851636

ARTICLES OF MERGER Merger Sheet

MERGING:

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NATIONSBANC AUTO LEASING, INC., a New York corporation 851636

INTO

BTRAC LEASING CORPORATION which changed its name to

NATIONSBANC AUTO LEASING, INC., a Florida corporation, P95000058535

File date: October 16, 1998

Corporate Specialist: Annette Ramsey