

O. C 108348

**Due no later than November 30, 2004
Annual Report Form**

2. Registered Agent and Office **NO PO BOX**

turn to:
SECRETARY OF STATE
00 WEST JEFFERSON
PO BOX 83720
BOISE, ID 83720-0080

1. Mailing Address - Correct in this box, if applicable

M&T MORTGAGE CORPORATION
GENERAL COUNSEL
ONE M&T PLAZA
BUFFALO, NY 14203 2399

CT CORPORATION SYSTEM
300 N 6TH ST
BOISE, ID 83702

**NO FILING FEE IF
RECEIVED BY DUE DATE**

3. New Registered Agent Signature

Corporations: Enter Names and Business Addresses of President, Secretary and Directors.

<u>Office held</u>	<u>Name</u>	<u>Street or P.O. Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
President	James J. Beardi	One Fountain Plaza	Buffalo,	New York	14203
Secretary	Marie King	One M&T Plaza	Buffalo,	New York	14203
Treasurer	Michael R. Spychala	One M&T Plaza	Buffalo,	New York	14203
Director	James J. Beardi	One Fountain Plaza	Buffalo,	New York	14203
Director	Emerson L. Brumback	One M&T Plaza	Buffalo,	New York	14203
Director	Michael P. Pinto	One M&T Plaza	Buffalo,	New York	14203
Director	Robert E. Sadler, Jr.	One M&T Plaza	Buffalo,	New York	14203

Organized Under the Laws of:

NEW YORK
C 108348

6.

Signature

Paul W. Kucinski

Date

9/22/04

Name
(Typed or Printed)

Paul W. Kucinski

Title

General Counsel

Issued 09/01/2004

Do Not Tape or Staple

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**M&T Mortgage Corporation
Officers**

Name	Position	Business Address	Home Address	Start Date	Termination Date	Date of Original Election
Alves, Lisa	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	12981 SW 154th Avenue Tigaro, OR 97223			
Amatuzzo, Cynthia	Vice President	One Fountain Plaza Buffalo, NY 14203	42 Stony Brook Drive Lancaster, NY 14086		2/6/72	6/5/00
Ashruff, Rohini	Administrative Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	441 Loudonville Road Loudonville, NY 12201		6/4/65	3/8/99
Attig, Kelley A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	3428 S. McKinley Pkwy. Blasedell, NY 14219		7/13/52	3/1/95
Babson, Dorothy	Assistant Vice President	110 Walt Whitman Road Huntington, NY 11746	180 Anders Road Johnsonville, NY 12904		7/6/70	1/18/00
Baer, Cheryl D.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	25 Gale Drive Lancaster, NY 14086		5/16/38	1/20/98
Beale, Wayne T.	Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	710 Bruno Road Clifton Park, NY 12065		7/20/57	1/16/96
Beardi, James J.	President	One Fountain Plaza Buffalo, NY 14203	9695 Cobblestone Drive Clarence, NY 14031		3/11/51	3/6/95
Bifaro, Debra J.	Vice President	One Fountain Plaza Buffalo, NY 14203	131 Driftwood Drive Grand Island, NY 14072		8/24/46	11/15/91
Boynton, Lisa J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	4619 Chestnut Ridge Rd. Amherst, NY 14228		8/19/55	6/16/92
Briton, Robert M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	4714 Winding Wood Lane Hamburg, NY 14075		8/5/68	1/19/99
Burns, Maureen E.	Administrative Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2184 Sandston Road Upper Arlington, OH 43220		5/8/60	3/1/95
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	S5281 Columbia Avenue Hamburg, NY 14075		12/1/47	6/1/94
Campbell, Diane	Vice President	One Fountain Plaza Buffalo, NY 14203	11 Timberlake Drive Orchard Park, NY 14127		1/29/53	12/14/92
Case, William J.	Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	6731 Fallen Timbers Dublin, OH 43017		12/15/50	4/1/98
Centers, Jerry W.	Vice President	4619 Emerald Street Boise, ID 83706	1934 S. Retriever Way Meridian, ID 83642		12/31/59	4/1/94
Chan, Lily Ann Lee	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850	89-B Farrell Road Ithaca, NY 14850		1/24/44	5/18/98
Cole, Roberta J.	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	1317 S.E. Single Tree Drive Camas, WA 98607		9/2/59	3/1/95
					3/16/50	1/19/95

