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ID Number: 115962



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

ARTICLES OF INCORPORATION

(To Be Filed In Duplicate Original)

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 HABER-DIBONI CHIROPRACTIC, LTD.

(This is a close corporation pursuant to § 7-1.1-51 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 own, manage, and otherwise conduct the professional business of a chiropractic medical
practice, and any and all other lawful business as permitted by the Rhode Island
Business Corporation Act.

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

(a) If only one class Total number of shares 8,000 (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.)

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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, 1956, as amended, 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:

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CORPORATIONS DIV.
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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 2 Williams Street

Providence, RI 02903 (Street Address, not P.O. Box) and the name of its initial registered agent
at such address is Scott A. Ritch, Esq. (City/Town) (Zip Code)
(Name of Agent)

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.)

<u>Title</u>	<u>Name</u>	<u>Address</u>
<u>President</u>	<u>Lorri Haber-DiBoni</u>	<u>14 Cedar Swamp Rd., Smithfield, RI 02917</u>
<u>Secretary</u>	<u>Lorri Haber-DiBoni</u>	<u>14 Cedar Swamp Rd., Smithfield, RI 02917</u>
<u>Treasurer</u>	<u>Lorri Haber-DiBoni</u>	<u>14 Cedar Swamp Rd., Smithfield, RI 02917</u>

9. The name and address of each incorporator is:

<u>Name</u>	<u>Address</u>
<u>Scott A. Ritch, Esq.</u>	<u>2 Williams Street, Providence, RI 02903</u>

10. Date when corporate existence is to begin January 1, 2001

(not prior to, nor more than 30 days after, the filing of these articles of incorporation)

Date: December 27, 2000

DEC 27 2000

B000025676

STATE OF RHODE ISLAND

COUNTY OF PROVIDENCE

Signature of each Incorporator

In Providence, on this 27th day of December, 2000, personally appeared before me Scott A. Ritch
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.

Notary Public

My Commission Expires: 2-15-02



NOMIC INSURANCE COMPANY
1452 29TH STREET STE 102
WEST DES MOINES, IA 50266-1307
800-247-8043

PROFESSIONAL LIABILITY DECLARATIONS
Chiropractic Malpractice - Occurrence

Policy #: MP00086356

Policy Period: From 09/01/2000 to 09/01/2001 12:01am
Standard Time at the address of the Named Insured

Reason for new Declaration:
Renewal

Named Insured: LORRI HABER-DIBONI DC
14 CEDAR SWAMP RD
SMITHFIELD RI 02917-2448

Person/Entity Insured:	Limits of Liability Per Medical Incident/Policy Aggregate	Annual Premium
LORRI HABER-DIBONI DC	1,000,000/3,000,000	720.00
Discounts:		
Claim Free Disc - 6 Percent		-43.00
		677.00

State Mandatory Endorsements Made Part of This Policy

Rhode Island Cancellation Provision Endorsement (Form #40-2000 07/1999)

Rhode Island Interest on Judgement Endorsement (Form #40-2001 07/1999)

New App Fee 0.00
Taxes 0.00

Annual Premium 677.00

THIS IS NOT A BILL

THIS IS YOUR DECLARATIONS PAGE. PLEASE KEEP FOR YOUR RECORDS.

THIS IS NOT A BILL.

Issued 08/28/2000 at West Des Moines, IA
Form: MP2000 04/1999

- Insured Copy -

Form: U023 04/99
Client