

No. 94317

Idaho Corporation Annual Report Form

Due No Later Than November 1, 1994

CT CORPORATION SYSTEM
300 N 5TH ST

Return To

Secretary of State
Room 203, Statehouse
Boise, ID 83720

1. Mailing Address - Please Correct If Not Correct

EMPIRE OF AMERICA REALTY CREDIT

BOISE

ID 83702 2933

100 SENECA STREET

3. Incorporated Under The Laws

of NY

** FINAL NOTICE **
NO FEE REQUIRED

BUFFALO

NY 14203 2933

NO: 94317

4. Names and Addresses of Officers and Directors

MUST BE PRINTED OR TYPED

NameStreet or P.O. AddressCityStateZip

President:

*SEE ATTACHMENTS

Secretary:

Directors:

5. Nature of Business

RESIDENTIAL REAL ESTATE

MORTGAGES

6. I certify that this Annual Report has been examined by me and is to the best of my knowledge true, correct and complete.

Signature

Gregory Steele

Date

10-25-94

Name (Typed or Printed)

Gregory Steele

Title

Vice President

EMPIRE OF AMERICA REALTY CREDIT CORP.
100 SENECA STREET
BUFFALO, NEW YORK 14203

SENIOR OFFICERS

<u>Name and Title</u>	<u>Home Address</u>
Daniel D. Brown Chairman of the Board, President and CEO	141 Hidden Ridge Common Williamsville, NY 14221
David W. Diskin Senior Vice President, Secretary and General Counsel	234 Breezewood Common E. Amherst, NY 14051
Michael G. Dillon Senior Vice President, Director, Secondary Marketing	145 Independence Drive Orchard Park, NY 14127
Kenneth J. Wilson Senior Vice President, Chief Financial Officer and Treasurer	15 Snyderwoods Court Snyder, NY 14226
Susan A. Wojnar Senior Vice President, Manager, Portfolio Administration	319 Starin Avenue Buffalo, NY 14216

Empire of America Realty Credit Corp.
Members of the Board of Directors

	<i>Director</i>	<i>Telephone No.</i>	<i>Fax No.</i>	<i>Company Affiliation & Address</i>
(1)	Daniel D. Brown Chairman of the Board President & CEO	716-845-4917	716-845-4761	Empire of America Realty Credit Corp. 100 Seneca Street Buffalo, NY 14203
(2)	Kent Dixon	203-458-2199	203-453-0505 KD's home phone # must be on fax header.	None 200 Whitfield Street Guilford, CT 06437
(3)	Jeffery D. Leu Senior Vice President	612-742-3518	612-742-3905	Cargill Financial Services Corporation Cargill Crosstown Center 6000 Clearwater Drive Minnetonka, MN 55343-9497
(4)	Kenneth M. Duncan Vice President	612-742-3007	612-742-3910	Cargill Financial Services Corporation Cargill Crosstown Center 6000 Clearwater Drive Minnetonka, MN 55343-9497
(5)	David W. Raisbeck President Trading Sector	612-742-6272	612-742-7209	Cargill Incorporated 15615 McGinty Road West Wayzata, MN 55391-2398 Main #612-742-7575
(6)	John E. Welsh III	212-735-0810	212-735-0808	Mtel 110 East 59th Street Suite 36 New York, NY 10022
(7)	Stuart B. Brown	212-705-0540	212-838-5540	Morgens, Waterfall, Vintiadis & Co., Inc. 10 East 50th Street 26th Floor New York, NY 10022
(8)	Jouko T. Tamminca Portfolio Manager	212-705-0535	212-838-5540	Morgens, Waterfall, Vintiadis & Co., Inc. 10 East 50th Street 26th Floor New York, NY 10022
(9)	Fredric J. Klink Partner	212-326-3537	212-308-2041	Dechert, Price & Rhoads 477 Madison Avenue New York, NY 10022

Effective 7/22/94