M&T Officers LIST 04

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Birth Date	Term of Election	Date of Original Election
Cole Sherryl L.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	23133 15th Avenue S.E. Bothell, WA 98021			
		5285 S.W. Meadows Suite 290 Lake Oswego, OR 97035	28507 SW Cascade Loop Wilsonville, OR 97070		4/5/50	1/20/98
Collins, James T.	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	21596 Shannon West Linn, OR 97008		9/11/64	1/20/98
Crawford, Holly M.	Vice President	11130 NE 33rd Place Bellevue, WA 98004	13823 212th Drive NE Woodinville, WA 98072		12/21/58	1/3/95
Culbert, Norman P.	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	13515 S.W. Weir Road Beverton, OR 97008		2/11/48	3/31/98
Daniels, Randy	Vice President	400 W. Grove Street Suite 110 Kent, WA 98032	5344 S. W. Orleans Seattle, WA 98116		10/16/58	12/20/94
Dennehy, Nancy G.	Assistant Vice President	P.O. Box 390 Clifton Park, NY 12065	8 Putnam Court Clifton Park, NY 10265		8/18/62	12/15/95
Deering, Deborah	Mortgage Officer	301 West Plank Road Altoona, PA 16602	258 Hickory Terrace Hollidaysburg, PA 16648		7/13/64	1/16/01
DiPangrazio, Steve	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	63 Tennyson Avenue Buffalo, NY 14216		9/13/70	10/6/00
DiPasquale, Andrew	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	4149 Wildwood Drive Williamsville, NY 14221		3/21/72	5/22/00
Dolan, Steven C.	Assistant Vice President	2270 Erin Court Lancaster, PA 17604	10 Lafayette Court Poughkeepsie, NY 12603		4/4/66	1/18/00
Domber, Michael S.	Assistant Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2485 Raleigh Drive Lancaster, PA 17601		8/30/60	1/18/00
Drury, Michael A.	Senior Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	1051 Lisa Court Springfield, OH 45504		11/8/66	10/6/00
Dudley, Anderson, Jr.	Assistant Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011		6/23/47	2/14/94
Edwards, Sheri L.	Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011		3/9/64	6/1/93
Edwards, Tod R.	Vice President	4 Jefferson Place Poughkeepsie, NY 12601	13 Evergreen Drive Wappinger Falls, NY 12590		11/30/62	3/14/94
Elliot, Donna	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	164 Redwood Terrace Williamsville, NY 14221		10/6/55	1/16/01
Esposito, Thomas F.	Vice President				2/19/62	6/16/92

