

P93000040970

ARTICLES OF MERGER
Merger Sheet

MERGING:

000003031320--9

HORIZON BANCSHARES, INC., a Florida corporation, P93000040970

into

SYNOVUS FINANCIAL CORP., a Georgia entity F98000004269

File date: October 20, 1999 , effective October 31, 1999

Corporate Specialist: Velma Shepard

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