

2002 UNIFORM BUSINESS REPORT (UBR)

FILED
Apr 24, 2002 8:00 am
Secretary of State

04-24-2002 90383 011 ***150.00

DOCUMENT # F94000006120

1. Entity Name

M&T MORTGAGE CORPORATION

Principal Place of Business

**ONE M&T PLAZA
 % COUNSEL'S OFFICE
 BUFFALO NY 14240**

Mailing Address

**ONE M & T PLAZA
 COUNSEL'S OFFICE 12TH FLOOR
 BUFFALO NY 14240
 US**

2. Principal Place of Business

3. Mailing Address

Suite, Apt. #, etc.

Suite, Apt. #, etc.

City & State

City & State

Zip

Country

Zip

Country

4. FEI Number

16-1411171

Applied For

Not Applicable

5. Certificate of Status Desired ☐

**\$8.75 Additional
 Fee Required**

6. Name and Address of Current Registered Agent

**CT CORPORATION SYSTEM
 1200 SOUTH PINE ISLAND ROAD
 PLANTATION FL 33324**

7. Name and Address of New Registered Agent

Name

Street Address (P.O. Box Number is Not Acceptable)

City

FL

Zip Code

8. The above named entity submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida.

SIGNATURE

Signature, typed or printed name of registered agent and title if applicable.

(NOTE: Registered Agent signature required when reinstating)

DATE

9. This corporation is eligible to satisfy its Intangible Tax filing requirement and elects to do so. (See criteria on back) ☒

**FILE NOW!!! FEE IS \$150.00
 After May 1, 2002 Fee will be \$550.00
 Make Check Payable to Department of State**

10. Election Campaign Financing Trust Fund Contribution. ☐

**\$5.00 May Be
 Added to Fees**

11. OFFICERS AND DIRECTORS

12. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 11

TITLE NAME STREET ADDRESS CITY-ST-ZIP	CD SADLER, ROBERT E JR. ONE M&T PLAZA BUFFALO NY 14240 ☐ Delete
TITLE NAME STREET ADDRESS CITY-ST-ZIP	DP BEARDI, JAMES J ONE FOUNTAIN PLAZA BUFFALO NY 14203 ☐ Delete
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V HUTCHINGS, GARY S ONE FOUNTAIN PLAZA BUFFALO NY 14203 ☐ Delete
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V LAMMERT, RICHARD A ONE M&T PLAZA BUFFALO NY 14240 ☐ Delete
TITLE NAME STREET ADDRESS CITY-ST-ZIP	D PINTO, MICHAEL P ONE M&T PLAZA BUFFALO NY 14240 ☐ Delete
TITLE NAME STREET ADDRESS CITY-ST-ZIP	D BEARDI, JAMES J ONE FOUNTAIN PLAZA BUFFALO NY 14203 ☐ Delete

TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	☐ Change ☐ Addition

13. 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 report or supplemental 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 11 or Block 12 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE:

John W. Fahnestock, Jr.

John W. Fahnestock, Jr.

(716) 842-5488

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

VP/Associate General Counsel

Daytime Phone #

CR2E034 (9/01)

ATTACH # F940000006120/637540

Manufacturers and Traders Trust Company
One M&T Plaza, Buffalo, New York 14240

April 5, 2002

FEDEX
State of Florida
Division of Corporations
Annual Uniform Business Report
409 East Gaines Street
Tallahassee, Florida 32399

Re: M&T Mortgage Corporation
2002 Uniform Business Report

Dear Sir or Madam:

On behalf of M&T Mortgage Corporation , enclosed are the following documents:

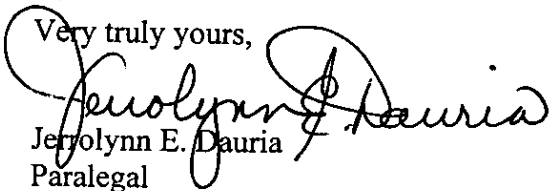
1. 2002 Uniform Business Report with Directors and Officers lists attached.
2. M&T Mortgage Corporation check in the amount of \$150.00 in payment of the filing fee.

