

P960000 23597

ARTICLES OF MERGER
Merger Sheet

MERGING:

FINANCE U.S.A. - ALL THE WAY, INC., a Florida corporation, P96000023597

INTO

BOCA INSURANCE LENDERS, INC. which changed its name to

FINANCE U.S.A. - ALL THE WAY, INC., a Florida corporation, L75412

File date: February 24, 1997

Corporate Specialist: Linda Stitt