

K22531

ARTICLES OF MERGER
Merger Sheet

MERGING:

000003151300--5

NATIONSBANC MORTGAGE CORPORATION OF GEORGIA, a Florida
corporation, 419724

FIRST FLORIDA BANK OREO HOLDING COMPANY, INC., a Florida
corporation, P93000027903

EMPLOYEE RELOCATION CONSULTANTS, INC., a Florida corporation,
K22531

INTO

NB HOLDINGS CORPORATION, a Delaware entity, F97000005500

File date: February 28, 2000

Corporate Specialist: Velma Shepard