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Commonwealth of Kentucky Trey Grayson Secretary of State

Certificate of Revocation

M&T MORTGAGE CORPORATION COUNSEL'S OFFICE ONE M&T PLAZA 12TH FLOOR BUFFALO, NY 14240

I, Trey Grayson, Secretary of State of the Commonwealth of Kentucky, do hereby certify that according to the records in the Office of the Secretary of State,

M&T MORTGAGE CORPORATION

did not file its 2007 annual report within sixty days after it was due. Accordingly, the Secretary of State revoked the corporation's authority to transact business in Kentucky on November 1st, 2007.



IN WITNESS THEREOF, I have hereunto set my hand and affixed my official seal this 1st day of November, 2007.

Trey Grayson Secretary of State