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PROFIT
CORPORATION
ANNUAL REPORT



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

1996-9-96 B-902 C

DOCUMENT # P32120 (8)

1. Corporation Name

WHEAT, FIRST SECURITIES, INC.



Principal Place of Business

901 EAST BYRD STREET
P.O. BOX 1357
RICHMOND VA 23211-8357

Mailing Address

901 EAST BYRD STREET
P.O. BOX 1357
RICHMOND VA 23211-8357

3. Date Incorporated or Qualified
12/11/1990

3a. Date of Last Report
02/22/1995

2. Principal Place of Business

2a. Mailing Address

21 Suite, Apt. #, etc.

26 Suite, Apt. #, etc.

22 City & State

27 City & State

23 Zip Country

28 Zip Country

24

29

30

9. Name and Address of Current Registered Agent

10. Name and Address of New Registered Agent

CT CORPORATION SYSTEM
1200 S. PINE ISLAND ROAD
PLANTATION FL 33324

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

Signature, typed or printed name of registered agent and the corporation

(NOTE: Registered Agent Signature required when reinstating)

DATE

12. OFFICERS AND DIRECTORS

TITLE	NAME	STREET ADDRESS	CITY, ST, ZIP	TITLE	NAME	STREET ADDRESS	CITY, ST, ZIP
	CD						
	MCELROY, JOHN, L, JR	901 EAST BYRD ST.	RICHMOND VA				
	PD						
	WISHNACK, MARSHALL, B	901 EAST BYRD ST.	RICHMOND VA				
	VAS						
	MACRAE, HOWARD T., JR.	901 EAST BYRD ST.	RICHMOND VA				
	MS						
	HARRIS, JONATHAN, M	901 EAST BYRD ST.	RICHMOND VA				
	MAS						
	IVAN, JOHN M.	901 EAST BYRD ST.	RICHMOND VA				
	ATD						
	SOUDERS, THOMAS, L	10700 NORTH PARK DR	GLEN ALLEN VA				

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

1.1 TITLE	1.2 NAME	1.3 STREET ADDRESS	1.4 CITY- ST- ZIP	2.1 TITLE	2.2 NAME	2.3 STREET ADDRESS	2.4 CITY- ST- ZIP	3.1 TITLE	3.2 NAME	3.3 STREET ADDRESS	3.4 CITY- ST- ZIP	4.1 TITLE	4.2 NAME	4.3 STREET ADDRESS	4.4 CITY- ST- ZIP	5.1 TITLE	5.2 NAME	5.3 STREET ADDRESS	5.4 CITY- ST- ZIP	6.1 TITLE	6.2 NAME	6.3 STREET ADDRESS	6.4 CITY- ST- ZIP

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 119.07(3)(k), 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.

SIGNATURE:

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

January 29, 1996 8047823595

CR2E034 (12/95)

WHEAT, FIRST SECURITIES, INC.

Last Name	First Name, M.I. Title	Street	City	State	Zip
Accey	David E.	12423 Shore View Drive	Richmond	VA	23233
Agner	Benjamin J.	14904 Lansgate Court	Midlothian	VA	23112
Albert	Brenda A.	17125 Lappans Road	Hagerstown	MD	21740
Alden	Priscilla K.	701 Overlook Drive	Mechanicsville	VA	23111
Alger	Susan E.	811 Marye Street	Fredericksburg	VA	22401
Allman	Kenyon L.	5017 Lansdowne Drive	Durham	NC	27712
Ambrosino	Anthony G.	2500 E. Cary Street	Richmond	VA	23223
Anderson	Scott R.	25 Albemarle Avenue	Richmond	VA	23226
Anderson	Stephen R.	113 Falcon Drive	Charlottesville	VA	22901
Anderson	Walter R.	23 Rio Vista Lane	Richmond	VA	23226
Anderson	William S.	3508 Patterson Avenue	Richmond	VA	23221
Andrews	William F.	5007 W. Franklin Street	Richmond	VA	23226
Aulino	Charles M.	5207 West Shore Drive	Midlothian	VA	23112
Austin	John K.	8301 Poplar Hollow Trail	Richmond	VA	23235
Avellino	Rita L.	7235 Mallard Place	Philadelphia	PA	19153
Baber	Cary C.	1602 Sandbag Way	Midlothian	VA	23113
Backus	Richard G. III	3121 Chestnut Grove Court	Richmond	VA	23233
Bank	Patricia L.	6816 Bloomsbury Lane	Spotsylvania	VA	22553
Baugh	John A.	3210 Malboro Court	Richmond	VA	23225
Beane	Betty B.	1901 Marlboro Road	Kennett Sq.	PA	19348
Beck	G. Stephen	6370 Wilpat Road	Mechanicsville	VA	23111
Beisel	Heidi L.	2904 Bywater Dr., #134	Richmond	VA	23233
Berents	Kenneth T.	116 Williamson Court	Richmond	VA	23229
Black	John D.	2340 Vernon	Charlottesville	NC	28211
Blake	Elizabeth D.	23 Maxwell Road	Richmond	VA	23226
Blevins	Robert L. Jr.	1660 Overhill Road	Bristol	VA	24201
Bohlin	Richard N.	1609 Greenwood Drive	Blacksburg	VA	23508
Boland	Michael J.	108 Rue D Orsay	Devon	PA	19333
Bond	Frank D.	1101 Magnolia	Norfolk	VA	23508
Bowman	Douglas M.	405 Walton Park Road	Midlothian	VA	23113
Bowman	Norman E.	2412 Eagles View Place	Richmond	VA	23226
Braden	Peter K.	18 Ralston Road	Richmond	VA	23229

WHEAT, FIRST SECURITIES, INC.

