

P93000023659

ARTICLES OF MERGER  
Merger Sheet

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MERGING:

400004748814--9

NATION'S CREDIT COLLECTION SERVICES, INC., a Fla corp. P93000023659

FINANCIAL OUTSOURCING SERVICES, INC., a NJ corp not authorized to  
transact business in Fla

CBT FINANCIAL SERVICES, INC., an OH corp not authorized to transact  
business in Fla

ALLIED CREDIT COMPANIES, INC., a WA corp not authorized to transact  
business in Fla

SCB ASSOCIATES, INC., a CA corp not authorized to transact business in Fla

SUMMIT HEALTHCARE MANAGEMENT SYSTEMS, INC., a WA corp not  
authorized to transact business in Fla

into

**ALLIANCEONE RECEIVABLES MANAGEMENT, INC.,** a Delaware entity  
F01000004554

File date: December 19, 2001 , effective December 31, 2001

Corporate Specialist: Annette Ramsey