MTMCOfficersLIST04

M&T Mortgage Corporation Officers

Name	Title	Employment Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Evershed, Jeffrey A.	President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	655 Cherry Circle Lake Oswego, OR 97034	[REDACTED]		
Fahnestock, Jr., John W.	Vice President and Assistant Secretary	One M&T Plaza Buffalo, NY 14203	273 Sausalito Drive East Amherst, NY 14051	[REDACTED]	3/20/49	1/2/95
Fair-Brooks, Beverly A.M.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202	118 Sylvan Way Camillus, NY 13031	[REDACTED]	10/8/51	12/15/95
Falcone, Jeffrey M.	Mortgage Officer	1820 E. Avenue Rochester, NY 14610	17 Liberty Way Hoseheads, NY 14845	[REDACTED]	11/29/55	4/1/98
Fazzini, Paul E.	Vice President	2270 Erin Court Lancaster, PA 17604	1203 Kelley Drive Lancaster, PA 17601	[REDACTED]	9/8/58	1/20/98
Feltner, Jane E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	76 Amity Street Spencerport, NY 14559	[REDACTED]	7/28/64	10/6/00
Feneziani, Edda L.	Vice President	One M&T Plaza Buffalo, NY 14203	235 Sprucewood Terrace Williamsville, NY 14221	[REDACTED]	9/27/47	3/1/95
Fisher, Beth E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Patton Place Williamsville, NY 14221	[REDACTED]	9/25/50	12/12/94
Fitzpatrick, Natalie	Vice President	One M&T Plaza Buffalo, NY 14203	6977 Lockwood Lane Lockport, NY 14094	[REDACTED]	12/23/63	1/18/00
Frazier, Karen	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	4023 W. Joan De Arc Avenue Phoenix, AZ 85029	[REDACTED]	2/19/59	3/7/00
Freer, Michael	Vice President	One Fountain Plaza Buffalo, NY 14203	497 Lamarck Drive Cheektowaga, NY 14225	[REDACTED]	10/2/45	1/20/98
Garbacz, Susanne	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	314 Parker Street Cheektowaga, NY 14206	[REDACTED]	3/23/61	12/15/95
Gawron, Dennis J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	5338 Greenhurst Road Williamsville, NY 14221	[REDACTED]	7/16/69	1/16/01
Gesel, Michelle D.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6522 Dye Road Newstead, NY 14011	[REDACTED]	7/16/69	1/19/99
Giano, Steven R.	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	4 Jennifer Court New Palz, NY 12561	[REDACTED]	9/22/66	1/21/97
Giles, Lanna K.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	900 N. E. 113th Street Stroudsburg, PA 18360	[REDACTED]	3/1/58	7/18/00
Girardi, Jerry L.	Vice President	101 West 3rd Street Williamsport, PA 17701	1511 Walnut Street Williamsport, PA 17701	[REDACTED]	12/10/52	1/30/95
Griebsch, Jeanne F.	Assistant Vice President	900 North 9th Street Stroudsburg, PA 18360	Stoney Hollow Road Pocono Lake, PA 18347	[REDACTED]	11/11/63	11/5/90
Grosso, Carol N.	Vice President	One M&T Plaza Buffalo, NY 14203	19 Marian Drive Tonawanda, NY 14150	[REDACTED]	4/22/57	4/1/98
Guthrie, G. Scott	Vice President	One Fountain Plaza Buffalo, NY 14203	3159 Lakeshore Road Hamburg, NY 14075	[REDACTED]	12/13/54	5/18/99
				[REDACTED]	12/5/62	7/29/97

M&T Officers LIST 04

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	State Employee Number	Date of Birth	Date of Original Election
Hardman, Larry L.	Vice President	6985 Union Park Center Suite 465 Midvale, UT 84047	13341 Ranchero Avenue Draper, UT 84028			
Harris, John S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	2709 Brennan Road Lafayette, NY 13084		8/29/50	3/20/95
Hawes, David R.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	3081 Batavia-Oakfield Townline Batavia, NY 14020		7/4/64	1/19/99
Heath, Claudia L.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Woodhaven Road Orchard Park, NY 14127		5/23/62	1/19/99
Heim, Dennis	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	82 Treadwell Road Tn of Tonawanda, NY 14150		5/23/64	6/16/92
Hilton, Christina C.	Vice President	118 N. Tioga Street Ithaca, NY 14850	128 W. Haven Road Ithaca, NY 14850		8/6/63	1/18/00
Hluska, Deniece M.	Mortgage Officer	110 Lomond Court Utica, NY 13502	10002 West Dominick Street Rome, NY 13440		8/29/48	3/1/95
Hoffman-Day, Denise L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	1330 Transit Road Orchard Park, NY 14127		9/1/64	4/1/98
Hogben, Susan P.	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850	29 Bruce Hill Road Spencer, NY 14883		10/14/68	1/18/00
Horbach, Mary Lou	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6 Camelot Drive West Seneca, NY 14224		8/23/58	3/1/95
Hornung, Edward E.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	13 Sagebrush Lane Lancaster, NY 14086		8/10/58	3/1/95
Hostetter, Montey	Mortgage Officer	1769 Route 52 Fishkill, NY 12524	2697 Route 44-55 Gardeiner, NY 12525		10/11/55	6/16/92
Hotaling, Sonja	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	1 Lexington Court Clifton Park, NY 12065		1/16/01	9/17/60
Hutchings, Gary S.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	6435 Woodberry Court East Amherst, NY 14051		7/25/62	1/16/01
Ingerson, Jan A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	19 Smith Street Springville, NY 14141		5/29/48	11/15/91
Jachimiak, Richard D.	Vice President	One Fountain Plaza Buffalo, NY 14203	80 McNaughton Avenue Cheektowaga, NY 14225		3/4/54	3/1/95
Johnson, Clifford P.	Administrative Vice President	One M&T Plaza Buffalo, NY 14203	145 Tanglewood Drive Orchard Park, NY 14127		10/16/52	12/20/94
Johnson, Dian M.	Mortgage Officer	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	40 Canvasback Ridge Waterford, NY 12188		10/15/56	4/30/96
Jones, Susan C.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228		5/17/59	1/21/97
					3/22/65	1/20/98

