

# New York State Documents

OCLC:



CHECKLIST:

Original Document Scanned at:

- 600 DPI       Simplex  
 Duplex

Original Document contained:

- Black & White Photos  
 Colored Photos  
 Colored Print (list color) \_\_\_\_\_  
 Colored Paper (list color) \_\_\_\_\_  
 Line Art, Graphs  
 Oversized Pages -- reduced from \_\_\_\_\_ (original size)  
 Text Only

Date Scanned: 8/18/08

**This electronic document has been scanned by the  
New York State Library from a paper original and has been stored  
on optical media.**

**The New York State Library  
Cultural Education Center  
Albany, NY 12230**

(MASTER.DOC. 9/99)



BAN  
350-1  
76-55501  
1998  
C.1

H/1 D/1



# 1998

## Annual Report of the Superintendent of Banks

State of New York



George E. Pataki, Governor  
Elizabeth McCaul, Acting Superintendent

NEW YORK STATE LIBRARY  
  
B00547448B



## Letter from the Acting Superintendent of Banks

To the Governor and the Legislature:

It is my pleasure to submit the New York State Banking Department's 1998 Annual Report as required by Section 43 of the Banking Law.

This report is offered in three major sections. Section one consists of the 1998 Annual Report Highlights, which is a summary of the Department's achievements including:

- > **Perspective on the status of the banking industry with emphasis on New York State's domestic commercial and foreign banks, as well as thrift institutions;**
- > **Actions to enhance the New York State bank charter through "Wild Card" legislation and Governor George E. Pataki's financial modernization bill;**
- > **Details of the Department's local community partnership program for banks and childcare centers;**
- > **Progress of the Department's on-going Year 2000 banking industry management program;**
- > **Results of the state-wide ATM Safety Act examinations; and**
- > **Regulatory actions regarding foreign banks, fair lending and sub-prime mortgage lending abuses.**

Section two includes the Banking Board report and a list of its members.

Finally, section three provides all of the schedules that, by law, must be included in this report. The schedules provide a detailed record of the many activities that took place in the financial services industry during 1998.

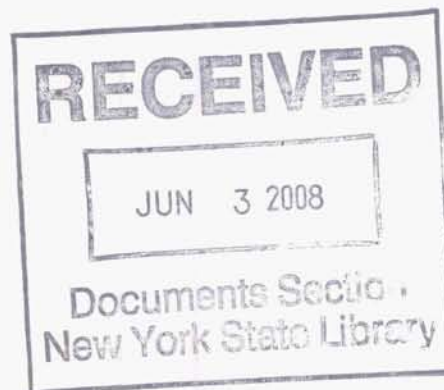
This annual report is dedicated to the outstanding efforts of the highly talented men and women who serve the people of New York State and the financial services industry as employees of the Department. The cover and inside pages of this year's report feature images of employees providing superior service at the Department's offices and at several field locations.

I hope that you will find that this report provides you with clear and comprehensive information regarding the Department's activities during 1998.



**Elizabeth McCaul**

Acting Superintendent of Banks



**New York State  
Banking Department  
Directory**

**State of New York**

George E. Pataki, Governor

**Banking Department**

Elizabeth McCaul  
Acting Superintendent

Daniel A. Muccia  
Acting First Deputy Superintendent

Sara A. Kelsey  
Deputy Superintendent and Counsel

*Examinations Division*

---

Michael J. Lesser  
Deputy Superintendent and Chief Examiner

*Consumer Services Division*

---

Edward Holley  
Deputy Superintendent

*Domestic Commercial Banks Division*

---

P. Vincent Conlon  
Deputy Superintendent

*Economic Research Division*

---

Cathy L. Weintraub  
Director

*Foreign Commercial Banks Division*

---

Robert H. McCormick  
Deputy Superintendent

*Licensed Financial Services Division*

---

Peter M. Philbin  
Deputy Superintendent

*Thrift Institutions Division*

---

Manuel Kursky  
Deputy Superintendent

*Mortgage Banking Division*

---

Richard Ehli  
Deputy Superintendent

*Criminal Investigations Bureau*

---

Ralph Fatigate  
Director

*Administration*

---

Diana Rulon  
Chief Administrative Officer





## Table of Contents

### 1998 Annual Report Highlights

Industry Perspective .....	4
Enhancing the New York State Charter .....	6
Serving as a Strong Regulator .....	7
Guardian of Public Confidence and Trust .....	11
Conclusion .....	13

### Annual Report of the Banking Board

Banking Board Members .....	14
Board Membership .....	14
Actions of the Banking Board .....	15

### Schedules

Index of Schedules .....	18
Schedules .....	19

**1998  
Annual Report  
Highlights**

**INDUSTRY PERSPECTIVE**

The United States banking industry achieved record earnings and major corporate restructurings in 1998. Fueled by a favorable business environment, insured commercial and savings banks posted earnings that outpaced previous performance. Simultaneously, the Banking Department worked to achieve a number of important initiatives. First, the Department continued its efforts to enhance the vitality of the New York State charter. Second, to bolster efforts to serve as a strong and effective regulator. And third, the Department made major strides to serve as a guardian of public confidence and trust in the state banking system.

**Domestic Commercial Banks**

During the year, Domestic Commercial banks' net profits exceeded \$60 billion for the first time. Despite the higher level of net income, the industry's return on average assets (ROA) was 1.19% compared with 1997's 1.23%.

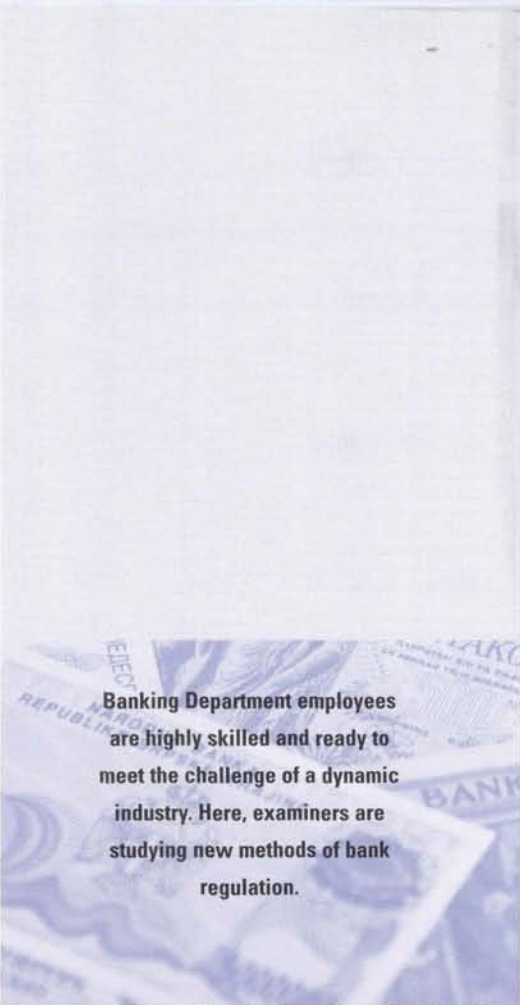
The turmoil in the international markets, particularly in Asia and Russia, during the third quarter and charges associated with the continuation of merger and corporate restructuring activity dampened commercial bank earnings in what otherwise was another year of solid

performance by the industry. Asset quality indicators, although still underscoring the general healthiness of the industry, displayed signs of some deterioration as the level of non-current loans increased. This weakening during the protracted economic expansion underscored the need for market discipline and the continued vigilance by the industry's senior managers and regulators.

