

2003 FOR PROFIT CORPORATION UNIFORM BUSINESS REPORT (UBR)

FILED
May 05, 2003 8:00 am
Secretary of State

05-05-2003 90212 033 ***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
One Fountain Plaza

3. Mailing Address

Suite, Apt. #, etc.

Suite, Apt. #, etc.

City & State
Buffalo, New York

City & State

4. FEI Number **16-141171**

Applied For

Not Applicable

Zip
14240

Country
USA

Zip

Country

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

6. Name and Address of Current Registered Agent

7. Name and Address of New Registered Agent

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

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. I am familiar with, and accept the obligations of registered agent.

SIGNATURE

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

(NOTE: Registered Agent signature required when reinstating)

DATE

**FILE NOW!!! FEE IS \$150.00
After May 1, 2003 Fee will be \$550.00
Make Check Payable to Florida Department of State**

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

10. OFFICERS AND DIRECTORS

11. 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 see above

TITLE NAME STREET ADDRESS CITY-ST-ZIP	D Emerson L. Brumback One M&T Plaza Buffalo, New York 14240 ☐ Change ☒ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	T/V Michael R. Spsychala One M&T Plaza Buffalo, New York 14240 ☐ Change ☒ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V Jeffrey A. Evershed 5285 S.W. Meadows Rd, Suite 290 Lake Oswego, OR 97035 ☐ Change ☒ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V Michael J. Todaro One Fountain Plaza Buffalo, New York 14240 ☐ Change ☒ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V Paul Westby 5285 S.W. Meadows Rd, Suite 290 Lake Oswego, OR 97035 ☐ Change ☒ Addition
TITLE NAME STREET ADDRESS CITY-ST-ZIP	V/Asst Secretary John W. Fahnestock, Jr. One M&T Plaza Buffalo, New York 14240 ☐ Change ☒ Addition

12. 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 10 or Block 11 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE:

JOHN W. FAHNESTOCK, JR.
Vice President/Asst Sec'y
4-29-03 842-5488
SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

Date

Daytime Phone #

CR2E034 (10/02)

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		11/11/53	11/5/90
Griebsch, Jeanne F.	Assistant Vice President	900 North 9th Street Syracuse, PA 18360	Sloney Hollow Road Pocono Lake, PA 18347		4/22/57	4/1/98
Grosso, Carol N.	Vice President	One M&T Plaza Buffalo, NY 14203	19 Marlan Drive Tonawanda, NY 14150		12/13/54	5/18/99
Guthrie, G. Scott	Vice President	One Fountain Plaza Buffalo, NY 14203	3159 Lakeshore Road Hamburg, NY 14075		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		8/29/50	3/20/95
Harris, John S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	2709 Brennan Road Lafayette, NY 13084		7/4/64	1/19/99
Hawes, David R.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	3081 Balavia-Oakfield Townline Balavia, NY 14020		5/23/62	1/19/99
Heath, Claudia L.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Woodhaven Road Orchard Park, NY 14127		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		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		8/29/48	3/1/95
Hluska, Denlace M.	Mortgage Officer	110 Lomond Court Ulrica, NY 13502	10002 West Dominick Street Rome, NY 13440		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		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		8/23/58	3/1/95
Horbach, Mary Lou	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6 Camelot Drive West Seneca, NY 14224		8/10/58	3/1/95
Hornung, Edward E.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	13 Sagebrush Lane Lancaster, NY 14086		10/11/55	6/16/92
Hostetter, Montey	Mortgage Officer	1769 Route 52 Fishkill, NY 12524	2697 Route 44-55 Garndelner, NY 12525		1/16/01	9/17/60
Hotaling, Sonja	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	1 Lexington Court Clifton Park, NY 12065		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		5/29/48	11/15/91

