



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

Matthew A. Brown, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903-1335
401.222.3040

PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2005

Filing Period: January 1 - March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. 72299		2. Name of Corporation SunTrust Mortgage, Inc.	
3. Street Address Principal Business Office 901 SEMMES AVENUE		City RICHMOND	State VA
4. Business Phone No. 8042910928		5. State of Incorporation VIRGINIA	Zip 23224
6. SIC Code 6148		7. Brief Description of the Character of Business Conducted in Rhode Island TO ORIGINATE, PURCHASE, SELL AND SERVICE RESIDENTIAL MORTGAGE LOANS.	
8. NAMES AND ADDRESSES OF THE OFFICERS ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS			
President Name Sterling Edmunds, Jr.		Vice President Name Robert S. Reynolds	
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.	
City Richmond	State VA	City Richmond	State VA
Zip 23224		Zip 23224	
Secretary Name Cori B. Spain (Assistant Corporate Secretary)		Treasurer Name Julee W. Andrews	
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.	
City Richmond	State VA	City Richmond	State VA
Zip 23224		Zip 23224	
9. NAMES AND ADDRESSES OF THE DIRECTORS ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS			
Director Name Sterling Edmunds, Jr.		Director Name Robert S. Reynolds	
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.	
City Richmond	State VA	City Richmond	State VA
Zip 23224		Zip 23224	
Director Name Julee W. Andrews		Director Name Cheryl A. Nolda	
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.	
City Richmond	State VA	City Richmond	State VA
Zip 23224		Zip 23224	
10. SHARES AUTHORIZED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>			
11. SHARES ISSUED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>			
AUTHORIZED SHARES		ISSUED SHARES	
Number of Shares	Class/Series	Par Value	Number of Shares
3,000 COMM \$100.00 PAR VALUE			2,726
			Common
			\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



7 2 2 9 9

72299 FBC 01/05/05 09:42:34 AM

File Date 1/10/05

Check No 076462

By: W.

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Signature of Officer
Cori B. Spain

Date

1/6/05

Print or Type Name of Officer

Assistant Corporate Secretary

Title of Officer

Form 630 12/01



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS
Office of the Secretary of State
Matthew A. Brown, Secretary of State

7
Corporations Division
100 North Main Street
Providence, RI 02903-1335
401 222 3040

PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2004

Filing Period: January 1 - March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED OR PRINTED IN BLACK)

1. Corporate ID No. 72299		2. Name of Corporation SunTrust Mortgage, Inc.		
3. Street Address Principal Business Office 901 Semmes Avenue		City Richmond	State VA	Zip 23224
4. Business Phone No. 804-291-0928		5. State of Incorporation VIRGINIA		6. SIC Code 6148
7. Brief Description of the Character of Business Conducted in Rhode Island TO ORIGINATE, PURCHASE, SELL AND SERVICE RESIDENTIAL MORTGAGE LOANS.				
8. NAMES AND ADDRESSES OF THE OFFICERS: ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS				
President Name CEO/Chairman Sterling Edmunds, Jr.		Vice President Name Executive Vice President Robert S. Reynolds		
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.		
City Richmond	State VA	Zip 23224	City Richmond	State VA
Secretary Name J. Page Wittkamp		Treasurer Name Julee W. Andrews		
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.		
City Richmond	State VA	Zip 23224	City Richmond	State VA
9. NAMES AND ADDRESSES OF THE DIRECTORS: ("X" BOX FOR ATTACHMENT) <input type="checkbox"/> FILL IN SPACES BEFORE USING ATTACHMENTS				
Director Name Sterling Edmunds, Jr.		Director Name Julee W. Andrews		
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.		
City Richmond	State VA	Zip 23224	City Richmond	State VA
Director Name Robert S. Reynolds		Director Name Cheryl A. Nolda		
Street Address 901 Semmes Ave.		Street Address 901 Semmes Ave.		
City Richmond	State VA	Zip 23224	City Richmond	State VA
10. SHARES AUTHORIZED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>				
11. SHARES ISSUED ("X" BOX FOR ATTACHMENT) <input type="checkbox"/>				
AUTHORIZED SHARES		ISSUED SHARES		
Number of Shares	Class/Series	Par Value	Number of Shares	Class/Series
3,000 COMM \$100.00 PAR VALUE			2,726	Common
				\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date **2/12/04**
Check No. **055401**
By:
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Signature of Officer **J. Page Wittkamp**
Date **2/11/04**
Print or Type Name of Officer
Corporate Secretary
Title of Officer



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

Edward S. Inman, III, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903-1335
401-222-3040



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2003
Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED OR PRINTED IN BLACK)

1. Corporate ID No.

72299

2. Name of Corporation

SunTrust Mortgage, Inc.

3. Street Address Principal Business Office

901 SEMMES AVENUE

4. Business Phone No.

804-291-0014

5. State of Incorporation

VIRGINIA

City

RICHMOND

State

VIRGINIA

Zip

23224

6 SIC Code
6148

7. Brief Description of the Character of Business Conducted in Rhode Island

TO ORIGINATE, SELL, PURCHASE AND SERVICE RESIDENTIAL FIRST AND JUNIOR LIEN MORTGAGES.

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT)

FILL IN SPACES BEFORE USING ATTACHMENTS

President Name CEO & CHAIRMAN

STERLING EDMUNDS, JR.

Street Address

901 SEMMES AVENUE

City

RICHMOND

State

VA

Zip

23224

Secretary Name

J. PAGE WITTKAMP

Street Address

901 SEMMES AVENUE

City

RICHMOND

State

VA

Zip

23224

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT)

FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name

STERLING EDMUNDS, JR.

Street Address

901 SEMMES AVENUE

City

RICHMOND

State

VA

Zip

23224

Director Name

ROBERT S. REYNOLDS

Street Address

901 SEMMES AVENUE

City

RICHMOND

State

VA

Zip

23224

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES

Number of Shares

Class/Series

Par Value

3,000 COMM \$100.00 PAR VALUE

CHERYL A. NOLDA

Street Address

901 SEMMES AVENUE

City

RICHMOND

State

VA

Zip

23224

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES

Number of Shares

Class/Series

Par Value

2,276

COMMON

\$100.00

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date 1-17-03

Check No 3444

By VP

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct

Signature of Officer Cori Spain Date 01/16/03

Print or Type Name of Officer Cori Spain

Assistant Corporate Secretary



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

Edward S. Inman, III, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903-1335
401-222-3040



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2002
Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No.

72299

2. Name of Corporation

SunTrust Mortgage, Inc.

3. Street Address Principal Business Office

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

4. Business Phone No.

804-291-0928

5. State of Incorporation

VIRGINIA

6. SIC Code

6148

7. Brief Description of the Character of Business Conducted in Rhode Island

Residential mortgage lending-originate, sell, service & purchase mortgage loans (first & junior)

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

President Name

Sterling Edmunds, Jr.

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Secretary Name

J. Page Wittkamp

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Executive President Name

Robert S. Reynolds

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Treasurer Name

Julee W. Andrews

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name

Sterling Edmunds, Jr.

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Director Name

Robert S. Reynolds

Street Address

901 Semmes Avenue

City

Richmon

State

VA

Zip

23224

Director Name

Ralph B. Carrigan

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Director Name

Street Address

City

State

Zip

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES

Number of Shares

Class/Series

Par Value

3,000 COMM \$100.00 PAR VALUE

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES

Number of Shares

Class/Series

Par Value

2,726

Common

\$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date

2-12-02

Check No.

18556

By

Qc

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Harriette A. Andrews 01/18/02
Signature of Officer Date

Harriette A. Andrews

Print or Type Name of Officer

Assistant Corporate Secretary

Title of Officer

SUNTRUST MORTGAGE, INC.

BOARD OF DIRECTORS
AS OF APRIL 20, 2001

DONALD S. DOWNING
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

STERLING EDMUNDS, JR.
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

ROBERT S. REYNOLDS
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

RALPH B. CARRIGAN
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

**SUNTRUST MORTGAGE, INC.
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224**

**OFFICERS
AS OF JANUARY 11, 2002**

- **DONALD DOWNING**
CHIEF EXECUTIVE OFFICER
LOB MANAGER
- **STERLING EDMUNDS, JR.**
PRESIDENT,
CHIEF OPERATING OFFICER

LEGAL AND COMPLIANCE

- **J. PAGE WITTKAMP**
SENIOR VICE PRESIDENT
SENIOR MORTGAGE COUNSEL
CORPORATE SECRETARY
LEGAL & COMPLIANCE MANAGER
- **WILLIAM M. GIBSON**
VICE PRESIDENT
SENIOR COUNSEL
ASSISTANT CORPORATE SECRETARY
- **HARRIETTE A. ANDREWS**
SENIOR LICENSING OFFICER
ASSISTANT CORPORATE SECRETARY
- **MICHAEL LAMBERTH**
ASSISTANT VICE PRESIDENT
MORTGAGE LENDING ATTORNEY
- **PENELOPE S. ANDERSON**
VICE PRESIDENT

FINANCE

- **ROBERT S. REYNOLDS**
EXECUTIVE VICE PRESIDENT
CHIEF ADMINISTRATIVE OFFICER

- JULEE W. ANDREWS
CHIEF FINANCIAL OFFICER
- JOHN R. PURCELL, JR.
SENIOR VICE PRESIDENT
SERVICING PORTFOLIO MANAGER
- KEVIN DOUGLAS BROOKS
ASSISTANT VICE PRESIDENT
STRATEGIC FINANCIAL OFFICER
- SUZAN A. CHISHOLM
ASSISTANT VICE PRESIDENT
STRATEGIC FINANCIAL OFFICER
- DAVID T. KNAPP
OFFICER
STRATEGIC FINANCIAL OFFICER
- TIMOTHY B. MCKEEVER
VICE PRESIDENT
STRATEGIC FINANCIAL OFFICER
- E. W. (PETE) WINTERS
SENIOR VICE PRESIDENT
ACCOUNTING MANAGER
- PAMELA L. HOWARD
ASSISTANT VICE PRESIDENT
MORTGAGE ACCOUNTING
- MARGARET M. (PEGGY) BRYAN
ASSISTANT VICE PRESIDENT
MORTGAGE ACCOUNTING
- DONALD JAY BARNETT
ASSISTANT VICE PRESIDENT
CONTROL

ALT CREDIT

- CHARMEIN M. BAYER
OFFICER

- REGINALD E. MANLEY
SENIOR VICE PRESIDENT

- JOHN D. O'CONNELL
OFFICER

- IRENE L. PAGLIARO-STURMAN
OFFICER

BANK PRODUCTION-GA/TN/AL

- JAMES EDWARD HINES
VICE PRESIDENT

BANK PRODUCTION SUPPORT

- DAVID F. SIMS
SENIOR VICE PRESIDENT

BROKER SALES

- JAMES R. CASSIDY
SENIOR VICE PRESIDENT
BROKER NATIONAL PRODUCTION MANAGER

- ARTHUR DAVID ALLEN
VICE PRESIDENT

- VICKI D. BOLICK
OFFICER

- JILL F. SWINDULL
ASSISTANT VICE PRESIDENT

CAP CONTROL

- TAMMY LYNNE BROOKS
OFFICER

CASHIERING

- PHYLLIS LEE-SPEARS
CASHIERING SUPERVISOR/OFFICER

COLLECTIONS

- JACKIE W. BALLOS
VICE PRESIDENT
COLLECTIONS MANAGER
ASSISTANT CORPORATE SECRETARY
- RONALD B. MATHIS
OFFICER
- KIMBERLY B. O'BRIEN
OFFICER
- GRACE ANN TAYLOR
OFFICER

CONSTRUCTION LENDING

- MELBA M. PRATT
VICE PRESIDENT
CONSTRUCTION LENDING MANAGER
- PATRICIA EDWARDS
CONSTRUCTION LOAN ADMINISTRATOR/OFFICER
- ROBIN N. BEECHER
VICE PRESIDENT
- THOMAS H. REDFERN
SENIOR VICE PRESIDENT
- JOSEPH KEVIN REYNOLDS
VICE PRESIDENT

CONSUMER DIRECT

- CRAIG C. CRABTREE
VICE PRESIDENT
- PATTY JOHNSON FLEMING
ASSISTANT VICE PRESIDENT

CORRESPONDENT NATIONAL PRODUCTION

- J. G. CARTER
SENIOR VICE PRESIDENT
CORRESPONDENT NATIONAL PRODUCTION MANAGER
- LAURIANN JOLLY
VICE PRESIDENT
CORRESPONDENT ACCOUNT MANAGER
- DORINDA SMITH
VICE PRESIDENT
- CYNTHIA J. THOMPSON
ASSISTANT VICE PRESIDENT
CORRESPONDENT MARKETING SUPERVISOR
- KAREN VAUGHAN
VICE PRESIDENT
CORRESPONDENT RELATIONS SUPERVISOR
- STANLEY TUCKER
ASSISTANT VICE PRESIDENT
CORRESPONDENT RELATIONS SUPERVISOR
- JENNIFER S. HATCHER
ASSISTANT VICE PRESIDENT
- SHERMAN A. RUCKER
OFFICER
- CHRISTOPHER MAIDEN
OFFICER
- THOMAS K. NORTEN
OFFICER
- JANIE A. DODDS
OFFICER
- JERI L. BICKLE
VICE PRESIDENT

- JUDY W. DOBBERPUHL
VICE PRESIDENT
- LARS R. GROSSMITH
VICE PRESIDENT
- CHRIS A. KARNES
VICE PRESIDENT
- RITA J. MCTIGUE
ASSISTANT VICE PRESIDENT
- TONY A. NIENAS
VICE PRESIDENT
- MICHAEL E. STEVENS
ASSISTANT VICE PRESIDENT
- SAMUEL A. HALL
OFFICER

CORRESPONDENT OPS DOC REVIEW

- PAULINE OAKLEY KIE
ASSISTANT VICE PRESIDENT

CORRESPONDENT UNDERWRITING

- SUSAN DOUGLAS
FIRST VICE PRESIDENT
GROUP UNDERWRITING MANAGER
- EDWARD R. ICKES
AUS SPECIALIST/BUS. PROJ. MGR./OFFICER
- RYNN KITTS
ASSISTANT VICE PRESIDENT
CORPORATE LOAN UNDERWRITER
- ANITA GRANT
ASSISTANT VICE PRESIDENT
MORTGAGE UNDERWRITER/OFFICER

CREDIT SUPPORT

- NANCY B. HARMON
SENIOR VICE PRESIDENT
PRODUCTION GROUP CREDIT MANAGER
- DEBORAH JEAN CLEVINGER
VICE PRESIDENT
- TIMOTHY S. HONAKER
VICE PRESIDENT
- JEANETTE JAMES
OFFICER
- BRENDA C. MATTHEWS
ASSISTANT VICE PRESIDENT
- LINDA WALLER RODDENBERRY
ASSISTANT VICE PRESIDENT
- JEREMY DOUGLAS SMITH
OFFICER
- MARY N. WHITE
VICE PRESIDENT
- COLEEN ANDERSON
OFFICER

CUSTOMER SERVICE

- LINDA D. ELAM
OFFICER
- EMILY C. HANEY
OFFICER
- FREIDA M. JETER
OFFICER

CUSTOMER RELATIONS ADMIN.

- LORETTA ANDERSON
OFFICER

DATA MANAGEMENT

- JAMES KINSLOW MARIAS
VICE PRESIDENT

DEFAULT MANAGEMENT

- CURT SPICHER
VICE PRESIDENT
DEFAULT MANAGER

e-BUSINESS

- BLAIR ALEXANDER VOLTZ
ASSISTANT VICE PRESIDENT

EFFICIENCY & PRODUCTION MGMT

- HAROLD I. BROOKS
SENIOR VICE PRESIDENT
- MAXINE DERINGTON
VICE PRESIDENT
- ELAINE D. LEE
FIRST VICE PRESIDENT
- FRANK G. PUNCH, III
VICE PRESIDENT

ENTERPRISE REPORTING

- JAMES J. HABB, JR.
VICE PRESIDENT
DATA MANAGEMENT MANGER
- KELLY BUMP
ASSISTANT VICE PRESIDENT
- SARA J. APPLGATE
OFFICER
- JANICE CAROL BASSETT
OFFICER

- TERESA L. (TERRY) BLAND
ASSISTANT VICE PRESIDENT
- WILLIAM E. HUTCHENS
OFFICER
- DONNA LYNN PATRICK
OFFICER
- JAMES M. OLIVER
ASSISTANT VICE PRESIDENT
- DEBORAH L. TRINITE
OFFICER

FORECLOSURE/BANKRUPTCY

- REBECCA W. SHAIA
VICE PRESIDENT
FORECLOSURE/BANKRUPTCY MANAGER
ASSISTANT CORPORATE SECRETARY
- JEAN S. RAWLS
FORECLOSURE SUPERVISOR/OFFICER
- AMI JO WHITE-HOLT
OFFICER

GOVERNMENT INSURING

- JANINE L. FORD
ASSISTANT VICE PRESIDENT

HELOC PROCESSING CENTER

- GEORGE C. ZEHMER
OFFICER

INFORMATION SERVICES

- ELLEN W. ALLISON
ASSISTANT VICE PRESIDENT
- TOM CHU

OFFICER

- JENNIFER M. CLARK
OFFICER
- KAREN LYNNE DODGE
VICE PRESIDENT
- VELMA FITZ
OFFICER
- DEBORAH K. FOSTER
OFFICER
- ANN TODD HANSON
ASSISTANT VICE PRESIDENT
- NANCY L. LITTLE
OFFICER
- REBECCA L. LOEDDING
ASSISTANT VICE PRESIDENT
- DONNA M. MCCALED
VICE PRESIDENT
- LENORE S. OSHIRO
OFFICER
- KAREN STEWART
OFFICER
- KATHY RAMSPOTT
ASSISTANT VICE PRESIDENT
- ROBERT STARLEY
OFFICER
- LINDA HOWARD
OFFICER
- CINDI BARROW
OFFICER

INSURANCE PROCESSING

- ISOLDE P. WILLIAMS
OFFICER

INVESTOR RELATIONS

- SUSAN KAY HUBER
SENIOR VICE PRESIDENT
- MARY A. MATTHEWS
VICE PRESIDENT
- CARI J. OVERBY
VICE PRESIDENT
- KAREN DANIEL
ASSISTANT VICE PRESIDENT
QC INVESTIGATING TEAM MANAGER
- LYNN J. BIRD
RESIDENTIAL QUALITY CONTROL AUDITOR
OFFICER
- JOAN CHAUNCEY
ASSISTANT VICE PRESIDENT
QC CREDIT TEAM MANAGER
- KAREN UMBERGER
SR QC AUDITOR
OFFICER
- PAM MOTT
QC AUDITOR
OFFICER
- MARY M. CAUDILL
ASSISTANT VICE PRESIDENT
- MARY K. DANIEL
ASSISTANT VICE PRESIDENT
- DEBORAH W. LEE
ASSISTANT VICE PRESIDENT