Of significance in the commercial bank sector was Travelers Group's acquisition of Citicorp; the first financial union of insurance and banking permitted to be conducted under a single corporate parent. The Banking Board approved Travelers' application to become a bank holding company in July 1998. The impact of this union has not yet been fully realized, since the merger is likely to redefine financial services and may have wide-spread marketing ramifications as the two companies capitalize on each other's infrastructures to cross sell products and services.

Similarly prompting a redesign of the financial services model was the late-year announcement of the proposed acquisition of Bankers Trust Company by Deutsche Bank. The acquisition would represent the largest foreign takeover of a United States financial institution. The Deutsche Bank/Bankers Trust acquisition, if consummated, may blur geographic boundaries much as the Travelers/Citicorp deal has blurred the banking industry's structural lines.

Amid the growing complexity of the industry, the Banking Department serves as the primary regulator for three of the ten largest com-



**Banking Department employees are highly skilled and ready to meet the challenge of a dynamic industry. Here, examiners are studying new methods of bank regulation.**







The Department has kept pace with the constant and rapid evolution of the industry's financial products, services and information technology. Banking Department employees go on-site to monitor and supervise financial institutions.

mercial banks in the nation. The Department has kept pace with the constant and rapid evolution of the industry's financial products, services, information technology and delivery systems.

**Foreign Commercial Banks**  
During 1998, the total assets of all institutions under the supervision of the Department's Foreign Commercial Banks Division increased by \$21.5 billion to

over \$1 trillion. The increase stems from an expansion of the asset base of Article XII investment companies. The number of institutions supervised decreased by 14 from the previous year. The decline resulted from decisions by 13 Japanese banks to either close their New York operations or downsize their presence in New York to a representative office. The restructuring of the Japanese banks' international operations was the result of changes in the banks' business plans in conjunction with a Japanese government-sponsored re-capitalization program. Under the government-sponsored plan, the troubled banking sector would be restored along with market confidence.

The Banking Department has closely monitored Asia's emerging markets. Scrutiny was given to this region in the summer of 1997 when these markets began to experience a severe economic crisis resulting in large declines in markets and currencies. Although this was initially a regional event, emerging markets around the world were affected by a loss of investor confidence. Among the markets hardest hit was Russia. By August

1998, that country defaulted on part of its debt and effectively devalued its currency by allowing the ruble's value to fall. In the wake of this turmoil, reports began to emerge about sizeable losses sustained by a number of relatively unknown and secretive market players known as hedge funds. A Banking Department team began a targeted review of the business relationships between hedge funds and counterparty banks under the supervision of the Department. The review, conducted between October and December of 1998, was designed to provide guidance to banks and others on best practices regarding business relationships with hedge funds. The Department subsequently issued a Hedge Fund Report that recommended guidelines for banks and other institutions to follow in their relationships with hedge funds.

#### Thrift Institutions

New York State chartered savings institutions fared well in 1998, showing a net income increase of more than 8 percent over 1997 to an aggregate of \$558.2 million. The increase in net income was outpaced by a more than 10 percent growth in total assets, to \$53.9 billion, resulting in a small decrease in the return on average assets to 0.76 percent. Similarly, the return on equity for State-chartered savings banks declined to 6.76 percent, due to the significant amount of capital raised by mutual institutions that converted to stock form. As a result, the leverage ratio for all supervised savings banks rose from 10.3 percent in 1997 to 11.1 percent in 1998. The aggregate tier 1 risk-based capital ratio at year-end 1998 stood at a healthy 19.9 percent, while the total risk-based capital ratio was in excess of 21 percent. Asset quality indicators remained strong, with the ratios of both non-current loans to total loans and non-accrual loans to total loans declining from year-end 1997 to year-end 1998.

During 1998, the Thrift industry in New York State witnessed the approval of the first savings bank to be organized in New York City since 1929. The Banking Board approved the charter of First Central Savings Bank, which will be headquartered in the Whitestone section of Queens. First Central is only the second state chartered savings bank organized in the state since the Savings Bank of Rockland County was formed in 1965. (The other was Jamestown Savings Bank in Jamestown, New York, in 1995.) Despite the high volume of merger activity, it is hoped that there will be more applications for new savings banks as well as commercial banks. A harbinger may be the approval of the application for another new savings bank in Buffalo. Although the application for the Greater Buffalo Savings Bank has been approved, the Charter has not yet been issued.

The Thrift industry benefitted from Legislative action during the year to provide a mechanism for the conversion of the Savings Banks Life Insurance Fund to a mutual life insurance company. This conversion allows the fund to broaden its product and customer base and develop new marketing plans to offset the decline in business suffered by the fund over the last several years. The enabling legislation requires that a plan of conversion be approved by three-quarters of the Fund's trustees and three-quarters of the savings banks' life insurance departments participating in the Fund, as well as the subsequent approval of the plan by the Superintendents of Banks and Insurance. If all approvals are received, the life insurance business conducted by savings banks will be transferred into a new mutual insurance company being created specifically to carry on the SBLI business; free of the geographic and other constraints presently contained in Article 6-A of the Banking Law.

#### ENHANCING THE NEW YORK STATE CHARTER

As its top priority, the Banking Department is committed to maintaining and enhancing the New York State bank charter. The importance of this objective cannot be overstated, since the banking industry is the largest employer in New York State. Commercial and foreign banks employ more than 250,000 New Yorkers. As state chartered institutions, banks must be headquartered in New York State, causing important employment, credit and economic development decisions to be made within the state.

##### Wildcard Legislation

Governor George E. Pataki, in July of 1998, approved legislation that provides a significant boost to the State's banking charter through the year 2000. Known as "Wild Card" legislation, the law gives the New York State Banking Department the ability, for the next two years, to extend powers to State-chartered banks that are currently enjoyed by national banks. Without an extension, the measure would have expired in September 1998.

In passing the two-year extension of the "Wild Card" statute, the legislation also empowered the New York State Banking Board to authorize State-chartered Savings Banks and Savings and Loan Associations to engage in the insurance business to the same extent as authorized for state-chartered commercial banks and trust companies, whether they are acting directly or through one or more subsidiaries.

##### Financial Modernization

The Banking Department's effort to enhance the vitality of the New York State charter was also demonstrated in 1998 by developing, at the request of Governor Pataki, state financial modernization legislation. Advanced by the Governor in the 1999 session, this legislation is designed to ensure that New York will remain the world's

**Parity with national bank charters and financial modernization are extremely important both to the state-chartered banking institutions and to New York State. They are the keys to the vitality of the state charter. The state benefits since state chartered banks must have their headquarters in the state; consumers benefit as the banks' major decisions are made in New York are governed by New York Law. "Wild card" legislation also allows the Banking Board to authorize state chartered Savings banks and Savings and Loan Associations to engage in the insurance business.**



financial capital by providing a competitive and attractive environment for both domestic and international financial institutions. The effort to modernize the banking industry in New York State will allow many financial services entities to reap benefits through expanded powers necessary to compete in the global marketplace.

Parity with national bank charters and financial

modernization are extremely important both to State-chartered banking institutions and to New York State. They are the keys to the vitality of the state charter. With parity, banking institutions benefit by being able to remain competitive with national banks. The State benefits because State-chartered banks must have their headquarters in the State; therefore, consumers benefit because the banks' major decisions are made in New York. Consumers also benefit because State-chartered banks must abide by some of the strictest consumer-protection laws in the nation, such as the ATM Safety Act and the Basic Banking Account statute and regulation. With financial modernization, New York State-chartered institutions will be positioned to take immediate advantage of new powers should financial modernization legislation be enacted at the federal level. Moreover, if such legislation is not enacted on the federal level, New York State-chartered entities will be able to proceed into new arenas as a result of state legislation.

