

J82980

ARTICLES OF MERGER
Merger Sheet

MERGING:

READY BANK OF WEST FLORIDA, a Florida corporation (Document #J82980)

INTO

400003026754--2

VANGUARD BANK & TRUST COMPANY, a Florida entity, 011358

File date: October 22, 1999, effective October 31, 1999

Corporate Specialist: Louise Flemming-Jackson