Braitman	Steven H.	SVP	365 Campus Road	Franklin Square	NY	11010
Brandenburg	Lisa S.	AVP	P. O. Box 61	Myersville	MD	21773
Brandon	Jonathan C.	VP	2404 Crystal Ridge	Richmond	VA	23233
Bretz	Douglas H.	MD	5909 Moss Creek Road	Midlothian	VA	23113
Bridgman	Paula T.	AVP	917 Lafayette Avenue	Colonial Heights	VA	23834
Brings	Elizabeth T.	VP	1704 Forestway Drive	Richmond	VA	23233
Brown	Brenda H.	AVP	107A Morris Street	Charleston	WV	25301
Brubaker	William J.	VP	3424 Windsor Drive	New Bern	NC	28526
Burke	Tamra L.	AVP	6306 Club Road	Richmond	VA	23228
Burrett	Kathleen W.	AVP	4681B Four Seasons Terr.	Glen Allen	VA	23060
Butler	William R.	SVP	204 Caroline Street	Fredericksburg	VA	22401
Cain	Ronald A. Sr.	MD	311 Greenway Lane	Richmond	VA	23226
Call	John L.	SVP	2145 Georgia Avenue	Brookeville	MD	20833
Cappelluzzo	Frank J.	VP	37 Comstock Avenue	Staten Island	NY	10314
Cavendish	Michael D.	SVP	621 Carriage Drive	Beckley	WV	25801
Cavey	Mary Beth	VP	5751 Turkey Oak Road	Richmond	VA	23237
Charney	Douglas T.	SVP	1706 Susquehanna St.	Harrisburg	PA	17102
Chewning	Mary M.	SVP	6710 Kirkwood Street	Richmond	VA	23230
Christman	Milton S. III	VP	3750 Rice Hope Court	Myrtle Beach	SC	29577
Clegg	Thomas W.	SVP	11332 Halbrooke Court	Richmond	VA	23233
Cloud	Julia L.	SVP	402 Hanover Street	Fredericksburg	VA	22401
Clouser	Carolyn	MD	1515 West Avenue	Richmond	VA	23220
Cochran	Lorraine Y.	AVP	503 Llangollen Blvd.	New Castle	DE	19720
Colacino	Anthony	VP	153 Corbin Avenue	Staten Island	NY	10308
Collins	Carlton M.	MD*	8509 Burdette Road	Bethesda	MD	20817
Conant	Elizabeth L.	VP	5603 Powell Grove Dr.	Midlothian	VA	23112
Coward	Donna L.	AVP	2014 Timbers Hill Rd.	Richmond	VA	23235
Craigie	Walter W. Jr.	MD	204 Poplar Lane	Richmond	VA	23226
Crowder	Richard R.	VP	6204 Manor Park Court	Glen Allen	VA	23060
Curci	George J.	SVP	1609 Careybrook Drive	Richmond	VA	23233
Czajkowski	Matthew E.	MD	14 Tapoan Road	Richmond	VA	23226
Dahlenburg	Lyle M.	VP	7 Camebird Court	Manakin-Sabot	VA	23103
Dalton	Mark D.	AVP	4633 Kensington Avenue	Richmond	VA	23226
D'Amico	Dominic J.	AVP	367 Old Bridge Road	E. Northport	NY	11731
Daugherty	Denise P.	SVP	108 Reese Street	Pittsburgh	PA	15211
Davenport	H. Gibson Jr.	AVP	117 Beekman St., #3C	New York	NY	10038

WHEAT, FIRST SECURITIES, INC.