## SERVING AS A STRONG REGULATOR

### Regulatory Actions — Foreign Banks

During 1998, the Department was involved in a number of major regulatory actions. One of the most significant involved the merger of Union Bank of Switzerland (UBS) and Swiss Bank Corporation (SBC). The Department took regulatory action by issuing a Consent Order against UBS of Zurich, Switzerland, and the UBS branch in New York City.

The Department's Consent Order against SBC in December of 1997 and against UBS in April of 1998 required, among other things, that both institutions establish a more effective management structure to handle the investigation and processing of Holocaust-era claims. In addition, Acting Superintendent Elizabeth McCaul's March 19, 1998 letter to Federal Reserve Chairman Alan Greenspan outlined her concerns about UBS's and SBC's progress in this area and recommended disapproval of the merger, unless improvements to the process could be demonstrated.

Acting Superintendent McCaul's objections resulted from the Department's investigations into Holocaust-era claims showing substantial evidence of account records of individuals that were not made available to their rightful owners. After the banking institutions made significant progress on recovery of records and settlement of claims, the Acting Superintendent withdrew her objections and the Banking Board approved the merger application.

In another significant action, the Department issued an Order against Banco Santander, S.A., based upon information obtained as a result of a U.S. government undercover money laundering "sting" operation. As a result of this information, the Department had reason to believe that Santander, S.A., which maintains a New York licensed office, and some of its employees, were involved

in laundering of large amounts of actual and purported drug money. Under the Order, the bank was required to submit a complete description of its anti-money laundering policies and procedures and an acceptable plan detailing the steps, practices, policies and procedures to be implemented to ensure that such conduct will not occur in the future.

#### Regulatory Actions — Fair Lending

During 1998, the Department negotiated a major fair lending remediation agreement with Roslyn Savings Bank. This was the first time that a state banking department had settled an alleged fair lending violation against a banking institution. The Department claimed that the frequency and amount of “overages” charged to minority borrowers illegally exceeded the frequency and amount of “overages” charged to white applicants. Although, the bank did not admit to having violated the law, it did agree to pay \$3,000,000 in restitution to 563 minority borrowers.

#### Regulatory Actions — Sub-Prime Mortgage Lenders

With the explosion of mortgage credit available in the sub-prime market, the Department became concerned about possible abuses in sub-prime residential mortgage lending. The Department recognized that sub-prime lending has many beneficial aspects such as allowing individuals with poor credit histories to have access to credit and to develop a positive credit history over time. Nonetheless, abuses abound. Individuals are offered loans that they cannot afford, only to lose their homes through foreclosures. Neighborhoods are targeted with high priced loans that can lead to neighborhood destabilization. Consequently, the Department began to focus on what initiatives it could take with regard to consumer education and outreach, legislation, regulation, increased

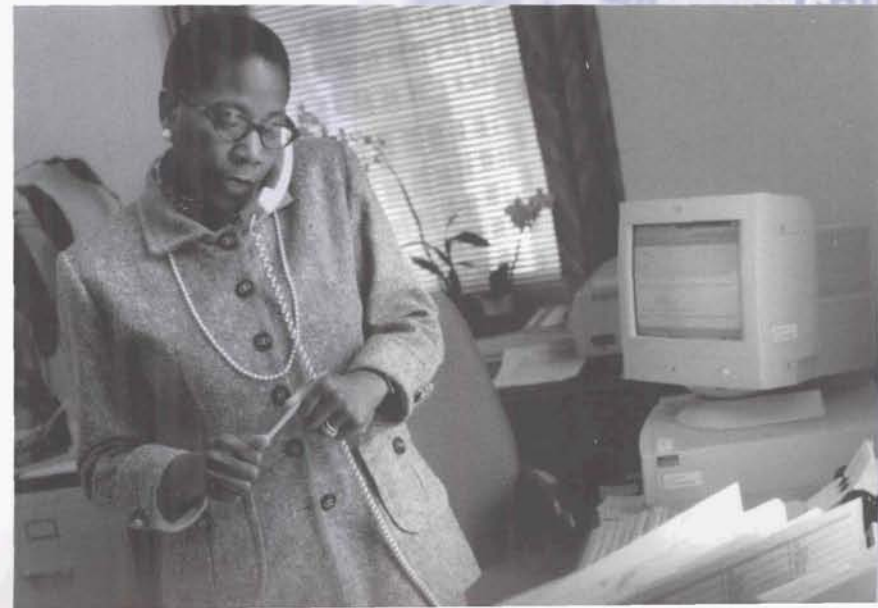
examinations and the increased involvement of the Department’s Criminal Investigation Bureau.

#### Cooperative Agreements

The Department, along with other state and federal banking regulators, provided a leadership role during 1998 by signing two key international cooperative agreements. The Department was instrumental in guiding the Conference of State Bank Supervisors (CSBS) International Working Group, which drafted the agreements.

The first international cooperative agreement, The State Coordination Agreement, creates a structure for one state banking department to coordinate the examination and supervision of a foreign banking organization operating in multiple states. The goal is to provide foreign banking organizations with a “single regulatory point of contact” system as is currently in place for multi-state, state-chartered domestic banks. Under the agreement, states will share information, and the coordinating state will take the lead in scheduling and planning examinations. The coordinating state will also work toward developing a single report of examination for all of a foreign banking organization’s activities in the U.S., and oversee any joint enforcement actions by state banking departments.

The second international agreement, the State/Federal Agreement, creates a similar arrangement among the states, the Federal Reserve, and the FDIC where applicable (most U.S. offices of foreign banks are



not insured). The designated "Responsible Federal Reserve Bank" and/or FDIC Regional Office will coordinate activities within its own agency and with the coordinating state regulator.

Senior staff from the New York State Banking Department played a critical role in the drafting of the agreements. In addition, Acting Superintendent McCaul created a Superintendent's International Committee of senior officers from key foreign banks in New York that also operate branches or subsidiaries in other states to ensure their needs were being met.

#### **Community Reinvestment Act**

The Department's proactive approach to helping banking institutions identify potential loans, services, and investments that would qualify for credit under the Community Reinvestment Act (CRA) continued during 1998. In support of Governor Pataki's initiatives to expand childcare services as a critical component of his welfare reform program, the Department developed a new "Adopt a Childcare Center" initiative.

Acting Superintendent McCaul issued a letter to the chief executive officers of banking institutions in which she provided details on the initiative and emphasized that banks can earn enhanced CRA credit while supporting child care facilities. Her communication explained possible ways for banks to get increased CRA credit by making a multi-year, comprehensive commitment to a qualifying day care center; one that is either located in a low- or moderate-income area or primarily serves low- or moderate-income individuals. To qualify, banks can provide long-term financial commitments to provide grants for capital or operating funds, as well as offer technical assistance to build the capacity of childcare organizations.

Reaction to the initiative has been positive, with many professionals indicating that childcare in New York

State has been greatly aided by the "Adopt a Childcare Center" program.

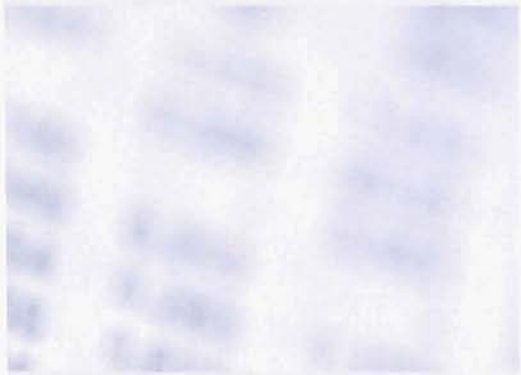
On a continuing and intensive basis, the Community Outreach Unit seeks to provide outreach and educational services to senior citizens, minorities and persons who are unfamiliar with banking institutions. Members of this Unit appear before numerous audiences to explain basic banking accounts, the federal electronic benefit transfer program (EBT) and the state electronic funds transfer program (EFT). In order to simplify the presentations, the Banking Department purchased a dummy ATM machine that it takes to these presentations to demonstrate how these machines operate. In addition, the Department has distributed more than 20,000 palm cards in seven languages and Braille describing basic banking accounts.