- DEBORAH R. SAMPSON
OFFICER
- ESTELLA T. CLANTON
OFFICER
- REBECCA S. MORSE
UNDERWRITER/OFFICER

JOINT VENTURE

- EILEEN G. BLOSSOM
SENIOR VICE PRESIDENT
- JULIE A. FRANCIS
OFFICER

LOAN OPERATIONS ACCOUNTING

- HOWARD G. HARRELL
VICE PRESIDENT
- TERESITA V. MARTIN
OFFICER

LOAN ADMINISTRATION & TECHNOLOGY DIVISIONS

- RALPH CARRIGAN
EXECUTIVE VICE PRESIDENT
LOAN ADMINISTRATION/TECHNOLOGY MANAGER

LOAN SERVICING ADMINISTRATION

- KATHY PEDON
SENIOR VICE PRESIDENT
LOAN ADMINISTRATION MANAGAER
- ALICE MCCORMICK HAZELWOOD
OFFICER
- JACKIE L. MILLER
VICE PRESIDENT
- ELEANOR V. MORIN
VICE PRESIDENT

- MICHAEL D. PATTEN
VICE PRESIDENT
- MOZELLE JACKSON
OFFICER
- PAMELA ROBINSON
OFFICER
- CAROL CHO
OFFICER
- CURTIS ALAN SPICHER
VICE PRESIDENT

LOAN OPERATIONS SYSTEMS

- DAVID GREEN
ASSISTANT VICE PRESIDENT
- KAREN VANSICKLE
OFFICER

LOAN PRODUCTION CHARLOTTE

- THERESA ANN GETTINGS
VICE PRESIDENT
- ROBIN L. REED
ASSISTANT VICE PRESIDENT

LOAN PRODUCTION RESTON

- SUZANNE MARIE HENDRICKS
VICE PRESIDENT

LOAN PRODUCTION SYSTEMS-RICHMOND

- JEAN MCLARIN
OFFICER
- PATRICIA THOMPSON
VICE PRESIDENT

- **CHRISTAL L. CARTER**
ASSISTANT VICE PRESIDENT
- **ANN F. DARDEN**
ASSISTANT VICE PRESIDENT
- **BEVERLY H. ANDERSON**
ASSISTANT VICE PRESIDENT
- **LYNN L. GRAY**
ASSISTANT VICE PRESIDENT
- **CAROL D. LAWSON**
OFFICER
- **DAWN MARIE LIVINGSTON**
OFFICER
- **GRETA BARKSDALE PETERS**
VICE PRESIDENT

LOAN DELIVERY

- **DEBORAH P. ELLIS**
VICE PRESIDENT
LOAN DELIVERY MANAGER
ASSISTANT CORPORATE SECRETARY
- **JULIE LAWSON-BROWN**
LOAN DELIVERY OFFICER
ASSISTANT CORPORATE SECRETARY

LOAN UNDERWRITING

- **MARY CHENERY GREGORY**
OFFICER
- **MINDY RENE HALL-SEXTON**
OFFICER
- **ALICE J. OLDAKER**
ASSISTANT VICE PRESIDENT

MARKETING

- CHERYL A. NOLDA
SENIOR VICE PRESIDENT
- JOHN S. PHILIPS
SENIOR VICE PRESIDENT
- SIDNA T. GRAGNANI
OFFICER
- MICHAEL J. JOHNSON
OFFICER
- JENNIFER E. NAPIER
OFFICER
- THOMAS M. SMITH
VICE PRESIDENT
- KAREN L. WARREN
ASSISTANT VICE PRESIDENT

MERGER & AQUIS

- JUDITH R. REIGHARD
OFFICER

MIDATLANTIC RELATIONSHIP MGMT

- NANCY C. JONES
FIRST VICE PRESIDENT
- CHARLES S. MARTIN, JR.
ASSISTANT VICE PRESIDENT
- ANNA B. WIDDOWSON
VICE PRESIDENT

NEW LOANS

- ROBBIE H. CAREY
OFFICER

OPERATIONS ADMN

- RHONDA M. MCCAULEY

OFFICER

OPERATIONS & SUPPORT

- **THOMAS C. ANDERSON**
VICE PRESIDENT
SYSTEMS SUPPORT MANAGER
- **ROSALIND R. MOSS**
OFFICER
- **DOMINGO A. BALBUENA**
OFFICER
- **PHILLIP M. GEORGE**
OFFICER
- **MITCHELL A. LEE**
OFFICER
- **ERICA S. MARBURY**
OFFICER
- **JAMES O. PARKER, III**
OFFICER
- **STEPHEN K. SUTTERFIELD**
OFFICER
- **DAVID N. WEAVER**
OFFICER
- **MICHAEL A. WITHROW**
ASSISTANT VICE PRESIDENT

PAYMENT PROCESSING

- **PAMELA Y. ROBINSON**
OFFICER

PAYOFF DEPARTMENT

- **GABRIELLE BECK**
ASSISTANT VICE PRESIDENT
PAYOFF MANAGER

PRODUCTION OPERATIONS

- PATRICIA (PAT) SCHANZLIN
SENIOR VICE PRESIDENT
PRODUCTION OPERATIONS MANAGER
- VICTORIA BODIN
VICE PRESIDENT
- WILLIAM L. HEIDEL
SENIOR VICE PRESIDENT
- KATHERINE NEWMAN
ASSISTANT VICE PRESIDENT
- SUSAN L. WALKER
ASSISTANT VICE PRESIDENT
- KATHIE L. BARNES
OFFICER

PRODUCTION GROUP RESOURCE CENTER

- JOANN N. CLACK
SENIOR VICE PRESIDENT
PRODUCTION GROUP RESOURCE CENTER MANAGER
- VELDA V. MCNEIL
RESIDENTIAL PRODUCTION OFFICER
- EILEEN GILES
ASSISTANT VICE PRESIDENT
- ANN SENSABAUGH
ASSISTANT VICE PRESIDENT
- VALERIE CARICOFÉ
RESOURCE CENTER ANALYST/OFFICER
- KATHRYN HARDIE JOYCE
ASSISTANT VICE PRESIDENT
- KIMBERLY YVETTE WINSTON
OFFICER

RECORDS

- DORIS CARRINGTON
ASSISTANT VICE PRESIDENT
RECORDS MANAGER
- VICKIE DIANE EASTER
OFFICER

RESIDENTIAL RETAIL

- JEFFEREY D. GRAY
VICE PRESIDENT

RESEARCH AND DESIGN

- JERRY A BOHALL, JR.
VICE PRESIDENT
TECHNOLOGY SERVICES MANAGER
- RICHARD T. PETTITT
ASSISTANT VICE PRESIDENT
CUSTOMER ACCESS SYSTEMS ANALYST
- JORDAN R. HEDGEPEETH
OFFICER
- GEORGE W. SARGENT III
OFFICER
- DIANE SCOTT
OFFICER

RESIDENTIAL CLOSING

- MELANIE L. REID
ASSISTANT VICE PRESIDENT

RETAIL MANAGEMENT

- GLEN A. CARTER
SENIOR VICE PRESIDENT
- MARGARET ANN ZEIGLER

FIRST VICE PRESIDENT

- **JESSE H. PEELE**
SENIOR VICE PRESIDENT
- **SUSAN FLEMING COMBS**
ASSISTANT VICE PRESIDENT
- **CHRIS H. GREY**
OFFICER
- **TERRY DOUGLAS JONES**
OFFICER
- **LAURIE L. TATE**
OFFICER
- **JOHN A. WYNN**
OFFICER
- **BARBARA MCGUFFIN**
SENIOR VICE PRESIDENT
RETAIL DIVISION SUPPORT MANAGER
- **SUSAN W. KING**
RENOVATION DEPARTMENT MANAGER
OFFICER

RISK MANAGEMENT

- **JASON P. BOHRER**
EXECUTIVE VICE PRESIDENT
- **BRENDA I. WILSON**
SENIOR VICE PRESIDENT
- **JAKE LABELLO**
FIRST VICE PRESIDENT

SERVICE QUALITY

- **JANES S. JONES**
VICE PRESIDENT

SPECIAL LOANS/M&A MANAGER

- CAROLYN D. ATKINSON
ASSISTANT VICE PRESIDENT
NEW & SPECIAL LOANS SUPERVISOR

STRATEGIC PLANNING

- JANE MOORE
VICE PRESIDENT
- JOYCE JOAN BUBNACK
VICE PRESIDENT

SERVICING SYSTEMS

- JOHN M. SCOTT
ASSISTANT VICE PRESIDENT
SERVICING SYSTEMS OFFICER
- MELODY WISE
SERVICING SYSTEMS OFFICER
- NEAL MCKISSICK
SERVICING SYSTEMS OFFICER
- KEVIN MICHAEL ELMORE
SERVICING SYSTEMS OFFICER

SERVICE QUALITY

- JANE S. JONES
VICE PRESIDENT

SECONDARY MARKETING

- WARD W. JOHNSON, JR.
SENIOR VICE PRESIDENT
SECONDARY MARKETING MANAGER
- KIMBERLY B. KASTRUP
VICE PRESIDENT
MORTGAGE LOAN PRODUCT SPECIALIST
- JOHN F. SCHWABE

**ASSISTANT VICE PRESIDENT
SECONDARY MARKETING TRADER**

- **CHRISTINE L. STUMBO
VICE PRESIDENT**
- **PAUL M. THOMPSON, JR.
ASSISTANT VICE PRESIDENT**

TAX SERVICES

- **KIMBERLY YVETTE DAVIS-WILEY
OFFICER**
- **WANDA G. RICH
ASSISTANT VICE PRESIDENT**
- **PATRICIA R. ROLLINS
SENIOR VICE PRESIDENT**
- **MARIE A. WOOD
OFFICER**
- **CARYN S. WYATT
ASSISTANT VICE PRESIDENT**

WHOLE LOAN OPERATIONS

- **JOHN THOMAS LENZI, JR.
OFFICER**
- **LINDA A. PRICE
VICE PRESIDENT**

WHOLESALE PRODUCTION

- **LISA A. VAN SLYKE
VICE PRESIDENT**

CORRESPONDENT DIVISION

**SOUTHEAST REGION
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 291-0993**

- STEVEN VALLADARES
VICE PRESIDENT
REGIONAL CORRESPONDENT ACCOUNT MANAGER

CENTRAL REGION

8210 E. 71ST STREET, #222
TULSA, OK 74133
(918) 459-9508

- CHARLES C. DUGGER
VICE PRESIDENT
CORRESPONDENT SALES REPRESENTATIVE

MIDWEST REGION

28 TIFTON WAY SOUTH
PONTE VEDRA BEACH, FL 32082
(904) 273-2095

- JEANNINE M. BALANKY
VICE PRESIDENT
CORRESPONDENT ACCOUNT REPRESENTATIVE

NORTHEAST REGION

1972 HARVEY ROAD
GRAND ISLAND, NY 14072
(716) 775-1301

- DIANE L. LAWRENCE
VICE PRESIDENT
PRODUCTION GROUP ACCOUNT REPRESENTATIVE

NORTHWEST

8121 NE 71ST LOOP
VANCOUVER, WA 98662
(360) 882-0719

- NEIL RUSSELL
VICE PRESIDENT
CORRESPONDENT SALES MANAGER

SOUTHWEST

115 EXECUTIVE WAY, SUITE 204
DESOTO, TX 75115
(972) 709-8700

WESTERN REGION

5730 WILLOWTREE DRIVE
AGOURA HILLS, CA 91301
(818) 865-2056

- **PATRICK J. PECK**
VICE PRESIDENT
REGIONAL CORRESPONDENT ACCOUNT MANAGER

BROKER DIVISON

MIDWEST

1920 N. THOREAU DRIVE, SUITE 161
SCHAUMBURG, ILLINOIS 60173
(708) 397-1130

- **ALEX JACOBS**
SENIOR VICE PRESIDENT
WESTERN DIVISION PRODUCTION MANAGER
- **DAVID LOCH**
ASSISTANT VICE PRESIDENT
PRODUCTION MANAGER
- **LINDA JOHNSON**
ASSISTANT VICE PRESIDENT
REGIONAL OPERATIONS MANAGER

ROCKY MOUNTAIN

5460 SOUTH QUEBEC STREET, SUITE 200
ENGLEWOOD, CO 80111
(800) 862-6410

- **JIM VANBUSKIRK**
VICE PRESIDENT
ROCKY MTN REGIONAL MANAGER
- **THOMAS BROWN**
ASSISTANT VICE PRESIDENT
PRODUCTION MANAGER

- **TERRI PETERSON**
ASSISTANT VICE PRESIDENT
REGIONAL OPERATIONS MANAGER

PACIFIC NW REGION

10220 NE POINTE DRIVE, SUITE 110
KIRKLAND, WA 98033
(877) 511-6888

- **LORI McLAUGHLIN**
VICE PRESIDENT
REGIONAL MANAGER

SOUTHEAST

5311-77 CENTER DRIVE, SUITE 66
CHARLOTTE, NC 28217
(704) 527-7475

- **TERI GETTINGS**
VICE PRESIDENT
SE REGIONAL MANAGER
- **ROBIN REED**
ASSISTANT VICE PRESIDENT
- **ANNE DORSE**
OPERATIONS MANAGER

GEORGIA ATLANTA

211 PERIMETER CENTER PARKWAY
ATLANTA, GA 30346
(770) 352-5017

- **LISA VAN SLYKE**
DIVISION MANAGER

MID ATLANTIC REGION

901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 319-4944

- **VALERIE DAVIS**
OFFICER

OPERATIONS MANAGER

NORTHEAST

**THE FRANKLIN BLOCK
75 CONGRESS STREET, SUITE 312
PORTSMOUTH, NEW HAMPSHIRE 03801
(603) 427-0800**

- **ANDREA LEFEBVRE
VICE PRESIDENT
NE REGIONAL MANAGER**

SOUTHWEST

**15770 N. DALLAS PARKWAY, SUITE 410
DALLAS, TX 75248
(888) 855-6543**

**1225 N. LOOP WEST, SUITE 909
HOUSTON, TX 77008
(800) 841-1020**

- **BOB KSIAZEK
VICE PRESIDENT
SW REGIONAL MANAGER**

CALIFORNIA REGION

**24422 AVENIDA DE LA CARLOTA, SUITE 110
LAGUNA HILLS, CALIFORNIA 92653
(800) 524-9688**

- **DORIS JOHNSON
VICE PRESIDENT
REGIONAL MANAGER**

- **BLAYNE HARVEY
VICE PRESIDENT
PRODUCTION MANAGER**

**3160 CROW CANYON ROAD
SUITE 250
SAN RAMON, CA 94583
(877) 215-5017**

- **SHERYL YU
ASSISTANT VICE PRESIDENT**

OPERATIONS MANAGER

FLORIDA

**350 N. LAKE DESTINY DRIVE, SUITE 300
MAITLAND, FL 32751-7122
(407) 659-7752**

- **TOM MCMAHON
REGIONAL MANAGER**
- **BOB HILL
OPERATIONS MANAGER**
- **JERRY R. DONGILLI, JR.
OFFICER**
- **LINDA K. FRIDAY
OFFICER**

**12510 WORLD PLAZA LANE, BLDG 41, STE 1
FORT MYERS, FL 32751
(877) 734-6944
(SATELLITE BRANCH)**

RETAIL DIVISION

**717 NORTH COURTHOUSE ROAD
RICHMOND, VIRGINIA 23236
(804) 794-5242**

- **MONIKA FITZGERALD
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE**

RICHMOND

**7229 FOREST AVENUE, SUITE 102
RICHMOND, VIRGINIA 23226
(804) 673-0944**

REGIONAL OFFICE

**7229 FOREST AVENUE, SUITE 102
RICHMOND, VA 23226
(804) 673-0944**

- **PHILIP J. MCEWEN**
SENIOR VICE PRESIDENT
- **OTHO WILLIAM COON**
OFFICER
- **ORETHA E. GAYLOR**
ASSISTANT VICE PRESIDENT
- **JAMES E. CAIN**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **JOHN J. BLAUVELT**
ASSISTANT VICE PRESIDENT
- **PATRICIA AVERY**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER
- **MARK SAURS**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER
- **LINDA MELTON**
ASSISTANT VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- **JAMES W. HINER**
ASSISTANT VICE PRESIDENT
- **WILLIAM I SNEAD**
OFFICER

COLONIAL HEIGHTS
2493 BOULEVARD
COLONIAL HEIGHTS, VIRGINIA 23834
(804) 526-7232

- **TRACY Y KOONTZ**
ASSISTANT VICE PRESIDENT
- **WORLEY WAYNE MCCLELLAN**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

SOUTH RICHMOND
BOULEDERS III, SUITE 660
1100 BOULEDERS PARKWAY
RICHMOND, VIRGINIA 23225
(804) 320-9099

- **STEPHEN T. THACKER**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **CHARLES HECHLER**
ASSISTANT VICE PRESIDENT
- **DONALD PIETRAS**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER
- **SHELLEY C. HORTON**
ASSISTANT VICE PRESIDENT
ASSISTANT BRANCH MANAGER
- **RONALD M. HARRELL**
ASSISTANT VICE PRESIDENT

SO. RICHMOND SATELLITE
BRANDERMILL BRANCH
13001 HULL STREET ROAD
MIDLOTHIAN, VA 23112
(804) 782-7661

MECHANICSVILLE
7443 LEE DAVIS ROAD
SUITE 205
MECHANICSVILLE, VA 23111
559-2493

NEWPORT NEWS
11817 CANON BOULEVARD, SUITE 502
NEWPORT NEWS, VIRGINIA 23606
(757) 873-7920

- **GEORGE F. LIAKOS**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- **PAM R. CARMEAN**

**ASSISTANT VICE PRESIDENT
ASSISTANT BRANCH MANAGER**

- **RICHARD L. LEWIS
VICE PRESIDENT**
- **MELANIE L. SHOWALTER
OFFICER**

**NEWPORT NEWS SATELLITE
WILLIAMSBURG
120 MONTICELLO AVE.
WILLIAMSBURG, VA 23185
(757) 220-2943**

**NEWPORT NEWS METRO
729 THIMBLE SHOALS BLVD.
SUITE 7-B
NEWPORT NEWS, VA 23606
(757) 873-0094**

**VIRGINIA BEACH
564 LYNNHAVEN PARKWAY, SUITE 300
VIRGINIA BEACH, VIRGINIA 23452
(804) 431-4876**

- **V. MARIE KEETER
ASSISTANT VICE PRESIDENT
ASSISTANT BRANCH MANAGER**
- **TERESA JACKSON
RESIDENTIAL LOAN OFFICER**
- **STEVEN ROCKEFELLER
VICE PRESIDENT**
- **JEAN L. RAGLAND
OFFICER**
- **SARAH BARRIE STEDFAST
ASSISTANT VICE PRESIDENT**

