

No. C108348

Annual Report Form 1999

Due No Later Than November 30,

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

Return to: SECRETARY OF STATE 700 WEST JEFFERSON PO BOX 83720 BOISE, ID 83720-0080

1. Mailing Address - Please Correct, If Not Correct

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

CT CORPORATION SYSTEM 300 N 6TH ST

BOISE ID 83704 83702

3. Organized Under the Laws of:

NY C108348

NO FEE REQUIRED

* FIRST NOTICE *

4. Corporations: Enter Names and Business Addresses of President, Secretary and Directors Limited Liability Companies: Enter Names and Addresses of Managers or Members (check one)

Office held	Name	Street or P.O. Address	City	State	Zip
President	James J. Beardi	One Fountain Plaza	Buffalo	NY	14203
Secretary	Marie King	One M&T Plaza	Buffalo	NY	14240
Director	James J. Beardi	One Fountain Plaza	Buffalo	NY	14203
Director	Emerson L. Brumback	One M&T Plaza	Buffalo	NY	14240
Director	Michael P. Pinto	One M&T Plaza	Buffalo	NY	14240
Director	Robert E. Sadler, Jr.	One M&T Plaza	Buffalo	NY	14240

5. Signature of New Registered Agent

6.

Signature Margaret R. Richardson Date July 20, 1999
Name (Typed or Printed) Margaret R. Richardson Title Officer

ISSUED: 07-03-1999

M&T MORTGAGE CORPORATION

Officers

Name	Title	Business Address
Adams, Dawn V.	Mortgage Officer	109 W. Water Street Painted Post, NY 14870
Ashruff, Rohini	Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
Babson, Dorothy	Assistant Vice President	110 Walt Whitman Road Huntington, NY 11746
Baer, Cheryl D.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Bandriwsky, Paul T.	Vice President	One Fountain Plaza Buffalo, NY 14203
Beale, Wayne T.	Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
Beardi, James J.	President	One Fountain Plaza Buffalo, NY 14203
Bifaro, Debra J.	Vice President	One Fountain Plaza Buffalo, NY 14203
Botka, Jean C.	Mortgage Officer	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
Boynton, Lisa J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Britton, Robert M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Burns, Maureen E.	Administrative Vice President	100 E. Campus View Boulevard Suite 175 Columbus, OH 43235
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203
Campbell, Diane	Vice President	One Fountain Plaza Buffalo, NY 14203
Case, William J.	Vice President	100 E. Campus View Boulevard Suite 175 Columbus, OH 43235
Centers, Jerry W.	Vice President	4619 Emerald Street Boise, ID 83706
Chan, Lily Ann Lee	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850
Cole, Roberta J.	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035
Cole, Sherryl L.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004
Collins, James T.	Assistant Vice President	5285 S.W. Meadows Suite 290 Lake Oswego, OR 97035
Crawford, Holly M.	Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035
Culbert, Norman P.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004
Daniels, Randy	Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035

M&T MORTGAGE CORPORATION

Officers

Name	Title	Business Address
Dennehy, Nancy G.	Assistant Vice President	400 W. Grove Street Suite 110 Kent, WA 98032
Dolan, Steven C.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Domber, Michael S.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Dudley, Anderson, Jr.	Assistant Vice President	4141 Colonel Glenn Highway Suite 152 Beaver Creek, OH 45431
Esposito, Thomas F.	Vice President	One Fountain Plaza Buffalo, NY 14203
Evershed, Jeffrey A.	President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035
Fahnestock Jr., John W.	Vice President and Assistant Secretary	One M&T Plaza Buffalo, NY 14240
Fair-Brooks, Beverly A.M.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202
Falcone, Jeffrey M.	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850
Farrell, Kurt H.	Mortgage Officer	One M&T Plaza Buffalo, NY 14240
Feltner, Jane E.	Assistant Vice President	1820 E. Avenue Rochester, NY 14610
Feneziani, Edda L.	Vice President	One Fountain Plaza Buffalo, NY 14203
Frazier, Karen	Assistant Vice President	2920 East Camelback Road Suite 250 Phoenix, AZ 85016
Freer, Michael	Vice President	One Fountain Plaza Buffalo, NY 14203
Gawron, Dennis J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Gerace, Marie	Assistant Vice President	5005 Rockside Road, Suite 260 Independence, Ohio 44131
Gesel, Michelle D.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Giles, Lanna K.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004
Goulding, Carol A.	Vice President	One M&T Plaza Buffalo, NY 14302
Griebsch, Jeanne F.	Assistant Vice President	900 North 9th Street Stroudsburg, PA 18360
Grosso, Carol N.	Vice President	One M&T Plaza Buffalo, NY 14240
Guthrie, G. Scott	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Hardman, Larry L.	Vice President	6985 Union Park Center Suite 465 Midvale, UT 84047
Harris, John S.	Mortgage Officer	101 S. Salina Street Syracuse, NY 13202
Hawes, David R.	Mortgage Officer	44 West Market Street Wilkes-Barre, PA 18773

