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SECRETARY OF STATE
DIVISION OF CORPORATIONS
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DEC 02 2002

November 20th, 2002

Florida Department of State
Division of Corporations
Tallahassee, FL 32314

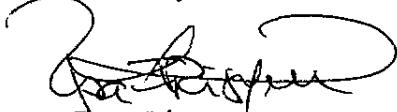
Dear Sirs:

Please find enclosed the Articles of Incorporation and check # 3760 for US\$87.50 for the filling, certified copy, and certificate of status for RIA Services, Inc.

Please return the certificate to me at:

Mrs. Rosa Irigoyen
6130 S.W. 4th Street
Margae, FL 33068

Sincerely



Rosa Irigoyen

02 NOV 22 PM 12:06
SECRETARY OF STATE
DIVISION OF CORPORATIONS

ARTICLES OF INCORPORATION
FOR
RIA Services, Inc.

I, the undersigned, in order to form a corporation under and pursuant to the provisions of the Law of Florida for the purposes set forth below, hereby subscribed to these Articles of Incorporation.

I

The name of the corporation shall be RIA Services, Inc.

II

The purposes and general nature of the business to be conducted and transacted by the corporation shall be as follows:

- A. To do and transact any and all business as permitted under the laws of the State of Florida and the United States of America. Without limiting any of the purposes, powers and objects of this corporation, it is expressly declared and provided that this corporation shall have power in carrying on its own business, or for the purpose of accomplishment of any of the purposes or attainment of the objects herein above specified, to make and perform contracts of any kind and description and to do any and all other acts and things, and to exercise any and all powers, either as principal, agent or broker, conferred by the Laws of Florida upon corporations, and which a partnership or natural person could do and exercise, and which now or hereafter may be authorized by law.

III

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

IV

The amount of capital with which this corporation shall begin business shall be \$ 1,000.00

V

The existence of this corporation shall be perpetual.

VI

The principal office of this corporation shall be located at

6130 S.W. 4th Street
Margate, FL 33068

VII

The names and addresses of the first Board of Directors, who shall, subject to these Articles of Incorporation, Bylaws, and the laws of Florida, hold office for the first year of the corporation's existence, or until their successors shall have been elected and qualified, are as follows:

NAME	ADDRESS	Title
Rosa Irigoyen	6130 S.W. 4th Street Margate, FL 33068	President
Guillermo Irigoyen	6130 S.W. 4th Street Margate, FL 33068	Vice-President
Elizabeth Leon	6130 S.W. 4th Street Margate, FL 33068	Director
Jose L. Mori	6130 S.W. 4th Street Margate, FL 33068	Director

The street address of the initial registered office of the Corporation is

6130 S.W. 4th Street, Margate, FL 33068

And the name of the initial registered agent at that address is

Rosa Irigoyen

The address of the principal office of the corporation and the mailing address of the corporation is

6130 S.W. 4th Street, Margate, FL 33068

VIII

The name and address of the subscriber to these Articles of Incorporation, and the number of shares of stock each agrees to take, the total aggregate amount of which shall be the sum of \$ 1,000.00 the amount of capital with which this corporation shall begin business are as follows:

NAME	ADDRESS	SHARES	AMOUNT
Rosa Irigoyen	6130 S.W. 4th Street Margate, FL 33068	300	\$ 300.00
Guillermo Irigoyen	6130 S.W. 4th Street Margate, FL 33068	250	\$ 250.00
Elizabeth Leon	6130 S.W. 4th Street Margate, FL 33068	250	\$ 250.00
Jose L. Mori	6130 S.W. 4th Street Margate, FL 33068	200	\$ 200.00

IX

This corporation shall be initially governed by the stockholders, not withstanding other provisions of these Articles of Incorporation. At the discretion of the initial sole stockholder or the successor of all shares of the stockholder, or when there are two or more stockholders owning stock in the corporation, at a meeting held for that purpose, stockholders may elect to operate with a Board of Directors and officers as provided elsewhere in these Articles of Incorporation. At such time there shall be elected a minimum of three directors who shall hold office for one year and after their election or until their successors are elect or appointed and have qualified. The stockholders shall also elect such persons to fill the offices of: President, Vice-President, and Treasurer and such other offices as are permitted by the Bylaws of the corporation. The officers shall service for one year after their election or until their successors are elected or appointed and have qualified. The manner and form of electing or appointing officers and directors shall be set out in the By-Laws.

X

ACKNOWLEDGMENT AND CONSENT OF REGISTERED AGENT

Having been made initial Registered Agent to accept service and process of the corporation at the initial registered office designated in these Articles of Incorporation, I hereby accept such status and consent to act in this capacity and agree to comply with all of the requirements of the law pertinent thereto.

IN WITNESS WHEREOF, I have hereunto made, subscribed and acknowledged these Articles of Incorporation.


Rosa Irigoyen

F104 DG25-72-55-706-0

STATE OF FLORIDA)

COUNTY OF BROWARD)

I hereby certify that on this day personally appeared

to me well known to be the same described in and who executed these Article of Incorporation, and acknowledged the Articles to be the act and deed of the subscriber(s) and that the facts set for the therein are true.

WITNESS my hand and seal at Broward County, Florida, this 5 day of Nov, 2002.

My Commission Expires: Aug 5, 2005



Annette Messina
Commission # DD 047411
Expires Aug. 5, 2005
Bonded Thru
Atlantic Bonding Co., Inc.


NOTARY PUBLIC

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SECRETARY OF STATE
DIVISION OF CORPORATIONS