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FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS

97 JUL -9 AM 11:07

DAVID Glincher

Name (printed or typed)

1173 N.W. 184th Tr.

Address

Pembroke Pines, FL 33029

Office Use Only

CORPORATION NAME(S) & DOCUMENT NUMBER(S), (if known):

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NEW FILINGS	
<input type="checkbox"/>	Profit
<input type="checkbox"/>	NonProfit
<input type="checkbox"/>	Limited Liability
<input type="checkbox"/>	Domestication
<input type="checkbox"/>	Other

AMENDMENTS	
<input type="checkbox"/>	Amendment
<input type="checkbox"/>	Resignation of R.A., Officer/ Director
<input type="checkbox"/>	Change of Registered Agent
<input type="checkbox"/>	Dissolution/Withdrawal
<input type="checkbox"/>	Merger

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OTHER FILINGS	
<input type="checkbox"/>	Annual Report
<input type="checkbox"/>	Fictitious Name
<input type="checkbox"/>	Name Reservation

REGISTRATION/ QUALIFICATION	
<input type="checkbox"/>	Foreign
<input type="checkbox"/>	Limited Partnership
<input type="checkbox"/>	Reinstatement
<input type="checkbox"/>	Trademark
<input type="checkbox"/>	Other

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ARTICLES OF INCORPORATION OF
SECURITIES ARBITRATION ASSOCIATES, INC.

ARTICLE I

NAME

The name of the corporation is SECURITIES ARBITRATION
ASSOCIATES, INC.

ARTICLE II

DURATION AND COMMENCEMENT OF EXISTENCE

This corporation shall commence on the date of filing with
the Secretary of State. This corporation shall have perpetual
existence.

ARTICLE III
PURPOSE

This corporation is organized for the purpose of transacting
any or all lawful business for which corporations may be
incorporated under Chapter 607 of the Florida Statutes.

ARTICLE IV
CAPITAL STOCK

This corporation is authorized to issue 10,000 shares of
\$1.00 par value common stock.

ARTICLE V
CORPORATE OFFICE

The address of the corporate office is 1173 N. W. 184TH TERRACE, PEMBROKE PINES, FLORIDA 33029 or as otherwise reflected in the annual report.

ARTICLE VI
INITIAL REGISTERED OFFICE AND AGENT

The street address of the initial registered office of this corporation is 1173 N.W. 184TH TERRACE, PEMBROKE PINES, FLORIDA 33029 and the name of the initial Registered Agent of this corporation at that address is David M Glincher.

ARTICLE VII
INITIAL BOARD OF DIRECTOR/INCORPORATOR

The corporation shall have one director initially. The number of directors may be either increased or diminished from time to time by the By-Laws, but shall never be less than one nor more than three. The name and address of the initial director of this corporation is:

<u>NAME</u>	<u>ADDRESS</u>
David M. Glincher	1173 N.W. 184 th Terrace Pembroke Pines, Florida 33029

ARTICLE VIII
INDEMNIFICATION

The corporation shall indemnify any officer or director, or former officer or director, to the full extent permitted by law.

IN WITNESS WHEREOF, the undersigned Incorporator has executed these Articles of Incorporation this 7th day of July, 1997.




David M. Glincher

STATE OF FLORIDA)
COUNTY OF BROWARD)

BEFORE ME, a Notary Public authorized to take acknowledgments in the State and County set forth above, personally appeared DAVID M. GLINCHER known to me and known by me or who produced N/A as identification, who did take an oath, and he acknowledged before me that he executed these Articles of Incorporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal in the State of County above mentioned, this 7th day of July, 1997.



Notary Public/State of Florida

my commission expires:



STEVEN C. BRACKETT
COMMISSION # CC416547
EXPIRES OCT. 23, 1998
ALAN INSURANCE SERVICES
1-800-488-0040

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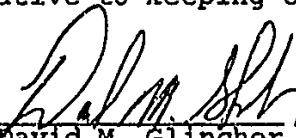
CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR
THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM
PROCESS MAY BE SERVED.

Pursuant to Section 48.091 and Section 607.034(3), Florida
Statutes, the following is submitted in compliance with said
Sections:

SECURITIES ARBITRATION ASSOCIATES, INC. desires to organize
under the Laws of the State of Florida with its registered office
as indicated in the Articles of Incorporation at 1173 N.W. 184TH
Terrace, Pembroke Pines, Florida 33029, and has named David M.
Glincher located at 1173 N.W. 184th Terrace, Pembroke Pines,
Florida as its Agent to accept service of process within this
State.

CONSENT OF REGISTERED AGENT

Having been named to accept service of process for the above
named corporation, at the place designated in this Certificate, I
hereby accept to act in this capacity, and agree to comply with
the provisions of said Sections relative to keeping open said
office.


David M. Glincher