Similarly, the Banking Department has numerous consumer booklets available for distribution on topics such as how to use a checking account, obtain a mortgage, a reverse mortgage and home equity mortgage.

Other aspects of the Acting Superintendent's proactive approach to providing strong regulatory leadership were visible in the conferences and tours that the Department sponsored during 1998.

In October, the Department sponsored a conference to help banks keep pace with technological changes in the electronic banking industry. The conference, which drew a large audience, provided banks with up-to-date information about rapidly changing industry technology. Conference presenters focused on strategies to address critical issues such as privacy, safety, consumer needs and the cost of electronic commerce.

Another highly successful conference in July addressed the need to maintain and expand banking services despite the industry's many consolidations. The conference promoted the Department's viewpoint that in



**The key to the Department's success is its workforce.**

**The Office of Human Resources manages an active recruitment effort, while maintaining the benefits and training programs for our employees.**

an environment where ATMs and Internet banking are becoming more commonplace, a bank branch is not the only sign of an institution's willingness to serve a particular community. The conference also assessed the types of banking services that will be most needed in the next century, and what can be done to ensure universal access to those services.

The Department traveled to various locations throughout the state in 1998 to host several tours on business development and banking issues.

In the spring of 1998, the Acting Superintendent toured the Rochester area to see first-hand the efforts being made to support small business development and to learn the ways that the Department, particularly through CRA, can help in this effort.

Acting Superintendent McCaul toured Central Harlem in June with a group of New York City's top banking executives as part of an effort to encourage economic development in the area. The event also highlighted the need for an expansion of banking services in that region. Central Harlem is a historic community, currently undergoing an economic renaissance, yet it continues to experience a scarcity of banking services. The Department is actively working to encourage the expansion of banking services into under-served neighborhoods.

Aspects of the continuing efforts to bolster CRA initiatives were seen in the Department's major role in the merger of Citicorp and Travelers Group. The merger approval process included a Letter of Intention with the Citicorp Lenders negotiated by the Department. Because of weak or volatile performance in lending in several minority census tracts, the Department requested and Citicorp Lenders agreed to provide lending projections over a three-year period. These projections included Rochester, Buffalo and the counties of Nassau, Suffolk,

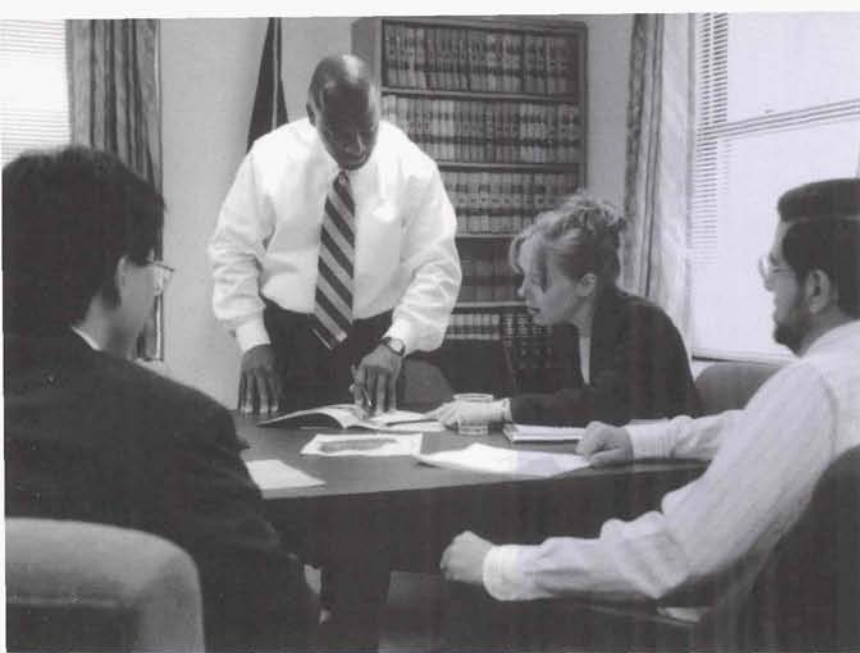
Bronx, Kings, Queens, Richmond, New York, Westchester and Rockland. Meanwhile, in upstate New York, Citicorp Lenders projected that they would equal or exceed their percentage of lending in the first six months of 1998. In the downstate region, Citicorp Lenders projected that they would equal or exceed the adjusted aggregate's percentage of lending. In its order of approval, the Federal Reserve System noted the Department's Letter of Intention and urged Citicorp Lenders to meet the projections.

#### **Banking Development Districts**

Signed into law by Governor Pataki, the Banking Development District legislation went into effect on January 1, 1998. The legislation authorizes the Banking Department to designate areas that are under-served by banking institutions as "Banking Development Districts." One week after the Governor's action, the Banking Board released for public comment a proposed regulation providing criteria to be employed for the designation of these special districts. Three public hearings on the proposal were held in Jamaica, Albany and Rochester. The regulation was adopted by the Banking Board, effective June 1998. In the early fall of 1998, an inter-divisional committee at the Department prepared and issued a model application package for entities seeking designation as a banking development district. The law provides communities with a powerful new tool for attracting commercial banks to their neighborhoods. Local governments that are seeking to attract commercial banks can now offer these institutions crucial economic incentives, such as property tax relief and the possibility of municipal deposits at reduced interest rates.

**The Department's community outreach unit prepares for a Department-sponsored conference. This unit provides outreach and educational services to senior citizens, minorities and people who are unfamiliar with banking institutions.**





#### **Workforce Enhancement**

The Department continued to focus on initiatives that it could take to maximize its effectiveness as a regulator. Recognizing that the work of the Banking Department examiners is far more complex and involves much more responsibility than in the past, the Acting Superintendent sought and received the necessary approvals to upgrade the salaries of examiners to

accurately reflect their new responsibilities. In addition, the Department expanded its capital markets unit, which is under the jurisdiction of the Examinations Division, by increasing the number of capital market specialists. Such specialists are highly qualified to examine particularly complex functions of banking institutions such as bank derivative and swap activities.

### **GUARDIAN OF PUBLIC CONFIDENCE AND TRUST**

#### **Year 2000 Computer Management**

One of the highest priorities of the Department is to maintain public confidence in the state-chartered banks' abilities to meet the millenium date change without disruption and to provide services to their customers. There is no single business, technological, or systemic event that poses a greater safety and soundness challenge to the financial services industry than the one posed by the coming Year 2000 date change. To meet this challenge, the Department has established an aggressive, broad-based Year 2000 supervisory program designed to ensure

that the financial institutions under supervision have adequate plans in place to achieve Year 2000 capability.

Maintaining that Year 2000 bank readiness is a continual process, the Department issued the first of a series of all institution letters and surveys in 1996 that alerted the banking industry to its obligation to commence and complete a comprehensive date change management program. Utilizing specially trained examination teams, the Department, in close coordination with federal banking agencies, has undertaken specialized, comprehensive Year 2000 reviews to assess the status of banking institutions in their management efforts. The Department has assigned 23 full-time examiners to the Y2K team, supported by examination staff in the Department's operating divisions. This is part of the ongoing portfolio review of every institution under supervision.