OUTER BANKS

PO BOX 2116

KITTY HAWK, NC 27979

(252) 255-1515

ROANOKE

4005 ELECTRIC ROAD, SUITE 300

ROANOKE, VIRGINIA 24018

(540) 982-3200

- **SUE A. LAPRADE**
OFFICER

CHARLOTTESVILLE

2330 COMMONWEALTH DRIVE, SUITE 300

CHARLOTTESVILLE, VIRGINIA 22906

(804) 979-6003

- **CHARLES ERIC FORSMAN**
ASSISTANT VICE PRESIDENT

DANVILLE

349 PINEY FOREST ROAD

DANVILLE, VIRGINIA 24540

(804) 792-0363

- **DALE CASTIGLIONE**
VICE PRESIDENT
BRANCH MANAGER

HARRISONBURG

370F NEFF AVENUE

HARRISONBURG, VIRGINIA 22801

(540) 568-1056

- **CINDY L. KINGREE**
OFFICER

LYNCHBURG

3723 OLD FOREST ROAD

LYNCHBURG, VIRGINIA 24501

(804) 847-2113

- LINDA WINDSOR-TIPPIE
VICE PRESIDENT
BRANCH MANAGER

MARTINSVILLE

134 EAST CHURCH STREET
MARTINSVILLE, VIRGINIA 24115
(540) 666-8339

- TODD GRUETTNER
VICE PRESIDENT
BRANCH MANAGER

RADFORD

1000 NORWOOD STREET
RADFORD, VIRGINIA 24141
(540) 731-9262

- JUDY RITTER
VICE PRESIDENT
BRANCH MANAGER

RADFORD SATELLITE

15 SPRADLIN FARM DRIVE
CHRISTIANSBURG, VA 24073
(540) 731-9276

MARTINSBURG, WVA

1448-1 EDWIN MILLER BOULEVARD
MARTINSBURG, WVA 25401
(304) 262-9379

- JOYCE GARRISON
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

MARTINSBURG SATELLITE

16575 MONETA ROAD
HALE'S FORD PROFESSIONAL CENTER
2ND FLOOR
MONETA, VA 24121
(540) 982-3300

WINCHESTER

**124 W. PICCADILLY STREET
WINCHESTER, VIRGINIA 22601
(540) 722-7285**

- **MARK LYNCH
ASSISTANT VICE PRESIDENT
BRANCH MANAGER**

GREATER WASHINGTON REGION

ANNANDALE

**7617 LITTLE RIVER TURNPIKE, SUITE 220
ANNANDALE, VIRGINIA 22003
(703) 813-4000**

- **MICHAEL M. ONUFRYCHUK, JR.
VICE PRESIDENT**
- **SHANNON WILLIAMS
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**
- **THOMAS F. DONOHOE
VICE PRESIDENT
RESIDENTIAL BUILDER SERVICES MANAGER**
- **ANN GARRISON
VICE PRESIDENT
BRANCH MANAGER II**
- **DARLENE TOOMER
OFFICER**
- **FRANK DONNELLY
ASSISTANT VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE AND BANK
SERVICES MANAGER**
- **DEAM MAY
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**
- **RICHARD J. DONOHOE
OFFICER**

- **GAMMON EDWARD ROHRBACH**
OFFICER

- **ROBERT M. SHUPP**
OFFICER

FAIRFAX
4020 UNIVERSITY DRIVE
SUITE 301
FAIRFAX, VA 22030
(703) 838-3150

BEL AIR, MARYLAND
2107 LAUREL BUSH ROAD, SUITE 304
BEL AIR, MARYLAND 21015
(410) 569-0055

- **ED NAWOROL**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

CULPEPER, VIRGINIA
105 NORTH MAIN STREET, SUITE 201
CULPEPPER, VIRGINIA 22701
(540) 825-1093

- **L.W. CARITHERS**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER
- **LOU ANN CARITHERS**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

MARYLAND REG'L OFFICE
600 JEFFERSON PLAZA, SUITE 206
ROCKVILLE, MD 20852

- **PATRICK J. CASEY**
SENIOR VICE PRESIDENT
REGIONAL MANAGER
- **RUTH M. GRUBBS**
VICE PRESIDENT
REGIONAL BANK SERVICES MANAGER

GWR

**120 EAST BALTIMORE STREET
BALTIMORE, MD 21202
(410) 986-1612**

FREDERICKSBURG, VIRGINIA

**1924 WILLIAM STREET
FREDERICKSBURG, VIRGINIA 22401
(540) 899-5600**

- **PHILIP A. KING
VICE PRESIDENT
BRANCH MANAGER II**
- **KELLY S. DENDIS
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**

GREENBELT, MARYLAND

**7501 GREENWAY CENTER DRIVE, SUITE 840
GREENBELT, MARYLAND 20770
(301) 507-6060**

- **PAUL J. RICHARDSON
VICE PRESIDENT
BRANCH MANAGER**

LOUDOUN

**11 PIDGEON HILL DRIVE
STERLING, VIRGINIA 21065
(703) 838-3520**

- **JOHN F. SLYE
VICE PRESIDENT
BRANCH MANAGER II**
- **B. HOLLIDAY H. HUDIMAC
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**
- **CHRISTINE C. FLOWERS
BRANCH OPERATIONS MANAGER/OFFICER**

ROCKVILLE, MARYLAND

**600 JEFFERSON PLAZA, SUITE 205
ROCKVILLE, MARYLAND 20852
(301) 762-0800**

- **WILLIAM WORTHY
VICE PRESIDENT
BRANCH MANAGER**
- **TRACY LYN MILOSEVICH
OFFICER**

FREDERICK, MARYLAND

**30 WEST PATRICK STREET
FREDERICK, MARYLAND 21701
301-695-4889**

- **BONNIE DEIBLER
VICE PRESIDENT**
- **SUSAN SLAUGHTER
OFFICER**

TOWSON, MARYLAND

**658 KENILWORTH DRIVE
TOWSON, MARYLAND 21204**

- **JIMMY YERMAN
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

SOUTHERN MARYLAND

**601 POST OFFICE ROAD, SUITE 1-C
WALDORF, MARYLAND 20602
(301) 870-6969**

- **MICHAEL R. FOSTER
VICE PRESIDENT
BRANCH MANAGER II**
- **DIANE TURNER
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**
- **ELIZABETH A. SHENK
BRANCH OFFICER**

WOODBIDGE

12731 DIRECTORS LOOP
WOODBIDGE, VIRGINIA 22192
(703) 838-3150

MANASSAS, VIRGINIA

8751 SUDLEY ROAD
MANASSAS, VIRGINIA 22110
(703) 335-0385

YORK, PA

2651 CARNEGIE ROAD
YORK, PA 17402

- PAUL F. MALSTROM
VICE PRESIDENT
BRANCH MANAGER
- SAMUEL MILLER
OFFICER

EASTERN SHORE REGION

SALISBURY

306 WEST CARROLL STREET
SALISBURY, MARYLAND 21801
(410) 749-8237

- JAMES R. FLOWERS
VICE PRESIDENT
BRANCH MANAGER
- JOAN A. MURPHY
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER

EASTON, MARYLAND

30 N. HARRISON STREET, SUITE 201
EASTON, MARYLAND 21601
(410) 770-3100

ANNE ARUNDEL

1111 BENFIELD BOULEVARD, SUITES 114-115
MILLERSVILLE, MD 21108
(410) 729-8850

- DADID BACA
VICE PRESIDENT
BRANCH MANAGER
- JAMIE ANDERSON
OFFICER
BRANCH OPERATIONS MANAGER
- SUSAN WILKINS
ASSISTANT VICE PRESIDENT
COMMUNITY OUTREACH MANAGER

MID-SOUTH REGION

MYRTLE BEACH

48TH EXECUTIVE COURT, SUITE 124
1117 48TH AVENUE NORTH
MYRTLE BEACH, SC 29577
(803) 449-0015

- JUDITH MARTEL
RESIDENTIAL LOAN OFFICER
- JOSEPH L. HOWE, JR
ASSISTANT VICE PRESIDENT

GREENVILLE, SOUTH CAROLINA

HAYWOOD COMMONS
1212 HAYWOOD ROAD, SUITE 300-C
GREENVILLE, SC 29615
(864) 286-1323

- CYNTHIA M. ECHOLS
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

HILTON HEAD ISLAND, SOUTH CAROLINA

92-D MAIN STREET
HILTON HEAD ISLAND, SC 29926
(843) 342-9641

FAYETTVILLE REGIONAL OFFICE

**4200 MORGANTOWN ROAD, SUITE 8 & 9
FAYETTVILLE, NC 28314
(910) 487-6102**

- **GARY COOPER
REGIONAL MANAGER**
- **DEBBIE GODWIN
REGIONAL OPERATIONS MANAGER**

M.BEACH SATELLITE OFFICE

**6209 OLEADER DRIVE, SUITE A2
WILMINGTON, NC 28403
(910) 791-0969**

ST. MARY'S

**4499 HIGHWAY 40 EAST
SUITE A
ST. MARY'S, GA 34558
(912) 729-6962**

RALEIGH

**5942-B SIX FORKS ROAD
TWIN FORKS OFFICE PARK
RALEIGH, NC 27609
(919-870-6500**

DURHAM

**3100 TOWER BOULEVARD
SUITE 1600
DURHAM, NC 27707
(919) 419-1964**

DURHAM SATELLITE

**1503 ELM STREET
SUITE G
SANFORD, NC 27330**

MID WEST REGION

MID WEST REGIONAL OFFICE
9825 KENWOOD ROAD
SUITE 202
CINCINNATI, OH 45242
(513) 984-4666

- ED HENSLEY
FIRST VICE PRESIDENT
REGIONAL MANAGER
- TAMARA R. KINSER
ASSISTANT VICE PRESIDENT

CINCINNATI SATELLITE
4342 HARRISON AVENUE
CINCINNATI, OH 45211
(513) 598-4450

CINCINNATI SATELLITE II
3677 ROUTE 60 EAST, BAY #11
BARBOURSVILLE, WV 25504

LOUISVILLE
6500 GLENRIDGE PARK PLACE
SUITE 11
LOUISVILLE, KY 40222
(866) 256-4989

- ROB HICKERSON
BRANCH MANAGER

NORTHERN KENTUCKY
2337 BUTTERMILK CROSSINGS
CRESCENT SPRINGS, KY 41017
(859) 426-0300

- PHIL LEONHARD
BRANCH MANAGER

INDIANAPOLIS

ONE WOODFIELD CROSSING
8330 WOODFIELD CROSSING BOULEVARD
SUITE 175
INDIANAPOLIS, IN 46240
(317) 469-4700

NORTHEAST REGION

145 PINELAWN ROAD
TWO GREENWAY PLAZA
SUITE 330 NORTH
MELVILLE, NY 11747
(631) 293-0700

- CHARLES CHEESEMAN
REGIONAL MANAGER
- LIESBETH SCHOEN
REGIONAL OPERATIONS MANAGER

MELVILLE SATELLITE

5020 ROUTE 9W
SUITE 104
NEWBURGH, NY 12550
(845) 569-2195

MELVILLE SATELLITE II

520 WHITE PLAINS ROAD
SUITE 500
TARRYTOWN, NY 10591
(914) 333-7788

NORTH ATLANTIC REGION

100 WALNUT AVENUE
3RD FLOOR
CLARK, NJ 07066

- PETER ALVAREZ
REGIONAL MANAGER



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

Corporations Division
100 North Main Street, Providence, RI 02903-1335
401-222-3040

PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2001
Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **72299** 2. Name of Corporation **SunTrust Mortgage, Inc.**

3. Street Address Principal Business Office

901 Semmes Avenue

4. Business Phone No.

804-291-0928

5. State of Incorporation
VIRGINIA

City

Richmond

State

VA

Zip

23224

8148

7. Brief Description of the Character of Business Conducted in Rhode Island

Residential Mortgage lending- originate, sell, service & purchase mortgage loans (first & junior)

8. NAMES AND ADDRESSES OF THE OFFICERS ("X" BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

President Name

Sterling Edmunds, Jr.

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Secretary Name

J. Page Wittkamp

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Executive President Name

Ralph B. Carrigan

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Treasurer Name

Robert S. Reynolds

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

9. NAMES AND ADDRESSES OF THE DIRECTORS ("X" BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name

Sterling Edmunds, Jr.

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Director Name

Robert S. Reynolds

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Director Name

Ralph B. Carrigan

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

Director Name

Street Address

City

State

Zip

10. SHARES AUTHORIZED ("X" BOX FOR ATTACHMENT)

AUTHORIZED SHARES

Number of Shares **3000**

Class/Series **common**

Par Value **\$100**

3,000 COMM \$100.00 PAR

11. SHARES ISSUED ("X" BOX FOR ATTACHMENT)

ISSUED SHARES

Number of Shares

2,210*

Class/Series

common

Par Value

\$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date: 2/16

Check No. 1672

By: [Signature]

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Harriette A. Andrews 2/13/01
Signature of Officer Date

Harriette A. Andrews

Print or Type Name of Officer

Assistant Corporate Secretary

Title of Officer



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

James R. Langevin, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903-1335
401-222-3040



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 2000
Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **72299** 2. Name of Corporation **SunTrust Mortgage, Inc.**
3. Street Address Principal Business Office _____ City _____ State _____ Zip _____
4. Business Phone No. _____ 5. State of Incorporation **VIRGINIA** 6. SIC Code **6148**
7. Brief Description of the Character of Business Conducted in Rhode Island _____

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

President Name Sterling Edmunds, Jr. Street Address 901 Semmes Ave. City Richmond State VA Zip 23224	Exec Vice President Name Richard S. Brynildsen Street Address 901 Semmes Ave. City Richmond State VA Zip 23224
Secretary Name Robert D. Bouck Street Address 901 Semmes Ave. City Richmond State VA Zip 23224	Treasurer Name Robert S. Reynolds Street Address 901 Semmes Ave. City Richmond State VA Zip 23224

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) FILL IN SPACES BEFORE USING ATTACHMENTS

Director Name Sterling Edmunds, Jr. Street Address 901 Semmes Ave. City Richmond State VA Zip 23224	Director Name Richard S. Brynildsen Street Address 901 Semmes Ave. City Richmond State VA Zip 23224
Director Name Ralph B. Carrigan Street Address 901 Semmes Ave. City Richmond State VA Zip 23224	Director Name Robert S. Reynolds Street Address 901 Semmes Ave. City Richmond State VA Zip 23224

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES
Number of Shares **3000** Class/Series **common** Par Value **\$100**

3,000 COMM \$100.00 PAR

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES
Number of Shares **2,210** Class/Series **common** Par Value **\$100**

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date **2/25/00** **00. WJ 42 E 57 831**
Check No. **83942**
By _____
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Harriette A. Andrews
Signature of Officer _____ Date _____

Harriette A. Andrews
Print or Type Name of Officer
Licensing Officer/Asst. Corporate Secretary
Title of Officer



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

James R. Langevin, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903 1335
401 277-3040



PROFIT CORPORATION ANNUAL REPORT FOR THE YEAR 99

Filing Period: January 1-March 1 • Filing Fee: \$50.00

FORM MUST BE TYPED IN BLACK

1. Corporate ID No.

2. Name of Corporation

72299

CRESTAR MORTGAGE CORPORATION

3. Street Address Principal Business Office

901 Semmes Ave.

City

Richmond

State

VA

Zip

23224

4. Business Phone No.

(804) 291-0014

5. State of Incorporation

VIRGINIA

6. SIC Code

6148

7. Brief Description of the Character of Business Conducted in Rhode Island Residential mortgage lending - originate, sell, service & purchase mortgage loans (first & Junior liens)

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT) XX

President Name

Marc C. Smith

EX Vice President Name

Sterling Edmunds

Street Address

901 Semmes Avenue

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

City

Richmond

State

VA

Zip

23224

Secretary Name

Robert D. Bouck

Treasurer Name

Robert S. Reynolds

Street Address

901 Semmes Avenue

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

City

Richmond

State

VA

Zip

23224

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) X

Director Name

Marc C. Smith

Director Name

Richard S. Brynildsen

Street Address

901 Semmes Avenue

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

City

Richmond

State

VA

Zip

23224

Director Name

Sterling Edmunds, Jr.

Director Name

William C. Stoll

Street Address

901 Semmes Avenue

Street Address

901 Semmes Avenue

City

Richmond

State

VA

Zip

23224

City

Richmond

State

VA

Zip

23224

10. SHARES AUTHORIZED (*X* BOX FOR ATTACHMENT)

A. AUTHORIZED SHARES

Number of Shares 3,000 Class/Series Common Par Value \$100

11. SHARES ISSUED (*X* BOX FOR ATTACHMENT)

ISSUED SHARES

Number of Shares 2,210 Class/Series Common Par Value \$100

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee

File Date: March 1, 99

Check No.: 70509

By: [Signature]

FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Harriette A. Andarews _____
Signature of Officer Date

Harriette A. Andarews

3/3/99

Print or Type Name of Officer

Licensing Officer/Asst. Corp. Sec.