MTMCOfficersLIST04

**M&T Mortgage Corporation
Officers**

Name	Position	Business Address	Home Address	DOB	Original Election
Jones, Timothy A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228	[REDACTED]	
Kelleher, Michael	Mortgage Officer	2 Business Park Court Utica, NY 13502	82 Oxford Road New Hartford, NY 13413	[REDACTED]	1/25/65
Keyser, Tracy M.	Vice President	2270 Erin Court Lancaster, PA 17604	1202 Ironville Pike Columbia, PA 17512	[REDACTED]	3/12/63
Kim, James C.	Vice President	401 Broad Hollow Road Melville, NY 11747	3 Cliff Road Wayne, NJ 0747	[REDACTED]	4/2/70
King, Marie	Corporate Secretary	One M&T Plaza Buffalo, NY 14203	87 Huntleigh Circle Amherst, NY 14226	[REDACTED]	1/21/64
Krug, Elizabeth A.	Vice President	2270 Erin Court Lancaster, PA 17604	9 Church Road Lancaster, PA 17603	[REDACTED]	11/10/49
Kubik, Michele L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	144 Forestview Drive Depew, NY 14043	[REDACTED]	8/16/54
Kucinski, Paul	VP & General Counsel	One M&T Plaza Buffalo, NY 14203	8640 Millcreek Drive E. Amherst, NY 14051	[REDACTED]	8/19/52
Laible, Mark S.	Vice President	One Fountain Plaza Buffalo, NY 14203	4746 Woodside Avenue Hamburg, NY 14075	[REDACTED]	2/23/55
Lentsch, Gary N.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	1528 Cambridge Avenue N. Tonawanda, NY 14120	[REDACTED]	5/9/59
Lewis, Jacqueline M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	34 Cresthill Avenue Tonawanda, NY 14150	[REDACTED]	7/8/49
Lightcap, Christopher J.	Vice President	One Fountain Plaza Buffalo, NY 14203	270 Countryside Lane, #4 Orchard Park, NY 14127	[REDACTED]	6/7/68
MacDonald, Kelly A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	115 Creekside Drive Amherst, NY 14228	[REDACTED]	1/21/69
Makarikas, Monica M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Losson Road Cheektowaga, NY 14227	[REDACTED]	1/28/69
Male, G. Andrew	Vice President	2270 Erin Court Lancaster, PA 17604	552 West Orange Street Lancaster, PA 17603	[REDACTED]	1/8/59
Martin, Kathleen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	387 Cumberland Avenue Buffalo, NY 14220	[REDACTED]	4/4/94
Mascolo, Gaetano J.	Mortgage Officer	32 Black Bridge Road Sandy Hook, NY 06482	32 Black Bridge Road Sandy Hook, NY 06482	[REDACTED]	9/3/63
Mastro, Jeffrey P.	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	151 D Eastwood Drive Clifton Park, NY 12065	[REDACTED]	12/5/53
Mayes, Gregory N.	Mortgage Officer	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2545 W. Choctow Drive London, OH 43140	[REDACTED]	9/11/60
Mays, Mary L.	Vice President	One Fountain Plaza Buffalo, NY 14203	4714 Union Road Cheektowaga, NY 14225	[REDACTED]	12/18/51
				[REDACTED]	6/2/47
					3/21/94

