

P98000034855

ARTICLES OF MERGER
Merger Sheet

MERGING:

700002888097--2

THE SPALDING FINANCIAL GROUP, INC., a Florida corporation
P98000034855

INTO

SPALDING MERGER CORP II which changed its name to

THE SPALDING FINANCIAL GROUP, INC., a Florida corporation,
P99000024942

File date: May 20, 1999

Corporate Specialist: Annette Ramsey