Please forward all future correspondence to me at:

One M&T Plaza – 12th Floor
Counsel's Office
Buffalo, New York 14226

Should you require additional information or have questions regarding this submission, please do not hesitate to contact me at (716) 842-5680.

Very truly yours,


Jerolynn E. Dauria
Paralegal

JED
Attachments

**M&T Mortgage Corporation
Officers**

ATTACH # F94000006120/637840

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Alves, Lisa	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	12981 SW 154th Avenue Tigard, OR 97223	542-82-5558	2/6/72	6/5/00
Amatuzo, Cynthia	Vice President	One Fountain Plaza Buffalo, NY 14203	42 Stony Brook Drive Lancaster, NY 14086	240-82-5309	6/4/65	3/8/99
Ashruff, Rohini	Administrative Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	441 Loudonville Road Loudonville, NY 12201	553-53-3004	7/13/52	3/1/95
Attig, Kelley A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	3428 S. McKinley Pkwy. Blasdel, NY 14219	065-68-6147	7/6/70	1/18/00
Babson, Dorothy	Assistant Vice President	110 Walt Whitman Road Huntington, NY 11746	180 Anders Road Johnsonville, NY 12904	071-30-4859	5/16/38	1/20/98
Baer, Cheryl D.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	25 Gale Drive Lancaster, NY 14086	126-48-8413	7/20/57	1/16/96
Beale, Wayne T.	Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	710 Bruno Road Clifton Park, NY 12065	089-42-9589	3/11/51	3/6/95
Beardi, James J.	President	One Fountain Plaza Buffalo, NY 14203	9695 Cobblestone Drive Clarence, NY 14031	126-36-5245	8/24/46	11/15/91
Bifaro, Debra J.	Vice President	One Fountain Plaza Buffalo, NY 14203	131 Driftwood Drive Grand Island, NY 14072	062-50-9637	8/19/55	6/16/92
Boynton, Lisa J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	4619 Chestnut Ridge Rd. Amherst, NY 14228	123-44-4842	8/5/68	1/19/99
Briton, Robert M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	4714 Winding Wood Lane Hamburg, NY 14075	097-52-8916	5/8/60	3/1/95
Burns, Maureen E.	Administrative Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2184 Sandston Road Upper Arlington, OH 43220	120/40-6804	12/1/47	6/1/94
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	S5281 Columbia Avenue Hamburg, NY 14075	134-36-0918	1/29/53	12/14/92
Campbell, Diane	Vice President	One Fountain Plaza Buffalo, NY 14203	11 Timberlake Drive Orchard Park, NY 14127	118-42-9272	12/15/50	4/1/98
Case, William J.	Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	6731 Fallen Timbers Dublin, OH 43017	111-52-5747	12/31/59	4/1/94
Centers, Jerry W.	Vice President	4619 Emerald Street Boise, ID 83706	1934 S. Retriever Way Meridian, ID 83642	569-56-8978	1/24/44	5/18/98
Chan, Lily Ann Lee	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850	89-B Farrell Road Ithaca, NY 14850	068-54-3908	9/2/59	3/1/95

