F89990

ARTICLES OF MERGER Merger Sheet

MERGING:

900002392959--0

ROBBINS INSURANCE, INC., a Florida corporation, F89990

R.I. JACKSONVILLE, INC., a Florida corporation, P95000045954

DON JONES INSURANCE AGENCY, INC, a Florida corporation, 350626

INTO

HZH, INC., a Florida corporation, M96798

File date: December 31, 1997, effective January 1, 1998

Corporate Specialist: Velma Shepard