

P95000081106

ARTICLES OF MERGER
Merger Sheet

MERGING:

900003031319--2

READY BANK OF FORT WALTON BEACH HOLDING COMPANY, a Florida
corporation, P95000081106

into

SYNOVUS FINANCIAL CORP., a Georgia entity F98000004269

File date: October 28, 1999 , effective October 31, 1999

Corporate Specialist: Velma Shepard