Officers01

**M&T Mortgage Corporation
Officers**

ATTACH # F9400000 6/20/
1637540

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Cole, Roberta J.	Assistant Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	1317 S.E. Single Tree Drive Camas, WA 98607	518-64-6606	3/16/50	1/19/95
Cole Sherry L.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	23133 15th Avenue S.E. Bothell, WA 98021	519-64-8282	4/5/50	1/20/98
Collins, James T.	Assistant Vice President	5285 S.W. Meadows Suite 290 Lake Oswego, OR 97035	28507 SW Cascade Loop Wilsonville, OR 97070	544-98-2398	9/11/64	1/20/98
Crawford, Holly M.	Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	21596 Shannon West Linn, OR 97008	542-82-5420	12/21/58	1/3/95
Culbert, Norman P.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	13823 212th Drive NE Woodinville, WA 98072	532-42-9342	2/1/48	3/31/98
Daniels, Randy	Vice President	4550 S.W. Kruse Way Suite 175 Lake Oswego, OR 97035	13515 S.W. Weir Road Beverton, OR 97008	529-08-3165	10/16/58	12/20/94
Dennehy, Nancy G.	Assistant Vice President	400 W. Grove Street Suite 110 Kent, WA 98032	5344 S. W. Orleans Seattle, WA 98116	469-82-2668	8/18/62	12/15/95
Deering, Deborah	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	8 Putnam Court Clifton Park, NY 12065	062-56-4618	7/13/64	1/16/01
DiPangrazio, Steve	Mortgage Officer	301 West Plank Road Altoona, PA 16602	258 Hickory Terrace Holidaysburg, PA 16648	168-64-6741	9/13/70	10/6/00
DiPasquale, Andrew	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	63 Tennyson Avenue Buffalo, NY 14216	074-76-8060	3/21/72	5/22/00
Dolan, Steven C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	4149 Wildwood Drive Williamsville, NY 14221	117-66-8764	4/4/66	1/18/00
Domber, Michael S.	Assistant Vice President	2270 Erin Court Lancaster, PA 17604	10 Lafayette Court Poughkeepsie, NY 12603	066-38-2783	8/30/60	1/18/00
Drury, Michael A.	Senior Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2485 Raleigh Drive Lancaster, PA 17601	209-54-6497	11/8/66	10/6/00
Dudley, Anderson, Jr.	Assistant Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	1051 Lisa Court Springfield, OH 45504	203-38-8702	6/23/47	2/14/94
Edwards, Sheri L.	Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011	188-60-3457	3/9/64	6/1/93
Edwards, Tod R.	Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011	205-48-3780	11/30/62	3/14/94

Officers01

ATTACH # 194000006120/637540

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Eliot, Donna	Mortgage Officer	4 Jefferson Place Poughkeepsie, NY 12601	13 Evergreen Drive Wappinger Falls, NY 12590	131-48-7201	10/6/55	1/16/01
Esposito, Thomas F.	Vice President	One Fountain Plaza Buffalo, NY 14203	164 Redwood Terrace Williamsville, NY 14221	072-62-7918	2/19/62	6/16/92
Evershed, Jeffrey A.	President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	655 Cherry Circle Lake Oswego, OR 97034	528-68-4362	3/20/49	1/2/95
Fahnestock, Jr., John W.	Vice President and Assistant Secretary	One M&T Plaza Buffalo, NY 14203	273 Sausalito Drive East Amherst, NY 14051	185-40-4865	10/8/51	12/15/95
Fair-Brooks, Beverly A. M.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202	118 Sylvan Way Camillus, NY 13031	090-48-9795	11/29/55	4/1/98
Falcone, Jeffrey M.	Mortgage Officer	1820 E. Avenue Rochester, NY 14610	17 Liberty Way Hoseheads, NY 14845	131-46-2482	9/8/58	1/20/98
Fazzini, Paul E.	Vice President	2270 Erin Court Lancaster, PA 17604	1203 Kelley Drive Lancaster, PA 17601	202-54-7323	7/28/64	10/6/00
Feltnor, Jane E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	76 Amity Street Spencerport, NY 14559	015-36-6154	9/27/47	3/1/95
Feneziani, Edda L.	Vice President	One M&T Plaza Buffalo, NY 14203	235 Sprucewood Terrace Williamsville, NY 14221	117-42-4065	9/25/50	12/12/94
Fisher, Beth E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Patton Place Williamsville, NY 14221	060-64-8520	12/23/63	1/18/00
Fitzpatrick, Natalie	Vice President	One M&T Plaza Buffalo, NY 14203	6977 Lockwood Lane Lockport, NY 14094	089/54/2521	2/19/59	3/7/00
Frazier, Karen	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	4023 W. Joan De Arc Avenue Phoenix, AZ 85029	585-07-1911	10/2/45	1/20/98
Freer, Michael	Vice President	One Fountain Plaza Buffalo, NY 14203	497 Lamarck Drive Cheektowaga, NY 14225	058-56-4160	3/23/61	12/15/95
Garbacz, Susanne	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	314 Parker Street Cheektowaga, NY 14206	077-56-4992	7/16/69	1/16/01
Gawron, Dennis J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	5338 Greenhurst Road Williamsville, NY 14221	130-60-2771	7/16/69	1/19/99
Gesel, Michelle D.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6522 Dye Road Newstead, NY 14011	104-60-4079	9/22/66	1/21/97
Giano, Steven R.	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	4 Jennifer Court New Palz, NY 12561	100-52-6081	3/1/58	7/18/00
Giles, Lanna K.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	900 N. E. 113th Street Stroudsburg, PA 18360	528-84-3418	12/10/52	1/30/95