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**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Date of Birth	Date of Original Election
Wallace, Leslie M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	361 Main Street Tonawanda, NY 14150	7/15/70	1/18/00
Waller, Brent E.	Vice President	4550 S.E. Meadows Road Suite 175 Lake Oswego, OR 97035	2815 S.W. Meadows Loop Wilsonville, OR 97212	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	7/11/51	1/2/95
Whipple, Gergrude O.	Assistant Vice President	200 Lakeside Drive Suite 240 Horsham, PA 19044	32 Hex Acres West Pileston, PA 18643	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	1/18/73	4/29/97
Wood, Jeffrey S.	Mortgage Officer	101 South Salina Street Syracuse, NY 13202	105 Viking Place Liverpool, NY 13088	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	3/7/64	1/18/00

4/30/02

Attachment #
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**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	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	6/15/45	11/15/91
Santos, Michelle	Assistant Vice President	110 Wall Whitman Road Huntington Station, NY 11746	69 Fox Hollow Road Woodbury, NY 11797	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	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	8/2/65	1/18/00
Seymour, Peter W.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	9 Fieldstone Road Orchard Park, NY 14127	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	4/27/58	4/1/98
Smith, Jill M.	Vice President	One Fountain Plaza Buffalo, NY 14203	75 Farmingdale Road Cheektowaga, NY 14225	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	10/24/64	4/30/96
Stirling, Jay P.	Vice President	5285 S.W. Meadows Road Suite 290 Lake Oswego, OR 97035	16439 Lexington Court Lake Oswego, OR 97034	6/9/43	3/7/96
Stogsdill, Ricky L.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	250 Randwood Drive Williamsville, NY 14221	12/11/61	7/18/00
Strasser, Margaret A.	Vice President	One Fountain Plaza Buffalo, NY 14203	56 Warren Avenue Kenmore, NY 14217	10/10/51	3/1/95
Strunk, William	Vice President	One Fountain Plaza Buffalo, NY 14203	11507 Bonnie Lake Drive Alden, NY 14004	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	9/14/59	10/7/96
Sunkers, Dean D.	Assistant Vice President	Northway 10 Executive Park Ushers Road Balslon Lake, NY 12019	13 Cayuga Court Averill Park, NY 12018	11/18/61	10/13/00
Szczepaniak, Thomas	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	903 Kings Way Carmel, NY 10512	7/19/57	4/16/97
Teharr, Karen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	468 Wendel Avenue Tonawanda, NY 14203	5/26/61	1/19/99
Todaro, Michael J.	Senior Vice President	One Fountain Plaza Buffalo, NY 14203	9569 Cobblestone Drive Clarence, NY 14031	6/29/61	1/18/00
Vahue, Scott B.	Vice President	One Fountain Plaza Buffalo, NY 14203	181 Windemere Boulevard Amherst, NY 14226	9/6/69	1/19/99

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M&T Mortgage Corporation
Officers

Name	Title	Business Address	Home Address	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	4/1/00	10/21/48
Neuman, Michelle L.	Assistant Vice President	110 Wall Whitman Road Huntington Station, NY 11746	8 Harbour Point Drive Northport, NY 11768	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	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	6/22/67	5/30/01
Peacock, Laura J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	651 Highland Parkway Kenmore, NY 14223	11/15/44	1/18/00
Piazza, Angelo	Vice President	110 Wall Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768	6/25/55	4/3/00
Planter, Zina L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	434 Wyoming Avenue Buffalo, NY 14215	6/26/57	1/18/00
Polls, Edward O., Jr.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	38 Colonial Street Snyder, NY 14226	5/17/68	1/18/00
Raco, Theresa E.	Vice President	Northway 10 Executive Park Ushers Road Balsdon Lake, NY 12019	1586 County Road, #107 Amsterdam, NY 12010	10/26/58	3/6/95
Rand, Jayne K.	Vice President	One Fountain Plaza Buffalo, NY 14203	No. 6 Arlington Park Buffalo, NY 14201	1/11/61	3/1/95
Rank, Jill M.	Mortgage Officer	110 Wall Whitman Road Huntington Station, NY 11746	8 Sound Road Fort Salonga, NY 11768	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	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	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	2/28/46	9/5/95
Rogers, Jennifer L.	Assistant Vice President	6061 South Willow Drive Suite 215 Englewood, CO 80111	13178 West Saratoga Plaza Morrisson, CO 80465	7/28/63	12/15/95
Ryzek, Mark B.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	501 Crescent Avenue Buffalo, NY 14214	10/7/73	4/5/99