M&T MORTGAGE CORPORATION

Officers

Name	Title	Business Address
Heath, Claudia L.	Vice President	One Fountain Plaza Buffalo, NY 14203
Heim, Dennis J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Hilton, Christina C.	Vice President	118 N. Tioga Street Ithaca, NY 14850
Hluska, Deniece M.	Mortgage Officer	110 Lomond Court Utica, NY 13502
Hoffman-Day, Denise L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Hogben, Susan P.	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850
Horbach, Mary Lou	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Hornung, Edward E.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Hutchings, Gary S.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203
Ingerson, Jan A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Jachimiak, Richard D.	Vice President	One Fountain Plaza Buffalo, NY 14203
Jebens, Karen	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Johnson, Clifford P.	Vice President	One M&T Plaza Buffalo, NY 14240
Johnson, Dian M.	Mortgage Officer	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
Johnson, Eileen M.	Vice President	One Fountain Plaza Buffalo, NY 14203
Jones, Susan C.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Jones, Timothy A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
King, Jane C.	Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
King, Marie	Corporate Secretary	One M&T Plaza Buffalo, NY 14240
Kobel, Thomas C.	Vice President	One Fountain Plaza Buffalo, NY 14203
Kowick, Thomas P.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203
Kriegbaum, Beth E.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Kubik, Michele L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Laible, Mark S.	Vice President	One Fountain Plaza Buffalo, NY 14203
Lammert, Richard A.	Senior Vice President and General Counsel	One M&T Plaza Buffalo, NY 14240
Leet, Amy K.	Vice President	One Fountain Plaza Buffalo, NY 14203
Lentsch, Gary N.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203

M&T MORTGAGE CORPORATION

Officers

Name	Title	Business Address
Lewis, Jacqueline M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Lightcap, Christopher J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
MacDonald, Kelly A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Makarikas, Monica M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Martin, Kathleen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Mascolo, Gaetano J.	Mortgage Officer	32 Black Bridge Road Sandy Hook, NY 06482
Mayes, Gregory N.	Mortgage Officer	4141 Colonel Glenn Highway Beavercreek, OH 45431
Mays, Mary L.	Vice President	One Fountain Plaza Buffalo, NY 14203
McDonnell, William E.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202
McVeigh, Cathleen M.	Assistant Vice President	700 Corporate Boulevard Newburgh, NY 12550
Mendel, Mark J.	Vice President	One M&T Plaza Buffalo, NY 14240
Meredith, Paul Gregory	Vice President	11130 NE 33rd Place Bellevue, WA 98004
Meyer, David C.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004
Meyer, Michael J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Monile, Mark C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Morris, Kimberly M.	Assistant Secretary	One M&T Plaza Buffalo, NY 14240
Morrison, Joseph M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Neuman, Michelle L.	Assistant Vice President	110 Wait Whitman Road Huntington Station, NY 11746
Peacock, Laura J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Pichel, Logan M.	Vice President	One Fountain Plaza Buffalo, NY 14203
Planter, Zina L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Potts, Edward O., Jr.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Pressman, Elizabeth B.	Vice President	One Fountain Plaza Buffalo, NY 14203
Raco, Therese E.	Assistant Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019
Rand, Jayne K.	Vice President	One Fountain Plaza Buffalo, NY 14203
Reiffin, John E.	Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111
Richardson, Margaret R.	Mortgage Officer and Legal Assistant	One M&T Plaza Buffalo, NY 14240
Robison, Amelia K.	Vice President	2920 East Camelback Road Suite 250 Phoenix, AZ 85016

M&T MORTGAGE CORPORATION

Officers

Name	Title	Business Address
Rogers, Jennifer	Assistant Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111
Ryczek, Mark B.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Sadler, Robert E., Jr.	Chairman of the Board	One M&T Plaza Buffalo, NY 14240
Santos, Michelle	Assistant Vice President	110 Walt Whitman Road Huntington Station, NY 11746
Schultz, Carol A.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004
Seymour, Peter W.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Sheridan, Lynne W.	Assistant Vice President	U.S. Route 6 Hawley, PA 18428
Smith, Jill M.	Vice President	One Fountain Plaza Buffalo, NY 14203
Spychala, Michael R.	Senior Vice President and Treasurer	One M&T Plaza Buffalo, NY 14240
Stark, Lori A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Stirling, Jay P.	Vice President	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035
Strasser, Margaret A.	Vice President	One Fountain Plaza Buffalo, NY 14203
Strunk, William L.	Vice President	One Fountain Plaza Buffalo, NY 14203
Sunderland, Julie	Mortgage Officer	6985 S. Union Park Ctr., Suite 46 Midvale, UT 84047
Szczepaniak, Thomas	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550
Terharr, Karen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203
Todaro, Michael J.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203
Turnbull, Terry J.	Vice President	One M&T Plaza Buffalo, NY 14240
Vahue, Scott B.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203
Walter, Brent	Vice President	4550 S.E. Kruse Way Suite 175 Lake Oswego, OR 97035
Westby, Paul M.	Executive Vice President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035
Wolfe, Andrew D.	Mortgage Officer	5285 SW Meadows Road Suite 290 Lake Oswego, UT 7035
Wood, Jeffrey S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202
Zilliox, Kelley A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203

Dated: 5/27/99

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