

State of Rhode Island

DEPARTMENT OF STATE
OFFICE OF
SECRETARY OF STATE
PROVIDENCE, R. I.

Rec'd & Filed SEP 12 1985

CERTIFICATE OF PRESIDENT AND DIRECTORS

WE, Frank P. Sinapi, Frances Sinapi & Orlando Sinapi

being the President and a majority of the Directors elected at an adjournment of the first meeting of the subscribers to the agreement of association for the purpose of forming the Knightsville Loan & Investment Corporation hereby certify:

First:—That the following is a true copy of the said agreement of association, with the names of the subscribers thereto:

State of Rhode Island, etc.

AGREEMENT OF ASSOCIATION

LOAN AND INVESTMENT
~~BANK OR TRUST~~ COMPANY

Know all Men by these Presents, THAT we, the subscribers hereto, ~~citizens and residents of the State of Rhode Island~~, do hereby associate ourselves with the intention of forming a corporation to transact business within this State. And we further agree to and with each other:

First:—That said corporation shall be known by the name of Knightsville Loan & Investment Corporation

Second:—That said corporation is to be formed for the purpose of engaging in the business of a Loan & Investment Company

Third:—That said corporation shall be located and its business shall be transacted in the 1728 Cranston Street of Cranston, Rhode Island

Fourth:—That the amount of capital stock of said corporation shall be \$1,000,000.00 Dollars, to be divided into 100,000 shares of the par value of \$10.00 Dollars each

~~and that we will severally take the number of shares set opposite our respective names.~~

And we hereby designate Anthony DiPetrillo one of the subscribers hereto, for the purpose of calling the first meeting of the subscribers to this agreement.

Dated at Cranston this 30 day of July A. D. 1984.

Name.	Residence.	Post Office Address	No. Shares.
1 Lucia DePetrillo	87 Southern Street Cranston, R.I.		3
2 Ludovico Fabrizio	14 Connecticut Street Cranston, R.I.		8
3 Pasquale Paliotta	41 Hyde Street Cranston, R.I.		15
4 Augusto Ruggieri	1458 Park Avenue Cranston, R.I.		40
5 Alexander Ruggieri	1606 Cranston Street Cranston, R.I.		4
6 Frank P. Sinapi	30 B Street Cranston, R.I.		304
7 Luigi Soscia or	110 Beechwood Road Chester, Pa.		32
8 Giovannina	30 B Street Cranston, R.I.		12
9 Frances Sinapi	46 Massachusetts St. Cranston, R.I.		4
10 Orlando Sinapi	54 Scenic Drive Cranston, R.I.		10
11 Ida L. Gentile	2600 Cranston Street Cranston, R.I.		10
12 Madeline DiPiro	135 Cindy Ann Drive East Greenwich, R.I.		1
13 Albert DiFiore	1220 Pontiac Avenue Cranston, R.I.		1
14 John S. Renza	25 Victory Street Cranston, R.I.		1
15 Anthony DiPetrillo			

(ENDORSEMENT)

WE, the undersigned, being all the incorporators, hereby waive notice of the first meeting of the subscribers to the within agreement of association, and fix the time and place of such meeting

at 10:15 A.M. on March 26 A. D. 19 84, at Cranston,

<i>Frank P. Sinapi</i>	6	11
1. Frank P. Sinapi	6	11
<i>Orlando Sinapi</i>	7	12
2. Orlando Sinapi	7	12
<i>Anthony DiPetrillo</i>	8	13
3. Anthony DiPetrillo	8	13
<i>Albert DiFiore</i>	9	14
4. Albert DiFiore	9	14
<i>John S. Renza</i>	10	15
5. John S. Renza	10	15

Second.—That the name, residence, and post office address of each of the officers of the company is as follows:

Name.	Office.	Residence.	Post Address Address
Frank P. Sinapi	President & Treasurer	30 B Street	Cranston, R.I.
Frances Sinapi	Secretary	30 B Street	Cranston, R.I.
Orlando Sinapi	Vice-President	46 Massachusetts St.	Cranston, R.I.

WHEREAS, the within certificate has been submitted to the Board of Bank Incorporation, together with the records of the first meeting of the subscribers to the agreement of association for the purpose of forming the within referred to; and

WHEREAS, said Board has examined the same;

NOW THEREFORE, We,

the several members of said Board, do severally certify that said certificate and records conform to the provisions of the Banking Law of the State of Rhode Island, that the provisions of section seven of said Banking Law have been complied with, and that public convenience and ^{necessity} ~~advantage~~ will be promoted by the establishment of said; and we hereon severally endorse our approval.

Dated at Providence this sixth day of September A. D. 1985.

BOARD OF BANK INCORPORATION

Clifton A. Moore
Director of Business Regulation

Adrian Vesel
Attorney-General.

Fred W. Peji
General Treasurer.

Joseph L. Casimelli
State Representative

Albert J. Russo
State Senator

LOAN AND INVESTMENT
BANKERS TRUST COMPANY.

President and Directors.

CERTIFICATE OF



State of Rhode Island and Providence Plantations
OFFICE OF THE SECRETARY OF STATE
CORPORATIONS DIVISION
270 WESTMINSTER MALL
PROVIDENCE, RHODE ISLAND 02903

Kathleen S. Connell
Secretary of State

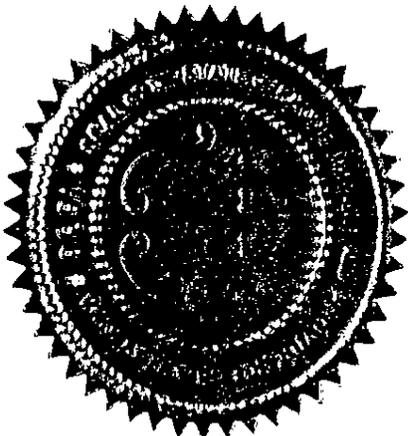
BE IT KNOWN THAT WHEREAS Frank P. Sinapi, Frances Sinapi and Orlando Sinapi have associated themselves for the purpose of forming a corporation under the name Knightsville Loan & Investment Corporation, for the purpose of engaging in the business of a loan and investment company, with a capital stock of One Million Dollars, (\$1,000,000.00) to be divided into One Hundred Thousand shares of the par value Ten Dollars (\$10.00) each, and have complied with the provisions of the statutes of this state in such case made and provided, as appears from the certificate of organization of said corporation, duly approved by the board of bank incorporation and recorded in this office.

NOW THEREFORE, I Judith B. Hastings, Acting Deputy Secretary of State of the State of Rhode Island, do hereby certify that said Frank P. Sinapi, Frances Sinapi and Orlando Sinapi, their associates and successors, are legally organized and established as, and are hereby made, an existing corporation for the purpose aforesaid, under the name Knightsville Loan & Investment Corporation, with the powers, rights and privileges, and subject to the liabilities, duties, and restrictions, which by law appertain thereto.

I FURTHER CERTIFY that an Amendment was filed in this office on the twenty-second day of October, A.D. 1987 changing the corporate name to Jefferson Loan and Investment Bank.

I FURTHER CERTIFY that said corporation is now of record and in good standing in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of the State of Rhode Island this twenty-ninth day of October, A.D. 1987.



Judith B. Hastings
Acting Deputy Secretary of State