Bank regulators nationwide have found that more than 97% of supervised banks, including commercial banks, thrifts, foreign branches and agencies, credit unions, limited purpose trust companies, and Article XII Investment Companies, are rated satisfactory. Only a small minority of banks has fallen behind schedule in Y2K preparations. During the first round of Year 2000 reviews last year, almost 20% of supervised banks initially received less-than-satisfactory ratings. However, with the appropriate level of prompting from the Department, these banks escalated their Year 2000 program efforts and substantially improved their performance, and their ratings were subsequently upgraded.

The Banking Department does not expect widespread bank failures due to the Year 2000 challenge or even widespread, prolonged computer glitches that would prevent consumers from accessing their funds.

### ATM safety program

The Department, in its role as guardian of public confidence in the banking system, devoted significant resources in 1998 to enforcement of the ATM Safety Act. The consumer protection measure, which was effective January 1, 1997, established statewide security measures for ATM facilities addressing issues such as surveillance cameras and adequate lighting. Consumers have benefited from this program, which was designed to ensure that the safety requirements of the Act are observed by all state and federally chartered bank institutions operating ATMs.

With 3,400 ATM locations across the state, the Department performed 4,872 inspections and reinspections during the year and issued 2,292 violations. Upon reinspection, 1,281 of the violations were corrected. The Department collected \$189,000 in fines. Most violations under the act (79 percent) were lighting violations. The Department issued an "All Institutions" letter in December to provide the industry with guidance on meeting these requirements.

### Holocaust Claims Processing Office

The Holocaust Claims Processing Office (HCPO) broadened its role during 1998 by expanding its services to holocaust survivors and their families. Created in September 1997 by Governor Pataki, this is the first office of its kind created by a government agency. The HCPO strives to assist individuals of all backgrounds seeking to recover assets deposited in Swiss banks and monies never paid in connection with insurance policies issued by European companies prior to, and during, the Second World War.

In 1998, Governor Pataki proposed, and the Legislature approved, legislation that expanded HCPO's role and provided additional tools with respect to investi-

gating and pursuing outstanding insurance claims of victims of the Holocaust. The office's role was also broadened to include the search for art works that were lost, stolen or looted in the years before and during World War II. Some of the world's finest art works were looted or stolen under Nazi oppression between 1933 and 1945, and the acceptance of art claims was a logical extension of the office's responsibilities.

During the year, the HCPO received 6,791 inquiries from 40 countries and 48 states. These inquiries resulted in 3,188 claims from 33 countries and 43 states. There were five cash bank settlements and 53 cases in which the HCPO was able to establish to the claimants' satisfaction that there was either no relationship between the claimant and the original account holder, or that the account had been closed appropriately. In accordance with the original account holder's wishes, the HCPO has brought in 13 insurance policy settlement offers covering 22 individual policies. Only one of these has been accepted by a claimant. The HCPO provides a significant amount of information about its efforts on its website [www.claims.state.ny.us](http://www.claims.state.ny.us).

The HCPO director assists a claimant seeking to recover assets deposited in a Swiss Bank. In 1998, HCPO expanded its efforts to obtain compensation for Holocaust victims who are due insurance payments or payments for lost artwork.







**Banking is changing as ATM and Internet usage expands. The Department has devoted significant resources in 1998 to the enforcement of the ATM Safety Act. In 1998 the Department conducted over 4900 inspections of ATMs.**

#### **Internet Mortgage Transactions**

The Banking Department prepared several amendments to its primary residential mortgage loan regulation. These amendments were adopted by the Banking Board and became effective in May of 1998. The most significant amendment provides that all notification and disclosure requirements can be satisfied through the use of electronic media such as

the Internet. Accordingly, from the required pre-application disclosures through (but not including) the closing, the transaction may proceed electronically without paper and without any face-to-face meeting. The Banking Department is the first state regulator to amend its regulations to provide guidance and requirements pertaining to residential mortgage transactions using electronic media.

#### **Internet Interest Rates**

In an effort to save banking consumers time and money, the Banking Department expanded its posting of the latest interest rate information on mortgage, automobile, home equity, and second mortgage loans on its website, [www.banking.state.ny.us](http://www.banking.state.ny.us). In addition, the Department began distributing hard copies of these reports free of charge.

The Department began making available the latest fixed and adjustable interest rates on 15, 20- and 30- year mortgages through a contract with a private sector market research company. The mortgage interest rate information is updated every week with new figures posted on the Department's website every Saturday morning.

#### **CONCLUSION**

In summary, 1998 was a year of noteworthy achievements by both the financial services industry and the Banking Department. As the industry found new and innovative ways to meet the challenges of a dynamic marketplace, the Banking Department continued to master its on-going objectives of maintaining a vibrant New York State Charter, serving as a strong and efficient regulator and bolstering public trust and confidence in the state banking system.

## Annual Report of the Banking Board

### BANKING BOARD MEMBERS

Elizabeth McCaul, Chairman	
Santa Albicocco, Esq. ....	Oyster Bay
Michael R. Ambrecht, Esq. ....	Point Lookout
Wesley Chen .....	New York
Burkhard Frankenberger .....	Rye
John D. Garrison .....	Wallkill
Michael D. Grosso .....	Coxsackie
Charles J. Hamm .....	Bronxville
Stewart J. Kahn .....	New York
Edward P. Kramer .....	New Rochelle
Salvatore Marranca .....	New York
Jeffrey A. Moerdler, Esq. ....	Riverdale
Thomas H. O'Neill, Jr. ....	Hamburg
John B. Robinson, Jr. ....	Loudonville
Thomas G. Siciliano, Esq. ....	Commack
George J. Vojta .....	Bronxville
John A. Joyce, Esq. Secretary	

The Banking Board was established by Sections 13 and 14 of the New York State Banking Law. It is a quasi-legislative body that promulgates regulations of both a general and specific nature for the conduct of banking business in New York. The Board's powers are broad and affect many aspects of banking supervision.

### BOARD MEMBERSHIP

The composition of the 17 member Banking Board was established by statute. The Superintendent of Banks is a member and is also the Board's chairman and executive head. Each of the other 16 members is appointed by the Governor and approved by the Senate for a three-year term. Eight are public members, while the other eight must have banking experience gained in various segments of the banking community.

There were 4 changes in the Banking Board membership during 1998:

Thomas H. O'Neill, Jr. resigned effective March 11, 1998. Santa Albicocco of Oyster Bay, was appointed on June 18, 1998, replacing William P. Brosnahan, a public member, who served from December 1995 to June 1998; Michael R. Ambrecht of Point Lookout, was appointed on June 18, 1998, replacing Peter M. Ryan, a public member, who served from October 1995 to June 1998.

Team work is an integral part of the Department's operating philosophy. Examiners are assigned to teach and foster career development, training and greater institutional knowledge.



### ACTIONS OF THE BANKING BOARD

The Banking Board meets on a monthly basis. The following is a summary of the Banking Board's actions in the calendar year 1998.

#### Capital Stock Investment

During 1998, the Banking Board approved requests for permission to invest in the capital stock of subsidiaries by the following: Manufacturers & Traders Trust Company in May; North Fork Bank in July; Citibank (New York State) in September; Cooper Life Sciences, Inc. in November; Community Bank of Sullivan in December.

