

CORPORATE INVESTMENT
SERVICES, INC.
10000 STREET
TALLAHASSEE, FL 32301
904-222-9171
904-222-0191 FAX

CSO networks

MAIL TO:
P.O. BOX 5828
TALLAHASSEE, FL 32314

ACCOUNT NO. : 072100000032

REFERENCE : 523271 8510A

AUTHORIZATION :

COST LIMIT : 0 PREPAID

ORDER DATE : January 10, 1995

ORDER TIME : 2:44 PM

ORDER NO. : 523271

CUSTOMER NO: 8510A

CUSTOMER: Ms. Manon Champagne
The Advest Group, Inc.
One Commercial Plaza
280 Trumbull Street, 20th Floor
Hartford, CT 06103

01/10/95 14:44 PM
01/10/95 14:05:00
*****00.00 *****00.00

FOREIGN FILINGS

NAME: ADVEST BANK CORP.

XX PROFIT
 NON-PROFIT

XX CORPORATE
 LIMITED PARTNERSHIP

XX QUALIFICATION

PLEASE RETURN THE FOLLOWING AS PROOF OF FILING:

 CERTIFIED COPY
XX PLAIN STAMPED COPY
 CERTIFICATE OF GOOD STANDING

CONTACT PERSON: Carol M. Hensal

01/10/95 14:05:00



ROBERT F. MELLIGAN
COMPTROLLER OF FLORIDA

OFFICE OF COMPTROLLER
DEPARTMENT OF BANKING AND FINANCE
STATE OF FLORIDA
TALLAHASSEE
32399-0350

March 14, 1995

557-15 11 0-22

Lisa K. MacDonald
Assistant General Counsel
Advost Bank
280 Trumbull Street
Hartford, Connecticut 06103

Dear Ms. MacDonald:

Re: "Advost Bank"

Reference is made to your letter dated March 7, 1995, requesting approval of the above-referenced corporation which will be a subsidiary of The Advost Group, Inc., a diversified financial services holding company.

As Section 655.922(2)(a), Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition against using the word "bank", "banker", "banking", "trust company", "savings and loan association", "savings bank", or "credit union" in its corporate name, the Division of Banking will not object to the above-subject corporation being registered to do business in the State of Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Doug Johnson", with a long horizontal line extending to the right.

Doug Johnson
Assistant Director
Division of Banking
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1111

:kr

cc: Karon Beyer, Chief
Bureau of Corporate Records
Secretary of State's Office



FLORIDA DEPARTMENT OF STATE
Sandra B. Morham
Secretary of State

January 11, 1995

CIS

SUBJECT: ADVEST BANK CORP.
Ref. Number: W95000000712

We have received your document for ADVEST BANK CORP. and your check(s) totaling \$70.00. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking
Director's Office
Suite 1401, The Capitol
Tallahassee, FL 32399-0350
(904) 488-1410.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (904) 487-6097.

Michael Mays
Corporate Specialist

Letter Number: 195A00001223

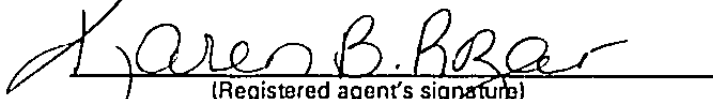
**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACT BUSINESS IN FLORIDA**

**IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS
SUBMITTED TO REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE
STATE OF FLORIDA:**

1. ADVEST BANK CORP.
(Name of corporation: must include the word "INCORPORATED", "COMPANY", "CORPORATION" or words or abbreviations of like import in language as will clearly indicate that it is a corporation instead of a natural person or partnership if not so contained in the name at present.)
2. CONNECTICUT
(State or country under the law of which it is incorporated)
3. 06-1114089
(FEI number, if applicable)
4. 08-11-83
(Date of incorporation)
5. PERPETUAL
(Duration: Year corp. will cease to exist or "perpetual")
6. on date qualified
(Date first transacted business in Florida. (See sections 607.1501, 607.1502, and 617.155, F.S.))
7. 280 TRUMBULL STREET
HARTFORD, CT 06103
(Current mailing address)
8. SEE ATTACHED
(Purpose(s) of corporation authorized in home state or country to be carried out in the state of Florida)
9. Name and street address of Florida registered agent:
Name: CORPORATION SERVICE COMPANY
Office Address: 1201 HAYS STREET
TALLAHASSEE, Florida, 32301
(Zip Code)

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.


(Registered agent's signature)
Karen B. Rozar, as agent for
Corporation Service Company

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO
TRANSACTION BUSINESS IN FLORIDA**

Question #8:

Advest Bank is hereby requesting permission to provide fiduciary services, custodial services, estate services, and escrow services, including but not limited to, administrative services in connection therewith, to individuals, corporation, partnerships and employee benefit plans.