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M&T Mortgage Corporation
Officers

Name	Title	Business Address	Home Address	Date of Birth	Date of Original Election
Makarikas, Monica M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Losson Road Cheektowaga, NY 14227	1/8/59	3/1/95
Male, G. Andrew	Vice President	2270 Erin Court Lancaster, PA 17604	552 West Orange Street Lancaster, PA 17603	4/4/94	5/9/64
Marlin, Kathleen A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	387 Cumberland Avenue Buffalo, NY 14220	9/3/63	1/20/98
Mascolo, Gaelano J.	Mortgage Officer	32 Black Bridge Road Sandy Hook, NY 06482	32 Black Bridge Road Sandy Hook, NY 06482	12/5/53	1/20/98
Masiro, Jeffrey P.	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12065	151 D Eastwood Drive Clifton Park, NY 12065	9/11/60	4/3/00
Mayes, Gregory N.	Mortgage Officer	100 E. Campus View Blvd. Suite 175 Columbus, OH 43235	2545 W. Choclow Drive London, OH 43140	12/18/51	1/19/99
Mays, Mary L.	Vice President	One Fountain Plaza Buffalo, NY 14203	4714 Union Road Cheektowaga, NY 14225	6/2/47	3/21/94
McDonnell, William E.	Assistant Vice President	101 South Salina Street Syracuse, NY 13202	1716 North Road Tully, NY 13159	4/17/53	4/1/98
McVeigh, Cathleen M.	Vice President	700 Corporate Boulevard Newburg, NY 12550	1 Cory Lane Newburgh, NY 12550	8/9/59	1/21/00
Mendel, Mark J.	Vice President	One Fountain Plaza Buffalo, NY 14203	83 Fairview Court Grand Island, NY 14072	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	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	5/31/60	12/15/95
Meyer, Michael J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	76 Telfair Drive Williamsville, NY 14221	4/1/64	7/6/98
Michalski, Dennelle T.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	1636 S. Bend Lane Lakeview, NY 14085	1/12/70	1/18/00
Monaghan, James C.	Assistant Vice President	251 E. Main Street Mt. Kisco, NY 10549	12 Sherry Lane Brewster, NY 10509	7/24/59	1/23/01
Monila, Mark C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	320 Amherst Street Buffalo, NY 14207	1/31/67	1/19/99
Moquin, John P.	Vice President	One Fountain Plaza Buffalo, NY 14203	71 Beard Avenue Buffalo, NY 14214	5/15/95	1/23/61
Morrison, Joseph M.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	61 Rainfree Island Tonawanda, NY 14150	4/23/71	1/19/99