officers01

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Girardi, Jerry L.	Vice President	101 West 3rd Street Williamsport, PA 17701	1511 Walnut Street Williamsport, PA 17701	170-60-6708	11/11/63	11/5/90
Griebsch, Jeanne F.	Assistant Vice President	900 North 9th Street Stroudsburg, PA 18360	Stoney Hollow Road Pocono Lake, PA 18347	044-58-6090	4/22/57	4/1/98
Grosso, Carol N.	Vice President	One M&T Plaza Buffalo, NY 14203	19 Marian Drive Tonawanda, NY 14150	086-46-8327	12/13/54	5/18/99
Guthrie, G. Scott	Vice President	One Fountain Plaza Buffalo, NY 14203	3159 Lakeshore Road Hamburg, NY 14075	103-62-4417	12/5/62	7/29/97
Hardman, Larry L.	Vice President	6985 Union Park Center Suite 465 Midvale, UT 84047	13341 Ranchero Avenue Draper, UT 84028	529-76-9434	8/29/50	3/20/95
Harris, John S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	2709 Brennan Road Lafayette, NY 13084	085-48-0977	7/4/64	1/19/99
Hawes, David R.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	3081 Batavia-Oakfield Townline Batavia, NY 14020	095-46-4258	5/23/62	1/19/99
Heath, Claudia L.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Woodhaven Road Orchard Park, NY 14127	078-40-7401	5/23/64	6/16/92
Heim, Dennis	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	82 Treadwell Road Tn of Tonawanda, NY 14150	091-52-4684	8/6/63	1/18/00
Hilton, Christina C.	Vice President	118 N. Tioga Street Ithaca, NY 14850	128 W. Haven Road Ithaca, NY 14850	116-38-9746	8/29/48	3/1/95
Hluska, Deniece M.	Mortgage Officer	110 Lomond Court Utica, NY 13502	10002 West Dominick Street Rome, NY 13440	077-60-4512	9/1/64	4/1/98
Hoffman-Day, Denise L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	1330 Transit Road Orchard Park, NY 14127	128-56-8110	10/14/68	1/18/00
Hogben, Susan P.	Mortgage Officer	118 N. Tioga Street Ithaca, NY 14850	29 Bruce Hill Road Spencer, NY 14883	132-54-3540	8/23/58	3/1/95
Horbach, Mary Lou	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6 Camelot Drive West Seneca, NY 14224	116-52-2335	8/10/58	3/1/95
Hornung, Edward E.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	13 Sagebrush Lane Lancaster, NY 14086	096-50-7715	10/11/55	6/16/92
Hostetter, Montey	Mortgage Officer	1769 Route 52 Fishkill, NY 12524	2697 Route 44-55 Gardeiner, NY 12525	567-29-1560	1/16/01	9/17/60
Hotelling, Sonja	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	1 Lexington Court Clifton Park, NY 12065	092-68-5147	7/25/62	1/16/01
Hutchings, Gary S.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	6435 Woodberry Court East Amherst, NY 14051	064-40-2698	5/29/48	11/15/91