MTMOfficersLIST04

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	SSN	DOB	Original Election
McDonnell, William E.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202	1716 North Road Tully, NY 13159	[REDACTED]	4/17/53	4/1/98
McVeigh, Cathleen M.	Vice President	700 Corporate Boulevard Newburgh, NY 12550	1 Cory Lane Newburgh, NY 12550	[REDACTED]	8/9/59	1/21/00
Mendel, Mark J.	Vice President	One Fountain Plaza Buffalo, NY 14203	83 Fairview Court Grand Island, NY 14072	[REDACTED]	5/1/91	1/26/64
Meredith, Paul Gregory	Vice President	11130 NE 33rd Place Bellevue, WA 98004	1301 Spring Street 18-1 Seattle, WA 98104	[REDACTED]	1/6/48	3/20/95
Meyer, David C.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	1933 N.W. 95th Seattle, WA 98117	[REDACTED]	5/31/60	12/15/95
Meyer, Michael J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	76 Telfair Drive Williamsville, NY 14221	[REDACTED]	4/1/64	7/6/98
Michalski, Dennelle T.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	1636 S. Bend Lane Lakeview, NY 14085	[REDACTED]	1/12/70	1/18/00
Monaghan, James C.	Assistant Vice President	251 E. Main Street Mt. Kisco, NY 10549	12 Sherry Lane Brewster, NY 10509	[REDACTED]	7/24/59	1/23/01
Monile, Mark C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	320 Amherst Street Buffalo, NY 14207	[REDACTED]	1/31/67	1/19/99
Moquin, John P.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Beard Avenue Buffalo, NY 14214	[REDACTED]	5/15/95	1/23/61
Morrison, Joseph M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	61 Raintree Island Tonawanda, NY 14150	[REDACTED]	4/23/71	1/19/99
Murphy, Brian J.	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	17330 E E1 Pueblo Blvd. Fountain Hill, AZ 85268	[REDACTED]	4/1/00	10/21/48
Neuman, Michelle L.	Assistant Vice President	110 Wait Whitman Road Huntington Station, NY 11746	8 Harbour Point Drive Northport, NY 11768	[REDACTED]	7/10/60	10/2/95
Neuhring, Rita R.	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	1678 E. Cindy Street Chandler, AZ 85224	[REDACTED]	1/25/49	4/3/00
Orsi, Cynthia M.	Mortgage Officer	One M&T Plaza Buffalo, NY 14203	1419 D'Angelo Drive N. Tonawanda, NY 14120	[REDACTED]	6/22/67	5/30/01
Peacock, Laura J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	651 Highland Parkway Kenmore, NY 14223	[REDACTED]	11/15/44	1/18/00
Piazza, Angelo	Vice President	110 Wait Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768	[REDACTED]	6/25/55	4/3/00
Planter, Zina L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	434 Wyoming Avenue Buffalo, NY 14215	[REDACTED]	6/26/57	1/18/00
Potts, Edward O., Jr.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	38 Colonial Street Snyder, NY 14226	[REDACTED]	5/17/68	1/18/00

MTMCOfficersLIST04

M&T Mortgage Corporation Officers

Name	Title	Home Address	Home Address	Spouse Name	Spouse Birth	Original Election
Raco, Therese E.	Vice President	Northway 10 Executive Park Ushers Road Baiston Lake, NY 12019	1586 County Road, #107 Amsterdam, NY 12010			
Rand, Jayne K.	Vice President	One Fountain Plaza Buffalo, NY 14203	No. 6 Arlington Park Buffalo, NY 14201		10/26/58	3/6/95
Rank, Jill M.	Mortgage Officer	110 Walt Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768		1/11/61	3/1/95
Reich, Karl J.	Mortgage Officer	200 Lakeside Drive Suite 240 Horsham, PA 19044	687 Wallace Drive Warminster, PA 18974		10/12/62	1/16/01
Reiffin, John E.	Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111	1560 S. Fairplay Way Aurora, CO 80012		11/24/39	4/3/00
Rodgers, Michael W.	Vice President	200 Lakeside Drive Suite 240 Horsham, PA 19044	925 East Sage Road West Chester, PA 18643		6/13/51	9/18/95
Rogers, Jennifer L.	Assistant Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111	13178 West Saratoga Place Morrison, CO 80465		2/28/46	9/5/95
Ryczek, Mark B.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	501 Crescent Avenue Buffalo, NY 14214		7/28/63	12/15/95
Sadler, Robert E., Jr.	Chairman of the Board	One M&T Plaza Buffalo, NY 14203	35 New Amsterdam Avenue Buffalo, NY 14216		10/7/73	4/5/99
Santos, Michelle	Assistant Vice President	110 Walt Whitman Road Huntington Station, NY 11746	69 Fox Hollow Road Woodbury, NY 11797		6/15/45	11/15/91
Schultz, Carol A.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	11815 106th Avenue NE Kirkland, WA 98034		7/10/60	12/15/95
Scott, Gregg J.	Assistant Vice President	401 Broad Hollow Road Melville, NY 11747	6 Jefferson Avenue Hicksville, NY 11801		8/21/42	4/3/95
Seymour, Peter W.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	9 Fieldstone Road Orchard Park, NY 14127		8/2/65	1/18/00
Sheridan, Lynn W.	Assistant Vice President	US Route 6 Hawley, PA 18428	R.R. 3, Box 1030 Honesdale, PA 18431		5/5/63	3/1/95
Smith, Jill M.	Vice President	One Fountain Plaza Buffalo, NY 14203	75 Farmingdale Road Cheektowaga, NY 14225		4/27/58	4/1/98
Spychala, Michael R.	Senior Vice President and Treasurer	One M&T Plaza Buffalo, NY 14203	10 Blue Heron Court East Amherst, NY 14051		8/21/62	6/16/92
Stirling, Jay P.	Vice President	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	16439 Lexington Court Lake Oswego, OR 97034		10/24/54	4/30/96
Stogsdill, Ricky L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	250 Randwood Drive Williamsville, NY 14221		6/9/43	3/7/96
					12/11/61	7/18/00