Davenport	Huntley G.	MD*	21 Rio Vista Lane	Richmond	VA	23226
Davis	D. Randolph	SVP	134 Winston Court	Danville	VA	24541
Davis	William E. Jr.	AVP	326 Lakeside Boulevard	Richmond	VA	23227
Daves	Vickie A.	AVP	3150 Pee Dee Hwy.	Conway	SC	29527
Dennis	Brenda C.	AVP	5670 June Lane	Winston-Salem	NC	27127
DePaul	Louis E.	SVP	1037 Barley Way	Lansdale	PA	19446
Devlin	Joseph J.	SVP	3415 Green Countrie Dr.	Newtown Sq.	PA	
Dill	Betty B.	AVP	9932 Majorica Drive	Richmond	VA	23237
Dodson	Joan K.	MD	1849 Wayland Drive	Winchester	VA	22602
Donley	James T. Jr.	MD	16 Holland Road	Pittsburgh	PA	15235
Donovan	Lisa A.	AVP	6440 Garman Street	Philadelphia	PA	19142
Downing	John R.	SVP	25 Muirfield Green Lane	Midlothian	VA	
Durkee	Bruce E.	MD	4112 Oxford Road	Richmond	VA	23221
Dutcher	William W.	VP	7832 Lake Forest Drive	Richmond	VA	23235
Eaves	Russell S.	VP	114 Fort Sumter Drive	Greenville	NC	27858
Ellis	Craig W.	MD	1306 Park Avenue	Richmond	VA	23220
Everett	Lewis C.	MD*	6339 Ridgeway Road	Richmond	VA	23226
Everett	Lewis C.	EVP	6339 Ridgeway Road	Richmond	VA	23226
Faulkner	D. MacKenzie	AVP	2517 E. Franklin Street	Richmond	VA	23223
Felton	Gregory L.	SVP	1813 Poplar Green	Richmond	VA	23233
Fields	William J.	MD*	8912 Norwick Road	Richmond	VA	23229
Fine	Sylvia E.	VP	12020 Foxfield Circle	Richmond	VA	23233
Fogy	Grace S.	VP	501 West Drive Circle	Richmond	VA	23229
Ford	Frances E.	SVP	4087 4A Mineral Springs	Glen Allen	VA	23060
Franklin	John R.	SVP	13421 Crandall Court	Richmond	VA	23233
Franks	Barbara R.	AVP	4412 Waumsetta Road	Richmond	VA	23235
Fraser	Donald W.	SVP	Buck Branch Drive, #3	Richmond	VA	23233
Gadams	Mary K.	VP	7500 Woodmont Ave., #810	Bethesda	MD	20814
Galgano	Richard D.	VP	901 Orlando Drive	Forked River	NJ	08731
Gambill	Mark M.	MD*	1215 Rothesay Circle	Richmond	VA	23221
Gardner	David H.	SVP	One North Fern Road	Charleston	WV	25314
Garris	Judith M.	AVP	3348 Landmark Street, J-8	Greenville	NC	27834
Garry	John J.	AVP	30 Chase Gayton Cr., Apt. 818	Richmond	VA	23233
Gerbino	Lila	AVP	1588 Sea Island Drive	Toms River	NJ	08753
Gibbs	Martha M.	AVP	2060 Lee Hi Road	Roanoke	VA	24018
Gillespie	Evan	AVP	3240G Heathstead Place	Charlotte	NC	28210

WHEAT, FIRST SECURITIES, INC.

Glass	E. Gray III	SVP	11400 Ivy Home Place	Richmond	VA	23233
Glenn	Matthew K.	SVP	9 Hewick Court	Owings Mills	MD	21117
Goodson	Thomas O.	SVP	1010 Wellington Road	Winston-Salem	NC	27106
Goodwin	Harry A.	SVP	1208 Cambridge Road	Wilson	NC	27893
Gordon	Beverly W.	VP	4260 Saratoga Road	Richmond	VA	23235
Graves	A. Wesley VI	MD	Rt. 6, Box 4	Harrisonburg	VA	22801
Green	Patsy A.	AVP	19807 Buskirk Hollow Rd.	Frostburg	MD	21532
Greene	D. Camille	AVP	910 N. Concord Avenue	Richmond	VA	23227
Griffin	Geoffrey T.	VP	3112 Woodgreen Drive	Raleigh	NC	27601
Gunn	Darlene M.	SVP	6504 Timberland Dr.	Sandston	VA	23150
Hairfield	Betty L.	AVP	705 Berkshire Place	Martinsville	VA	24112
Hailey	Christopher P.	VP	3000 W. Grace St., #301	Richmond	VA	23221
Hall	Donald J.	MD	9 Haldon Drive	Johnstown	PA	15905
Hamlin	Thomas E.	SVP	2721 Royenwood Road	Midlothian	VA	23113
Hanna	Pamela S.	VP	Route 5, Box 1045	Ashland	VA	23005
Hardee	Lisa W.	AVP	Route 2, Box 421E	Greenville	NC	27858
Hardy	William E.	MD	#9 Roslyn Road	Richmond	VA	23226
Hargrove	E. Tracy	AVP	9361 Brighter Tower	Glen Allen	VA	23060
Harlow	Joe Ann	AVP	6016 Finlandia Lane	Mechanicsville	VA	23111
Harpel	Jeffrey K.	MD	2824 Glen Cary Drive	Richmond	VA	23233
Harper	John M.	VP	12306 Overhurst Drive	Midlothian	VA	23113
Harris	Jonathan M.	MD	337 Oak Lane	Richmond	VA	23226
Harris	Jonathan M.	S	337 Oak Lane	Richmond	VA	23226
Harris	Suzanne S.	SVP	10024 Oldfield Drive	Richmond	VA	23235
Hatcher	Lee P.	AVP	4636 Kensington Avenue	Richmond	VA	23226
Hays	Donald R.	MD	9802 Kingsbridge Road	Richmond	VA	23233
Hebert	James C.	AVP	4638 Hanover Avenue	Richmond	VA	23226
Hetzer	G. Scott	SVP	5402 Cary Street Road	Richmond	VA	23226
Hill	Mary C.	AVP	3700 N. Fairfield Lane	Dale City	VA	22193
Hoggan	J. Cameron Jr.	MD	407 Henri Road	Richmond	VA	23226
Holland	Diane	AVP	5241 Dickerson Road	Partlow	VA	22534
Holsinger	Ronald E.	MD	239 Ace Court	Harrisonburg	VA	22801
Holton	Tracie L.	AVP	5805 Loretta Street	Louisville	KY	40213
Holzappel	James N.	MD	1403 Oak Hill Avenue	Hagerstown	MD	21740
Horton	Thomas M.	MD	1808 Hanover Avenue	Richmond	VA	23220
Hotchkiss	Carter W.	MD	204 Meadow Lane	Franklin	VA	23851

WHEAT, FIRST SECURITIES, INC.