Title of Officer

NATIONAL WHOLESALE UNDERWRITING MANAGER

- **ROBIN O'CONNELL**
RETAIL LEAD UNDERWRITER/OFFICER
- **JOHN O'CONNELL**
MORTGAGE LOAN LEAD UNDERWRITER/OFFICER

PRODUCTION GROUP OPERATIONS

- **JOANN N. CLACK**
SENIOR VICE PRESIDENT
PRODUCTION GROUP OPERATIONS MANAGER
- **VICTORIA BODIN**
ASSISTANT VICE PRESIDENT
- **DORINDA SMITH**
VICE PRESIDENT

PRODUCTION GROUP OPERATIONS SUPPORT

- **CARRIE L. LUCAS**
VICE PRESIDENT
OPERATIONS ANALYST
- **DONNA BRINKLEY**
PURCHASE OPERATIONS MANAGER
OFFICER

PRODUCTION COMPLIANCE

- **JEAN S. MILES**
VICE PRESIDENT
PRODUCTION GROUP PURCHASE OPERATIONS MANAGER

PRODUCTION GROUP RESOURCE CENTER

- **MARGARET ZEIGLER**
VICE PRESIDENT
PRODUCTION GROUP TRAINING MANAGER

- CAROL WARTHAN
ASSISTANT VICE PRESIDENT
PRODUCTION TRAINING OFFICER
- ANN M. HOPPER
PRODUCTION GROUP LOAN OFFICER
LOAN CREDIT MANAGER
- CLAUDIA M. TYLER
RESOURCE CENTER ANALYST/TRAINER/OFFICER
- VELDA V. MCNEIL
RESIDENTIAL PRODUCTION OFFICER
- ROBIN REED
ASSISTANT VICE PRESIDENT
TRAINING MANAGER
- MARY WHITE
RESOURCE CENTER ANALYST/TRAINER/OFFICER
- EILEEN GILES
RESOURCE CENTER ANALYST/OFFICER
- ANN SENSABAUGH
RESOURCE CENTER ANALYST/OFFICER
- VALERIE CARICOFÉ
RESOURCE CENTER ANALYST/OFFICER

PRODUCTION GROUP CONTRUCTION PERMANENT

- MELBA M. PRATT
VICE PRESIDENT
CONSTRUCTION LENDING MANAGER
- PATRICIA EDWARDS
CONSTRUCTION LOAN ADMINISTRATOR/OFFICER

BROKER SALES

- JAMES R. CASSIDY
SENIOR VICE PRESIDENT
NATIONAL WHOLESALE PRODUCTION MANAGER

REGION I - MIDWEST

**1920 N. THOREAU DRIVE, SUITE 161
SCHAUMBURG, ILLINOIS 60173
(708) 397-1130**

- **ALEX JACOBS
SENIOR VICE PRESIDENT
WESTERN DIVISION PRODUCTION MANAGER**
- **ROBIN PRICE
VICE PRESIDENT
LEAD UNDERWRITER**
- **SANDRA R. KLEM
VICE PRESIDENT
REGIONAL MANAGER-BROKER**
- **DORIS JOHNSON
VICE PRESIDENT
REGIONAL MANAGER/CALIFORNIA**

REGION II - ROCKY MOUNTAIN

**5460 SOUTH QUEBEC STREET, SUITE 200
ENGLEWOOD, CO 80111
(303) 368-4600**

- **THOMAS BROWN
ASSISTANT VICE PRESIDENT
PRODUCTION MANAGER**

REGION III - SOUTHEAST

**5311-77 CENTER DRIVE, SUITE 66
CHARLOTTE, NC 28217
(704) 527-7475**

- **TERI GETTINGS
VICE PRESIDENT
REGIONAL MANAGER**

REGION IV - MID ATLANTIC

RICHMOND

**901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 291-0162**

- **SUZANNE HENDRICKS
VICE PRESIDENT
REGIONAL MANAGER**

REGION V - NORTHEAST

**THE FRANKLIN BLOCK
75 CONGRESS STREET, SUITE 312
PORTSMOUTH, NEW HAMPSHIRE 03801
(603)427-0800**

- **ANDREA LEFEBVRE
VICE PRESIDENT
REGIONAL MANAGER**

REGION VI - SOUTHWEST

**1225 NORTH LOOP WEST, SUITE 909
HOUSTON, TEXAS 77008
(713) 802-2891**

- **MAURY S. VEEDALL
VICE PRESIDENT
REGIONAL BROKER PRODUCTION MANAGER**

REGION VII - LAGUNA HILLS, CALIFORNIA

**24422 AVENIDA DE LA CARLOTA, SUITE 110
LAGUNA HILLS, CALIFORNIA 92653
(714) 770-1245**

- **RICK GARDNER
VICE PRESIDENT
REGIONAL MANAGER - BROKER**
- **MICHAEL B. WITTE
VICE PRESIDENT**

REGION VIII - FLORIDA

1101 N. LAKE DESTINY DRIVE, SUITE 100
MAITLAND, FL 32751-7122
(407) 661-1101

RETAIL NATIONAL PRODUCTION

- BARRY R. SHENTON
EXECUTIVE VICE PRESIDENT
RETAIL DIVISION HEAD

RETAIL PRODUCTION SUPPORT

- HAROLD I. BROOKS
SENIOR VICE PRESIDENT
- BARBARA MCGUFFIN
VICE PRESIDENT
MANAGEMENT ANALYST
- ARTHUR D. ALLEN
ASSISTANT VICE PRESIDENT
RESIDENTIAL RETAIL ANALYST/TRAINER

COMMUNITY LENDING/BANK CROSS-SELL

- LISA M. FAGAN
VICE PRESIDENT

MID-ATLANTIC FINANCIAL GROUP DIVISION

717 NORTH COURTHOUSE ROAD
RICHMOND, VIRGINIA 23236
(804) 794-5242

- JOHN (JACK) CARROLL
PRESIDENT
- JOANN KISTNER
EXECUTIVE VICE PRESIDENT

- ANTHONY P. RENALDI
VICE PRESIDENT
MANAGER
- RICHARD L. LEWIS
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- JOSEPH H. DALTON
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- H. CARLETON KING
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- ROBERT W. TURNER
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- MONIKA FITZGERALD
VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- CAROL RUNYON
ASSISTANT VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- SARAH STEDFAST
ASSISTANT VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- ALICE OLDAKER
ASSISTANT VICE PRESIDENT
UNDERWRITING MANAGER
- KATHY JOYCE
ASSISTANT VICE PRESIDENT
ASSISTANT MANAGER PROCESSING
- VERNITA C. WEBBER
ASSISTANT VICE PRESIDENT
OPERATIONS MANAGER

CAPITAL REGION

RICHMOND

**2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 672-6228**

- **PHILIP J. MCEWEN
SENIOR VICE PRESIDENT
RESIDENTIAL REGIONAL MANAGER**
- **ORETHA GAYLOR
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR**
- **JAMES E. CAIN
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II**
- **JOHN J. BLAUVELT
RESIDENTIAL LOAN OFFICER**
- **PATRICIA AVERY
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**
- **MARK SAURS
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

RICHMOND METRO

**2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 572-6228**

- **LINDA MELTON
ASSISTANT VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER**

COLONIAL HEIGHTS

**2493 BOULEVARD
COLONIAL HEIGHTS, VIRGINIA 23834
(804) 526-7232**

- **CATHERINE A. HARRELL**

**VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II**

- **WORLEY WAYNE MCCLELLAN
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

**SOUTH RICHMOND
BOULEDERS III, SUITE 660
1100 BOULEDERS PARKWAY
RICHMOND, VIRGINIA 23225
(804) 320-9099**

- **STEPHEN T. THACKER
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II**
- **AMY HOWELL
ASSISTANT VICE PRESIDENT**
- **CHARLES HECHLER
ASSISTANT VICE PRESIDENT**
- **O. WILLIAM COON
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**
- **DONALD PIETRAS
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

EASTERN REGION

**NEWPORT NEWS
11817 CANON BOULEVARD, SUITE 502
NEWPORT NEWS, VIRGINIA 23606
(757) 873-7920**

- **GEORGE F. LIAKOS
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER**
- **PAM R. CARMEAN
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER**

VIRGINIA BEACH

**564 LYNNHAVEN PARKWAY, 2ND FLOOR
VIRGINIA BEACH, VIRGINIA 23452
(804) 431-4876**

- **RUSSELL S. HEATH, JR.
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER**
- **V. MARIE KEETER
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER**
- **TERESA JACKSON
RESIDENTIAL LOAN OFFICER**
- **CHERYL DAVIDSON
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**
- **STEVEN ROCKEFELLER
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

WESTERN REGION

ROANOKE

**4005 ELECTRIC ROAD, SUITE 300
ROANOKE, VIRGINIA 24018
(540) 982-3200**

- **DENNY G. EARLY
SENIOR VICE PRESIDENT
RETAIL MANAGER/WESTERN REGION**
- **CAROL B. DIVERS
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR**

CHARLOTTESVILLE

**2330 COMMONWEALTH DRIVE, SUITE 300
CHARLOTTESVILLE, VIRGINIA 22906
(804) 979-6003**

- **TONI HOERMAN
MORTGAGE LOAN REPRESENTATIVE/OFFICER**

DANVILLE

**349 PINEY FOREST ROAD
DANVILLE, VIRGINIA 24540
(804) 792-0363**

- **DALE CASTIGLIONE
VICE PRESIDENT
BRANCH MANAGER**

HARRISONBURG

**370F NEFF AVENUE
HARRISONBURG, VIRGINIA 22801
(540) 568-1056**

- **DONALD E. EARMAN, JR.
VICE PRESIDENT
BRANCH MANAGER**

LYNCHBURG

**3723 OLD FOREST ROAD
LYNCHBURG, VIRGINIA 24501
(804) 847-2113**

- **LINDA WINDSOR-TIPPIE
VICE PRESIDENT
BRANCH MANAGER**

MARTINSVILLE

**134 EAST CHURCH STREET
MARTINSVILLE, VIRGINIA 24115
(540) 666-8339**

- **TODD GRUETTNER
VICE PRESIDENT
BRANCH MANAGER**
- **DEBRA S. MERRIMAN
ASSISTANT BRANCH MANAGER/OFFICER**

RADFORD

**1000 NORWOOD STREET
RADFORD, VIRGINIA 24141
(540) 731-9262**

- JUDY RITTER
VICE PRESIDENT
BRANCH MANAGER

WINCHESTER

158 FRONT ROYAL PIKE, SUITE 108
WINCHESTER, VIRGINIA 22604
(540) 722-7285

- MARK LYNCH
LOAN ORIGINATOR/OFFICER

GREATER WASHINGTON REGION

ANNANDALE

7617 LITTLE RIVER TURNPIKE, SUITE 220
ANNANDALE, VIRGINIA 22003
(703) 813-4000

- MICHAEL M. ONUFRYCHUK, JR.
VICE PRESIDENT
- SHANNON WILLIAMS
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER
- THOMAS F. DONOHOE
ASSISTANT VICE PRESIDENT
RESIDENTIAL BUILDER SERVICES MANAGER
- ANN GARRISON
VICE PRESIDENT
BRANCH MANAGER II
- DARLENE TOOMER
OFFICER

- **FRANK DONNELLY**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

BEL AIR, MARYLAND
2107 LAUREL BUSH ROAD, SUITE 102
BEL AIR, MARYLAND 21015
(410) 569-0055

- **JOEL EPSTEIN**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER

CULPEPER, VIRGINIA
105 NORTH MAIN STREET
CULPEPPER, VIRGINIA 22701
(540) 825-1093

- **MIKE ONUFRYCHUK**
VICE PRESIDENT

DC METRO
7617 LITTLE RIVER TURNPIKE, SUITE 110
ANNANDALE, VIRGINIA 22003
(703) 813-4050

- **PATRICK J. CASEY**
SENIOR VICE PRESIDENT
REGIONAL MANAGER
- **SUE ROLES**
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR

FREDERICKSBURG, VIRGINIA
1924 WILLIAM STREET
FREDERICKSBURG, VIRGINIA 22401
(540) 899-5600

- **PHILIP A. KING**
VICE PRESIDENT
BRANCH MANAGER II
- **KELLY S. DENDIS**

**ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**

GREENBELT, MARYLAND
7501 GREENWAY CENTER DRIVE, SUITE 840
GREENBELT, MARYLAND 20770
(301) 507-6060

- **PAUL J. RICHARDSON**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

LOUDOUN
11 PIDGEON HILL DRIVE
STERLING, VIRGINIA 21065
(703) 838-3520

- **JOHN F. SLYE**
VICE PRESIDENT
BRANCH MANAGER II
- **B. HOLLIDAY HOOPES**
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

PRINCE FREDERICK, MARYLAND
55 CHURCH STREET
PRINCE FREDERICK, MARYLAND 20678
(410) 535-4343

- **JANET E. HORTON**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

ROCKVILLE, MARYLAND
600 JEFFERSON PLAZA, SUITE 205
ROCKVILLE, MARYLAND 20852
(301) 762-0800

- **JOEL EPSTEIN**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **SUSAN P. MCLAUGHLIN**

**ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**

SOUTHERN MARYLAND

**601 POST OFFICE ROAD, SUITE 1-C
WALDORF, MARYLAND 20602
(301) 870-6969**

- **MICHAEL R. FOSTER
VICE PRESIDENT
BRANCH MANAGER II**
- **DIANE TURNER
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER**
- **ELIZABETH A. SHENK
BRANCH OFFICER**

WOODBIDGE

**12731 DIRECTORS LOOP
WOODBIDGE, VIRGINIA 22192
(703) 838-3150**

LEXINGTON PARK

**22776 THREE NOTCH ROAD, SUITE 202
LEXINGTON PARK, MD 20619
(301) 862-0030**

- **HELEN SOUDER
VICE PRESIDENT
BRANCH MANAGER**

EASTERN SHORE REGION

SALISBURY

**306 WEST CARROLL STREET
SALISBURY, MARYLAND 21801
(410) 749-8237**

- JAMES R. FLOWERS
VICE PRESIDENT
BRANCH MANAGER
- JOAN A. MURPHY
ASSISTANT VICE PRESIDENT
BRANCH OPERATIONS MANAGER

MYRTLE BEACH REGION

SOUTH CAROLINA

MYRTLE BEACH

48TH EXECUTIVE COURT, SUITE 124
1117 48TH AVENUE NORTH
MYRTLE BEACH, SC 29577
(803) 449-0015

- JOHN M. PRUITT
VICE PRESIDENT
REGIONAL MANAGER
- BETSY ANTHONY
RESIDENTIAL LOAN OFFICER
- JUDITH MARTEL
RESIDENTIAL LOAN OFFICER

NORTH CAROLINA

WILMINGTON

3806 1/2 PARK AVENUE
WILMINGTON 28403
(910) 392-7777

RALEIGH

5942 B SIX FORKS ROAD
TWIN FORKS OFFICE PARK
RALEIGH, NC 27609
(919) 870-6500

- SHIRLEY HENSLEY
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

DURHAM

**3100 TOWER BOULEVARD, SUITE 1600
DURHAM, NC 27707**

- **DONALD WAYNE THOMPSON
ASSISTANT VICE PRESIDENT
BRANCH MANAGER**

FLORIDA REGION

BOCA RATON

**398 WEST CAMINO GARDENS BOULEVARD, SUITE 101
BOCA RATON, FL 33432
(561) 417-9330**

- **GARY GOULD
MORTGAGE REGIONAL MANAGER
VICE PRESIDENT**
- **JOHN C. BYRAM
ASSISTANT VICE PRESIDENT
BRANCH MANAGER**
- **DONNA M. SMITH
ASSISTANT VICE PRESIDENT
REGIONAL OPERATIONS MANAGER**
- **RONNA P. MYERS
OFFICER/ASSISTANT BRANCH MANAGER**

ALTAMONTE SPRINGS

**237 SOUTH WESTMONT DRIVE
ALTAMONTE SPRINGS, FL 32714
(407) 786-9000**

- **BRIAN C. HILL
ASSISTANT VICE PRESIDENT
BRANCH MANAGER**
- **KATHLEEN L. LINTON
OFFICER/ASSISTANT BRANCH MANAGER**

FORT MYERS

7920 COLLEGE PARKWAY, SUITE 307
FORT MYERS, FLORIDA 33907
(941) 278-1212

- J. DOUGLAS RUSHING
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

JACKSONVILLE

6900 PHILLIPS HIGHWAY
SUITES 26 AND 27
JACKSONVILLE, FL 32216
(904) 296-1111

- SUSAN CASSADY
BRANCH OPERATIONS MANAGER
OFFICER

PALM BEACH GARDENS

4114 NORTHLAKE BOULEVARD, SUITE 301
PALM BEACH GARDENS, FLORIDA 33410
(561) 775-6966

- ANTHONY J. SOTALLANO
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

PENSACOLA

7140 NORTH 9TH AVENUE
PENSACOLA, FLORIDA 32504
(904) 479-2300

- WILLIAM BLACKMON
VICE PRESIDENT
AREA MANAGER

- **BONNIE LEACH**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER
- **TERESA REYNOLDS**
ASSISTANT BRANCH MANAGER/OFFICER

NAVARRE

FOX DEN PLAZA, UNIT C
9428 NAVARRE PARKWAY
NAVARRE, FLORIDA 32566
(904) 939-9010

- **DONALD T. WEST**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

MELBOURNE

2955 PINEDA CAUSEWAY, SUITE 123
MELBOURNE, FLORIDA 32940
(407) 752-4747

- **MICHAEL C. MOSS**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

GEORGIA

1531 HIGHWAY 40 EAST, SUITE A
ST. MARYS, GA 31558
(912) 729-5634



STATE OF RHODE ISLAND
AND PROVIDENCE PLANTATIONS
Office of the Secretary of State

James R. Langevin, Secretary of State
Corporations Division
100 North Main Street, Providence, RI 02903-1335
401 277-3040



PROFIT CORPORATION ANNUAL REPORT 1997

Filing Period: January 1-March 1 • Filing Fee: \$50.00

(FORM MUST BE TYPED IN BLACK)

1. Corporate ID No. **72299** 2. Name of Corporation **Crestar Mortgage Corporation**

3. Street Address Principal Business Office **901 Semmes Avenue** City **Richmond** State **VA** Zip **23224**
4. Business Phone No. **(804) 291-0014** 5. State of Incorporation **VIRGINIA** 6. SIC Code **6148**

7. Brief Description of the Character of Business Conducted in Rhode Island **Residential mortgage lending - originate, sell, service & purchase mortgage loans (first & junior liens)**

8. NAMES AND ADDRESSES OF THE OFFICERS (*X* BOX FOR ATTACHMENT)XX

President Name Marc C. Smith Street Address 901 Semmes Avenue City Richmond State VA Zip 23224 Secretary Name Robert D. Bouck Street Address 901 Semmes Avenue City Richmond State VA Zip 23224	Vice President Name Sterling Edmunds, Jr. Street Address 901 Semmes Avenue City Richmond State VA Zip 23224 Treasurer Name Position is currently vacant Street Address City Richmond State VA Zip 23224
--	--

9. NAMES AND ADDRESSES OF THE DIRECTORS (*X* BOX FOR ATTACHMENT) X

Director Name Marc C. Smith Street Address 901 Semmes Avenue City Richmond State VA Zip 23224 Director Name Sterling Edmunds, Jr. Street Address 901 Semmes Avenue City Richmond State VA Zip 23224	Director Name Richard S. Brynildsen Street Address 901 Semmes Avenue City Richmond State VA Zip 23224 Director Name John R. Purcell, Jr. Street Address 901 Semmes Avenue City Richmond State VA Zip 23224
--	---

10. SHARES AUTHORIZED AND ISSUED (*X* BOX FOR ATTACHMENT)

AUTHORIZED SHARES Number of Shares 3,000 Class/Serie Common Par Value \$100.00	ISSUED SHARES Number of Shares 2,210 Class/Serie Common Par Value \$100.00
--	--

This report must be signed in ink by either the President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee



* 7 2 2 9 9 *

File Date: **2-3-97**
Check No: **50644**
By: **10P / JFC**
FOR SECRETARY OF STATE USE ONLY

