

State of Rhode Island and Providence Plantations

ORIGINAL ARTICLES OF ASSOCIATION

(BUSINESS CORPORATION)

Know all Men by these Presents, That we THOMAS L. MARCACCIO, JR.
EDWARD J. MARCACCIO, and AGNES I. BRUNO,

all of lawful age, hereby agree to and with each other:

FIRST. To associate ourselves together with the intention of forming a corporation under and by virtue of the powers conferred by Chapters 7-1 to 7-5 (inclusive), 7-9 and 7-10 of the General Laws of Rhode Island.

SECOND. Said corporation shall be known by the name of
CRANSTON CREDIT CORPORATION

THIRD. Said corporation is formed (as permitted by § 7-2-3 of the General Laws)
for the purpose of

To loan money, with or without security, to individuals, corporations or co-partnerships. To purchase, hold, own, sell, assign, transfer, pledge, exchange or otherwise acquire or dispose of accounts receivable, conditional sales, contracts or leases of personal property, to engage in the business of financing installment sales of personal property and generally to do all things necessary and incident thereto. To subscribe for, receive, purchase or otherwise acquire, underwrite, obtain an interest in, own, hold, pledge, hypothecate, mortgage, assign, transfer, deposit, create trusts with respect to, deal in, exchange, sell and otherwise dispose of, alone or in syndicates or otherwise in conjunction with others, and generally deal in and with all or any of the following, namely: all kinds of shares, stocks, voting trust certificates, trust certificates, bonds, mortgages, debentures, trust receipts, notes and other securities, obligations, contracts, certificates of interest, choses in action and evidences of indebtedness generally of any corporation, association, partnership, syndicate, entity, person, or governmental, municipal or public authority, domestic or foreign, and evidences of any interest therein or in respect thereto.

To borrow and raise moneys for the purposes of other obligations, to issue its bonds, debentures, notes or other obligations for moneys so borrowed or raised, and to secure such obligations by pledge or mortgage, under deed of trust or otherwise, of or upon the whole or any part of the property of the corporation, and to sell or pledge such bonds or discount such notes, or other obligations for the purpose of its incorporation. To carry on and undertake any business, undertaking, transaction or operation commonly carried on by capitalists, promoters, financiers, contractors, merchants, commission men and agents, and in the course of such business to draw, accept, endorse, acquire, and dispose of all or any negotiable instruments and securities; and generally to do all things necessary to protect the interests of the corporation. To hold and occupy under deed or lease such real estate as may be necessary for the conduct of said business and in general to do and perform all acts and things which are customary and usual in the operation of such business.

To purchase, sell and manage all types of real estate, and to engage in and conduct a general insurance agency and insurance brokerage, of all types, including credit life and mortgage life insurance; to become guarantor or surety upon any bond, undertaking, or other obligation, or to enter into any recognizance or other obligations of record in any way whatsoever.

To organize, finance, develop and improve business firms, partnerships and corporations, and to give counsel and advice relative to the conduct of businesses and generally deal in and render advisory services as financial, business, personnel and managerial consultants.

The enumeration of specific powers herein shall not be construed as limiting or restricting in any way the general powers herein set forth, but nothing herein contained shall be construed as authorizing the business of banking.

FOURTH. Said corporation shall be located in Cranston, Rhode Island.
(City or Town)

FIFTH. The TOTAL amount of authorized capital stock of said corporation, with par value, shall be..... (\$.....) dollars as follows, viz: Common stock in the amount of..... (\$.....) dollars to be divided into..... (.....) shares of the par value of..... (\$.....) dollars each; and Preferred stock in the amount of..... (\$.....) dollars, to be divided into..... (.....) shares, of the par value of..... (\$.....) dollars each.

(Or if capital stock is without par value)

The TOTAL number of shares of capital stock authorized, without par value, shall be
 - - - TWO HUNDRED - - - - - (200) shares
 as follows, viz:— TWO HUNDRED - - - - - (200) shares of
 Common stock, without par value; and
 () shares of
 Preferred stock, without par value.

(If capital stock is divided into two or more classes) Description of several classes of stock, including terms on which they are created, and voting rights of each, viz:—

SIXTH. (If not perpetual) The period of duration of said corporation shall terminate THIS CORPORATION SHALL BE PERPETUAL.

(Further provisions not inconsistent with law)

SEVENTH.....

EIGHTH.....

NINTH.....

In Testimony Whereof, We have hereunto set our hands and stated our residences
this 30th day of September, A. D. 1959.

NAME

RESIDENCE
(No. Street, City or Town)

<i>Thomas L. Marcaccio, Jr.</i>	71 Betsey Williams Drive, Providence, R. I.
<i>Edward J. Marcaccio</i>	84 Merchant Avenue, North Providence, R. I.
<i>Agnes I. Bruno</i>	33 Social Street, Providence, R. I.

STATE OF RHODE ISLAND, } City
COUNTY OF PROVIDENCE, } In the Town of Providence,
in said county this 30th day of September, A. D. 1959,
then personally appeared before me THOMAS L. MARCACCIO, JR., EDWARD J.
MARCACCIO, and AGNES I. BRUNO,

each and all known to me and known by me to be the parties executing the foregoing

(BUSINESS CORPORATION)

ORIGINAL

ARTICLES OF ASSOCIATION OF

CRANSTON CREDIT CORPORATION

FILED IN THE OFFICE OF THE

SECRETARY OF STATE

OCT - 2 1959

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State of Rhode Island and Providence Plantations

OFFICE OF THE GENERAL TREASURER

Nº 26822 Providence Oct. 2, 19 59

I Hereby Certify That Cranston Credit Corporation

has paid into the State Treasury a fee of Twenty-five Dollars

Twenty-five Dollars for Incorporation

in accordance with the provisions of 7-1-9, General Laws.

Raymond H. Sawtelsky