**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		3/4/54	3/1/95
Jachiniak, Richard D.	Vice President	One Fountain Plaza Buffalo, NY 14203	80 McNaughton Avenue Cheektowaga, NY 14225		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		10/15/56	4/30/96
Johnson, Dian M.	Mortgage Officer	Northway 10 Executive Park Ushers Road Balston Lake, NY 12019	40 Canvasback Ridge Waterford, NY 12188		5/17/59	1/21/97
Jones, Susan C.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228		3/22/65	1/20/98
Jones, Timothy A.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	24 Gothic Circle Amherst, NY 14228		1/25/65	1/19/99
Kelleher, Michael	Mortgage Officer	2 Business Park Court Utica, NY 13502	82 Oxford Road New Hartford, NY 13413		3/12/63	1/16/01
Keyser, Tracy M.	Vice President	2270 Erin Court Lancaster, PA 17604	1202 Ironville Pike Columbia, PA 17512		4/2/70	10/6/00
Klim, James C.	Vice President	401 Broad Hollow Road Melville, NY 11747	3 Cliff Road Wayne, NJ 0747		1/21/64	10/12/99
King, Marie	Corporate Secretary	One M&T Plaza Buffalo, NY 14203	87 Hunleigh Circle Amherst, NY 14226		11/10/49	3/1/95
Krug, Elizabeth A.	Vice President	2270 Erin Court Lancaster, PA 17604	9 Church Road Lancaster, PA 17603		8/16/54	10/6/00
Kubik, Michela L.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	144 Forestview Drive Depew, NY 14043		8/19/52	3/1/95
Laible, Mark S.	Vice President	One Fountain Plaza Buffalo, NY 14203	4746 Woodside Avenue Hamburg, NY 14075		5/9/59	1/19/93
Lammet, Richard A.	Senior Vice President and General Counsel	One M&T Plaza Buffalo, NY 14203	6405 Woodberry Court East Amherst, NY 14051		3/21/49	11/15/91
Leel, Amy K.	Vice President	One Fountain Plaza Buffalo, NY 14203	242 Wellingwood East Amherst, NY 14051		5/20/57	4/14/97
Lenisch, Gary N.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	1528 Cambridge Avenue N. Tonawanda, NY 14120		7/8/49	3/1/95
Lewis, Jacqueline M.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	34 Cresthill Avenue Tonawanda, NY 14150		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		1/21/59	1/18/00
MacDonald, Kelly A.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	115 Creekside Drive Amherst, NY 14228		1/28/69	1/19/99

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**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Elliot, Donna	Mortgage Officer	4 Jefferson Place Poughkeepsie, NY 12601	13 Evergreen Drive Wapplinger Falls, NY 12590	1	10/6/55	1/16/01
Esposito, Thomas F.	Vice President	One Fountain Plaza Buffalo, NY 14203	164 Redwood Terrace Williamsville, NY 14221	1	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	1	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	1	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	1	11/29/55	4/1/98
Falcone, Jeffrey M.	Mortgage Officer	1820 E. Avenue Rochester, NY 14610	17 Liberty Way Hoseheads, NY 14845	1	9/8/58	1/20/98
Fazzini, Paul E.	Vice President	2270 Erin Court Lancaster, PA 17604	1203 Kelley Drive Lancaster, PA 17601	1	7/28/64	10/6/00
Fellner, Jane E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	76 Emily Street Spencerport, NY 14559	1	9/27/47	3/1/95
Feneziani, Edda L.	Vice President	One M&T Plaza Buffalo, NY 14203	235 Sprucewood Terrace Williamsville, NY 14221	1	9/25/50	12/12/94
Fisher, Beth E.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	87 Pallon Place Williamsville, NY 14221	1	12/23/63	1/18/00
Fitzpatrick, Natalie	Vice President	One M&T Plaza Buffalo, NY 14203	6977 Lockwood Lane Lockport, NY 14094	1	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	1	10/2/45	1/20/98
Freer, Michael	Vice President	One Fountain Plaza Buffalo, NY 14203	497 Lamarck Drive Cheeklowaga, NY 14225	1	3/23/61	12/15/95
Garbacz, Susanne	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	314 Parker Street Cheeklowaga, NY 14208	1	7/18/69	1/16/01
Gavron, Dennis J.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	5338 Greenhurst Road Williamsville, NY 14221	1	7/18/69	1/19/99
Gesel, Michelle D.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	6522 Dye Road Newstead, NY 14011	1	9/22/66	1/2/97
Giarno, Steven R.	Mortgage Officer	700 Corporate Boulevard Newburg, NY 12550	4 Jennifer Court New Palz, NY 12561	1	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	1	12/10/52	1/30/95

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**M&T Mortgage Corporation
Officers**