SEP 15 11 56:23

12. Names and addresses of officers and/or directors:

A. DIRECTORS SEE ATTACHED LIST

Chairman: _____

Address: _____

Vice Chairman: _____

Address: _____

Director: _____

Address: _____

Director: _____

Address: _____

B. OFFICERS

President: _____

Address: _____

Vice President: _____

Address: _____

Secretary: _____

Address: _____

Treasurer: _____

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13.



(Signature of Chairman, Vice Chairman, or any officer listed in number 12 of the application)

14.

WILLIAM F. WEAVER, EXECUTIVE VICE PRESIDENT & CFO

(Typed or printed name and capacity of person signing application)

SEP 15 11 56 23

Current Officers

11/10/9

Last	First	MI	Officer	Business Address
Anten	Pamela	R	yes	280 Trumbull Street, Hartford, CT 0610
Bassos	Charle	P	yes	280 Trumbull Street, Hartford, CT 0610
Bernard	Adela	M	yes	280 Trumbull Street, Hartford, CT 0610
Bernardi	Doris	K	yes	280 Trumbull Street, Hartford, CT 0610
Choquett	Diane	P	yes	280 Trumbull Street, Hartford, CT 0610
Easterling	Venice	D	yes	280 Trumbull Street, Hartford, CT 0610
Ehle	Gary	J	yes	280 Trumbull Street, Hartford, CT 0610
Fay	Eric	M	yes	280 Trumbull Street, Hartford, CT 0610
Ford	Mitchell	P	yes	280 Trumbull Street, Hartford, CT 0610
Grazen	Mary	C	yes	280 Trumbull Street, Hartford, CT 0610
Green	Michae	J	yes	280 Trumbull Street, Hartford, CT 0610
Haran	Lisa	A	yes	280 Trumbull Street, Hartford, CT 0610
Herlihy	Michae	W	yes	280 Trumbull Street, Hartford, CT 0610
Jacovino	Shirley	A	yes	280 Trumbull Street, Hartford, CT 0610
Keenan	Lawren	J	yes	280 Trumbull Street, Hartford, CT 0610
MacDona	Lisa	K	yes	280 Trumbull Street, Hartford, CT 0610
Madden	B. Patri		yes	280 Trumbull Street, Hartford, CT 0610
McNeill	Ernest	M	yes	280 Trumbull Street, Hartford, CT 0610
Morrill	Dana	N	yes	280 Trumbull Street, Hartford, CT 0610
Morris	Richar	A	yes	280 Trumbull Street, Hartford, CT 0610
Muraro	Lois	A	yes	280 Trumbull Street, Hartford, CT 0610
Paulson	Karen	R	yes	280 Trumbull Street, Hartford, CT 0610
Roman	Gary	J	yes	280 Trumbull Street, Hartford, CT 0610
Weaver	William	F	yes	280 Trumbull Street, Hartford, CT 0610

Current Directors

Last	First	MI	Corp Title	Business Address
Bassos	Charles	P.	Director	280 Trumbull Street, Hartford, CT 06103
Kuckro	Lee	G.	Director	280 Trumbull Street, Hartford, CT 06103
Linfert	Jeffrey	C.	Director	236 Duncaster Road, Bloomfield, CT 06002
Lowengar	Elaine	T.	Director	74 Forest Street, Hartford, CT 06105
Nannen	Howard, Jr	W.	Director	80 Jefferson Street, 3rd Floor, Hartford, CT 061
Rothwell	Richard	G.	Director	600 Ellington Road, South Windsor, CT 06074
Watson	Charles	S.	Director	154 West Street, Suite D, Cromwell, CT 06416
Weintraub	Allen		Director	280 Trumbull Street, Hartford, CT 06103

Office of the Secretary of the State of Connecticut

I, Paulino R. Kozor, Secretary of the State of Connecticut, and keeper of the seal thereof, DO HEREBY CERTIFY, that

THE ADVEST SAVINGS AND LOAN ASSOCIATION

is a Connecticut corporation by virtue of a Certificate of Incorporation filed in this office on August 11, 1983. The following comprises a list of documents of record in this office as of the date of this certificate:

DOCUMENT	FILED
Certificate of Incorporation	Aug. 11, 1983
Temporary Certificate of Authority	Aug. 11, 1983
Certificate of Plan of Acquisition between THE ADVEST GROUP, INC. and ADVEST SAVINGS & LOAN ASSOCIATION	Apr. 19, 1984
Final Certificate of Authority	Apr. 19, 1984
Certificate of Approval of Conversion to a Capital Stock Savings Bank to be known as: ADVEST BANK	May 10, 1984
Certificate of Amendment	May 10, 1984
Certificate of Amendment	July 31, 1990

Insofar as the records of this office reveal, the corporation is in existence.



Secretary of the State

Date Issued: December 22, 1994

NM

WPPLF-40

Page: 1

RECEIVED
OFFICE OF THE SECRETARY OF THE STATE
DECEMBER 23 1994