

P95000090469

ARTICLES OF MERGER  
Merger Sheet

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MERGING:

AMERICAN MORTGAGE & INVESTMENT, INC., a Florida corp. P95000090469

INTO

800002863848--6

**PALM BEACH MORTGAGE & INVESTMENTS, INC.**, a Florida corporation,  
P98000045595

File date: April 29, 1999

Corporate Specialist: Annette Ramsey