

P960000018022

ARTICLES OF MERGER  
Merger Sheet

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MERGING:

CF BANCSHARES, INC., a Florida corporation P96000018022

INTO

900005023759--4

**THE BANC CORPORATION, d/b/a in Florida as WARRIOR CAPITAL  
CORPORATION, a Delaware entity, F98000003564**

File date: February 15, 2002

Corporate Specialist: Annette Ramsey