



To all to whom these Presents Shall Come, Greeting:

I, George H. Ryan, Secretary of State of the State of Illinois,
do hereby certify that ARTICLES OF MERGER WERE FILED IN THIS OFFICE
 APRIL 1, 1991, WHEREIN PEACH TREE BANCARD CORPORATION, AN ILLINOIS
 DOMESTIC CORPORATION MERGED INTO PT ACQUISITION CORPORATION, A
 DELAWARE CORPORATION, THEREBY TERMINATING THE EXISTENCE OF PEACH
 TREE BANCARD CORPORATION IN THE STATE OF ILLINOIS*****



In Testimony Whereof, *I hereto set*
my hand and cause to be affixed the Great Seal of
the State of Illinois this _____ **5TH**
day of **APRIL** *A.D., 19* **91**

George H Ryan

 SECRETARY OF STATE