

P 98000028088

ARTICLES OF MERGER
Merger Sheet

MERGING:

200002470302--5

HIGHLANDS INDEPENDENT SUCCESSOR BANK, a Florida corporation
(Document #P98000028088)

INTO

HIGHLANDS INDEPENDENT BANK, a Florida corporation, H71008

File date: March 25, 1998, effective April 1, 1998

Corporate Specialist: Louise Flemming-Jackson