#### New Banking Organizations

During 1998, the Banking Board approved ten Organization Certificates for seven banking institutions

The following Organization Certificates were approved:

- > **International Bank for Foreign Trade in January**
- > **Lockport Interim One Savings Bank and Interim Two Savings Bank in March**
- > **Popular Inc. in September**
- > **American Community Bank in December**
- > **Oneida County Interim One and Interim Two Savings Bank in December**
- > **Greene County Interim One and Interim Two Savings Banks in December**
- > **First Central Savings Banks in December**

### Branches of Foreign Banks

In 1998, the Banking Board approved applications for a license to establish and maintain a branch office for the following foreign banking corporations:

- > **KBC Bank N.V., Belgium**
- > **UBS AG, Switzerland**
- > **Chinatrust Commercial Bank, Ltd., Taipei, Republic of China**
- > **Corporacion Bancaria de Espana**

#### Merger and Holding Company Activities

In 1998, the Banking Board approved the following:

In February, the Board approved an application by Olympia (a wholly-owned subsidiary of First Empire) to acquire by merger ONBANCorp., Inc. of Syracuse, New York, and thereby acquire its subsidiaries, OnBank & Trust Co. of Syracuse, New York and Franklin First Savings Bank of Wilkes-Barre, Pennsylvania; and Onbank & Trust Company and Franklin First Savings Bank to merge with and into M&T, under the name Manufacturers and Traders Trust Company.

In May, the Board approved applications to acquire 10% or more of the voting stock of Chancellor LGT Trust Company by AMVESCAP PLC, PIMCO Partners LLC Oppenheimer Capital Trust Company by Pacific Mutual Holding Company and Yasuda Trust and Banking Company, Limited by Fuji Bank, Limited. In addition it approved an application by the Chinese American Bank Holding LLC to purchase all of the outstanding shares of Chinese American Bank.

In July, the Board approved an application by Travelers Group, Inc., to become a bank holding company, by acquiring Citibank N.A. and Citibank (New York State).

In September, the Board approved an application by The Chase Manhattan Bank, to acquire all of the capital stock of Morgan Stanley Trust Company (MSTC) and then to merge MSTC with and into The Chase Manhattan Bank.

In November, the Board approved an application by Roslyn Bancorp, Inc., relative to the merger of TR Financial corp., the holding company for Roosevelt Savings Bank with and into Roslyn Bancorp, Inc., which is the holding company for the Roslyn Savings Bank.

#### **Change of Control**

During 1998, the Banking Board approved the following applications:

In March, the Board approved by unanimous written consent, an application by Olympian Holdings LLC and Olympian New York Corporation to acquire more than 10% of the voting stock of Olympian Bank.

In May, the Board approved an application by AMVESCAP PLC to purchase additional preferred stock in Ibero-American Investors Corporation, a minority-owned small business investment company.

In May, the Board approved applications by Pacific Mutual Holding Company and PIMCO Partners LLC, to acquire more than 10% of the voting stock of Oppenheimer Capital Trust Company.

In May, the Board approved an application by CAB Holding LLC to purchase all of the outstanding shares of Chinese American Bank.

In May, the Board approved an application by The Fuji Bank Limited to acquire an additional 13% of the voting shares of The Yasuda Trust and Banking Company.

In July, the Board approved an application by First Republic Bank, to acquire 10% or more of the voting stock of Fidelity Management Trust Company of New York.

In September, the Board approved an application by BANC ONE CORPORATION, to acquire 10% or more of the voting stock of First Chicago Trust Company of New York.

In November, the Board approved an application by Charter One Financial, Inc., to acquire 10% or more of ALBANK Commercial.

#### **Regulations and Supervisory Policies**

##### **General Regulations of the Banking Board**

**Investment in Junior Lien Mortgage Loans by Commercial Banks, Savings Banks, Credit Unions, Mortgage Bankers and Savings and Loan Associations —** At its February meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 80, to reduce the minimum permissible revolving credit line secured by a junior mortgage from \$7,500.00 to \$2,500.00.

**Definition of Terms; Advertising; Application and Commitment Disclosures and Procedures; Improper Conduct under Article 12-D —** At its May meeting, the Board adopted as final amendments to General Regulations of the Banking Board Part 38, to allow the industry to take advantage of new technologies such as the Internet and provide regulatory relief without sacrificing necessary consumer protections.

**Investment in Junior Lien Mortgage Loans by Commercial Banks, Savings Banks, Credit Unions, Mortgage Bankers and Savings and Loan Associations —** At its May meeting, the Board adopted as final an amendment to General Regulations of the Banking Board Part 80, to require certain disclosures with respect to pre-payment penalties on junior lien mortgage loans on owner-occupied residential property.

**Alternative Mortgage Instruments —** At its May meeting, the Board adopted as final an amendment to

**The Banking Board adopted or amended several regulations during 1998 included one that enabled the banking industry to utilize new technologies such as the Internet in the mortgage application and origination process.**





General Regulations of the Banking Board Part 82, to require certain disclosures with respect to pre-payment penalties on alternative mortgage loans on owner-occupied residential property.

Implementation of Banking Law Section 14-g — At its June meeting, the Board adopted as final new Part 6 of the General Regulations of the Banking Board, to establish an application procedure for entities

to make a request to the Banking Board to promulgate a rule or regulation pursuant to Banking Law Section 14-g (to achieve parity in the area of investments and activities between state and national banks) and to specifically permit state-chartered banks and trust companies to sell insurance directly from a place of 5000 or fewer inhabitants.

Banking Development Districts — At its June meeting, the Board adopted as final new Part 8 of the General Regulations of the Banking Board, to set forth criteria for the establishment of banking development districts.

Organization and Operation of Stock-Form Savings Banks and Savings and Loan Associations — At its June meeting, the Board adopted as final an amendment to Part 86 of the General Regulations of the Banking Board, to limit the disclosure required under Section 86.14(8)(d) to workable definitive offers.

Implementation of Banking Law — At its November meeting, the Board adopted as final an amendment to Part 6 of the General Regulations of the Banking Board, to relieve commercial banks from significant interference

with their insurance agencies' activities caused by Section 2501 of the insurance Law; and to confer equal insurance sales authority, including relief from 2501, to thrift institutions.

Organization and Operation of Stock-Form Savings Banks and Savings and Loan Associations — At its December meeting, the Board adopted as final an amendment to Part 86 of the General Regulations of the Banking Board, to authorize the Superintendent to approve or deny stock repurchase by a holding company under the same criteria applicable to repurchases by banks.

## Index to Schedules

### Schedule A

Institutions that Received or Surrendered Authorizations or Licenses During the Year .....	19
Part 1 Banks, Trust Companies, Investment Companies, Credit Unions and Private Bankers .....	19
Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations .....	20
Part 3 Licensed Lenders .....	25
Part 4 Sales Finance Companies .....	27
Part 5 Licensed Check Cashers .....	31
Part 6 Premium Finance Agencies .....	38
Part 7 Transmitters of Money .....	39
Part 8 Licensed Mortgage Bankers .....	40
Part 9 Registered Mortgage Brokers .....	56
Part 10 Budget Planners .....	77

### Schedule B

Corporate and Other Changes of Institutions During the Year.....	78
Part 1 Branches, Stations and Public Accommodation Offices Schedules .....	78
Part 2 Capital Stock Changes .....	89
Part 3 Conversions of Mutual Savings Banks to Stock Form .....	90
Part 4 Mergers and Consolidations .....	91
Part 5 Corporate Title Changes .....	93
Part 6 Conversion of a State-Chartered Institution to a Federally Chartered Institution .....	96
Part 7 Conversion of a Federally Chartered Institution to a State-Chartered Institution .....	96

### Schedule C

Institutions Closed or Existence Terminated During the Year .....	97
Part 1 Voluntary Liquidations - Closing Orders Filed .....	97
Part 2 Voluntary Liquidations - Final Dissolution Orders Filed ....	98

### Schedule D

Unclaimed Deposits of Dividends of Closed Institutions Held by the Superintendent of Banks at End of Year (December 31, 1998) .....	99
Part 1 Voluntary Liquidation.....	99
Part 2 Involuntary Liquidation .....	100

