

722650

ARTICLES OF MERGER
Merger Sheet

MERGING:

300006865993--4

CONSUMER CREDIT COUNSELING SERVICE OF SOUTH FLORIDA, INC., a
Florida non-profit corporation, 722650

INTO

CONSUMER CREDIT COUNSELING SERVICE OF THE MIDWEST, INC., an
Ohio entity, F02000003258

File date: June 28, 2002

Corporate Specialist: Darlene Connell