Hubbard	Margaret W.	VP	3206 W. Grace Street	Richmond	VA	23221
Hudepohl	Gerald E.	SVP	3408 Davis Mill Road	Goochland	VA	23063
Hudgins	C. Randolph Jr.	SVP	7634 N. Shore Road	Norfolk	VA	23505
Hudson	Lois A.	AVP	4902 New Kent Road	Richmond	VA	23225
Hughes	Karen B.	AVP	10164 Drawbridge Court	Mechanicsville	VA	23111
Hunt	Shirley F.	AVP	3242 Ludgate Road	Chester	VA	23831
Hunter	Wayne L.	MD	406 St. Christophers Road	Richmond	VA	23226
Huprich	A. Paul	SVP	8101 Three Chopt Road	Richmond	VA	23229
Ivan	John M.	MD	12309 Pleasant Lake Terr.	Richmond	VA	23233
Ivan	John M.	Asst S	12309 Pleasant Lake Terr.	Glen Allen	VA	23060
Jackson	Darrell M.	AVP	4420 Ft. McHenry Parkway	Richmond	VA	23226
Jennison	George K.	MD*	5 Roslyn Road	Parkersburg	WV	26104
Johnson	C. Lewis	VP	3433 Golf Drive	Charlottesville	VA	22901
Johnson	Eric S.	VP	3167 Autumn Woods Drive	Mechanicsville	VA	23111
Johnson	James R.	MD	9293 Greywood Drive	Richmond	VA	23220
Johnston	William F. III	SVP	1806 Hanover Avenue	Marlton	NJ	08053
Johnstone	Cynthia	AVP	252 Vista Drive	Richmond	VA	23233
Jones	Carolyn B.	VP	10010 Dulaney Court	Richmond	VA	23229
Jones	Emma J.	AVP	8316 Mark Lawn Drive	Chester	VA	23831
Jones	Harry A.	AVP	11509 Rolling Brook Road	Richmond	VA	23226
Jones	R. Walter IV	MD	304 Greenway Lane	Wilmington	NC	28409
Jones	William H.	SVP	222 Cabbage Inlet Lane	Ashland	VA	23005
Junod	Robert W.	SVP	303 Lees Lane	Pittston	PA	18643
Kelley	Eugene M.	SVP	RD#1, Rozelle Rd.	Darien	CT	06820
Kells	Sharon K.	MD	58 Pear Tree Point	Ruther Glen	VA	22546
Kelly	Jacqueline W.	SVP	20025 Landora Bridge Rd.	Richmond	VA	23233
Kelly	John J.	VP	2531 Drammen Place	Culpeper	VA	22701
Kenefick	Robert J.	MD	16369 Bradford Road	Midlothian	VA	23113
Kiley	Daniel L. Jr.	VP	2605 Helmsley Court	Midlothian	VA	23112
King	David W.	SVP	14910 Lansgate Court	Richmond	VA	23226
King	Michael A.	VP	4 Albermarle	Durham	NC	27707
King	Robert Jr.	VP	3302 Rugby Road	Laurel Springs	NJ	08021
Kinnerman	John A.	VP	12 Grant Court	Hurricane	WV	25313
Kirby	David P.	VP	101 Sterling Drive	Mechanicsville	VA	23111
Knisley	Constance H.	AVP	6022 Finlandia Lane	Richmond	VA	23221
Knowles	J. Edward	MD*	311 Clovelly Road			

WHEAT, FIRST SECURITIES, INC.