### Schedule E

Supplementary Banking Statistics .....	101
Part 1 Principal Banking and Lending Facilities of New York State as of December 31, 1998 .....	101
Part 2 Exhibit of Insurance Policies .....	102
Part 3 Historical Summary of Data for Life Insurance Departments of New York State Savings Banks .....	103
Part 4 New York State Savings Institutions Authorized to Act as Life Insurance Agencies as of December 31, 1998 .....	104
Part 5 Condensed Statement of Condition of New York State-Chartered Agencies and Branches of Foreign Banking Corporations as of December 31, 1998 .....	105

### Schedule F

Banking Department Organization and Maintenance	
Part 1 Department Roster (as of April 2, 1998) .....	107
Part 2 Banking Department Budget For the Fiscal Year 1997-1998 .....	108
Part 3 Banking Department – Maintenance Appropriations and Expenditures for the Fiscal Year 1997-1998 .....	109



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 1 Banks, Trust Companies, Investment Companies, Credit Unions and Private Bankers

<i>Name</i>	<i>Location</i>	<i>Certificate Approved</i>	<i>Date of Authorization</i>	<i>Capital Stock</i>
<b>Authorizations Issued</b>				
<i>Bank</i>				
<b>Liberty Bank of New York</b>	New York	Sep 16, 1997	Feb 6, 1998	\$ 4,325,000
<b>Hamptons State Bank</b>	Southampton	Mar 26, 1998	Aug 17, 1998	\$ 3,500,000
<i>Investment Company (Article XII)</i>				
<b>American Express Banking Corp.</b>	New York	Apr 1, 1998	Apr 1, 1998	\$ 100,000
<i>Credit Unions</i>				
<b>Hudson River Credit Union</b>	Corinth	Mar 12, 1998	Mar 23, 1998	\$ 0
<i>Private Bankers</i>				
<b>Brown Brothers Harriman &amp; Co.</b>	New York	Apr 20, 1998	Apr. 27, 1998	\$ 60,000,000

*(These Private Bankers are already under the supervision of the Department. New Certificate was issued by reason of the death of Granger Costikyan, a Limited Partner.)*

<b>Brown Brothers Harriman &amp; Co.</b>	New York	Dec. 22, 1998	Dec. 29, 1998	\$ 65,000,000
--	----------	---------------	---------------	---------------

*(These Private Bankers are already under the supervision of the Department. New Certificate was issued by reason of the proposed admission to the firm of J. William Anderson, Taylor S. Bodman, and Ronald J. Hill as General Partners.)*

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations**

<i>Name</i>	<i>Location (Parent)</i>	<i>Address of Agency or Branch</i>	<i>Date</i>
<b>Licenses Issued</b>			
<i>Foreign Branches</i>			
<b>KBC Bank N.V.</b>	Brussels, Belgium	125 West 55th Street New York	Jun 4, 1998
<b>UBS AG</b>	Basel, Switzerland	299 Park Avenue New York	Jun 26, 1998
<b>*UBS AG</b>	Basel, Switzerland	10 East 50th Street New York	Jun 29, 1998
<b>*National Westminster Bank plc</b>	London, United Kingdom	65 East 55th Street New York	Nov 30, 1998
<b>Sudwestdeutsche Landesbank Girozentrale</b>	Stuttgart, Germany	420 Lexington Avenue New York	Dec 1, 1998
<b>Chinatrust Commercial Bank, Ltd.</b>	Taipei, Taiwan	366 Madison Avenue New York	Dec 25, 1998
<i>Foreign Representative Offices</i>			
<b>Cyprus Popular Bank Ltd., The</b>	Nicosia, Cyprus	450 Park Avenue New York	Jan 16, 1998
<b>Hokuriku Bank, Ltd., The</b>	Toyama, Japan	17 State Street New York	Apr 2, 1998
<b>ABSA Bank Limited</b>	Johannesburg, South Africa	730 Fifth Avenue New York	Apr 8, 1998
<b>Bank of Cyprus Ltd.</b>	Nicosia, Cyprus	780 Third Avenue New York	May 5, 1998
<b>Hiroshima Bank, Ltd., The</b>	Hiroshima, Japan	444 Madison Avenue New York	Jun 25, 1998

\* Indicates Additional Branch Office



## Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations

<i>Name</i>	<i>Location (Parent)</i>	<i>Address of Agency or Branch</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			
<i>Foreign Representative Offices (cont'd)</i>			
<b>UBS AG</b>	Basel, Switzerland	350 Park Avenue New York	Jun 29, 1998
<b>Bank of Nagoya, Ltd.</b>	Nagoya, Japan	360 Madison Avenue New York	Aug 27, 1998
<b>Iyo Bank, Ltd., The</b>	Matsuyama, Japan	One World Trade Center New York	Sep 17, 1998
<b>Bank Brussels Lambert S.A./N.V.</b>	Brussels, Belgium	630 Fifth Avenue New York	Nov 20, 1998
<b>Banca Toscana S.P.A.</b>	Florence, Italy	55 East 59th Street New York	Nov 30, 1998
<b>Yasuda Trust and Banking, Ltd., The</b>	Tokyo, Japan	666 Fifth Avenue, Suite 801 New York	Dec 4, 1998
<b>Licenses Surrendered</b>			
<i>Foreign Branches</i>			
<b>Suruga Bank, Ltd., The</b>	Numazu, Shizuoka, Japan	135 East 57th Street New York	Mar 10, 1998
<b>* Lloyds Bank plc</b>	London, United Kingdom	575 Fifth Avenue, 18th Floor New York	Mar 11, 1998
<b>Kiyo Bank, Ltd., The</b>	Wakayama, Japan	45 Broadway, 23rd Floor New York	Mar 20, 1998
<b>Ashikaga Bank, Ltd., The</b>	Tochigi, Japan	One World Trade Center, Suite 8151 New York	Mar 31, 1998
<b>Hokuriku Bank, Ltd., The</b>	Toyama, Japan	17 State Street New York	Mar 31, 1998

\* Indicates Additional Branch Office

## Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations

<i>Name</i>	<i>Location (Parent)</i>	<i>Address of Agency or Branch</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			
<i>Foreign Branches (cont'd)</i>			
<b>Kredietbank, N.V.</b>	Brussels, Belgium	125 West 55th Street New York	Jun 4, 1998
<b>Hiroshima Bank, Ltd., The</b>	Hiroshima, Japan	One Wall Street, 31st Floor New York	Jun 25, 1998
<b>Swiss Bank Corporation</b>	Basel, Switzerland	10 East 50th Street New York	Jun 26, 1998
<b>* Swiss Bank Corporation</b>	Basel, Switzerland	222 Broadway New York	Jun 26, 1998
<b>Union Bank of Switzerland</b>	Zurich, Switzerland	299 Park Avenue New York	Jun 29, 1998
<b>* Union Bank of Switzerland</b>	Zurich, Switzerland	1345 Avenue of the Americas New York	Jun 29, 1998
<b>Bank of Nagoya, Ltd., The</b>	Nagoya, Japan	360 Madison Avenue, 15th Floor New York	Aug 28, 1998
<b>Shiga Bank, Ltd., The</b>	Shiga, Japan	One World Trade Center New York	Sep 17, 1998
<b>Iyo Bank, Ltd., The</b>	Matsuyama, Japan	One World Trade Center New York	Sep 18, 1998
<b>* Korea Exchange Bank</b>	Seoul, Korea	39 Garden Plaza, 136-40 39th Street Flushing	Oct 19, 1998
<b>Coutts Bank (Switzerland) Ltd.</b>	Zurich, Switzerland	65 East 55th Street New York	Nov 13, 1998
<b>Bayerische Hypotheken - und Wechsel Bank AG</b>	Munich, Germany	32 Old Slip Road, Financial Square New York	Dec 4, 1998