officers01

ATTACH # F94000006120/637540

ATTACH # F940000006120/
637540

**M&T Mortgage Corporation
Officers**

Name	Title	Business/Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Ingerson, Jan A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	19 Smith Street Springville, NY 14141	068-50-1053	3/4/54	3/1/95
Jachimak, Richard D.	Vice President	One Fountain Plaza Buffalo, NY 14203	80 McNaughton Avenue Cheektowaga, NY 14225	123-44-7178	10/16/52	12/20/94
Johnson, Clifford P.	Administrative Vice President	One M&T Plaza Buffalo, NY 14203	145 Tanglewood Drive Orchard Park, NY 14127	133-50-3916	10/15/56	4/30/96
Johnson, Dian M.	Mortgage Officer	Northway 10 Executive Park Ushers Road Baistown Lake, NY 12019	40 Canvasback Ridge Waterford, NY 12188	171-40-5151	5/17/59	1/21/97
Jones, Susan C.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228	075-52-3846	3/22/65	1/20/98
Jones, Timothy A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228	104-86-4852	1/25/65	1/19/99
Kelleher, Michael	Mortgage Officer	2 Business Park Court Utica, NY 13502	82 Oxford Road New Hartford, NY 13413	134-40-9696	3/12/63	1/16/01
Keyser, Tracy M.	Vice President	2270 Erin Court Lancaster, PA 17604	1202 Ironville Pike Columbia, PA 17512	192-60-4497	4/27/70	10/8/00
Kim, James C.	Vice President	401 Broad Hollow Road Melville, NY 11747	3 Cliff Road Wayne, NJ 0747	144-62-7985	1/21/64	10/12/99
King, Marie	Corporate Secretary	One M&T Plaza Buffalo, NY 14203	87 Huntleigh Circle Amherst, NY 14226	129-40-4093	11/10/49	3/1/95
Krug, Elizabeth A.	Vice President	2270 Erin Court Lancaster, PA 17604	9 Church Road Lancaster, PA 17603	218-64-9674	8/16/54	10/6/00
Kubik, Michele L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	144 Forestview Drive Depew, NY 14043	111-42-8061	8/19/52	3/1/95
Laible, Mark S.	Vice President	One Fountain Plaza Buffalo, NY 14203	4746 Woodside Avenue Hamburg, NY 14075	075-56-0363	5/9/59	1/19/93
Lammert, Richard A.	Senior Vice President and General Counsel	One M&T Plaza Buffalo, NY 14203	6405 Woodberry Court East Amherst, NY 14051	178-40-4558	3/21/49	11/15/91
Leet, Amy K.	Vice President	One Fountain Plaza Buffalo, NY 14203	242 Wellingwood East Amherst, NY 14051	080-46-4305	5/20/57	4/14/97
Lentsch, Gary N.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	1528 Cambridge Avenue N. Tonawanda, NY 14120	095-42-7339	7/8/49	3/1/95
Lewis, Jacqueline M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	34 Cresthill Avenue Tonawanda, NY 14150	098-68-1169	6/7/68	1/19/99
Lightcap, Christopher J.	Vice President	One Fountain Plaza Buffalo, NY 14203	270 Countryside Lane, #4 Orchard Park, NY 14127	100-62-8686	1/21/69	1/18/00
MacDonald, Kelly A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	115 Creekside Drive Amherst, NY 14228	085-62-3827	1/28/69	1/19/99