Rock	Virginia S.	VP	4211 Harwin Place, Apt. #314	Glen Allen	VA	23060
Roval	Patricia G.	VP	12000 Reeds Bluff Lane	Midlothian	VA	23113
Kraft	August A. III	SVP	10660 Chalkley Road	Richmond	VA	23237
Langan	Karen M.	AVP	9200 Montpelier Drive	Laurel	MD	20708
Lanier	Willie E.	VP	2911 W. Brigstock Road	Midlothian	VA	23113
Laws	Louise C.	VP	13028 Chimney Stone Court	Richmond	VA	23233
Lawrence	Richard S.	SVP	1818 Grove Avenue	Richmond	VA	23220
Lawson	L. Thompson III	MD	9701 Old Club Trace	Richmond	VA	23233
Lawton	Dale M.	VP	3729 Kenmore Road	Richmond	VA	23225
Layman	Elizabeth O.	AVP	205 N. Rowland Street	Richmond	VA	23220
Leavitt	James E. C.	SVP	11453 Barrington Court	Richmond	VA	23219
Lehmkuhler	Monte P.	AVP	1211 Bobbiedell Lane	Richmond	VA	23229
Lemery	Donna J.	AVP	632 Rossmore Road	Richmond	VA	23225
Lemieux	Martha J.	AVP	9700 Tiny Court	Burke	VA	22015
Lester	A. Jack III	MD	1211 Sam Lion Trail	Martinsville	VA	24112
Lewis	Carol M.	AVP	809 Brentwood Park Drive	Bel Air	MD	21014
Lewis	Gregory J.	VP	1411 E. Cary Street, #201	Richmond	VA	23219
Livingston	Bruce N.	VP	2355 Horsley Drive	Richmond	VA	23233
Looper	David B.	MD	2711 Kenmont Terrace	Midlothian	VA	23113
Long	Regina G.	AVP	104 N. James Street	Ashland	VA	23005
Looney	Thomas C.	MD	1216 W. Haven Boulevard	Rocky Mount	NC	27803
Lopez	Anthony V.	VP	12304 Renwick Place	Glen Allen	VA	23060
Love	Thomas E.	SVP	305 Jule Drive	Chesapeake	VA	23320
Loyall	Patricia G.	AVP	2303 Maplewood Road	Richmond	VA	23228
Ludeman	Daniel J.	MD*	5105 Stratford Crescent	Richmond	VA	23226
Lupo	Christine E.	AVP	70 E. 10th Street	New York	NY	10003
Luse	Theodore B. III	SVP	2809 Woodmark Court	Richmond	VA	23233
Lynn	Kathleen A.	SVP	201 Pinehurst Lane	Lansdale	PA	19446
Lyons	William	SVP	3 Peter Cooper Road	New York	NY	10010
Mabry	James C. IV	MD	107 Virginia Avenue	Richmond	VA	23226
MacDougall	Kimberly A.	VP	704 Madison Avenue	Prospect Park	PA	19076
Macrae	Howard T. Jr.	SVP	503 Kilmarnock Drive	Richmond	VA	23229
Macrae	Howard T. Jr.	Asst S	503 Kilmarnock Drive	Richmond	VA	23229
Madden	Michael J.	SVP	105 Lee Circle	Lynchburg	VA	24503
Manganella	Vincent J.	AVP	13028 Chimney Stone Court	Richmond	VA	23233
Manuel	Denise M.	AVP	5816 Gunsight Terr.	Richmond	VA	23237

WHEAT, FIRST SECURITIES, INC.

Marchiano	Nicholas J.	MD	907 Stratford Court	Westbury	NY	11590
Markiewicz	Jon W.	VP	116 Westmoreland Street	Richmond	VA	23226
Marsh	Lawrence C.	SVP	4186 Traylor Drive	Richmond	VA	23235
Marshall	Richard C. IV	VP	24 Willway Avenue	Richmond	VA	23226
Martin	Franklin D.	SVP	3010 Bretton Lane	Glen Allen	VA	23060
Maser	Walther G.	MD	104 Penhurst Road	Richmond	VA	23221
Maxwell	John C. Jr.	SVP	4703 Rolfe Road	Richmond	VA	23226
McCall	Charles D.	SVP	10476 Jordan Parkway	Hopewell	VA	23860
McCormack	Brian A.	VP	12444 Grace Hill Lane	Glen Allen	VA	23060
McCormack	Rebecca P.	SVP	4800 Fort McHenry Parkway	Glen Allen	VA	23060
McDowell	R. Wheatley	SVP	4210 Kingscrest Parkway	Richmond	VA	23221
McElroy	John L. Jr.	CH	13 River Road	Richmond	VA	23226
McElroy	John L. Jr.	MD*	13 River Road	Richmond	VA	23226
McGinnis	Larry M.	VP	7106 Velvet Antler Dr.	Midlothian	VA	23226
McGuire	Debra R.	SVP	2204 Walnut Avenue	Manhattan Beach	CA	90266
McNamara	Daniel S.	AVP	2610 Monument Avenue	Richmond	VA	23220
Meredith	William M.	MD	5101 Harlan Circle	Richmond	VA	23226
Merridge	Katherine T.	VP	1817 Park Avenue	Richmond	VA	23220
Mesniaeff	Gregory	AVP	2511 E. Grace Street	Richmond	VA	23223
Metzl	Elsie D.	AVP	20265 Rosedale Court	Ashburn	VA	22011
Meyer	Robert K.	AVP	4402 Stonewall Avenue	Richmond	VA	23225
Miller	Catherine F.	AVP	514 Hidden Valley Drive	Wilmington	NC	28409
Miller	Samuel B.	VP	2401 Pennsylvania Avenue	Wilmington	DE	23456
Mills	Kathy M.	AVP	3760 Summerplace	Virginia Beach	VA	23456
Molster	John S.	MD	1 Oak Lane	Richmond	VA	23226
Monday	David L.	MD*	14221 W. Salisbury Lane	Midlothian	VA	23113
Monheim	Stephen Z.	MD	2405 Island View Court	Richmond	VA	23233
Montgomery	Joseph W.	MD	32 Ensigne Spence	Williamsburg	VA	23185
Mooney	Robert T.	SVP	8905 Brieryle Road	Richmond	VA	23229
Moore	Debra A.	AVP	6113 Amershire Way	Glen Allen	VA	23060
Moore	Harry S.	SVP	1314 Mt. Vernon Place	Charleston	WV	25314
Morris	Carolyn A.	AVP	1524 N. Mallory Street	Hampton	VA	23664
Moulden	Paul E.	AVP	1923 Aubrey Place Court	Vienna	VA	22182
Mudd	N. Tyree	AVP	9316 Broadmeadows Road	Glen Allen	VA	23060
Mulquin	Michael J.	SVP	5004 Cary Street Road	Richmond	VA	23226
Muth	William A.	SVP	2441 Edge View Lane	Midlothian	VA	23113

