

STATE OF RHODE ISLAND
CERTIFICATE OF PRESIDENT AND DIRECTORS

We, Joseph C. Petteruti, Carmine F. Petteruti, Jr. and Michael C. Tullo, 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 HOME LOAN & INVESTMENT ASSOCIATION, hereby certify:

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

STATE OF RHODE ISLAND, PROVIDENCE, Sc.

AGREEMENT OF ASSOCIATION
(CHAPTER 19-20 G.L. 1956)
LOAN AND INVESTMENT COMPANY

KNOW ALL MEN BY THESE PRESENTS. THAT we, the subscribers hereto 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
HOME LOAN & INVESTMENT ASSOCIATION.

Second: That said corporation is to be formed for the purpose of engaging in the business of a loan and investment company.

Third: That said corporation shall be located and its business shall be transacted in the City of Providence.

Fourth: That the amount of capital stock of said corporation shall be One Hundred Thousand Dollars (\$100,000), to be divided into one thousand (1,000) shares of the par value of One Hundred Dollars (\$100) each, and that we will severally take the number of shares set opposite our respective names.

And we hereby designate Joseph C. Petteruti one of the subscribers hereto, for the purpose of calling the first meeting of the subscribers to this agreement.

Dated at Providence this 28th day of May 1958.

<u>Name</u>	<u>Residence</u>	<u>Post Office Address</u>	<u>No. Shares</u>
1. Joseph C. Petteruti	110 Sharon St.	Prov., R.I.	30
2. Carmine Petteruti, Jr.	1050 Chalkstone Ave.	Prov., R.I.	30
3. Michael C. Tullo	4 Dartmouth Rd.	Cranston, R.I.	20
4. Florence B. Catullo	96 Sharon St.	Prov., R.I.	10
5. Mary Petteruti	132 Canton St.	"	10

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 A.M. on October 6, 1958, at 1079 Chalkstone Avenue, Prov., R.I.

1. *Joseph C. Petteruti*
2. *Carmine Petteruti, Jr.*
3. *Michael C. Tullo*
4. *Florence B. Catullo*
5. *Mary Petteruti*

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

<u>Name</u>	<u>Office</u>	<u>Residence</u>	<u>Post Office Address</u>
Joseph C. Petteruti	President	110 Sharon St.,	Prov., R.I.
Carmine Petteruti	Vice-Pres.	1050 Chalkstone Ave.	"
Michael C. Tullo	Secretary	4 Dartmouth Road	Cranston, R.I.
Joseph C. Petteruti	Treasurer	110 Sharon St.	Prov., R.I.

Third: That the date of said first meeting was October 6, 1958.

Dated at Providence this 13th day of November 1958.

1. *Joseph C. Petteruti*
2. *Carmine Petteruti, Jr.*
3. *Michael C. Tullo*

STATE OF RHODE ISLAND

COUNTY OF PROVIDENCE

In Providence on the 12th day of ~~October~~ ^{November} 1958 before me personally appeared the above named Joseph C. Petteruti, Carmine Petteruti, Jr. and Michael C. Tullo, and severally made oath that the above certificate, subscribed by each of them is true.

Frank B. Cambria
Notary Public

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 HOME LOAN & INVESTMENT ASSOCIATION, within referred to: and WHEREAS, said Board has examined the same:

NOW THEREFORE, WE,
Mortimer W. Newton, J. Joseph Nugent and Raymond H. Hawksley
.

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 said Banking Law have been complied with, and that public convenience and advantage will be promoted by the establishment of said HOME LOAN & INVESTMENT ASSOCIATION and we hereon severally endorse our approval.

Dated at Providence this 12th day of December 1958.

Mortimer W. Newton
Director of Business Regulation
J. Joseph Nugent
Attorney General
Raymond H. Hawksley
General Treasurer

December 17, 1958.

BE IT KNOWN THAT WHEREAS, Joseph C. Petteruti, Carmine Petteruti, Jr., Michael C. Tullo, Florence D. Catullo and Mary Petteruti, have associated themselves for the purpose of forming a corporation under the name of HOME LOAN & INVESTMENT ASSOCIATION, for the purpose of engaging in the business of a loan and investment company, with a capital stock of One Hundred Thousand Dollars (\$100,000), to be divided into one thousand (1,000) shares of the par value of One Hundred Dollars (\$100) 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, JAMES C. CARR, First Deputy Secretary of State of the State of Rhode Island, do hereby certify that said Joseph C. Petteruti, Carmine Petteruti, Jr., Michael C. Tullo, Florence D. Catullo and Mary Petteruti, their associates and successors, are legally organized and established as, and are hereby made, an existing corporation for the purpose aforesaid, under the name of HOME LOAN & INVESTMENT ASSOCIATION, with the powers, rights, and privileges, and subject to the liabilities, duties, and restrictions, which by law appertain thereto.

WITNESS my official signature
hereunto subscribed, and the
seal of the State of Rhode
Island hereunto affixed, this
seventeenth day of December
in the year 1958.

First Deputy
Secretary of State

HOME LOAN & INVESTMENT
ASSOCIATION

CERTIFICATE OF PRESIDENT
AND DIRECTORS

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

RECEIVED & FILED DEC 17 1958

GODFREY & CAMBIO
COUNSELLORS AT LAW
58 WEYBOSSET STREET
PROVIDENCE, R. I.