Officers01

M&T Mortgage Corporation Officers

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Makarikas, Monica M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Lessor Road Cheektowaga, NY 14227	073-56-4157	1/8/59	3/1/95
Male, G. Andrew	Vice President	2270 Erin Court Lancaster, PA 17604	552 West Orange Street Lancaster, PA 17603	199-52-1952	4/4/94	5/9/64
Martin, Kathleen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	387 Cumberland Avenue Buffalo, NY 14220	084-60-6454	9/3/63	1/20/98
Mascolo, Gaetano J.	Mortgage Officer	32 Black Bridge Road Sandy Hook, NY 06482	32 Black Bridge Road Sandy Hook, NY 06482	062-48-5496	12/5/53	1/20/98
Mastro, Jeffrey P.	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	151 D Eastwood Drive Clifton Park, NY 12065	097-54-7624	9/1/60	4/3/00
Mayes, Gregory N.	Mortgage Officer	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2545 W. Choctow Drive London, OH 43140	224-68-1393	12/18/51	1/19/99
Mays, Mary L.	Vice President	One Fountain Plaza Buffalo, NY 14203	4714 Union Road Cheektowaga, NY 14225	099-38-5951	6/2/47	3/2/94
McDonnell, William E.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202	1716 North Road Tully, NY 13159	128-42-2497	4/17/53	4/1/98
McVeigh, Cathleen M.	Vice President	700 Corporate Boulevard Newburgh, NY 12550	1 Cory Lane Newburgh, NY 12550	074-52-8288	8/9/59	1/21/00
Mendel, Mark J.	Vice President	One Fountain Plaza Buffalo, NY 14203	83 Fairview Court Grand Island, NY 14072	094-62-9258	5/1/91	1/26/64
Meredith, Paul Gregory	Vice President	11130 NE 33rd Place Bellevue, WA 98004	1301 Spring Street 18-1 Seattle, WA 98104	538-48-3487	1/6/48	3/20/95
Meyer, David C.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	1933 N.W. 95th Seattle, WA 98117	538-56-2434	5/31/60	12/15/95
Meyer, Michael J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	76 Telfair Drive Williamsville, NY 14221	093-50-0739	4/1/64	7/6/98
Michalski, Dennelle T.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	1636 S. Bend Lane Lakeview, NY 14085	052-62-0651	1/12/70	1/18/00
Monaghan, James C.	Assistant Vice President	251 E. Main Street Nt. Kisco, NY 10549	12 Sherry Lane Brewster, NY 10509	117-54-7207	7/24/59	1/23/01
Monile, Mark C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	320 Amherst Street Buffalo, NY 14207	121-62-9026	1/31/67	1/19/99
Moquin, John P.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Beard Avenue Buffalo, NY 14214	193-52-0630	5/15/95	1/23/61
Morrison, Joseph M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	61 Raintree Island Tonawanda, NY 14150	097-70-4180	4/23/71	1/19/99

ATTACH # F94000006120/637540

M&T Mortgage Corporation Officers

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Murphy, Brian J.	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	17330 E E1 Pueblo Blvd. Fountain Hill, AZ 85268	373-48-6146	4/1/00	10/21/48
Neuman, Michelle L.	Assistant Vice President	110 Walt Whitman Road Huntington Station, NY 11746	8 Harbour Point Drive Northport, NY 11768	075-58-0312	7/10/60	10/2/95
Neuhring, Rita R.	Assistant Vice President	5416 E. Baseline Road Suite 137 Mesa, AZ 85206	1678 E. Cindy Street Chandler, AZ 85224	481-60-7820	1/25/49	4/3/00
Orsi, Cynthia M.	Mortgage Officer	One M&T Plaza Buffalo, NY 14203	1419 D'Angelo Drive N. Tonawanda, NY 14120	066-44-3982	6/22/67	5/30/01
Peacock, Laura J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	651 Highland Parkway Kenmore, NY 14223	086-36-8141	11/15/44	1/18/00
Piazza, Angelo	Vice President	110 Walt Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768	102/48/0735	6/25/55	4/3/00
Planter, Zina L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	434 Wyoming Avenue Buffalo, NY 14215	078-50-7193	6/26/57	1/18/00
Potts, Edward O., Jr.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	38 Colonial Street Snyder, NY 14226	127-66-5644	5/17/68	1/18/00
Raco, Therese E.	Vice President	Northway 10 Executive Park Ushers Road Baiston Lake, NY 12019	1586 County Road, #107 Amsterdam, NY 12010	050-56-7541	10/26/58	3/6/95
Rand, Jayne K.	Vice President	One Fountain Plaza Buffalo, NY 14203	No. 6 Arlington Park Buffalo, NY 14201	054-38-9257	1/11/61	3/1/95
Rank, Jill M.	Mortgage Officer	110 Walt Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768	078-62-4936	10/12/62	1/16/01
Reich, Karl J.	Mortgage Officer	200 Lakeside Drive Suite 240 Horsham, PA 19044	687 Wallace Drive Warminster, PA 18974	200-30-4178	11/24/39	4/3/00
Reiffin, John E.	Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111	1560 S. Fairplay Way Aurora, CO 80012	075-42-5248	6/13/51	9/18/95
Rodgers, Michael W.	Vice President	200 Lakeside Drive Suite 240 Horsham, PA 19044	925 East Sage Road West Chester, PA 18643	175-36-8381	2/28/46	9/5/95
Rogers, Jennifer L.	Assistant Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111	13178 West Saratoga Place Morrison, CO 80465	522-19-3799	7/28/63	12/15/95
Ryczek, Mark B.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	501 Crescent Avenue Buffalo, NY 14214	132-62-7435	10/7/73	4/5/99

