


FILE NOW: FILING FEE AFTER MAY 1ST IS \$550.00

**FILED**  
**Feb 24, 1999 8:00 am**  
**Secretary of State**

02-24-1999 90122 036 \*\*\*150.00

0556/70

PROFIT CORPORATION  
 ANNUAL REPORT  
**1999**



FLORIDA DEPARTMENT OF STATE  
**Katherine Harris**  
 Secretary of State  
 DIVISION OF CORPORATIONS

**DOCUMENT # P29558**

1. Corporation Name  
**MARINE MIDLAND REALTY CREDIT CORPORATION**



Principal Place of Business  
**1 MARINE MIDLAND CENTER**  
**15TH FLOOR**  
**BUFFALO NY 14203**

Mailing Address  
**ONE MARINE MIDLAND CENTER**  
**15TH FLOOR**  
**BUFFALO NY 14203**  
**US**

DO NOT WRITE IN THIS SPACE

2. Principal Place of Business  
 21 Suite, Apt. #, etc.  
 22 City & State  
 23 Zip Country  
 24

2a. Mailing Address  
 26 Suite, Apt. #, etc.  
 27 City & State  
 28 Zip Country  
 29

3. Date Incorporated or Qualified  
**05/29/1990**

4. FEI Number  
**16-1370571**

5. Certificate of Status Desired  **\$8.75** Additional Fee Required

6. Election Campaign Financing Trust Fund Contribution  **\$5.00** May Be Added to Fees

8. This corporation owes the current year Intangible Personal Property Tax.  Yes  No

9. Name and Address of Current Registered Agent  
**THE PRENTICE-HALL CORPORATION SYSTEM INC.**  
**110 NORTH MAGNOLIA STREET**  
**TALLAHASSEE FL 32301**

10. Name and Address of New Registered Agent  
 81 Name  
 82 Street Address (P.O. Box Number is Not Acceptable)  
 83  
 84 City **FL** 85 Zip Code

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.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
 Signature, typed or printed name of registered agent and title if applicable. (NOTE: Registered Agent signature required when reinstating)

12. OFFICERS AND DIRECTORS		
TITLE	<b>D</b>	<input type="checkbox"/> DELETE
NAME	<b>TOOHEY, PHILIPS S.</b>	
STREET ADDRESS	<b>1 MARINE MIDLAND CENTER</b>	
CITY-ST-ZIP	<b>BUFFALO NY 14203</b>	
TITLE	<b>CEO</b>	<input checked="" type="checkbox"/> DELETE
NAME	<b>KARLSSON, LEIF B.</b>	
STREET ADDRESS	<b>1 MARINE MIDLAND CENTER</b>	
CITY-ST-ZIP	<b>BUFFALO NY</b>	
TITLE	<b>EVP</b>	<input checked="" type="checkbox"/> DELETE
NAME	<b>ENGEL, ROBERT B</b>	
STREET ADDRESS	<b>1 MARINE MIDLAND CENTER</b>	
CITY-ST-ZIP	<b>BUFFALO NY 14203</b>	
TITLE	<b>SD</b>	<input type="checkbox"/> DELETE
NAME	<b>PHILIP S. TOOHEY</b>	
STREET ADDRESS	<b>1 MARINE MIDLAND CENTER</b>	
CITY-ST-ZIP	<b>BUFFALO NY</b>	
TITLE	<b>AT</b>	<input type="checkbox"/> DELETE
NAME	<b>RICH, RICHARD P.</b>	
STREET ADDRESS	<b>1 MARINE MIDLAND CENTER</b>	
CITY-ST-ZIP	<b>BUFFALO NY 14203</b>	
TITLE		<input type="checkbox"/> DELETE
NAME		
STREET ADDRESS		
CITY-ST-ZIP		

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12		
1.1 TITLE	<b>PRESIDENT</b>	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
1.2 NAME	<b>GERALD A. NAGLE</b>	
1.3 STREET ADDRESS	<b>ONE MARINE MIDLAND CENTER</b>	
1.4 CITY-ST-ZIP	<b>BUFFALO, NY 14203</b>	
2.1 TITLE	<b>EVP</b>	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
2.2 NAME	<b>PAUL E. MARTIN</b>	
2.3 STREET ADDRESS	<b>ONE MARINE MIDLAND CTR</b>	
2.4 CITY-ST-ZIP	<b>BUFFALO, NY 14203</b>	
3.1 TITLE		<input type="checkbox"/> Change <input type="checkbox"/> Addition
3.2 NAME		
3.3 STREET ADDRESS		
3.4 CITY-ST-ZIP		
4.1 TITLE		<input type="checkbox"/> Change <input type="checkbox"/> Addition
4.2 NAME		
4.3 STREET ADDRESS		
4.4 CITY-ST-ZIP		
5.1 TITLE		<input type="checkbox"/> Change <input type="checkbox"/> Addition
5.2 NAME		
5.3 STREET ADDRESS		
5.4 CITY-ST-ZIP		
6.1 TITLE		<input type="checkbox"/> Change <input type="checkbox"/> Addition
6.2 NAME		
6.3 STREET ADDRESS		
6.4 CITY-ST-ZIP		

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), 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 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE: *Philip S. Toohey* **1/8/99** **716 842 153**  
 SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR Date Daytime Phone #

CR2E034 (1/198)