

# F96000000348

ARTICLES OF MERGER  
Merger Sheet

MERGING: \_\_\_\_\_

200003133632--2--

CREATIVE RISK MANAGEMENT, INC., a Pennsylvania corporation (Document  
#F96000000348)

INTO

RISK FREE MANAGEMENT, INC. which changed its name to  
**CREATIVE RISK MANAGEMENT, INC.**, a Florida entity, P99000095682.

File date: February 7, 2000

Corporate Specialist: Louise Flemming-Jackson