

P93000025540

ARTICLES OF MERGER
Merger Sheet

MERGING: -----

600002594716--3

OREO INVESTMENT PROPERTIES, INC., a Florida corporation,
P93000025540.

INTO

SECOND CITY FINANCIAL OF FLORIDA, INC., a Florida corporation,
P93000025361.

File date: July 16, 1998

Corporate Specialist: Thelma Lewis