WHEAT, FIRST SECURITIES, INC.

Mutispaw	Margaret M.	AVP	7240 CreekrIDGE Road	Richmond	VA	23231
Myers	Douglas J.	VP	81 Governor Berkeley Road	Williamsburg	VA	23185
Neal	Graham H. Jr.	SVP	P.O. Box 629	Irrington	VA	22480
Nelson	Linda	AVP	7707 Pomeroy Court	Richmond	VA	23228
Nelson	Taylor J.	VP	3910 Patterson Avenue	Richmond	VA	23221
Newsome	Beverly M.	AVP	135 Pitchkettle Pt Circle	Suffolk	VA	23111
Newton	Susan A.	AVP	4706 River Road	Mechanicsville	VA	23233
Noffsinger	Lori F.	VP	11200 Fox Meadow Drive	Richmond	VA	28211
Norman	John G.	VP	4920 Hadrian Way	Charlotte	NC	25314
Olds	Rhonda J.	AVP	1123 Forest Drive	Charleston	WV	23233
Oliver	James E.	MD	3116 Chestnut Grove	Richmond	VA	23233
Osborne	David W. Jr.	AVP	2673 Chancer Drive	Richmond	VA	23229
Owen	Mary Ann	MD	8508 Academy Road	Glen Allen	VA	23060
Pair	Sarah A.	VP	9502 Kimberly Lynne Cir.	Bristol	TN	37620
Paris	Mary Ann	AVP	240 Forest Hills Drive	Richmond	VA	23229
Parker	Ballard R. III	SVP	106 N. Erlwood Court	Williamsburg	VA	23188
Parkhurst	Russell	VP	4908 Abbotsford Mews	Greer	SC	29650
Parrott	John F.	VP	100 Deerfield Drive	Elizabeth City	NC	27909
Patterson	Blair M.	VP	1006 W. Colonial Avenue	Richmond	VA	23223
Payne	Joseph	SVP	2400 E. Cary Street, #506	Richmond	VA	23233
Pedigo	Robert D. Jr.	VP	9505 Oldhouse Drive	Richmond	VA	23221
Peluso	John G. Jr.	VP	305 Roseneath Road	Elkridge	MD	21227
Percival	Marilyn E.	AVP	6161 Karas Walk	Midlothian	VA	23112
Peterfy	J. Scott	SVP	5606 Powell Grove Drive	Wyndmoor	PA	19118
Pickens	Daniel M.	1stVP	703 E. Hartwell Lane	Glen Allen	VA	23060
Pierce	Karen G.	AVP	4109 Mica Court	West Point	VA	23181
Pillsbury	Doreen K.	AVP	P.O. Box 626	Philadelphia	PA	19103
Pinard	Dean Z.	AVP	2031 Locust St., #702	Chester	VA	23831
Pittenger	Robert W.	SVP	4504 Wraywood Avenue	Glen Allen	VA	23060
Platea	Kevin A.	VP	4075B Mineral Springs Ln.	Richmond	VA	23221
Pond	Mary Catherine	VP	4316 Stuart Avenue	Richmond	VA	23221
Powell	Stephen W.	MD	13 Glenbrooke Circle, W.	Richmond	VA	23233
Preston	Lisa A.	VP	18 Malvern Avenue, Apt. 4	Richmond	VA	24014
Prochaska	Malcolm J.	SVP	13132 Langtree Drive	Roanoke	VA	23226
Pugh	J. Tyler	SVP	848 Wildwood Road, SW	Richmond	VA	
Quinn	Peter J. Jr.	SVP	6341 Ridgeway Road	Richmond	VA	

WHEAT, FIRST SECURITIES, INC.

