

L28654

ARTICLES OF MERGER
Merger Sheet

MERGING:

100003091271--0

CFB HOLDING CORPORATION, a Florida corporation, L28654

CHASE/SCARBOROUGH GROUP, INC., a Florida corporation, P94000073712

FIRST FINANCIAL REAL ESTATE DEVELOPMENT, INC., a Florida corporation,
G92299

INTO

WAC ONE, INC., a Florida entity, M56182.

File date: December 21, 1999

Corporate Specialist: Velma Shepard