officers01

ATTACH # F94000006120/637540

ATTACH # F94000006120/637540

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Sadler, Robert E., Jr.	Chairman of the Board	One M&T Plaza Buffalo, NY 14203	35 New Amsterdam Avenue Buffalo, NY 14216	425-90-7510	6/15/45	11/15/91
Santos, Michelle	Assistant Vice President	110 Walt Whitman Road Huntington Station, NY 11746	69 Fox Hollow Road Woodbury, NY 11797	075-58-0312	7/10/60	12/15/95
Schultz, Carol A.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	11815 106th Avenue NE Kirkland, WA 98034	262-68-0992	8/21/42	4/3/95
Scott, Gregg J.	Assistant Vice President	401 Broad Hollow Road Melville, NY 11747	6 Jefferson Avenue Hicksville, NY 11801	126-62-2735	8/2/65	1/18/00
Seymour, Peter W.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	9 Fieldstone Road Orchard Park, NY 14127	101-54-3935	5/5/63	3/1/95
Sheridan, Lynn W.	Assistant Vice President	US Route 6 Hawley, PA 18428	R.R. 3, Box 1030 Honesdale, PA 18431	196-48-0518	4/27/58	4/1/98
Smith, Jill M.	Vice President	One Fountain Plaza Buffalo, NY 14203	75 Farmingdale Road Cheektowaga, NY 14225	121-56-0564	8/21/62	6/16/92
Spychala, Michael R.	Senior Vice President and Treasurer	One M&T Plaza Buffalo, NY 14203	10 Blue Heron Court East Amherst, NY 14051	051-44-5865	10/24/54	4/30/96
Stirling, Jay P.	Vice President	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	18439 Lexington Court Lake Oswego, OR 97034	543-50-9360	6/9/43	3/7/96
Stogsill, Ricky L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	250 Randwood Drive Williamsport, NY 14221	314-72-5316	12/11/61	7/18/00
Strasser, Margaret A.	Vice President	One Fountain Plaza Buffalo, NY 14203	56 Warren Avenue Kenmore, NY 14217	117-40-3574	10/10/51	3/1/95
Strunk, William	Vice President	One Fountain Plaza Buffalo, NY 14203	11507 Bonnie Lake Drive Alden, NY 14004	205-38-0143	5/30/48	3/1/95
Sunderland, Julie	Mortgage Officer	6985 S. Union Park Ctr. Suite 4 Midvale, UT 84047	5448 S. Cross Court Taylorsville, UT 84123	529-13-5598	9/14/59	10/7/96
Sunkers, Dean D.	Assistant Vice President	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	13 Cavuga Court Averill Park, NY 12018	111-50-4594	11/18/61	10/13/00
Szczepaniak, Thomas	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	903 Kings Way Carmel, NY 10512	093-40-6716	7/19/57	4/16/97
Teharr, Karen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	468 Wendel Avenue Tonawanda, NY 14203	085-54-8171	5/26/61	1/19/99
Todaro, Michael J.	Senior Vice President	One Fountain Plaza Buffalo, NY 14203	9569 Cobblestone Drive Clarence, NY 14031	067-54-3336	6/29/61	1/18/00
Vahue, Scott B.	Vice President	One Fountain Plaza Buffalo, NY 14203	181 Windemere Boulevard Amherst, NY 14226	078-64-1828	9/6/69	1/19/99