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		3/16/50	1/19/95
Cole Sheryl L.	Assistant Vice President	11130 NE 33rd Place Bellevue, WA 98004	23133 15th Avenue S.E. Bothell, WA 98021		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		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		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		2/11/48	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		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		8/18/62	12/15/95
Deering, Deborah	Mortgage Officer	P.O. Box 390 Clifton Park, NY 12085	8 Pulnam Court Clifton Park, NY 12065		7/13/64	1/16/01
DiPangrazio, Steve	Mortgage Officer	301 West Plank Road Altoona, PA 16602	258 Hickory Terrace Hollidaysburg, PA 16648		9/13/70	10/6/00
DiPasquale, Andrew	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	63 Tennyson Avenue Buffalo, NY 14216		3/21/72	5/22/00
Dolan, Steven C.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	4149 Wildwood Drive Williamsville, NY 14221		4/4/66	1/18/00
Domber, Michael S.	Assistant Vice President	2270 Erin Court Lancaster, PA 17604	10 Lafayette Court Poughkeepsie, NY 12603		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		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		6/23/47	2/14/94
Edwards, Sheri L.	Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011		3/9/64	6/1/93
Edwards, Tod R.	Vice President	2270 Erin Court Lancaster, PA 17604	331 Willow Avenue Camp Hill, PA 17011		11/30/62	3/14/94

Officers02

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**M&T Mortgage Corporation
Officers**

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Alves, Lisa	Assistant Vice President	4550 S.W. Kiuse Way Suite 175 Lake Oswego, OR 97035	12961 SW 154th Avenue Tigard, OR 97223		2/6/72	6/5/00
Amaluzzo, Cynthia	Vice President	One Fountain Plaza Buffalo, NY 14203	42 Stony Brook Drive Lancaster, NY 14086		6/4/65	3/8/99
Ashruff, Rohini	Administrative Vice President	Northway 10 Executive Park Ushers Road Balslon Lake, NY 12019	441 Loudonville Road Loudonville, NY 12201		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		7/6/70	1/18/00
Babson, Dorothy	Assistant Vice President	110 Walt Whitman Road Huntington, NY 11746	180 Anders Road Johnsenville, NY 12904		5/16/38	1/20/98
Baer, Cheryl D.	Assistant Vice President	One Fountain Plaza Buffalo, NY 14203	25 Gale Drive Lancaster, NY 14086		7/20/57	1/16/96
Beale, Wayne T.	Vice President	Northway 10 Executive Park Ushers Road Balslon Lake, NY 12019	710 Bruno Road Clifton Park, NY 12065		3/11/51	3/6/95
Beardi, James J.	President	One Fountain Plaza Buffalo, NY 14203	9695 Cobblestone Drive Clarence, NY 14031		8/24/46	11/15/91
Bifaro, Debra J.	Vice President	One Fountain Plaza Buffalo, NY 14203	131 Driftwood Drive Grand Island, NY 14072		8/19/55	6/16/92
Boynton, Lisa J.	Mortgage Officer	One Fountain Plaza Buffalo, NY 14203	4619 Chestnut Ridge Rd. Amherst, NY 14228		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		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		12/11/47	6/1/94
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	S5281 Columbia Avenue Hamburg, NY 14075		1/29/53	12/14/92
Campbell, Diane	Vice President	One Fountain Plaza Buffalo, NY 14203	11 Timberlake Drive Orchard Park, NY 14127		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		12/31/59	4/1/94
Centers, Jerry W.	Vice President	4619 Emerald Street Boise, ID 83706	1934 S. Retriever Way Meridian, ID 83642		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		9/2/59	3/1/95

Officers02

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M&T Mortgage Corporation
Principal Officers

Name	Title	Business Address	Home Address	Social Security Number	Date of Birth	Date of Original Election
Beard, James J.	President	One Fountain Plaza Buffalo, NY 14203	138 Darwin Drive Snyder, NY 14226		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		12/1/1947	6/1/1994
Buscaglia, Nicholas L.	Administrative Vice President	One Fountain Plaza Buffalo, NY 14203	55281 Columbia Avenue Hamburg, NY 14075		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		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		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		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		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		10/24/1954	4/30/1996
Todaro, Michael J.	Senior Vice President	One Fountain Plaza Buffalo, NY 14203	9569 Cobblestone Drive Clarence, NY 14031		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		7/11/1951	1/2/1995

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