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct

Harriette A. Andrews 1/27/97
Signature of Officer Date

Harriette A. Andrews
Print or Type Name of Officer
Licensing Officer/Asst. Corp. Sec.
Title of Officer

CRESTAR MORTGAGE CORPORATION

BOARD OF DIRECTORS
AS OF JANUARY 13, 1997

MARC C. SMITH
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

STERLING EDMUNDS, JR.
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

JOHN R. PURCELL, JR.
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

RICHARD S. BRYNILDSEN
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

ROBERT S. REYNOLDS
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

**CRESTAR MORTGAGE CORPORATION
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224**

**OFFICERS
AS OF JANUARY 13, 1997**

- **MARC C. SMITH
PRESIDENT
CHIEF EXECUTIVE OFFICER**

LEGAL DIVISION

- **ROBERT D. BOUCK
SENIOR VICE PRESIDENT
MORTGAGE GENERAL COUNSEL
CORPORATE SECRETARY**
- **ALAN B. CLARK
VICE PRESIDENT
MORTGAGE DEPUTY GENERAL COUNSEL
ASSISTANT CORPORATE SECRETARY**
- **J. PAGE WITTKAMP
ASSISTANT VICE PRESIDENT
ASSISTANT GENERAL COUNSEL/FAIR LENDING AND COMPLIANCE**
- **HARRIETTE A. ANDREWS
LICENSING OFFICER
ASSISTANT CORPORATE SECRETARY**

CORPORATE TAX

- **DAVID M. SCHWARTZ
SENIOR VICE PRESIDENT**
- **MICHAEL H. PARKS
VICE PRESIDENT**

FINANCIAL ANALYSIS

- **ROBERT S. REYNOLDS
EXECUTIVE VICE PRESIDENT
STRATEGIC FINANCIAL OFFICER**

- CRAIG C. CRABTREE
FINANCIAL OPERATIONS ANALYST/OFFICER

MORTGAGE SERVICING

- JOHN R. PURCELL, JR.
SENIOR VICE PRESIDENT

COLLECTIONS AND FORECLOSURES

- JACKIE W. BALLOS
ASSISTANT VICE PRESIDENT
ASSISTANT CORPORATE SECRETARY
COLLECTIONS
- REBECCA W. SHAIA
ASSISTANT VICE PRESIDENT
ASSISTANT CORPORATE SECRETARY
FORECLOSURES

CUSTOMER RELATIONS

- PATRICIA R. ROLLINS
VICE PRESIDENT
CUSTOMER RELATIONS MANAGER
ASSISTANT CORPORATE SECRETARY
- WANDA G. RICH
ASSISTANT VICE PRESIDENT
ASSISTANT CORPORATE SECRETARY
CUSTOMER SERVICE
- PHYLLIS LEE-SPEARS
CUSTOMER SERVICE MANAGER/OFFICER
- LORRETTA ANDERSON
LOAN SERVICING OFFICER
BRANCH LIAISON
- CARYN S. FERGUSON
INSURANCE ESCROW ANALYSIS SUPERVISOR/OFFICER
- CAROLYN D. ATKINSON
SPECIAL LOANS SUPERVISOR/OFFICER

- PAUL KOTULA
CUSTOMER SERVICE MANAGER/OFFICER

SERVICING OPERATIONS

- DIANE C. P'POOL
VICE PRESIDENT
LOAN SERVICING OPERATIONS MANAGER
ASSISTANT CORPORATE SECRETARY
- DEBORAH MOBLEY
ASSISTANT VICE PRESIDENT
INVESTOR ACCOUNTING SUPERVISOR
ASSISTANT CORPORATE SECRETARY
- DORIS CARRINGTON
LOAN SERVICING OFFICER
- ROSEALMA BURTON
MERGERS AND ACQUISITIONS COORDINATOR/OFFICER
- RHONDA HUDSON
TAX SUPERVISOR/OFFICER
- LAURA H. ROSECRANS
LEAD INVESTOR ACCOUNTING ASSISTANT/OFFICER

SERVICING SYSTEMS

- JAMES J. LOFTUS
ASSISTANT VICE PRESIDENT
SERVICING SYSTEMS MANAGER
- LYNN BOGGS
SERVICING SYSTEM SPECIALIST/OFFICER
- LUTHER ATKINSON
SERVICING SYSTEM SPECIALIST/OFFICER

TRAINING AND DEVELOPMENT

- DEBRA M. RUH
ASSISTANT VICE PRESIDENT

- GABRIELLE W. BECK
LOAN SERVICING OFFICER
- SHANNON S. YOWELL
LOAN SERVICING OFFICER
- COLETTE BUCKLEY
TRAINING AND DEVELOPMENT OFFICER

RISK MANAGEMENT AND SECONDARY MARKETING

- RICHARD S. BRYNILDSEN
EXECUTIVE VICE PRESIDENT
- WARD W. JOHNSON, JR.
SENIOR VICE PRESIDENT
SECONDARY MARKETING MANAGER
- SUSAN K. HUBER
SENIOR VICE PRESIDENT
MORTGAGE PRODUCT/PROGRAM MANAGER
- KAREN D. HAWKINS
VICE PRESIDENT
- KIMBERLY B. KASTRUP
VICE PRESIDENT
MORTGAGE LOAN PRODUCT SPECIALIST
- KATHLEEN M. CRAWFORD
SECONDARY MARKETING OFFICER

STRATEGIC CREDIT DEPARTMENT

- MARY MATTHEWS
VICE PRESIDENT

QUALITY CONTROL

- JANICE MCDONALD
SENIOR RESIDENTIAL QUALITY CONTROL AUDITOR/OFFICER
- LYNN J. BIRD
RESIDENTIAL QUALITY CONTROL AUDITOR/OFFICER

- KAYE SANDERS
QUALITY CONTROL OFFICER
- JOAN CHAUNCEY
QUALITY CONTROL OFFICER

LOAN SECURITIZATION

- DEBORAH P. ELLIS
VICE PRESIDENT
LOAN DELIVERY MANAGER
ASSISTANT CORPORATE SECRETARY
- JULIE LAWSON-BROWN
LOAN DELIVERY OFFICER
ASSISTANT CORPORATE SECRETARY

PRODUCTION GROUP

- STERLING EDMUNDS, JR.
EXECUTIVE VICE PRESIDENT
PRODUCTION GROUP HEAD

CORRESPONDENT NATIONAL PRODUCTION

- J. G. CARTER
SENIOR VICE PRESIDENT
CORRESPONDENT NATIONAL PRODUCTION MANAGER
- STEVEN VALLADARES
ASSISTANT VICE PRESIDENT
CORRESPONDENT RELATIONS ADMINISTRATOR
- KELLY A. CORSO
CORRESPONDENT RELATIONS COORDINATOR/OFFICER
- MARTHA H. HENRY
CORRESPONDENT MARKETING SUPERVISOR/OFFICER

TECHNOLOGY

- BRENDA I. WILSON
SENIOR VICE PRESIDENT

- GRETA PETERS
VICE PRESIDENT
- VICTORIA BODIN
ASSISTANT VICE PRESIDENT

PRODUCTION SYSTEMS

- SEPTEMBER REEMSTEN
VICE PRESIDENT
CUSTOMER ACCESS SYSTEMS MANAGER
- WILLIAM G. DEEKENS
ASSISTANT VICE PRESIDENT
SENIOR BUSINESS ANALYST
- JANE MOORE
ASSISTANT VICE PRESIDENT
- SUSAN COMBS
ASSISTANT VICE PRESIDENT
DOCUMENTS MANAGER
- PATRICIA THOMPSON
ASSISTANT VICE PRESIDENT
MORTGAGE SYSTEMS ANALYST
- BARBARA A. KRATOCHWILL
ASSISTANT VICE PRESIDENT
MORTGAGE SYSTEMS ANALYST
- KEITH W. COLLIER
ASSISTANT VICE PRESIDENT
LAN ADMINISTRATOR
- RICHARD T. PETIT
ASSISTANT VICE PRESIDENT
CUSTOMER ACCESS SYSTEMS ANALYST
- KAREN M. GOLDEN
DATA ANALYST/OFFICER

PRODUCTION GROUP CREDIT/UNDERWRITING

- **GLENN CARTER**
SENIOR VICE PRESIDENT
PRODUCTION GROUP CREDIT MANAGER
- **DEBBIE CLEVINGER**
VICE PRESIDENT
RETAIL UNDERWRITING MANAGER
- **MARY A. CARTER**
VICE PRESIDENT
NATIONAL WHOLESALE UNDERWRITING MANAGER
- **BRENDA MATHEWS**
ASSISTANT VICE PRESIDENT
BROKER SUPPORT ADMINISTRATOR
- **SHERRY M. PRITCHETT**
ASSISTANT VICE PRESIDENT
- **CATHERINE HICKS**
ASSISTANT VICE PRESIDENT
- **DENISE J. SAWYER**
MORTGAGE LOAN LEAD UNDERWRITER/OFFICER
- **VALERIE DAVIS**
MORTGAGE LOAN UNDERWRITER/OFFICER
- **RYNN KITTS**
CORPORATE LOAN UNDERWRITER/OFFICER
- **DEBORAH LEE**
CORPORATE LOAN UNDERWRITER/OFFICER
- **JOAN W. SETTE**
CORPORATE LOAN UNDERWRITER/OFFICER
- **SHARON H. WOODY**
CORRESPONDENT UNDERWRITER/OFFICER
- **LISA A. KURTZ**
UNDERWRITER/OFFICER

- ESTELLA CLANTON
UNDERWRITER/OFFICER

PRODUCTION GROUP OPERATIONS

- JOANN N. CLACK
SENIOR VICE PRESIDENT
PRODUCTION GROUP OPERATIONS MANAGER

PRODUCTION GROUP OPERATIONS SUPPORT

- CARRIE L. LUCAS
VICE PRESIDENT
OPERATIONS ANALYST

PRODUCTION COMPLIANCE

- JEAN S. MILES
VICE PRESIDENT
PRODUCTION GROUP PURCHASE OPERATIONS MANAGER

PRODUCTION GROUP RESOURCE CENTER

- MARGARET ZEIGLER
VICE PRESIDENT
PRODUCTION GROUP TRAINING MANAGER
- CAROL WARTHAN
ASSISTANT VICE PRESIDENT
PRODUCTION TRAINING OFFICER
- ANN M. HOPPER
PRODUCTION GROUP LOAN OFFICER
LOAN CREDIT MANAGER
- CLAUDIA M. TYLER
RESOURCE CENTER ANALYST/TRAINER/OFFICER
- VELDA V. MCNEIL
RESIDENTIAL PRODUCTION OFFICER
- ROBIN REED
ANALYST/TRAINER OFFICER

PRODUCTION GROUP CONTRUCTION PERMANENT

- MELBA M. PRATT
ASSISTANT VICE PRESIDENT
- PATRICIA EDWARDS
CONSTRUCTION LOAN ADMINISTRATOR/OFFICER

CORRESPONDENT SALES

CENTRAL REGION
8210 E. 71ST STREET
TULSA, OK 74133

- CHARLES C. DUGGER
VICE PRESIDENT
CORRESPONDENT SALES REPRESENTATIVE

MIDWEST REGION
28 TIFTON WAY SOUTH
PONTE VEDRA BEACH, FL 32082

- JEANNINE M. BALANKY
VICE PRESIDENT
CORRESPONDENT ACCOUNT REPRESENTATIVE

NORTHEAST REGION
1972 HARVEY ROAD
GRAND ISLAND, NY 14072

- DIANE L. LAWRENCE
VICE PRESIDENT
PRODUCTION GROUP ACCOUNT REPRESENTATIVE

SOUTHERN REGION
5311-77 CENTER DRIVE, SUITE 66
CHARLOTTE, NC 28217

- TIMOTHY SHEEHY
VICE PRESIDENT
PRODUCTION GROUP ACCOUNT REPRESENTATIVE

BROKER SALES

REGION I - MIDWEST

1920 N. THOREAU DRIVE, SUITE 161
SCHAUMBURG, ILLINOIS 60173
(708) 397-1130

- ALEX JACOBS
VICE PRESIDENT
REGIONAL MANAGER
- ELIZABETH M. O'HAGAN
VICE PRESIDENT
OPERATIONS MANAGER
- ROBIN PRICE
VICE PRESIDENT
LEAD UNDERWRITER
- DAVE LOCH
ASSISTANT VICE PRESIDENT
SALES MANAGER
- SANDRA R. KLEM
VICE PRESIDENT
REGIONAL MANAGER-BROKER

REGION II - ROCKY MOUNTAIN

5460 SOUTH QUEBEC STREET, SUITE 200
ENGLEWOOD, CO 80111
(303) 368-4600

- SHARM HENKEL
VICE PRESIDENT
REGIONAL MANAGER-BROKER
- LARRY E. STEVENSON
VICE PRESIDENT
REGIONAL BROKER PRODUCTION MANAGER

REGION III - SOUTHEAST
5311-77 CENTER DRIVE, SUITE 66
CHARLOTTE, NC 28217
(704) 527-7475

- **TERI GETTINGS**
VICE PRESIDENT
REGIONAL MANAGER

REGION IV - MID ATLANTIC

RICHMOND
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 291-0162

- **SUZANNE HENDRICKS**
VICE PRESIDENT
REGIONAL MANAGER

REGION V - NORTHEAST
THE FRANKLIN BLOCK
75 CONGRESS STREET, SUITE 312
PORTSMOUTH, NEW HAMPSHIRE 03801

- **ANDREA LEFEBVRE**
VICE PRESIDENT
REGIONAL MANAGER

REGION VI - SOUTHWEST
1225 NORTH LOOP WEST, SUITE 909
HOUSTON, TEXAS 77008
(713) 802-2891

- **MAURY S. VEEDELL**
VICE PRESIDENT
REGIONAL BROKER PRODUCTION MANAGER

REGION VII - LAGUNA HILLS, CALIFORNIA
24422 AVENIDA DE LA CARLOTA, SUITE 110
LAGUNA HILLS, CALIFORNIA 92653
(714) 770-1245

- **RICK GARDNER**
VICE PRESIDENT
REGIONAL MANAGER - BROKER
- **MICHAEL B. WITTE**
VICE PRESIDENT

RETAIL NATIONAL PRODUCTION

- **BARRY R. SHENTON**
SENIOR VICE PRESIDENT
RETAIL NATIONAL PRODUCTION MANAGER
- **STEPHEN MCGURL**
VICE PRESIDENT
RETAIL NATIONAL PRODUCTION ADMINISTRATOR

RETAIL PRODUCTION SUPPORT

- **HAROLD I. BROOKS**
SENIOR VICE PRESIDENT
- **BARBARA MCGUFFIN**
VICE PRESIDENT
MANAGEMENT ANALYST

COMMUNITY LENDING/BANK CROSS-SELL

- **LISA M. FAGAN**
VICE PRESIDENT

CAPITAL REGION

RICHMOND

**2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 672-6228**

- **PHILIP J. MCEWEN
SENIOR VICE PRESIDENT
RESIDENTIAL REGIONAL MANAGER**
- **ORETHA GAYLOR
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR**
- **JAMES E. CAIN
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II**
- **JOHN J. BLAUVELT
RESIDENTIAL LOAN OFFICER**

RICHMOND METRO

**2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 572-6228**

- **LINDA MELTON
ASSISTANT VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER**

COLONIAL HEIGHTS

**2493 BOULEVARD
COLONIAL HEIGHTS, VIRGINIA 23834
(804) 526-7232**

- **CATHERINE A. HARRELL
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II**
- **WORLEY WAYNE MCCLELLAN
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER**

SOUTH RICHMOND

9211 FOREST HILL AVENUE
RICHMOND, VIRGINIA 23234
(804) 320-9099

- STEPHEN T. THACKER
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- AMY HOWELL
ASSISTANT VICE PRESIDENT
- CHARLES HECHLER
ASSISTANT VICE PRESIDENT

MORTGAGEWRIGHT

901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 291-0092

- DORINDA C. SMITH
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

EASTERN REGION

NEWPORT NEWS

11817 CANON BOULEVARD, SUITE 203
NEWPORT NEWS, VIRGINIA 23606
(804) 873-7920

- GEORGE F. LIAKOS
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- PAM R. CARMEAN
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER

VIRGINIA BEACH

564 LYNNHAVEN PARKWAY, 2ND FLOOR
VIRGINIA BEACH, VIRGINIA 23452
(804) 431-4876

- RUSSELL S. HEATH, JR.
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- V. MARIE KEETER
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER
- TERESA JACKSON
RESIDENTIAL LOAN OFFICER
- MARGARET SPENCER
RESIDENTIAL LOAN OFFICER

WESTERN REGION

ROANOKE

4005 ELECTRIC ROAD, SUITE 300
ROANOKE, VIRGINIA 24018
(540) 982-3200

- DENNY G. EARLY
VICE PRESIDENT
REGIONAL MANAGER
- CAROL B. DIVERS
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR

CHARLOTTESVILLE

2330 COMMONWEALTH DRIVE, SUITE 300
CHARLOTTESVILLE, VIRGINIA 22906
(804) 979-6003

- CAROL DIVERS
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR

DANVILLE

349 PINEY FOREST ROAD
DANVILLE, VIRGINIA 24540
(804) 792-0363

- DALE CASTIGLIONE
VICE PRESIDENT
BRANCH MANAGER

HARRISONBURG

370 E. NEFF AVENUE
HARRISONBURG, VIRGINIA 22801
(540) 568-1056

- DONALD E. EARMAN, JR.
VICE PRESIDENT
BRANCH MANAGER

LYNCHBURG

3723 OLD FOREST ROAD, SUITE B
LYNCHBURG, VIRGINIA 24501
(804) 847-2113

- LINDA WINDSOR-TIPPIE
VICE PRESIDENT
BRANCH MANAGER

MARTINSVILLE

134 EAST CHURCH STREET
MARTINSVILLE, VIRGINIA 24115
(540) 666-8339

- TODD GRUETTNER
VICE PRESIDENT
BRANCH MANAGER
- DEBRA S. MERRIMAN
ASSISTANT BRANCH MANAGER/OFFICER

RADFORD

1000 NORWOOD STREET
RADFORD, VIRGINIA 24141
(540) 731-9262

- JUDY RITTER
VICE PRESIDENT
BRANCH MANAGER

WINCHESTER

158 FRONT ROYAL PIKE, SUITE 108
WINCHESTER, VIRGINIA 22604
(540) 568-1056

- MARK LYNCH
LOAN ORIGINATOR/OFFICER

GREATER WASHINGTON REGION

ANNANDALE

7617 LITTLE RIVER TURNPIKE, SUITE 220
ANNANDALE, VIRGINIA 22003
(703) 913-4000

- MICHAEL M. ONUFRYCHUK, JR.
VICE PRESIDENT
- SHANNON WILLIAMS
ASSISTANT BRANCH MANAGER
OFFICER
- THOMAS F. DONOHOE
ASSISTANT VICE PRESIDENT
RESIDENTIAL BUILDER SERVICES MANAGER
- IDA BASSI
LOAN CLOSING SUPERVISOR/OFFICER
- B. GAIL BRUTON
MORTGAGE LOAN UNDERWRITER/OFFICER
- DIANE KEPLINGER
MORTGAGE LOAN UNDERWRITER/OFFICER
- FRANK DONNELLY
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

