

P97000028054

ARTICLES OF MERGER
Merger Sheet

MERGING: -----

CITIZENS FINANCIAL CORP., a Florida entity, P97000028054.

INTO

300004432933--9

SOC & L, INC. which changed its name to

CITIZENS FINANCIAL CORP., a Florida entity, P01000034974.

File date: June 18, 2001

Corporate Specialist: Thelma Lewis