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Strasser, Margaret A.	Vice President	One Fountain Plaza Buffalo, NY 14203	56 Warren Avenue Kenmore, NY 14217	[REDACTED]	10/10/51	3/1/95
Strunk, William	Vice President	One Fountain Plaza Buffalo, NY 14203	11507 Bonnie Lake Drive Alden, NY 14004	[REDACTED]	5/30/48	3/1/95
Sunderland, Julie	Mortgage Officer	6985 S. Union Park Ctr. Suite 4 Midvale, UT 84047	5448 S. Cross Court Taylorsville, UT 84123	[REDACTED]	9/14/59	10/7/96
Sunkers, Dean D.	Assistant Vice President	Northway 10 Executive Park Ushers Road Baiston Lake, NY 12019	13 Cayuga Court Averill Park, NY 12018	[REDACTED]	11/18/61	10/13/00
Szczepaniak, Thomas	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	903 Kings Way Carmel, NY 10512	[REDACTED]	7/19/57	4/16/97
Teharr, Karen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	468 Wendel Avenue Tonawanda, NY 14203	[REDACTED]	5/26/61	1/19/99
Todaro, Michael J.	Senior Vice President	One Fountain Plaza Buffalo, NY 14203	9569 Cobblestone Drive Clarence, NY 14031	[REDACTED]	6/29/61	1/18/00
Vahue, Scott B.	Vice President	One Fountain Plaza Buffalo, NY 14203	181 Windemere Boulevard Amherst, NY 14226	[REDACTED]	9/6/69	1/19/99
Wallace, Leslie M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	361 Main Street Tonawanda, NY 14150	[REDACTED]	7/15/70	1/18/00
Walter, Brent E.	Vice President	4550 S.E. Meadows Road Suite 175 Lake Oswego, OR 97035	2815 S.W. Meadows Loop Wilsonville, OR 97212	[REDACTED]	12/9/59	12/20/94
Westby, Paul M.	Executive Vice President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	2815 N.E. 41st Avenue Portland, OR 97212	[REDACTED]	7/11/51	1/2/95
Whipple, Gergrude O.	Assistant Vice President	200 Lakeside Drive Suite 240 Horsham, PA 19044	32 Hex Acres West Pittston, PA 18643	[REDACTED]	8/13/48	7/14/80
Wolfe, Andrew D.	Mortgage Officer	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	13193 NW Mason Hill Road Hillsboro, OR 97124	[REDACTED]	1/16/73	4/29/97
Wood, Jeffrey S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	105 Viking Place Liverpool, NY 13088	[REDACTED]	3/23/63	4/1/98
Zaleski, David P.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	8280 Manchester Park Drive East Amherst, NY 14221	[REDACTED]	3/7/64	1/18/00

Date: 5/2004

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M&T MORTGAGE CORPORATION
Directors

Beardi, James J.	Director	One Fountain Plaza Buffalo, NY 14203	9695 Cobblestone Drive Clarence, NY 14031	8/24/46	11/15/91
Brumback, Emerson L.	Director	One M&T Plaza Buffalo, NY 14203	9710 Rocky Point Clarence, NY 14031	6/30/51	07/15/97
Pinto, Michael P.	Director	One M&T Plaza Buffalo, NY 14203	47 Emerald Trail Williamsville, NY 14221	1/12/56	2/24/95
Sadler, Robert E., Jr.	Director (Chairman of the Board)	One M&T Plaza Buffalo, NY 14203	35 New Amsterdam Avenue Buffalo, NY 14216	6/15/45	11/15/91

6-Feb-04

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