BEL AIR, MARYLAND

**2107 LAUREL BUSH ROAD, SUITE 102
BEL AIR, MARYLAND 21015
(410) 569-0055**

- **JOEL EPSTEIN
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER**

CULPEPER, VIRGINIA

**105 NORTH MAIN STREET
CULPEPPER, VIRGINIA 22701
(540) 825-1093**

- **MIKE ONUFRYCHUK
VICE PRESIDENT**

DC METRO

**7617 LITTLE RIVER TURNPIKE, SUITE 110
ANNANDALE, VIRGINIA 22003
(703) 813-4050**

- **PATRICK J. CASEY
SENIOR VICE PRESIDENT
REGIONAL MANAGER**
- **SUE ROLES
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR**
- **ANN GARRISON
ASSISTANT VICE PRESIDENT
REGIONAL MORTGAGE LOAN REPRESENTATIVE**
- **DARLENE TOOMER
OFFICER**

FREDERICKSBURG, VIRGINIA

**4107 A PLANK ROAD
FREDERICKSBURG, VIRGINIA 22407
(540) 899-5600**

- **PHILIP A. KING
ASSISTANT VICE PRESIDENT
BRANCH MANAGER I**

- KELLY S. DENDIS
ASSISTANT BRANCH MANAGER/OFFICER

GREENBELT, MARYLAND
7500 GREENWAY CENTER DRIVE, SUITE 160
GREENBELT, MARYLAND 20770
(301) 507-6060

- KEVIN L. HODGE
ASSISTANT VICE PRESIDENT
BRANCH MANAGER
- CAROL A. ROBINSON
ASSISTANT BRANCH MANAGER/OFFICER
- IDRIYS J. ABDULLAH
OFFICER

LOUDOUN
11 PIDGEON HILL DRIVE
STERLING, VIRGINIA 21065
(703) 838-3520

- JOHN F. SLYE
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

PRINCE FREDERICK, MARYLAND
55 CHURCH STREET
PRINCE FREDERICK, MARYLAND 20678
(410) 535-4343

- JANET E. HORTON
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

ROCKVILLE, MARYLAND
600 E. JEFFERSON STREET, SUITE 205
ROCKVILLE, MARYLAND 20852
(301) 762-0800

- JOEL EPSTEIN
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II

- SUSAN P. MCLAUGHLIN
ASSISTANT BRANCH MANAGER/OFFICER

SOUTHERN MARYLAND
601 POST OFFICE ROAD, SUITE 1-C
WALDORF, MARYLAND 20602
(301) 870-6969

- HELEN M. SOUDER
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- DIANE TURNER
ASSISTANT BRANCH MANAGER/OFFICER
- ELIZABETH A. SHENK
BRANCH OFFICER
- MICHAEL R. FOSTER
RESIDENTIAL PRODUCTION REPRESENTATIVE/OFFICER

WOODBIDGE
12731 DIRECTORS LOOP
WOODBIDGE, VIRGINIA 22192
(703) 838-3150

EASTERN SHORE REGION

SALISBURY
306 WEST CARROLL STREET
SALISBURY, MARYLAND 21801
(410) 749-8237

- TERENCE DALY
VICE PRESIDENT
REGIONAL MANAGER
- AMELIA HANDY-JOHNSON
RESIDENTIAL BRANCH OFFICER
- JOAN A. MURPHY
UNDERWRITER/OFFICER

NEW CASTLE

10 CORPORATE CIRCLE, SUITE 104
NEW CASTLE, DE 19720
(302) 324-3451

MYRTLE BEACH REGION

NORTH CAROLINA

WILMINGTON

3806 1/2 PARK AVENUE
WILMINGTON 28403
(910) 392-7777

SOUTH CAROLINA

MYRTLE BEACH

48TH EXECUTIVE COURT, SUITE 124
1117 48TH AVENUE NORTH
MYRTLE BEACH, SC 29577

- JOHN M. PRUITT
VICE PRESIDENT
REGIONAL MANAGER
- BETSY ANTHONY
RESIDENTIAL LOAN OFFICER
- JUDITH MARTEL
RESIDENTIAL LOAN OFFICER

FLORIDA REGION

1015 WEST NEWPORT CENTER DRIVE
SUITE 106A
DEERFILED BEACH, FLORIDA 33442
(954) 570 5850

2699 LEE ROAD
SUITE 210
WINTER PARK, FLORIDA 32789
(407) 628-8200

PROFIT CORPORATION ANNUAL REPORT

1996



State of Rhode Island and Providence Plantations
James R. Langevin, *Secretary of State*
Corporations Division
100 North Main Street
Providence, Rhode Island 02903-1335 • (401) 277-3040

Filing Period: January 1-March 1

Filing Fee: \$50.00

PLEASE TYPE OR PRINT IN BLACK INK.

1. CORPORATE ID NO.

2. NAME OF CORPORATION

72299

Crestar Mortgage Corporation

3. STREET ADDRESS PRINCIPAL BUSINESS OFFICE

CITY

STATE

ZIP CODE

901 Semmes Avenue

Richmond

Virginia

23224

4. BUSINESS PHONE NO.

5. STATE OF INCORPORATION

6. SIC CODE

804-291-0014

VIRGINIA

6148

7. BRIEF DESCRIPTION OF THE CHARACTER OF BUSINESS CONDUCTED IN RHODE ISLAND

Crestar Mortgage Corporation purchases and services residential first mortgage loans.

8. NAMES AND ADDRESSES OF THE OFFICERS (See attached for additional officers)

PRESIDENT NAME

MARC C. SMITH

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

Sr. VICE PRESIDENT NAME

ROBERT J. COCHRAN

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

SECRETARY NAME

ROBERT D. BOUCK

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

TREASURER NAME

EDWIN W. WINTERS

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

9. NAMES AND ADDRESSES OF THE DIRECTORS (See attached for additional directors)

DIRECTOR NAME

MARC C. SMITH

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

DIRECTOR NAME

ROBERT J. COCHRAN

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

DIRECTOR NAME

BARRY R. SHENTON

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

DIRECTOR NAME

STERLING EDMUNDS, JR.

STREET ADDRESS

901 Semmes Avenue

CITY

Richmond

STATE

Virginia

ZIP CODE

23224

10. SHARES AUTHORIZED AND ISSUED

AUTHORIZED SHARES			ISSUED SHARES		
NUMBER OF SHARES	CLASS / SERIES	PAR VALUE	NUMBER OF SHARES	CLASS / SERIES	PAR VALUE
3,000	Common	\$100.00	2,210	Common	\$100.00

This report must be **SIGNED IN INK** by either the
President, Vice President, Secretary, Assistant Secretary, Treasurer, Receiver or Trustee

File Date:

11/22/96

Check No:

39366

By:

[Signature]

For Secretary of State Use Only

Under penalty of perjury, I declare and affirm that I have examined this report, including any accompanying schedules and statements, and that all statements contained herein are true and correct.

Harriette A. Andrews
Signature of Officer

HARRIETTE A. ANDREWS
Print or Type Name of Officer

Assistant Corp. Secretary
Title of Officer

1/18/96
Date

CRESTAR MORTGAGE CORPORATION

BOARD OF DIRECTORS
AS OF JANUARY 18, 1995

MARC C. SMITH
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

JAMES M. WELLS, III
919 EAST MAIN STREET
RICHMOND, VIRGINIA 23219

ROBERT J. COCHRAN
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

STERLING EDMUNDS, JR.
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

BARRY R. SHENTON
901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

CRESTAR MORTGAGE CORPORATION

901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224

OFFICERS **AS OF JANUARY 18, 1995**

- **MARC C. SMITH, CMB**
PRESIDENT
CHIEF EXECUTIVE OFFICER
- **ROBERT J. COCHRAN**
SENIOR VICE PRESIDENT
CHIEF ADMINISTRATIVE OFFICER

LEGAL DIVISION

- **ROBERT D. BOUCK**
SENIOR VICE PRESIDENT
MORTGAGE GENERAL COUNSEL
CORPORATE SECRETARY
- **ALAN B. CLARK**
VICE PRESIDENT
MORTGAGE DEPUTY GENERAL COUNSEL
ASSISTANT CORPORATE SECRETARY
- **J. PAGE WITTKAMP**
ASSISTANT VICE PRESIDENT
ASSISTANT GENERAL COUNSEL/FAIR LENDING & COMPLIANCE
- **HARRIETTE A. ANDREWS**
LICENSING OFFICER
ASSISTANT CORPORATE SECRETARY

CORPORATE TAX

- **DAVID M. SCHWARTZ**
SENIOR VICE PRESIDENT
- **MICHAEL H. PARKS**
VICE PRESIDENT

FINANCIAL OPERATIONS AND ANALYSIS

- **EDWIN W. WINTERS**
SENIOR VICE PRESIDENT AND TREASURER
- **BARBARA STANLEY**
ACCOUNTING OFFICER

- **MIKE PREVITY**
VICE PRESIDENT
CONTROLLER

MORTGAGE SERVICING

- **JOHN R. PURCELL, JR.**
SENIOR VICE PRESIDENT

COLLECTIONS AND FORECLOSURES

- **GEORGE L. EDWARDS**
VICE PRESIDENT
COLLECTIONS AND FORECLOSURES
- **JACKIE W. BALLOS**
ASSISTANT VICE PRESIDENT
COLLECTIONS
ASSISTANT CORPORATE SECRETARY
- **REBECCA W. SHAIA**
ASSISTANT VICE PRESIDENT OF FORECLOSURES
ASSISTANT CORPORATE SECRETARY

CUSTOMER RELATIONS

- **PATRICIA R. ROLLINS**
VICE PRESIDENT
CUSTOMER RELATIONS MANAGER
ASSISTANT CORPORATE SECRETARY
- **WANDA G. RICH**
ASSISTANT VICE PRESIDENT
CUSTOMER SERVICE
ASSISTANT CORPORATE SECRETARY
- **PHYLLIS LEE-SPEARS**
OFFICER
CAP TEAM MANAGER
- **LORRETTA ANDERSON**
LOAN SERVICING OFFICER
BRANCH LIAISON

SERVICING OPERATIONS

- **DIANE C. P'POOL**
VICE PRESIDENT
LOAN SERVICING OPERATIONS MANAGER
ASSISTANT CORPORATE SECRETARY

- **DEBORAH MOBLEY**
ASSISTANT VICE PRESIDENT
INVESTOR ACCOUNTING SUPERVISOR
ASSISTANT CORPORATE SECRETARY
- **DORIS CARRINGTON**
LOAN SERVICING OFFICER
- **ROSEALMA BURTON**
MERGERS & ACQUISITIONS COORDINATOR
OFFICER
- **RHONDA HUDSON**
TAX SUPERVISOR
OFFICER

SERVICING SYSTEMS

- **JAMES J. LOFTUS**
ASSISTANT VICE PRESIDENT
SERVICING SYSTEMS MANAGER
- **PAUL KOTULA**
SERVICING SYSTEMS OFFICER

TRAINING AND DEVELOPMENT

- **DEBRA M. RUH**
ASSISTANT VICE PRESIDENT
- **GABRIELLE W. BECK**
LOAN SERVICING OFFICER
- **SHANNON S. YOWELL**
LOAN SERVICING OFFICER

RISK MANAGEMENT

- **JOHN P. MCMURRAY**
EXECUTIVE VICE PRESIDENT

QUALITY CONTROL

- **LISA M. ORROCK**
VICE PRESIDENT
RESIDENTIAL QUALITY CONTROL MANAGER
- **KAYE SANDERS**
QUALITY CONTROL OFFICER
- **JOAN CHAUNCEY**
QUALITY CONTROL OFFICER

- **JANICE MCDONALD**
OFFICER
SENIOR RESIDENTIAL QUALITY CONTROL AUDITOR

SECONDARY MARKETING

- **WARD W. JOHNSON, JR**
VICE PRESIDENT
- **KAREN D. HAWKINS**
VICE PRESIDENT
- **KATHLEEN M. CRAWFORD**
SECONDARY MARKETING OFFICER

STRATEGIC CREDIT DEPARTMENT

- **MARY MATTHEWS**
VICE PRESIDENT
- **KIMBERLY B. KASTRUP**
ASSISTANT VICE PRESIDENT
MORTGAGE LOAN PRODUCT SPECIALIST
- **HEIDI BUTCHMA**
VICE PRESIDENT
PRODUCT DEVELOPMENT/M&A

LOAN SECURITIZATION

- **DEBORAH P. ELLIS**
VICE PRESIDENT
LOAN DELIVERY MANAGER
ASSISTANT CORPORATE SECRETARY
- **JULIE LAWSON-BROWN**
LOAN DELIVERY OFFICER
ASSISTANT CORPORATE SECRETARY

TECHNOLOGY

- **BRENDA I. WILSON**
SENIOR VICE PRESIDENT
- **VICTORIA BODIN**
ASSISTANT VICE PRESIDENT
- **SEPTEMBER REEMSTEN**
ASSISTANT VICE PRESIDENT

PRODUCTION SYSTEMS

- **BILL CARNAHAN**
ASSISTANT VICE PRESIDENT
NETWORK MANAGER
- **JANE MOORE**
ASSISTANT VICE PRESIDENT
- **SUSAN COMBS**
SYSTEMS OFFICER
- **DIANE S. WIGHTMAN**
SYSTEMS OFFICER

PRODUCTION GROUP

- **STERLING EDMUNDS, JR.**
EXECUTIVE VICE PRESIDENT
CHIEF OPERATING OFFICER
PRODUCTION GROUP HEAD
- **J. G. CARTER**
SENIOR VICE PRESIDENT
CORRESPONDENT NATIONAL PRODUCTION MANAGER
- **STEVEN VALLADARES**
OFFICER
CORRESPONDENT RELATIONS ADMINISTRATOR
CORPORATE SALES

PRODUCTION GROUP CREDIT/UNDERWRITING

- **GLENN A. CARTER**
SENIOR VICE PRESIDENT
PRODUCTION GROUP CREDIT MANAGER
- **DEBBIE CLEVINGER**
ASSISTANT VICE PRESIDENT
UNDERWRITING MANAGER
- **SHERRY M. PRITCHETT**
ASSISTANT VICE PRESIDENT
- **CATHERIN HICKS**
ASSISTANT VICE PRESIDENT
- **VALERIE DAVIS**
MORTGAGE LOAN UNDERWRITER/OFFICER
- **RYNN KITTS**
CORPORATE LOAN UNDERWRITER/OFFICER
- **PHYLLIS SPENCE**
LEAD MORTGAGE LOAN UNDERWRITER/OFFICER

- **DENISE J. SAWYER**
MORTGAGE LOAN UNDERWRITER/OFFICER
- **DEBORAH LEE**
CORPORATE LOAN UNDERWRITER/OFFICER
- **BRENDA MATHEWS**
CORPORATE LOAN UNDERWRITER/OFFICER
- **JOAN W. SETTE**
CORPORATE LOAN UNDERWRITER/OFFICER

PRODUCTION GROUP OPERATIONS

- **JOANN N. CLACK**
SENIOR VICE PRESIDENT
PRODUCTION GROUP OPERATIONS MANAGER

PRODUCTION GROUP OPERATIONS SUPPORT

- **CARRIE L. LUCAS**
VICE PRESIDENT

PRODUCTION COMPLIANCE

- **JEAN S. MILES**
VICE PRESIDENT
PRODUCTION GROUP PURCHASE OPERATIONS MANAGER

PRODUCTION GROUP RESOURCE CENTER

- **MARGARET ZEIGLER**
VICE PRESIDENT
PRODUCTION GROUP TRAINING MANAGER
- **ANN M. HOPPER**
PRODUCTION GROUP LOAN OFFICER
LOAN CREDIT MANAGER
- **BETH W. SCHARF**
PRODUCTION GROUP LOAN OFFICER
METHODS ANALYST
- **DIANE L. LAWRENCE**
VICE PRESIDENT
PRODUCTION GROUP ACCOUNT REPRESENTATIVE
- **CLAUDIA M. TYLER**
OFFICER
RESOURCE CENTER ANALYST/TRAINER

- **VELDA V. MCNEIL**
RESIDENTIAL PRODUCTION OFFICER

- **CAROL WARTHAN**
ASSISTANT VICE PRESIDENT
PRODUCTION TRAINING OFFICER

PRODUCTION GROUP CONSTRUCTION PERMANENT

- **MELBA M. PRATT**
ASSISTANT VICE PRESIDENT
- **PATRICIA EDWARDS**
CONSTRUCTION LOAN ADMINISTRATOR
OFFICER

BROKER SALES

REGION I - MIDWEST

**1920 N. THOREAU DRIVE, SUITE 161
SCHAUMBURG, ILLINOIS 60173
(708) 397-1130**

- **ALEX JACOBS**
REGIONAL MANAGER
VICE PRESIDENT
- **ELIZABETH M. O'HAGAN**
OPERATIONS MANAGER
VICE PRESIDENT
- **ROBIN PRICE**
LEAD UNDERWRITER
VICE PRESIDENT
- **DAVE LOCH**
SALES MANAGER
ASSISTANT VICE PRESIDENT

REGION II - ROCKY MOUNTAIN

**14001 EAST ILIFF, SUITE 211
AURORA, COLORADO 80014
(303) 368-4600**

REGION III - SOUTHEAST

5311-77 CENTER DRIVE, SUITE 66
CHARLOTTE, NORTH CAROLINA 28217
(704) 527-7475

- **TERI GETTINGS**
REGIONAL MANAGER
VICE PRESIDENT

REGION IV - MIDATLANTIC

901 SEMMES AVENUE
RICHMOND, VIRGINIA 23224
(804) 291-0162

- **SUZANNE HENDRICKS**
REGIONAL MANAGER
VICE PRESIDENT

REGION V - NORTHEAST

THE FRANKLIN BLOCK
76 CONGRESS STREET, SUITE 312
PORTSMOUTH, NEW HAMPSHIRE 03802
(603) 427-0800

- **ANDREA LEFEBVRE**
REGIONAL MANAGER
VICE PRESIDENT

REGION VI - SOUTHWEST
1225 NORTH LOOP WEST, SUITE 909
HOUSTON, TEXAS 77008
(713) 802-2891

RETAIL NATIONAL PRODUCTION

- **BARRY R. SHENTON**
SENIOR VICE PRESIDENT
RETAIL NATIONAL PRODUCTION MANAGER
- **STEPHEN MCGURL**
VICE PRESIDENT
RETAIL NATIONAL PRODUCTION ADMINISTRATOR