Quynn	Russell H. III	VP	3515 Stuart Ave., #202	Richmond	VA	23221
Raab	Terry W.	SVP	137 East Ridge	Charleston	WV	25314
Rader	John W.	MD	2650 Lee Highway North	Troutville	VA	24175
Ramsay	Cheryl L.	AVP	4308 Reedy Avenue	Richmond	VA	23225
Ray	Joel M.	SVP	3920 Freeport Place, #1	Richmond	VA	23233
Reazin	Michael G.	SVP	2309 Wheatlands Drive	Manakin-Sabot	VA	23103
Reidenouer	Julia E.	AVP	2604C Monument Avenue	Richmond	VA	23220
Richman	Frances C.	VP	10003 Cutter Drive	Richmond	VA	23235
Ridley	Linda L.	VP	2500 E. Cary Street, #501	Richmond	VA	23223
Ring	Ann S.	AVP	852 Grant Street	Harrisonburg	VA	22801
Roberts	Michael D.	SVP	1000 St. Anns Drive	Richmond	VA	
Robinson	Thomas W.	VP	11126 Fox Hound Court	Mechanicsville	VA	23111
Robinson	Naomi J.	AVP	P.O. Box 427	Leesburg	VA	22075
Rogers	Courtney E.	AVP	12421 Oakhampton Terr.	Richmond	VA	
Rogers	William H.	MD	2805 Lassiter Mill Road	Raleigh	NC	27608
Rosmell	Kathleen F.	AVP	2246 Rockwater Terrace	Richmond	VA	23233
Rose	David P.	MD	300 Hollyport Road	Richmond	VA	23229
Rose	Marc M.	VP	35 Malvern Avenue, Apt. 6	Richmond	VA	23221
Rosen	Cynthia D.	VP	2618 Kenwood Avenue	Richmond	VA	23228
Ross	Merrill H.	VP	13020 River Road	Chesterfield	VA	23832
Rotty	Kevin D.	VP	1400 Soft Wind Drive	Mechanicsville	VA	23111
Ruben	Sheldon	MD	404 Harlan Circle	Richmond	VA	23226
Rusbult	Christopher W.	AVP	4100 Bromley Lane	Richmond	VA	
Sandler	Douglas A.	AVP	4038 Gaelic Ln., Apt. C	Glen Allen	VA	23060
Sanford	A. Lee	AVP	203 N. Leburnum Avenue	Richmond	VA	23223
Sarver	Marie D.	AVP	3979 Flint Road	Salem	VA	24153
Saunders	William T. Jr.	MD	109 Central Parkway	Newport News	VA	23606
Savage	Diane J.	AVP	50 Burgess Street	Pittsburgh	PA	15227
Schantz	John C.	MD	P.O. Box 2	Yorktown	VA	23690
Scherer	Amy B.	AVP	3233 Hanover Avenue	Richmond	VA	23221
Scherer	J. Hamilton Jr.	MD*	309 Oak Lane	Richmond	VA	23226
Seidel	William J.	SVP	10101 Windsong Terrace	Richmond	VA	23233
Sells	L. Ludington	MD	Route 1, Box 78	Round Hill	VA	22141
Sepe	Richard W.	SVP	4410 Dunraven Road	Richmond	VA	23236
Settlemyre	Sylvia E.	AVP	2159 Sixth Street, NE	Hickory	NC	28601
Short	William L. Jr.	VP	102 Flintlock Drive	Colonial Heights	VA	23834

WHEAT, FIRST SECURITIES, INC.

Sinclair	Scott D.	VP	11060 Thorncroft Road	Glen Allen	VA	23060
Siri-Beyzak	Michelle	AVP	208 N. 27th Street	Richmond	VA	23223
Sirico	Carmine B.	SVP	31 Tracy Drive	Manalapan	NJ	07726
Sligh	Deborah W.	AVP	4131 Hunters Ridge Drive	Moseley	VA	23120
Smith	Caleb H. Jr.	SVP	120 Penn Green Road	Landenberg	PA	19350
Smith	Carter B.	MD	1304 Plantation Road	Martinsville	VA	24112
Smith	Don L.	MD*	1800 Lakecrest	Richmond	VA	23233
Smith	Don L.	COO	1800 Lakecrest	Richmond	VA	23233
Smith	N. Stephen	VP	15555 Windfall Drive	Onancock	VA	23417
Snead	Margaret C.	AVP	3231G Copper Mill Trace	Richmond	VA	23294
Somerday	Theresa	VP	3412L Club House Court	Richmond	VA	23294
Souders	Thomas L.	MD*	5007C Grove Avenue	Richmond	VA	23226
Souders	Thomas L.	CFO	5007C Grove Avenue	Richmond	VA	23226
Spangler	Robert E.	SVP	346 Albemarle Avenue	Richmond	VA	23226
Speck	David G.	MD	3813 Colonel Ellis Ave.	Richmond	VA	23226
Spencer	Harold R.	SVP	P.O. Box 12	Alexandria	VA	22304
Spillane	Erin M.	AVP	5621 Cary Street, #505	Warrenton	VA	22186
Spivey	William D.	VP	1500 Davidson Road	Richmond	VA	23226
Sprye	Faye B.	AVP	P.O. Box 2044	High Point	NC	27262
Stack	Joseph D. III	SVP	13703 W. Bay Drive	Rocky Mount	NC	27802
Stallings	Kathy G.	AVP	Route 4, Box 768-B	Midlothian	VA	23112
Staples	Mark S.	SVP	12614 Lancey Court	Hertford	NC	27944
Stewart	Douglas G.	VP	P.O. Box 1742	Midlothian	VA	23113
Stiffler	Jon H.	SVP	1436 Amity Road	Fredericksburg	VA	23015
Stratford	Catherine C.	MD	4300 Southaven Road	Rydal	PA	23235
Street	Paulette A.	AVP	104 Quarry Ridge S.	Richmond	VA	23235
Stuckey	David L.	VP	531 Cedarbrooke Lane	Charleston	WV	23229
Stumpf	David C.	AVP	5307 Sylvan Road	Richmond	VA	23225
Sweeney	Paul T.	VP	1702 Coachlite Drive	Richmond	VA	23233
Tarrant	Dennis M.	VP	11316 Halbrook Court	Richmond	VA	23233
Tate	Gussie V.	AVP	5266 Hallmark Drive	Richmond	VA	23234
Taylor	Peter R.	MD	Eldon Farm, Box 48	Cobham	VA	22929
Temple	Jerry W.	MD	207 Virginia Avenue	Richmond	VA	23226
Thompson	Matthew G.	VP	4406 Kensington Avenue	Richmond	VA	23221
Thompson	William L.	VP	12211 Auger Lane	Midlothian	VA	23113
Thomson	H. Bruce III	SVP	459 Dover Knoll Road	Manakin-Sabot	VA	23103

