

P96000049123

ARTICLES OF MERGER
Merger Sheet

MERGING:

FIRST UNION INSURANCE AGENCY OF FL, INC., a Fla corp. P96000049123
WATER STREET INSURANCE AGENCY, INC., a Fla corp. P95000056871 (connected
to)

INTO

800005665918--0

WACHOVIA INSURANCE AGENCY, INC., a Virginia entity not qualified in
Florida.

File date: May 17, 2002, effective June 15, 2002

Corporate Specialist: Annette Ramsey

Account number: 072100000032

Amount charged: 105.00