PRODUCTION SUPPORT

- **HAROLD I. BROOKS**
SENIOR VICE PRESIDENT

COMMUNITY LENDING/BANK CROSS-SELL

- **LISA M. FAGAN**
VICE PRESIDENT

CRESTAR MORTGAGE CORPORATION BRANCH OFFICES

CAPITAL & EASTERN REGIONS

2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 672-6228

- **PHILIP J. MCEWEN**
SENIOR VICE PRESIDENT
RESIDENTIAL REGIONAL MANAGER
- **ORETHA GAYLOR**
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR
- **JAMES E. CAIN**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **JOHN J. BLAUVELT**
RESIDENTIAL LOAN OFFICER

CHESAPEAKE

100 VOLVO PARKWAY
CHESAPEAKE, VIRGINIA 23320
(804) 436-5075

- **MIKE POSTA**
RESIDENTIAL BRANCH MANAGER
- **MARGARET SPENCER**
RESIDENTIAL LOAN OFFICER

COLONIAL HEIGHTS

2493 BOULEVARD
COLONIAL HEIGHTS, VIRGINIA 23834
(804) 526-7232

- **CATHERINE A. HARRELL**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II

NEWPORT NEWS

11817 CANON BOULEVARD
SUITE 203
NEWPORT NEWS, VIRGINIA 23606
(804) 873-7920

- **GEORGE F. LIAKOS**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- **PAM R. CARMEAN**
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER

RICHMOND METRO

**2701 EMERYWOOD PARKWAY
RICHMOND, VIRGINIA 23294
(804) 672-6228**

- **LINDA MELTON**
ASSISTANT VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER

SOUTH RICHMOND

**9211 FOREST HILL AVENUE
RICHMOND, VIRGINIA 23235
(804) 320-9099**

- **STEPHEN T. THACKER**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **AMY HOWELL**
ASSISTANT VICE PRESIDENT
LOAN OFFICER
- **CHARLES HECHLER**
ASSISTANT VICE PRESIDENT
LOAN OFFICER

VIRGINIA BEACH

**564 LYNNHAVEN PARKWAY
2ND FLOOR
VIRGINIA BEACH, VIRGINIA 23452
(804) 431-4876**

- **RUSSELL S. HEATH, JR.**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- **V. MARIE KEETER**
RESIDENTIAL LOAN OFFICER
ASSISTANT BRANCH MANAGER
- **TERESA JACKSON**
RESIDENTIAL LOAN OFFICER

WESTERN REGION

**4005 ELECTRIC ROAD, SUITE 300
ROANOKE, VIRGINIA 24018
(540) 982-3200**

- **DENNY G. EARLY**
VICE PRESIDENT
REGIONAL MANAGER
- **CAROL B. DIVERS**
REGIONAL ADMINISTRATOR
ASSISTANT VICE PRESIDENT

CHARLOTTESVILLE

**2330 COMMONWEALTH DRIVE
SUITE 300
CHARLOTTESVILLE, VIRGINIA 22906
(804) 979-6003**

- **CAROL DIVERS**
REGIONAL ADMINISTRATOR
ASSISTANT VICE PRESIDENT

DANVILLE

**349 PINEY FOREST ROAD
DANVILLE, VA 24540
(804) 792-0363**

- **DALE CASTIGLIONE**
BRANCH MANGER

HARRISONBURG

**370 E. NEFF AVENUE
HARRISONBURG, VIRGINIA 22801
(540) 568-1056**

- **DONALD E. EARMAN, JR.**
VICE PRESIDENT
BRANCH MANAGER

LYNCHBURG

**3723 OLD FOREST ROAD, SUITE B
LYNCHBURG, VIRGINIA 24501
(804) 847-2113**

- LINDA WINDSOR-TIPPIE
VICE PRESIDENT
BRANCH MANAGER

MARTINSVILLE

134 EAST CHURCH STREET
MARTINSVILLE, VIRGINIA 24115
(540) 666-8339

- TODD B. GRUETTNER
VICE PRESIDENT
BRANCH MANAGER

RADFORD

1000 NORWOOD STREET
RADFORD, VIRGINIA 24141
(540) 731-9262

- JUDY RITTER
ASSISTANT VICE PRESIDENT
BRANCH MANAGER

ROANOKE

4005 ELECTRIC ROAD, SUITE 300
ROANOKE, VIRGINIA 24018
(540) 982-3200

- DENNY G. EARLY
VICE PRESIDENT
REGIONAL MANAGER
- CAROL DIVERS
REGIONAL ADMINISTRATOR
ASSISTANT VICE PRESIDENT

WINCHESTER

158 FRONT ROYAL PIKE
SUITE 108
WINCHESTER, VIRGINIA 22604

- MARK LYNCH
LOAN ORIGINATOR
OFFICER

GREATER WASHINGTON REGION

**7617 LITTLE RIVER TURNPIKE, SUITE 110
ANNANDALE, VIRGINIA 22003
(703) 813-4050**

- **PATRICK J. CASEY**
SENIOR VICE PRESIDENT
RESIDENTIAL REGIONAL MANAGER
- **SUE C. ROLES**
ASSISTANT VICE PRESIDENT
REGIONAL ADMINISTRATOR

ANNANDALE

**7617 LITTLE RIVER TURNPIKE
SUITE 220
ANNANDALE, VIRGINIA 22003
(703) 813-4000**

- **MICHAEL M. ONUFRYCHUK, JR**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER
- **SHANNON WILLIAMS**
OFFICER
ASSISTANT BRANCH MANAGER
- **IDA BASSI**
OFFICER
LOAN CLOSING SUPERVISOR
- **DAVID HOLLOPETER**
ASSISTANT VICE PRESIDENT
RESIDENTIAL PRODUCTION REPRESENTATIVE
- **STEVEN R. DRAPER**
OFFICER
RESIDENTIAL PRODUCTION REPRESENTATIVE
- **THOMAS E. PYNE**
OFFICER
RESIDENTIAL PRODUCTION REPRESENTATIVE
- **B. GAIL BRUTON**
OFFICER
MORTGAGE LOAN UNDERWRITER
- **DIANE KEPLINGER**
OFFICER
MORTGAGE LOAN UNDERWRITER

BEL AIR, MARYLAND

**2107 LAUREL BUSH ROAD, SUITE 102
BEL AIR, MARYLAND 21015
(410) 569-0055**

- **JOEL EPSTEIN**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER

CULPEPER, VIRGINIA

**105 NORTH MAIN STREET
CULPEPER, VIRGINIA 22701
(540) 825-1093**

- **MIKE ONUFRYCHUK**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER

DC METRO

**7617 LITTLE RIVER TURNPIKE
SUITE 110
ANNANDALE, VIRGINIA 22003
(703) 813-4050**

- **ANN GARRISON**
ASSISTANT VICE PRESIDENT
REGIONAL MORTGAGE LOAN REPRESENTATIVE
- **JEANETTE H. STANTON**
OFFICER
ASSISTANT BRANCH MANAGER
- **PATRICIA P. MYERS**
OFFICER
MORTGAGE LOAN REPRESENTATIVE

FREDERICKSBURG, VIRGINIA

**4107 A PLANK ROAD
FREDERICKSBURG, VIRGINIA 22407
(540) 899-5600**

- **PHILIP A. KING**
ASSISTANT VICE PRESIDENT
BRANCH MANAGER I
- **KELLY S. DENDIS**
OFFICER
ASSISTANT BRANCH MANGER

GREENBELT, MARYLAND

7500 GREENWAY CENTER DRIVE
SUITE 1660
GREENBELT, MARYLAND 20770
(301) 507-6060

- KEVIN L. HODGE
BRANCH MANAGER
ASSISTANT VICE PRESIDENT
- DANIEL K. DERING
ASSISTANT VICE PRESIDENT
LOAN OFFICER
- CAROL A. ROBINSON
OFFICER
ASSISTANT BRANCH MANAGER

LOUDOUN

11 PIDGEON HILL DRIVE
STERLING, VIRGINIA 20165
(703) 838-3520

- JOHN F. SLYE
OFFICER
BRANCH MANAGER

PRINCE FREDERICK, MARYLAND

55 CHURCH STREET
PRINCE FREDERICK, MARYLAND 20678
(410) 535-4343

- JANET E. HORTON
BRANCH MANAGER
ASSISTANT VICE PRESIDENT

ROCKVILLE, MARYLAND

600 E. JEFFERSON STREET
SUITE 205
ROCKVILLE, MARYLAND 20852
(301) 762-0800

- JOEL EPSTEIN
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- JEANETTE HALLERAN
OFFICER
ASSISTANT BRANCH MANAGER

SOUTHERN MARYLAND

**601 POST OFFICE ROAD
SUITE 1-C
WALDORF, MARYLAND 20602
(301) 870-6969**

- **HELEN M. SOUDER**
VICE PRESIDENT
RESIDENTIAL BRANCH MANAGER II
- **DIANE TURNER**
OFFICER
ASSISTANT BRANCH MANAGER
- **ELIZABETH A. SHENK**
OFFICER
- **MICHAEL R. FOSTER**
OFFICER
RESIDENTIAL PRODUCTION REPRESENTATIVE

State of Rhode Island and Providence Plantations



Office of The Secretary of State

100 North Main Street

Providence, Rhode Island 02903-1335

401-277-3040

ANNUAL REPORT

Please Type or Print

File Annually - Jan. 1 - March 1

Filing Fee \$50.00

Make Checks Payable to: Secretary of State

ALL ENTRIES MUST BE COMPLETED IN FULL OR THE FORM WILL BE RETURNED.

Corporate ID: 0072299

Annual Report for the year: 1995

Name of Corporation:

Crestar Mortgage Corporation

Business entity organized under the laws of the State of: Virginia

Business Entity is (check one):

For foreign entity, address and telephone number of principal office:

☒ Business Corporation (See RIGL Chapter 7-1.1)

2108 West Laburnum Avenue

☐ Professional Service Corporation (See RIGL Chapter 7-5.1)

Richmond, Virginia 23227

Phone: (804) 254-1741

Brief statement of the character of business conducted in Rhode Island:

Address and telephone of the principal office of business entity in Rhode

Crestar Mortgage Corporation purchases and

Island (Provide street address - Not P.O. Box):

N/A

Phone: () N/A

THE NAMES OF THE OFFICERS ARE:

PRESIDENT	STREET ADDRESS	CITY/STATE	ZIP CODE
Marc C. Smith	10710 Midlothian Turnpike	Richmond, Virginia	23227
VICE PRESIDENT	STREET ADDRESS	CITY/STATE	ZIP CODE
John S. Philips	10710 Midlothian Turnpike	Richmond, Virginia	23227
SECRETARY	STREET ADDRESS	CITY/STATE	ZIP CODE
Robert D. Bouck	10710 Midlothian Turnpike	Richmond, Virginia	23227
TREASURER	STREET ADDRESS	CITY/STATE	ZIP CODE
Edwin W. Winters	10710 Midlothian Turnpike	Richmond, Virginia	23227

THE NAMES OF THE DIRECTORS ARE:

NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
Marc C. Smith	10710 Midlothian Turnpike	Richmond, Virginia	23227
NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
Robert D. Bouck	10710 Midlothian Turnpike	Richmond, Virginia	23227
NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
Edwin W. Winters	10710 Midlothian Turnpike	Richmond, Virginia	23227

(See attached for additional Officers and Directors)

NUMBER OF SHARES AUTHORIZED (Rider may be attached)

NUMBER OF SHARES ISSUED AND OUTSTANDING (Rider may be attached)

Number of Shares 3,000 Class / Series Common

Number of Shares 2,210 Class / Series Common

Par Value of \$100.00

Par Value of \$100.00

Date January 20, 1995

By:

Crestar Mortgage Corporation

Harriette A. Andrews

PRINT OR TYPE NAME OF OFFICER SIGNING

TITLE OF OFFICER SIGNING

Licensing Officer & Assistant Corporate Secretary

Form 31 1-95

DESIGNATED REGISTERED AGENT FOR SERVICE OF PROCESS:

PLEASE NOTE: If the registered office and/or registered agent indicated below is incorrect, Form 9 must be filed.

CT CORPORATION SYSTEM
123 DYER STREET
PROVIDENCE RI 02903

HCB 32194

CRESTAR MORTGAGE CORPORATION

**BOARD OF DIRECTORS AND OFFICERS
AS OF JANUARY 10, 1995**

BOARD OF DIRECTORS

Robert D. Bouck
10710 Midlothian Turnpike
Richmond, Va. 23235

John S. Philips
10710 Midlothian Turnpike
Richmond, Va. 23235

Marc C. Smith
10710 Midlothian Turnpike
Richmond, Va. 23235

Edwin W. Winters
10710 Midlothian Turnpike
Richmond, Virginia 23235

James M. Wells, III
919 East Main Street
Richmond, Va. 23219

OFFICERS:

CRESTAR MORTGAGE CORPORATION

10710 Midlothian Turnpike
Richmond, Virginia 23235
(804) 378-5300

Marc C. Smith, CMB
President & Chief Executive Officer

LEGAL AND CORPORATE SECRETARY

Robert D. Bouck
Senior Vice President, Mortgage General Counsel, Corporate
Secretary

Alan B. Clark
Assistant Vice President, Mortgage Deputy General Counsel,
Compliance Officer

Harriette A. Andrews
Licensing Officer and Assistant Secretary

FINANCIAL OPERATIONS AND ANALYSIS

Edwin W. Winters
Senior Vice President and Treasurer

Barbara Stanley
Accounting Officer

Melissa A. Heatwole
Assistant Vice President
Accounting Operations Manager

MORTGAGE SERVICING

John R. Purcell, Jr.
Senior Vice President

Collections and Foreclosures

George L. Edwards
Vice President-Collections and
Foreclosures

Jackie W. Ballos
Assistant Vice President-
Collections

Rebecca W. Shaia
Assistant Vice President-
Foreclosures

Customer Relations

Martha R. Fuller
Vice President-Customer Relations

Wanda G. Rich
Assistant Vice President-
Customer Service

Vickie Chestnutt
Assistant Vice President-
CAP Team Manager

Doris Carrington
Loan Servicing Officer

Patricia Griffon
Officer - CAP Control Supervisor

Phyllis Lee-Spears
Officer - CAP Team Manager

Loan Servicing

Patricia R. Rollins
Vice President
Customer Relations Manager

Gabrielle W. Whiting
Loan Servicing Officer

Servicing Operations

Diane C. P'Pool
Vice President-
Loan Servicing Operations Manager

Deborah Mobley
Assistant Vice President
Investor Accounting Supervisor

Lorretta Anderson
Loan Servicing Officer

Servicing Systems

James J. Loftus
Assistant Vice President and Manager

Paul Kotula
Servicing Systems Officer

RISK MANAGEMENT

John S. Philips, CMB
Senior Vice President

Quality Control

Lisa M. Orrock
Assistant Vice President and
Mangager

Kaye Sanders
Quality Control Officer

Joan Chauncey
Quality Control Officer

Rhonda Hatch
Quality Control Officer

Secondary Marketing

Ward W. Johnson, Jr.
Vice President

Karen D. Hawkins
Vice President

Kathleen M. Crawford
Secondary Marketing Officer

Strategic Credit Department

Mary Matthews
Vice President

Kimberly B. Kastrup
Assistant Vice President
Mortgage Loan Product Specialist

Heidi Butchma
Vice President
Product Development/M&A

Loan Securitization

Deborah P. Ellis
Vice President and Manager

Julie Lawson-Brown
Loan Delivery Officer

CORRESPONDENT LOAN DEPARTMENT

Stoney Point
9201 Forest Hill Avenue
Richmond, Virginia 23235
(804) 560-6059

Corporate Sales

Sterling Edmunds, Jr.
Executive Vice President

Policies & Procedures

Margaret Zeigler
Corporate Sales Training Manager
Assistant Vice President

Ann M. Hopper
Correspondent Loan Officer
Loan Credit Manager

Beth W. Scharf
Correspondent Loan Officer
Methods Analyst

Jean Miles
Assistant Vice President
Corp. Sales Purchase Ops Manager

Correspondent Sales

J. G. Carter, III
Vice President and Manager

Diane L. Lawrence
Vice President
Correspondent Account Representative

Correspondent Operations

Joann N. Clack
Vice President
Corporate Sales Operations Manager

Wholesale Sales

Suzanne M. Hendricks
Assistant Vice President
Wholesale Sales Manager

Correspondent Underwriting

Zana Creekmore
Vice President
Correspondent Underwriting

Sherry M. Pritchett
Assistant Vice President

Catherine Hicks
Assistant Vice President
Correspondent Lead Underwriter

Valerie Davis
Officer
Mortgage Loan Underwriter

Rynn Kitts
Officer
Correspondent Loan Underwriter

Deborah Lee
Officer
Correspondent Loan Underwriter

Brenda Mathews
Officer
Correspondent Loan Underwriter

RESIDENTIAL SYSTEMS

Brenda I. Wilson
Senior Vice President

Victoria Bodin
Assistant Vice President

Production Systems

Corrine H. Abbitt
Vice President and
Manager

Bill Carnahan
Assistant Vice President and
Network Manager

Jane Moore
Assistant Vice President

Susan Combs
Systems Officer

Diane Y. Scott
Systems Officer

RESIDENTIAL PRODUCTION

Barry R. Shenton
Senior Vice President
Retail Division Head

Stephen McGurl
Vice President
Production Management Administrator

Branch Methods/Training

Carrie L. Lucas
Methods Manager
Assistant Vice President

Velda V. McNeil
Residential Production Officer
Closing Specialist

Carol M. Warthan
Assistant Vice President
Production Training Officer

Postclosing

Danny Wilson
Vice President and
Manager

Pam Mott
Residential Loan Officer

Underwriting Department

Deborah J. Clevenger
Assistant Vice President
Retail Underwriting Manager
Kay Mast
Officer
Mortgage Loan Underwriter

Phyllis Spence
Officer
Mortgage Loan Underwriter

CENTRAL PRODUCTION

Stoney Point
9201 Forest Hill Avenue
Richmond, Virginia 23235
(804) 560-6000

Harold I. Brooks
Senior Vice President
Division Head Manager

Lisa M. Fagan
Vice President, Manager

Margaret Solomon
Central Production Officer

Alease Braswell
Mortgage Loan Officer

Construction/Permanent Lending

Melba M. Pratt
Assistant Vice President

Joan Thornhill
Loan Officer

CAPITAL & EASTERN REGIONS

**2701 Emerywood Parkway
Richmond, Virginia 23294
(804) 672-6228**

Philip J. McEwen
Senior Vice President and Residential Regional
Manager

Oretha Gaylor
Assistant Vice President
Regional Administrator

**Colonial Heights
2493 Boulevard
Colonial Heights, Virginia 23834
(804) 526-7232**

Catherine A. Harrell
Vice President
Residential Branch Manager II

**Richmond
2701 Emerywood Parkway
Richmond, Virginia 23294
(804) 672-6228**

James E. Cain
Vice President
Residential Branch Manager II

John J. Blauvelt
Residential Loan Officer

**Roseneath
1207 Roseneath Road
Richmond, Virginia 23230
(804) 353-1233**

Linda Melton
Assistant Vice President
Residential Branch Manager

Lynn W. Fowler
Mortgage Loan Officer

South Richmond
9211 Forest Hill Avenue
Richmond, Virginia 23235
(804) 320-9099

Stephen T. Thacker
Vice President
Residential Branch Manager II

Amy Howell
Assistant Vice President

Sheila Pollard
Residential Loan Officer/
Assistant Branch Manager

Newport News
11817 Canon Boulevard
Suite 203
Newport News, Virginia 23606
(804) 873-7920

George F. Liakos
Vice President and Manager

Pam R. Carmean
Residential Loan Officer and
Assistant Manager

Virginia Beach
564 Lynnhaven Parkway
Virginia Beach, Virginia 23452
(804) 431-4876

Russell S. Heath, Jr.
Vice President and Manager

V. Marie Keeter
Residential Loan Officer and
Assistant Manager

Teresa J. Ascher
Residential Loan Officer

Chesapeake
100 Volvo Parkway
Chesapeake, Virginia 23320
(804) 436-5077

Jaime N. Austria
Vice President and Manager

Margaret Huddle
Residential Loan Officer

WESTERN REGION

**4005 Electric Road, Suite 300
Roanoke, Virginia 24018
(703) 982-3200**

Denny G. Early
Vice President and Regional
Manager

Carol B. Divers
Region Administrator

**Roanoke
4005 Electric Road, Suite 300
Roanoke, Virginia 24018
(703) 982-3200**

James B. Chidester
Assistant Vice President and
Manager

**Lynchburg
3723 Old Forest Road, Suite B
Lynchburg, Virginia 24501
(804) 847-2113**

Linda Windsor-Tippie
Vice President and
Branch Manager

**Harrisonburg
370 E. Neff Avenue
Harrisonburg, Virginia 22801
(703) 433-7013**

Donald E. Earman, Jr.
Vice President and
Branch Manager

Linda P. Riddlebarger
Officer and Mortgage Loan Rep.

