

No. 94317

Idaho Corporation Annual Report Form

Due No Later Than November 1, 1993

1. Mailing Address: *Empire of America Realty Credit*

EMPIRE OF AMERICA REALTY CREDIT

100 SENECA STREET

BUFFALO

NY 14203 2933

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

CT CORPORATION SYSTEM

300 N 6TH ST

BOISE

ID 93702 2933

3. Incorporated Under The Laws

of NY

NO: 94317

Return To

Secretary of State
Room 203, Statehouse
Boise, ID 83720** FINAL NOTICE **
NO FEE REQUIRED

4. Names and Addresses of Officers and Directors

MUST BE PRINTED OR TYPED

NameStreet or P.O. AddressCityStateZip

President:

Secretary: See Attached Sheets

Directors:

5. Nature of Business

To buy, sell, originate, and
service residential mortgages6. I certify that this Annual Report has been examined by me and is to the best of my knowledge
true, correct and complete.

Signature

Name (Typed or
Printed)*Gregory B. Steele*
Gregory B. Steele

Date

Title

October 20, 1993

Vice President

Empire of America Realty Credit Corporation

Executive Officers

Name and Business/Home Address

<u>Name and Title</u>	<u>Business Address</u>	<u>Home Address</u>
Daniel D. Brown Chairman of the Board, President and CEO	100 Seneca Street Buffalo, NY 14203	141 Hidden Ridge Common Williamsville, NY 14221
Donald L. Brunner Sr. Vice President, Chief Operating Officer	100 Seneca Street Buffalo, NY 14203	181 Breezewood Common E. Amherst, NY 14051
David W. Diskin Sr. Vice President, Secretary and General Counsel	100 Seneca Street Buffalo, NY 14203	234 Breezewood Common E. Amherst, NY 14051
Michael G. Dillon Sr. Vice President	100 Seneca Street Buffalo, NY 14203	145 Independence Drive Orchard Park, NY 14127
Kenneth J. Wilson Senior Vice President CFO and Treasurer	100 Seneca Street Buffalo, NY 14203	15 Snyderwoods Court Snyder, NY 14226
Susan A. Wojnar Sr. Vice President	100 Seneca Street Buffalo, NY 14203	319 Starin Avenue Buffalo, NY 14216

12/31/92

Empire of America Realty Credit Corp.

Board of Directors

Name and Business Address

Mr. Daniel D. Brown, Chairman of the Board,
President and CEO
Empire of America Realty Credit Corp.
100 Seneca Street
Buffalo, New York 14203

Mr. Langhorne Reid III, Partner
Gordon Investment, Inc.
c/o Partnership Services, Inc.
5520 LBJ Freeway - Suite 430
Dallas, Texas 75240

Mr. David N. Roberts
Gordon Investment, Inc.
767 Fifth Avenue
50th Floor
New York, New York 10153

Mr. David W. Raisbeck, President
Cargill Financial Services Corp.
Cargill Crosstown Center
6000 Clearwater Drive
Minnetonka, Minnesota 55343-9497

Mr. George G. Hicks, Sr. V.P.
Cargill Financial Services Corp.
Cargill Crosstown Center
6000 Clearwater Drive
Minnetonka, Minnesota 55343-9497

Mr. John E. Welsh III
Seaport Capital
99 Wall Street
6th Floor
New York, New York 10005

Mr. Gregory S. McMillan
Cargill Financial Services Corp.
Cargill Crosstown Center
6000 Clearwater Drive
Minnetonka, Minnesota 55343-9497

Mr. Kent Dixon
200 Whitfield Street
Guilford, Connecticut 06437

03/31/93