

FILE NOW: FILING FEE AFTER MAY 1 IS \$225.00

CORPORATION
ANNUAL REPORT
1995



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State
DIVISION OF CORPORATIONS

APPROVED
AND
FILED

95 MAR -3 AM 11:05

SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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-03/07/95--01142--020
***200.00 ***200.00

DO NOT WRITE IN THIS SPACE.

3a. Date incorporated or Qualified 5/29/90 3b. Date of Last Report 1/20/94

DOCUMENT # *P29558*
1. Corporation Name
Marine Midland Realty Credit Corp.

Principal Place of Business Mailing Address

21. Principal Place of Business 1 Marine Midland Center	2a. Mailing Address 1 Marine Midland Center
22. Suite, Apt. #, etc. 15th Floor	27. Suite, Apt. #, etc. 15th Floor
23. City & State Buffalo, NY	28. City & State Buffalo, NY
24. Zip 14203	29. Zip 14203
25. Country USA	30. Country USA

4. FEI Number 16-1370571	Applied For <input type="checkbox"/> Not Applicable
5. Certificate of Status Desired <input type="checkbox"/>	\$8.75 Additional Fee Required
6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/>	\$5.00 May Be Added to Fees
8. This corporation has liability for intangible tax under S. 199.032, Florida Statutes <input type="checkbox"/> Yes <input type="checkbox"/> No	

9. Name and Address of Current Registered Agent	10. Name and Address of Now Registered Agent
	81. Name The Prentice Hall Corporation System, Inc.
	82. Street Address (P.O. Box Number is Not Acceptable) 110 North Magnolia Street
	83.
	84. City Tallahassee
	FL 85. Zip Code 32301

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

NATURE Signature (typed or printed name of registered agent and title if applicable) DATE

12. OFFICERS AND DIRECTORS		13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12	
TITLE	NAME	1.1 TITLE	CEO <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	1.2 NAME	W. K. Hannan, Jr.
CITY-ST-ZIP	CITY-ST-ZIP	1.3 STREET ADDRESS	1 Marine Midland Center
		1.4 CITY-ST-ZIP	Buffalo, NY 14203
TITLE	NAME	2.1 TITLE	Vice President <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	2.2 NAME	Carolyn E. Conybeare
CITY-ST-ZIP	CITY-ST-ZIP	2.3 STREET ADDRESS	1 Marine Midland Center
		2.4 CITY-ST-ZIP	Buffalo, NY 14203
TITLE	NAME	3.1 TITLE	Exec. Vice President <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	3.2 NAME	Robert B. Engel
CITY-ST-ZIP	CITY-ST-ZIP	3.3 STREET ADDRESS	1 Marine Midland Center
		3.4 CITY-ST-ZIP	Buffalo, NY 14203
TITLE	NAME	4.1 TITLE	Asst. Treasurer <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	4.2 NAME	Richard P. Rich
CITY-ST-ZIP	CITY-ST-ZIP	4.3 STREET ADDRESS	1 Marine Midland Center
		4.4 CITY-ST-ZIP	Buffalo, NY 14203
TITLE	NAME	5.1 TITLE	Secretary <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	5.2 NAME	Richard G. Birmingham
CITY-ST-ZIP	CITY-ST-ZIP	5.3 STREET ADDRESS	1 Marine Midland Center
		5.4 CITY-ST-ZIP	Buffalo, NY 14203
TITLE	NAME	6.1 TITLE	Director <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
STREET ADDRESS	STREET ADDRESS	6.2 NAME	Phillips S. Toohey
CITY-ST-ZIP	CITY-ST-ZIP	6.3 STREET ADDRESS	1 Marine Midland Center
		6.4 CITY-ST-ZIP	Buffalo, NY 14203

14. I do hereby certify that the information supplied with this filing is voluntarily furnished and does not qualify for the exemption stated in Section 110.07(3)(b), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 as director, or on an attachment with an address.

SIGNATURE: *[Signature]* **RICHARD P. RICH** 2/16/95 716 841 2153
Date (Typed Name and Title of Signing Officer or Director)