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ID Number: 123706



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Office of the Secretary of State
Corporations Division
100 North Main Street
Providence, Rhode Island 02903-1335

BUSINESS CORPORATION

ORIGINAL ARTICLES OF INCORPORATION

The undersigned acting as incorporator(s) of a corporation under Chapter 7-1.1 of the General Laws, 1956, as amended, adopt(s) the following Articles of Incorporation for such corporation:

1. The name of the corporation is J F G, Inc

(This is a close corporation pursuant to § 7-1.1-31 of the General Laws, 1956, as amended) (strike if inapplicable)

2. The period of its duration is (if perpetual, so state) perpetual

3. The specific purpose or purposes for which the corporation is organized are:

To establish, maintain and otherwise operate an insurance
agency and further, to do all things necessary, convenient
and incidental thereto and the transaction of any lawful
business for which the corporation may be incorporated under
the General Laws of Rhode Island, 1956 as amended.

4. The aggregate number of shares which the corporation shall have authority to issue is:

(a) *If only one class:* Total number of shares 100 (If the authorized shares are to consist of one class only state the par value of such shares or a statement that all of such shares are to be without par value.):

no par common

or

(b) *If more than one class:* Total number of shares _____ (State (A) the number of shares of each class thereof that are to have a par value and the par value of each share of each such class, and/or (B) the number of such shares that are to be without par value, and (C) a statement of all or any of the designations and the powers, preferences and rights, including voting rights, and the qualifications, limitations or restrictions thereof, which are permitted by the provisions of Chapter 7-1.1 of the General Laws in respect of any class or classes of stock of the corporation and the fixing of which by the articles of association is desired, and an express grant of such authority as it may then be desired to grant to the board of directors to fix by vote or votes any thereof that may be desired but which shall not be fixed by the articles.):

5. Provisions (if any) dealing with the preemptive right of shareholders pursuant to § 7-1.1-24 of the General Laws, 1956, as amended:

no restrictions

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By [Signature]

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6. Provisions (if any) for the regulation of the internal affairs of the corporation:

7. The address of the initial registered office of the corporation is 999 Chalkstone Avenue,
(Street)
Providence, RI 02908 and the name of its initial registered agent at such address is
(City/Town) (Zip Code)

Robert P. Verri

8. The number of directors constituting the initial board of directors of the corporation is -0- and the names and addresses of the persons who are to serve as directors until the first annual meeting of shareholders or until their successors are elected and shall qualify are: (If this is a close corporation pursuant to Section 7-1.1-51 of the General Laws, 1956, as amended, and there shall be no board of directors, state the titles of the initial officers of the corporation and the names and addresses of the persons who are to serve as officers until the first annual meeting of shareholders or until their successors be elected and qualify)

Title	Name	Address
Pres.	<u>Jack E. Guiragos, Jr.</u>	<u>675 Hartford Ave., Providence, RI 02909</u>
Sec.	<u>Jack E. Guiragos, Jr.</u>	<u>675 Hartford Ave., Providence, RI 02909</u>
Treas.	<u>Jack E. Guiragos, Jr.</u>	<u>675 Hartford Ave., Providence, RI 02909</u>

9. The name and address of each incorporator is:

Name	Address
<u>Robert P. Verri</u>	<u>999 Chalkstone Ave., Providence, RI 02908</u>
_____	_____
_____	_____

10. Date when corporate existence to begin: Upon filing of this application
(not more than 30 days after filing of these articles of incorporation)

Dated March 21, ~~19~~ 2002

Signature of each Incorporator

STATE OF RHODE ISLAND
COUNTY OF PROVIDENCE

In Providence, on this 21st day of March, ~~19~~ 2002 personally appeared before me Robert P. Verri

each and all known to me and known by me to be the parties executing the foregoing instrument, and they severally acknowledged said instrument by them subscribed to be their free act and deed.

Ruth Lilla, Notary Public
Notary Public
My Commission Expires: 6-23-2005