WHEAT, FIRST SECURITIES, INC.

Titus	Gerald M.	SVP	9610 Wendhurst Drive	Glen Allen	VA	23060
Traudt	James M.	MD	4200 Reeds Landing Circle	Midlothian	VA	23113
Tricolli	James J.	VP	1730 Pine Street, #3F	Philadelphia	PA	19103
Trimmer	Linda B.	AVP	Route 2, Box 1030	Bumpass	VA	23024
Turner	Joseph L. Jr.	VP	10606 King Arthur Court	Richmond	VA	23235
Turner	R. Scott	MD	12709 Poplar Forest Drive	Richmond	VA	23233
Tyrrell	William A. Jr.	SVP	1609 Red Oak Road	Williamstown	NJ	08094
Tyson	William L.	VP	4305 Stuart Avenue	Richmond	VA	23226
Valenta	Annie B.	AVP	1212 Pleasant Dale Avenue	Colonial Heights	VA	23834
Valentine	Judith F.	VP	4507 Leonard Parkway	Richmond	VA	23221
Valorose	Joseph J.	VP	5207 Highberry Woods	Midlothian	VA	23112
Valvo	Paul V.	VP	229 Hamilton Avenue	Massapequa	NY	11758
Vauclain	Edwina F.	VP	212 Lantwyn Lane, Box 784	Narberth	PA	19072
Vaughan	Joseph B.	SVP	1600 Morganton Road, Y-22	Pinehurst	NC	28374
Veres	Daniel J.	AVP	203 Montclair Avenue	West View	PA	15229
Vohra	Neeraj K.	AVP	11825 Chase Wellesley Dr.	Richmond	VA	23233
Vorlop	Robert W.	MD	2829 Waterford Way, E.	Richmond	VA	23237
Wagner	Debra J.	AVP	8649 Pleasant Ridge	Richmond	VA	23237
Wallace	James E.	AVP	21 Arlington Road	Devon	PA	08879
Walsh	David T.	AVP	335 Augusta Street	South Amboy	NJ	08879
Walters	John C.	MD	10219 Sioux Road	Richmond	VA	23235
Warren	Louise P.	AVP	Rt. 1, Box 253	Manquin	VA	23106
Weber	Michael	AVP	12118 Sable Court	Richmond	VA	23233
Wehinger	Leah R.	AVP	6305 Leisure Terrace	Richmond	VA	23227
Weldon	William B.	SVP	1346 28th Street, NW	Washington	DC	20007
Wertbeimer	Edgar G. III	SVP	215 Keith Road	Newport News	VA	23606
West	Frederic K.	VP	3903 Exeter Road	Richmond	VA	23221
Williams	David L.	MD	11317 Belhaven Court	Richmond	VA	23233
Williams	Ronald S.	SVP	10505 Rolling Wood Tr.	Glen Allen	VA	23060
Willis	Frank D.	VP	1956 2nd Street, NW	Hickory	NC	28601
Wilson	Robert G. III	SVP	8108 Kingston Road	Richmond	VA	23229
Wilson	Robert P.	MD	3758 Churchwood Place	Richmond	VA	23233
Wilson	Robert P.	T	3758 Churchwood Place	Richmond	VA	23233
Wines	Kimberly K.	AVP	144 Richmond Road	Front Royal	VA	22630
Wishnack	Marshall B.	P	2625 Monument Avenue	Richmond	VA	23220
Wishnack	Marshall B.	CEO	2625 Monument Avenue	Richmond	VA	23220

WHEAT, FIRST SECURITIES, INC.

Wishnack	Marshall B.	MD*	2625 Monument Avenue	Richmond	VA	23220
Wolf	Kenneth R.	Ast T	1984 Rawlings Street	Richmond	VA	23231
Wolf	Kenneth R.	VP	1904 Rawlings Street	Richmond	VA	23231
Wright	Glenn F.	VP	201 Melwood Lane	Richmond	VA	23229
Wright	Peggy D.	AVP	7207 Church Lane	Toano	VA	23168
Zoidis	Thomas D.	MD*	630 Washington Lane	Rydal	PA	19046