

P 930000 88778

ARTICLES OF MERGER
Merger Sheet

MERGING: -----

EMPIRE MORTGAGE GUARANTEE CORP., a Florida corporation,
P93000088778

INTO

000003294080--1

P.G.A. FINANCIAL CORP., a Florida entity, P96000031257.

File date: June 13, 2000

Corporate Specialist: Cheryl Coulliette