

P95000010110

ARTICLES OF MERGER
Merger Sheet

MERGING:

300002708713--6

A AAPLUS DISCOUNT INSURANCE INC., a Florida corporation, document number K40870

AMHERST CORPORATION, a Florida corporation, document number P96000069754

R.B.R. PREMIUM FINANCE CO., INC., a Florida corporation, document number K70833

SILVER-Z, INC., a Florida corporation, document number P95000010110

INTO

KVL, INC., a Florida corporation, P93000055482

File date: December 8, 1998

Corporate Specialist: Karen Gibson