

J43434

700002952977--6

ARTICLES OF MERGER  
Merger Sheet

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MERGING:

CLARK, OEN, JOHNSON & FISCHER, INC., a Florida corporation, J43434

INTO

MASSEY INSURANCE AND FINANCIAL SERVICES, INC. which changed its  
name to

**MASSEY, CLARK, FISCHER, INC.**, a Florida corporation, F94446

File date: July 28, 1999, effective July 31, 1999

Corporate Specialist: Cheryl Coulliette