-Diez

98 DEC 10 AM 8: 49
SECRETARY OF STATE
SECRETARY OF STATE