

No. 108348

Idaho Corporation Annual Report Form

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

Return To

Due No Later Than November 30, 1995

CT CORPORATION SYSTEM

300 N. 6TH ST

Secretary of State
700 W Jefferson
P.O. Box 83720
Boise, ID 83720-0080

1. Mailing Address - Please Correct If Not Correct
M&T MORTGAGE CORPORATION

BOISE

ID 83701

* FIRST NOTICE *
NO FEE REQUIRED

GENERAL COUNSEL
ONE M&T PLAZA
BUFFALO

NY 14203 1495

3. Incorporated Under The Laws of

NY

NO: 108348

4. Names and Addresses of Officers and Directors

	Name	Street or P.O. Address	City	State	Postal Code
President:	James J. Beardl	One Fountain Plaza	Buffalo	NY	14203
Secretary:	Richard A. Lammert	One M&T Plaza	Buffalo	NY	14240
Directors:	James J. Beardl	One Fountain Plaza	Buffalo	NY	14203
	Michael P. Pinto	One M&T Plaza	Buffalo	NY	14240
	Robert E. Sadler, Jr.	One M&T Plaza	Buffalo	NY	14240

5. Nature of Business

Mortgage banker and broker

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 Charlotte D. RoedererDate July 12, 1995Name (Typed or Printed) Charlotte D. RoedererTitle Administrative Vice President
and Assistant Secretary