Charlottesville
4110 Park Street
Charlottesville, Virginia 22901
(804) 296-7421

Don Earman
Assistant Vice President and
Branch Manager

Martinsville
134 East Church Street
Martinsville, Virginia 24115
(703) 666-8339

Todd B. Gruettner
Vice President and
Branch Manager

GREATER WASHINGTON REGION

7617 Little River Turnpike, Suite 110
Annandale, Virginia 22003
(703) 813-4050

Patrick J. Casey
Senior Vice President and Residential Regional
Manager

Sue C. Roles
Assistant Vice President and
Regional Administrator

Ginger R. Henney
Residential Loan Officer and
Mortgage Loan Underwriter

Annandale
7617 Little River Turnpike
Annandale, Virginia 22003
(703) 941-1700

Michael M. Onufrychuk, Jr.
Vice President and Residential
Branch Manager

Shannon Williams
Residential Loan Officer and
Assistant Manager

Ida Bassi
Residential Loan Officer and Loan
Closing Supervisor

David Hollopeter
Assistant Vice President and
Branch Manager

Steven R. Draper
Officer
Residential Production Representative

Thomas E. Pyne
Officer
Residential Production Representative

B. Gail Bruton
Officer
Mortgage Loan Underwriter

Diane Keplinger
Officer
Mortgage Loan Underwriter

Annapolis, Maryland
147 Old Solomon's Island Road
Annapolis, Maryland 21401
(410) 224-6060

David R. Chisholm
Vice President
Commercial/Mortgage Account Manager

Jo Scarselletta
Officer
Assistant Residential Branch Manager

Bell Air, Maryland
2107 Laurel Bush Road, Suite 102
Bel Air, Maryland 21015
(410) 569-0055

DC Metro
7617 Little River Turnpike
Annandale, Virginia 22003
(703) 941-1700

Ann Garrison
Assistant Vice President and
Consumer Representative

Lisa M. Soho
Residential Loan Officer and
Mortgage Loan Representative

Jeannette H. Stanton
Officer
Assistant Branch Manager

Columbia
9881 Broken Land Parkway
Suite 202
Columbia, Maryland 21046
(410) 720-5150

Dave Pulford
Vice President and Branch
Manager

Elizabeth S. Lawrence
Officer
Assistant Branch Manager

Fredericksburg, Virginia
4107 A. Plank Road
Fredericksburg, Va. 22407
(703) 899-5600

Philip A. King
Assistant Vice President
Branch Manager I

Kelly S. Dendis
Officer
Assistant Branch Manager

Greenbelt, Maryland
7500 Greenway Center Drive
Suite 1660
Greenbelt, Maryland 20770
(301) 507-6060

Daniel K. Dering
Assistant Vice President
Branch manager I

Carol A. Robinson
Officer
Assistant Branch Manager

Loudoun
11 Pidgeon Hill Drive
Sterling, Virginia 20165
(703) 838-3520

John F. Slye
Officer
Residential Production Representative

Southern Maryland
605 Post Office Road
Suite 205
Waldorf, Maryland 20602
(301) 870-6969

Helen M. Souder
Vice President
Residential Branch Manager II

Diane Turner
Branch Officer and Assistant
Manager

Elizabeth A. Shenk
Loan Officer

Michael R. Foster
Officer
Residential Production Representative

Rockville, Maryland
600 E. Jefferson Street
Suite 303
Rockville, Maryland 20852
(301) 762-2972

Joel Epstein
Vice President
Residential Branch Manager II

Jeanette Halleran
Residential Loan Officer and
Assistant Branch Manager

Filing Fee \$50.00
Payable to
Secretary of State

PLEASE TYPE or PRINT
State of Rhode Island and Providence Plantations
Office of The Secretary of State
100 North Main Street
Providence, Rhode Island 02903-1335
401-277-3040

File Annually
LLC Sept. 1 - Nov. 1
CORP Jan. 1 - March 1

Corporate ID: 0072299 Annual Report for the year 1994

Name of Business Entity: Crestar Mortgage Corporation

Business entity organized under the laws of the State of Virginia

Federal Taxpayer Identification Number: [REDACTED]

For foreign entity, address and telephone number of principal office
2108 West Laburnum Avenue

Richmond, Virginia 23227

Phone 804 : 254-1741

Address and telephone of the principal office of business entity in Rhode
Island (Provide street address - Not P.O. Box) NA

Phone:

Business Entity is (check one):

- ☒ Business Corporation (See RIGL Chapter 7-1.1)
☐ Professional Service Corporation (See RIGL Chapter 7-3.1)
☐ Limited Liability Company (See RIGL 7-16)

Name, title and mailing address of contact person to whom
communications may be directed
Robert D. Bouck, Vice President

2108 West Laburnum Avenue
Richmond, Virginia 23227

Brief statement of the character of business conducted in Rhode Island
Crestar Mortgage Corporation purchases
and services residential first mortgage
loans.

Date of Organization 3/30/27

Date of Qualification to do business in Rhode Island (if foreign entity)
4/28/93

THE NAMES OF THE OFFICERS ARE:

<input checked="" type="checkbox"/> CHIEF EXECUTIVE OFFICER OR <input checked="" type="checkbox"/> PRESIDENT (Check one)	NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
	Marc C. Smith	2108 West Laburnum Avenue, Richmond, Virginia	23227	
<input type="checkbox"/> CHIEF OPERATING OFFICER OR <input checked="" type="checkbox"/> VICE PRESIDENT (Senior)	NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
	John S. Phillips	2108 West Laburnum Avenue, Richmond, Virginia	23227	
<input type="checkbox"/> CLERK OF RECORDS OR <input checked="" type="checkbox"/> SECRETARY (Check one)	NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
	Robert D. Bouck	2108 West Laburnum Avenue, Richmond, Virginia	23227	
<input type="checkbox"/> CHIEF FINANCIAL OFFICER OR <input checked="" type="checkbox"/> TREASURER (Check one)	NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
	Edwin W. Winters	2108 West Laburnum Avenue, Richmond, Virginia	23227	

THE NAMES OF THE DIRECTORS ARE:

NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
Marc C. Smith	2108 West Laburnum Avenue, Richmond, Virginia	23227	
NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
Robert D. Bouck	2108 West Laburnum Avenue, Richmond, Virginia	23227	
NAME	STREET ADDRESS	CITY/STATE	ZIP CODE
John S. Phillips	2108 West Laburnum Avenue, Richmond, Virginia	23227	

See attachment for additional directors and officers

NUMBER OF SHARES AUTHORIZED (if Applicable)	NUMBER OF SHARES ISSUED AND OUTSTANDING (if Applicable)
NUMBER <u>3,000</u>	NUMBER <u>2,210</u>

CLASS Common

CLASS Common

SERIES --

SERIES --

PAR VALUE OR Par Value of \$100.00
WITHOUT PAR

PAR VALUE OR Par Value of \$100.00
WITHOUT PAR

Date 2/24/94 1994

CRESTAR MORTGAGE CORPORATION

Harriette A. Andrews

(PRINT OR TYPE NAME OF OFFICER SIGNING)

Licensing Officer & Asst. Corporate Secretary

(TYPE OF OFFICER SIGNING)

Form 31 1994

DESIGNATED REGISTERED OR RESIDENT AGENT FOR SERVICE OF PROCESS:

PLEASE NOTE: If the Corporation has changed its registered office and/or registered or resident agent, Form 9 or Form LLC 3 must be filed

CT CORPORATION SYSTEM
125 DYER STREET
PROVIDENCE RI 02903

FILED

FEB 28 1994

BY ME59 024642

CRESTAR MORTGAGE CORPORATION

**BOARD OF DIRECTORS AND OFFICERS
AS OF NOVEMBER 10, 1993**

BOARD OF DIRECTORS

Robert D. Bouck
2108 West Laburnum Avenue
Richmond, Va. 23227

Jesse H. Peele, Jr.
2108 West Laburnum Avenue
Richmond, Va. 23227

John S. Philips
2108 West Laburnum Avenue
Richmond, Va. 23227

Marc C. Smith
2108 West Laburnum Avenue
Richmond, Va. 23227

James M. Wells, III
919 East main Street
Richmond, Va. 23219

OFFICERS:

CRESTAR MORTGAGE CORPORATION

2108 West Laburnum Avenue
Richmond, Virginia 23227
(804) 254-1741

Marc C. Smith, CMB
President & Chief Executive Officer

LEGAL AND CORPORATE SECRETARY

Robert D. Bouck
Vice President, Senior Legal Counsel and Secretary

Alan B. Clark
Associate Legal Counsel, Assistant Secretary and
Compliance Officer

Harriette A. Andrews
Licensing Officer and Assistant Secretary

FINANCIAL OPERATIONS AND ANALYSIS

Edwin W. Winters
Vice President and Treasurer

Heidi Buchma
Assistant Vice President

Barbara Stanley
Accounting Officer

MORTGAGE SERVICING

John R. Purcell, Jr.
Senior Vice President

Collections and Foreclosures

George L. Edwards
Vice President-Collections and
Foreclosures

Jackie W. Ballos
Assistant Vice President-
Collections

Rebecca W. Shaia
Assistant Vice President-
Foreclosures

Customer Relations

Martha R. Fuller
Vice President-Customer Relations

Wanda G. Rich
Assistant Vice President-
Customer Service

Doris Carrington
Loan Servicing Officer

Servicing Operations

Loretta G. Anderson
Assistant Vice President-Investor
Reporting

Servicing Systems

James J. Loftus
Assistant Vice President and Manager

Training and Development

Patricia R. Rollins
Vice President

SECONDARY MARKETING

John S. Philips, CMB
Senior Vice President

Ward W. Johnson, Jr.
Vice President

Karen D. Hawkins
Vice President

Kathleen M. Crawford
Secondary Marketing Officer

Loan Securitization

Deborah P. Ellis
Vice President and Manager

Julie Lawson-Brown
Loan Delivery Officer

Underwriting Department

Mary A. Matthews
Vice President
Underwriting Manager

Deborah J. Clevenger
Loan Underwriting Officer

Linda Roddenberry
Underwriting Loan Officer

CORPORATE SALES

Sterling Edmunds, Jr.
Senior Vice President

Margaret Zeigler
Corporate Sales Training Manager
Assistant Vice President

Ann M. Hopper
Correspondent Loan Officer
Loan Credit Manager

Beth W. Scharf
Correspondent Loan Officer
Methods Analyst

Correspondent Sales

J. G. Carter, III
Vice President and Manager

Tim Fitzgerald
Correspondent Loan Officer

Correspondent Operations

Joann N. Clack
Vice President
Corporate Sales Operations Manager

Catherine Wheeler
Correspondent Loan Officer
Purchase Review Supervisor

Wholesale Sales

Suzanne M. Cronin
Assistant Vice President
Wholesale Sales Manager

Correspondent Underwriting

Zana Creekmore
Vice President
Correspondent Underwriting

Sherry M. Pritchett
Assistant Vice President

Catherine Hicks
Mortgage Loan Officer

RESIDENTIAL SYSTEMS

Brenda I. Wilson
Vice President

Production Systems

Corrine H. Abbitt
Assistant Vice President and
Manager

Bill Carnahan
Assistant Vice President and
Network Manager

Peggy Ladner
PC Systems Officer

Jane Moore
Assistant Vice President

Susan Combs
Systems Officer

Quality Control

Lisa M. Orrock
Assistant Vice President and
Manager

Kaye Sanders
Quality Control Officer

John Chauncey
Quality Control Officer

Construction/Permanent Lending

Melba M. Pratt
Assistant Vice President

Postclosing

Danny Wilson
Vice President and
Manager

Pam Mott
Residential Loan Officer

RESIDENTIAL PRODUCTION

Jesse H. Peele, Jr., CMB
Senior Vice President and
Production Manager

Stephen McGurl
Assistant Vice President

Methods

Carrie L. Lucas
Methods Manager
Assistant Vice President

Velda V. McNeil
Residential Production Officer
Closing Specialist

Carol M. Warthan
Residential Production Officer
Methods Specialist

Central Production

Harold I. Brooks
Senior Vice President
Division Head Manager

Lisa M. Fagan
Vice President, Manager

Leah C. Brantley
Mortgage Loan Officer

Margaret Solomon
Central Production Officer

CAPITAL & EASTERN REGIONS

Philip J. McEwen
Vice President and Regional
Manager

Colonial Heights
2493 Boulevard
Colonial Heights, Virginia 23834
(804) 526-7232

Catherine A. Harrell
Assistant Vice President and
Manager

Richmond

James E. Cain
Assistant Vice President and
Manager

John J. Blauvelt
Residential Loan Officer

Roseneath
1207 Roseneath Road
Richmond, Virginia 23230
(804) 353-1233

Lynn W. Fowler
Mortgage Loan Officer

South Richmond
9211 Forest Hill Avenue
Richmond, Virginia 23235
(804) 320-9099

Stephen T. Thacker
Assistant Vice President and
Manager

Amy Howell
Assistant Vice President

Sheila Pollard
Residential Loan Officer/
Assistant Branch Manager

Newport News
11817 Canon Boulevard
Suite 203
Newport News, Virginia 23606
(804) 873-7920

George F. Liakos
Vice President and Manager

Pam R. Carmean
Residential Loan Officer and
Assistant Manager

Virginia Beach
564 Lynnhaven Parkway
Virginia Beach, Virginia 23452
(804) 431-4876

Russell S. Heath, Jr.
Vice President and Manager

V. Marie Keeter
Residential Loan Officer and
Assistant Manager

Teresa J. Ascher
Residential Loan Officer

Chesapeake
100 Volvo Parkway
Chesapeake, Virginia 23320
(804) 436-5077

Jaime N. Austria
Vice President and Manager

Margaret Huddle
Residential Loan Officer

WESTERN REGION

Denny G. Early
Vice President and Regional
Manager

Carol B. Divers
Region Administrator

Roanoke
5115 Bernard Drive, Suite 206
Roanoke, Virginia 24018
(703) 985-5265

James B. Chidester
Assistant Vice President and
Manager

Lynchburg
3723 Old Forest Road, Suite B
Lynchburg, Virginia 24501
(804) 847-2113

Linda Windsor
Branch Manager

Harrisonburg
370 E. Neff Avenue
Harrisonburg, Virginia 22801
(703) 433-7013

Donald E. Earman, Jr.
Assistant Vice President and
Branch Manager

Charlottesville
4110 Park Street
Charlottesville, Virginia 22901
(804) 296-7421

Toni Hoerman
Manager

Martinsville
134 East Church Street
Martinsville, Virginia 24115
(703) 666-8339

Todd B. Gruettner
Assistant Vice President and
Branch Manager

GREATER WASHINGTON REGION

Patrick J. Casey
Vice President and Regional
Manager

Sue C. Roles
Assistant Vice President and
Regional Administrator

Ginger R. Henney
Residential Loan Officer and
Mortgage Loan Underwriter

Annandale
7617 Little River Turnpike
Annandale, Virginia 22003
(703) 941-1700

Michael M. Onufrychuk, Jr.
Vice President and Residential
Branch Manager

Shannon Williams
Residential Loan Officer and
Assistant Manager

Ida Bassi
Residential Loan Officer and Loan
Closing Supervisor

David Hollopeter
Assistant Vice President and
Branch Manager

DC Metro
7617 Little River Turnpike
Annandale, Virginia 22003
(703) 941-1700

Ann Garrison
Assistant Vice President and
Consumer Representative

Lisa M. Soho
Residential Loan Officer and
Mortgage Loan Representative

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Columbia, Maryland 21046
(410) 720-5150

Dave Pulford
Vice President and Branch
Manager

Southern Maryland
605 Post Office Road
Suite 205
Waldorf, Maryland 20602
(301) 870-6969

Helen M. Souder
Assistant Vice President and
Manager

Diane Turner
Branch Officer and Assistant
Manager

Elizabeth A. Shenk
Loan Officer

Rockville, Maryland
600 E. Jefferson Street
Suite 303
Rockville, Maryland 20852
(301) 762-2972

Joel Epstein
Assistant Vice President and
Branch Manager

Jeanette Halleran
Residential Loan Officer and
Assistant Branch Manager