

AWARD

NASD Regulation, Inc.

CASE: 99-00280

Charles Schwab & Co., Inc., claimant vs. Hilda M. Adriasola and Michael Malki, respondents.

ATTORNEYS:

For Claimant appeared in-house counsel, Devin A. Donohue, Esq., San Francisco, CA.

Respondent Hilda M. Adriasola appeared Pro Se, San Francisco, CA.

Respondent Michael Malki appeared Pro Se, Pleasanton, CA.

DATE FILED: January 21, 1999

CASE SUMMARY: Claimant alleged respondents failed to satisfy maintenance requirements of margin account resulting in unsecured debit balance.

Claim Data

Claim: \$18,362.55

Interest: from 5/98 to payment

Atty Fees: reasonable

Costs: unspecified

Filing Fees: \$575.00

Award Data

Award: \$18,362.55

Interest: 1) \$2,046.06, plus

2) @8.75% from 9/30/99
until payment date

Atty Fees: \$.00

Costs: \$.00

Filing Fees: \$575.00

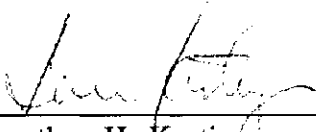
AWARD: The undersigned arbitrator has decided and determined in full and final resolution of the issues submitted for determination as follows: 1) Respondents are jointly and severally liable and shall pay to the claimant \$18,362.55. 2) Respondents are jointly and severally liable and shall pay to the claimant \$2,046.06 as interest, plus interest *at the rate of 8.75% per annum from 9/30/99 until the payment date*. 3) All requests for costs and attorney fees are denied. 4) All other relief requests are denied. 5) The \$575.00 filing fee previously deposited with the National Association of Securities Dealers Regulation, Inc. by the claimant, shall be retained by NASD Regulation, Inc. 6) Respondents are jointly and severally liable and shall pay claimant \$575.00 as reimbursement of the filing fee.

OTHER FEES: Pursuant to Rule 10333 of the Code, claimant has paid to NASD Regulation, Inc. the \$400.00 Member Surcharge previously invoiced.

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AFFIRMATION

I, Jonathan H. Krotinger, do hereby affirm, upon my oath as arbitrator that I am the individual described herein who executed this instrument, which is my oath and award.



Jonathan H. Krotinger

October 22, 1999
Date of award