Officers

**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Wallace, Leslie M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	361 Main Street Tonawanda, NY 14150	087-60-9409	7/15/70	1/18/00
Walter, Brent E.	Vice President	4550 S.E. Meadows Road Suite 175 Lake Oswego, OR 97035	2815 S.W. Meadows Loop Wilsonville, OR 97212	529-02-2039	12/9/59	12/20/94
Westby, Paul M.	Executive Vice President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	2815 N.E. 41st Avenue Portland, OR 97212	533-54-9892	7/11/51	1/2/95
Whipple, Gergrude O.	Assistant Vice President	200 Lakeside Drive Suite 240 Horsham, PA 19044	32 Hex Acres West Pittston, PA 18643	197-38-5881	8/13/48	7/14/80
Wolfe, Andrew D.	Mortgage Officer	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	13193 NW Mason Hill Road Hillsboro, OR 97124	541-19-4779	1/16/73	4/29/97
Wood, Jeffrey S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	105 Viking Place Liverpool, NY 13088	062-64-6123	3/23/63	4/1/98
Zaleski, David P.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	8280 Manchester Park Drive East Amherst, NY 14221	130-52-9660	3/7/64	1/18/00

Dated: August 21, 2001

officers01

ATTACH # F94000006120/687540

ATTACH # F94000006120/637540

**M&T Mortgage Corporation
Principal Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Beardi, James J.	President	One Fountain Plaza Buffalo, NY 14203	138 Darwin Drive Snyder, NY 14226	126-36-5245	8/24/1946	11/15/1991
Burns, Maureen E.	Administrative Vice President	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2184 Sandston Road Upper Arlington, OH 43220	120/40-6804	12/1/1947	6/1/1994
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	S5281 Columbia Avenue Hamburg, NY 14075	134-36-0918	1/29/1953	12/14/1992
Evershed, Jeffrey A.	President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	655 Cherry Circle Lake Oswego, OR 97034	528-68-4362	3/20/1949	1/2/1995
Hutchings, Gary S.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	6435 Woodberry Court East Amherst, NY 14051	064-40-2698	5/29/1948	11/15/1991
Lammert, Richard A.	Senior Vice President and General Counsel	One M&T Plaza Buffalo, NY 14203	6405 Woodberry Court East Amherst, NY 14051	178-40-4558	3/21/1949	11/15/1991
Sadler, Robert E., Jr.	Chairman of the Board	One M&T Plaza Buffalo, NY 14203	35 New Amsterdam Avenue Buffalo, NY 14216	425-90-7510	6/15/1945	11/15/1991
Spychala, Michael R.	Senior Vice President and Treasurer	One M&T Plaza Buffalo, NY 14203	10 Blue Heron Court East Amherst, NY 14051	051-44-5865	10/24/1954	4/30/1996
Todaro, Michael J.	Senior Vice President	One Fountain Plaza Buffalo, NY 14203	9569 Cobblestone Drive Clarence, NY 14031	067-54-3336	6/29/1961	1/18/2000
Westby, Paul M.	Executive Vice President of the West Division	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	2815 N.E. 41st Avenue Portland, OR 97212	533-54-9892	7/11/1951	1/2/1995

Dated: August 22, 2001

Principal Officers.xls

M&T MORTGAGE CORPORATION
Directors

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Beardi, James J.	Director	One Fountain Plaza Buffalo, NY 14203	138 Darwin Drive Snyder, NY 14226	126-36-5245	8/24/46	11/15/91
Brumback, Emerson L.	Director	One M&T Plaza Buffalo, NY 14203	9710 Rocky Point Clarence, NY 14031	292-42-7529	6/30/51	07/15/97
Pinto, Michael P.	Director	One M&T Plaza Buffalo, NY 14203	47 Emerald Trail Williamsville, NY 14221	173-64-1565	1/12/56	2/24/95
Sadler, Robert E., Jr.	Director (Chairman of the Board)	One M&T Plaza Buffalo, NY 14203	35 New Amsterdam Avenue Buffalo, NY 14216	425-90-7510	6/15/45	11/15/91

Dated: 08/20/01

g:\data\123files\mg\Directors List.xls

ATTACH # F94000006120/637540