

P95000066147

ARTICLES OF MERGER  
Merger Sheet

-----  
MERGING:

400003084554--5

WOMACK, O'BANNON & CHOCO, INC., a Florida corporation, P95000066147

INTO

**B & M CLEARWATER ACQUISITION SUB, INC.**, a Tennessee corporation, ..  
F98000004692

File date: October 5, 1998

Corporate Specialist: Teresa Brown