

INSTRUCTIONS ON REVERSE SIDE

ISSUED: 09-30-1995

No. 94317

Idaho Corporation Annual Report Form

2. Registered Agent and Office NOT A P.O. BOX

Return To
REINSTATE
 Secretary of State
 700 W. Jefferson
 P.O. Box 83720
 Boise, ID 83720-0080
 SECRETARY OF STATE NOTICE
 NO FEE REQUIRED

Due No Later Than November 30, 1995.

CT CORPORATION SYSTEM
 300 N 6TH ST
 BOISE ID 83702 293

1. Mailing Address - Please Correct If Not Correct

EMPIRE OF AMERICA REALTY CREDIT
 100 SENECA STREET
 BUFFALO NY 14203 2933

3. Incorporated Under The Laws of

NY
 NO: 94317

4. Names and Addresses of Officers and Directors

Name	Street or P.O. Address	City	State	Postal Code
President:				
Secretary:	SEE ATTACHED			
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 1 / 1 / 95
 Name (Typed or Printed) GREGORY STEELE Title V.P.

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
William P. Riggs Senior Vice President, Production Manager	16018 Kube Court Houston, TX 77040
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

Effective: 9/1/94

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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. Tamminen Portfolio Manager	212-705-0535	212-838-5540	Morgens, Waterfall, Vintiadis & Co., Inc. 10 East 50th Street 26th Floor New York, NY 10022

Effective 10/28/94