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P 99000023586
March 8, 1999

VIA FEDERAL EXPRESS

Secretary of State
Division of Corporations
409 E. Gaines
Tallahassee, Florida 32399

Re: Savvy Trader, Inc.

FILED
99 MAR -9 PM 12:44
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Dear Sir/Madam:

Enclosed are the Articles of Organization for Savvy Trader, Inc., together with a check in the amount of \$70.00 for the filing fees. Please stamp and return a copy in the enclosed envelope. Thank you.

Very truly yours,

Marian Pearlman Nease

MARIAN PEARLMAN NEASE
Enclosure

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*****70.00 *****70.00

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ARTICLES OF INCORPORATION
OF

SAVVY TRADER, INC.

In compliance with the requirements of F.S. Chapter 607, the undersigned, being a natural person, does hereby act as incorporator in adopting and filing the following articles of incorporation for the purpose of organizing a business corporation.

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

ARTICLE I

The name of the corporation ("Corporation") is SAVVY TRADER, INC.

ARTICLE II

The existence of the corporation shall begin on the date of its incorporation by the State of Florida.

ARTICLE III

The street address of the principal office of the Corporation is 21672 Marigot Drive, Boca Raton, Florida 33428.

ARTICLE IV

The maximum number of shares this Corporation is authorized to issue is One Hundred Thousand (100,000), all of which shall be Common Shares, at no par value. All Common Shares shall be identical with each other in every respect and the holders of Common Shares shall be entitled to one vote for each share on all matters on which shareholders have the right to vote.

ARTICLE V

The initial street address of the Corporation's registered office is 21672 Marigot Drive, Boca Raton, Florida 33428. The initial registered agent for the Corporation at that address is Richard Karp.

ARTICLE VI

The initial board of directors shall consist of one member. The

name and address of the person who will serve on the initial board of directors is:

Name	Address
Richard Karp	21672 Marigot Drive Boca Raton, Florida 33428

ARTICLE VII

The name and street address of the person signing these articles of incorporation is:

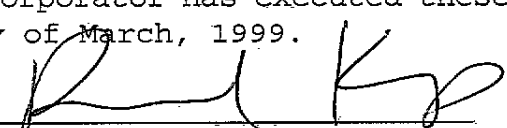
Name	Address
Richard Karp	21672 Marigot Drive Boca Raton, Florida 33428

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TALLAHASSEE, FLORIDA

ARTICLE VIII

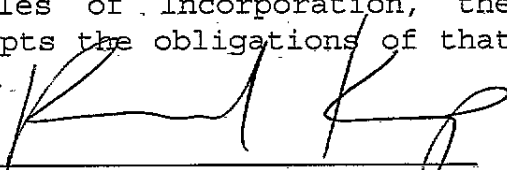
The corporation shall indemnify its directors, officers, employees, and agents to the fullest extent permitted by law.

IN WITNESS WHEREOF, the undersigned incorporator has executed these articles of incorporation this 8th day of March, 1999.


Name: Richard Karp

ACCEPTANCE OF REGISTERED AGENT

Having been named to accept service of process for SAVVY TRADER, at the place designated in the Articles of Incorporation, the undersigned is familiar with and accepts the obligations of that position pursuant to F.S. 607.0501(3).


Name: Richard Karp

Date: March 8, 1999