

H91374

ARTICLES OF MERGER
Merger Sheet

MERGING:

000002553500--6

FINANCIAL CLAIMS CONTROL, INC., a Florida corporation H91374

BOMAR CREDIT CORPORATION OF TEXAS, a Texas corporation not
authorized to transact business in Florida

BOMAR CREDIT CORPORATION, a Georgia corporation not authorized to
transact business in Florida

CLAYTON-PARKER & ASSOCIATES, INC., an Arizona corporation not
authorized to transact business in Florida

ADVANCED CREDIT SERVICES, INC., a Delaware corporation not authorized
to transact business in Florida

into

COMPASS RECEIVABLES MANAGEMENT CORPORATION, a Delaware
corporation F98000002628

File date: June 1, 1998

Corporate Specialist: Annette Hogan