175602

ARTICLES OF MERGER Merger Sheet

MERGING:

400002830944-=7

FAMILY LOAN COMPANY, a Florida corporation, 175602

into

ASSOCIATES FINANCIAL SERVICES COMPANY, INC., a Delaware corporation 822845

File date: March 31, 1999

Corporate Specialist: Cheryl Coulliette

Account number: 072100000032 Account charged: 70.00