\* Indicates Additional Branch Office

## Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations

<i>Name</i>	<i>Location (Parent)</i>	<i>Address of Agency or Branch</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			
<i>Foreign Branches (cont'd)</i>			
<b>Yasuda Trust and Banking Company, Limited, The</b>	Tokyo, Japan	666 Fifth Avenue, Suite 801 New York	Dec 4, 1998
<b>Bank of Kyoto, Ltd., The</b>	Kyoto, Japan	Two World Financial Center, 36th Floor New York	Dec 28, 1998
<i>Foreign Agencies</i>			
<b>Banco Rio de la Plata, S.A.</b>	Buenos Aires, Argentina	650 Fifth Avenue New York	Jan 23, 1998
<b>United Mizrahi Bank Ltd.</b>	Tel Aviv, Israel	1270 Avenue of the Americas New York	Apr 30, 1998
<i>Foreign Representative Offices</i>			
<b>Banco Quilmes, S.A.</b>	Buenos Aires, Argentina	One World Trade Center, Suite 8947 New York	Feb 3, 1998
<b>Kyungki Bank, Ltd.</b>	Inchon, Korea	241 Fifth Avenue New York	Feb 27, 1998
<b>Hokkaido Takushoku Bank, Limited, The</b>	Sapporo, Japan	Two World Trade Center New York	Mar 6, 1998
<b>Banpais, S.A.</b>	Col. Cuauhtemoc, Mexico	712 Fifth Avenue New York	May 15, 1998
<b>Chiba Kogyo Bank, Ltd., The</b>	Chiba, Japan	280 Park Avenue, East Building New York	Jun 30, 1998
<b>Toho Bank, Ltd., The</b>	Tokyo, Japan	One World Trade Center, Suite 8358 New York	Jul 31, 1998
<b>Banco Roberts, S.A.</b>	Buenos Aires, Argentina	156 West 56th Street New York	Aug 18, 1998

## Part 2 Agencies, Branches and Representative Offices of Foreign Banking Corporations

<i>Name</i>	<i>Location (Parent)</i>	<i>Address of Agency or Branch</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			
<i>Foreign Representative Offices (cont'd)</i>			
<b>Banco Frances del Rio de la Plata, S.A.</b>	Buenos Aires, Argentina	660 Madison Avenue New York	Aug 21, 1998
<b>Tokyo Sowa Bank, Ltd., The</b>	Tokyo, Japan	641 Lexington Avenue New York	Sep 30, 1998
<b>Multi Commercial Bank</b>	Geneva, Switzerland	320 Park Avenue New York	Oct 27, 1998
<b>Kyongnam Bank</b>	Seoul, Korea	One Penn Plaza, Suite 2430 New York	Oct 29, 1998
<b>Awa Bank, Ltd., The</b>	Tokushima, Japan	150 East 52nd Street, 17th Floor New York	Oct 31, 1998
<b>Cho Hung Bank</b>	Seoul, Korea	320 Park Avenue, 27th Floor New York	Nov 3, 1998
<b>Sudwestdeutsche Landesbank Girozentrale</b>	Stuttgart, Germany	420 Lexington Avenue New York	Dec 4, 1998
<b>Banco Sud Americano</b>	Santiago, Chile	One World Trade Center New York	Dec 15, 1998
<b>Daegu Bank, Ltd., The</b>	Taegu, Korea	29 West 30th Street, 10th Floor New York	Dec 31, 1998
<b>Kleinwort Benson Limited</b>	London, United Kingdom	200 Park Avenue New York	Dec 31, 1998
<b>Landesgirokasse Offentliche Bank und Landessparkasse</b>	Stuttgart, Germany	560 Lexington Avenue New York	Dec 31, 1998

**Schedule**



**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 3 Licensed Lenders**

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>NationsCredit Financial Services Corporation</b>	405 W. Loop 820 South Fort Worth, TX	Mar 30, 1998	<b>Household Finance Corporation III (cont'd)</b>	Westchester Financial Center 50 Main Street White Plains, Westchester County	Jun 2, 1998
<b>Licenses Surrendered</b>				7 West 125 Street New York, New York County	Jun 2, 1998
<b>American General Finance, Inc.</b>	Plank Road Plaza 629 Plank Road Clifton Park, Saratoga County	Feb 11, 1998	<b>Associates Financial Services Company of New York, Inc.</b>	927 Franklin Avenue Garden City, Nassau County	Jun 4, 1998
<b>Commercial Credit Loan, Inc.</b>	Donwood Office Park 101 Old Cove Road Liverpool, Onondaga County	Mar 4, 1998		Hills Plaza 2429 Military Road Niagara Falls, Niagara County	Jun 22, 1998
<b>Associates Financial Services Company of New York, Inc.</b>	463 Fifth Avenue Brooklyn, Kings County	Apr 10, 1998	<b>Norwest Financial New York, Inc.</b>	4685 Commercial Drive New Hartford, Oneida County	Jun 30, 1998
<b>Norwest Financial New York, Inc.</b>	950 New Loudon Road Latham, Albany County	Apr 27, 1998	<b>Beneficial New York Inc.</b>	5857 Transit Road East Amherst, Erie County	Jul 6, 1998
<b>Associates Financial Services Company of New York, Inc.</b>	959 Route 9N Queensbury, Warren County	May 1, 1998		30-13 Steinway Street Astoria, Queens County	Jul 6, 1998
<b>Commercial Credit Loan, Inc.</b>	1440 Route 9, Suite 104 Wappingers Falls, Dutchess County	May 11, 1998		408 Fifth Avenue Brooklyn, Kings County	Jul 6, 1998
<b>Beneficial New York Inc.</b>	324 Main Street Huntington, Suffolk County	May 12, 1998		1015 Beach 20th Street Far Rockaway, Queens County	Jul 6, 1998
<b>Household Finance Corporation III</b>	291 Wall Street Kingston, Ulster County	Jun 2, 1998		594 New Loudon Road Latham, Albany County	Jul 6, 1998
	1558 Union Turnpike New Hyde Park, Nassau County	Jun 2, 1998		75 Atlantic Avenue Lynbrook, Nassau County	Jul 6, 1998
	15 Maiden Lane, Suite 401 New York, New York County	Jun 2, 1998		322 New Dorp Lane, Suite A Staten Island, Richmond County	Jul 6, 1998

# Schedule **A**

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 3 Licensed Lenders

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>Beneficial New York Inc. (cont'd)</b>	Nicols Plaza, Suite 4 Route 5 Seneca Turnpike New Hartford, Oneida County	Jul 6, 1998	<b>Avco Financial Services of New York, Inc.</b>	217 North Union Street Olean, Cattaraugus County	Jul 24, 1998
	486 Main Street New Rochelle, Westchester County	Jul 6, 1998	<b>Associates Financial Services Company of New York, Inc.</b>	218-14 Jamaica Avenue Jamaica, Queens County	Jul 27, 1998
	1623 Unionport Road Bronx, Bronx County	Jul 6, 1998	<b>Commercial Credit Loan, Inc.</b>	616 Old Country Road Westbury, Nassau County	Aug 4, 1998
	East Main Shopping Plaza 350-22 Main Street Patchogue, Suffolk County	Jul 6, 1998	<b>Norwest Financial New York, Inc.</b>	3445 Winton Place Rochester, Monroe County	Aug 6, 1998
	566 Port Jefferson Shopping Plaza Unit 26-B Port Jefferson, Suffolk County	Jul 6, 1998	<b>American General Finance, Inc.</b>	2000 Clark Street Auburn, Cayuga County	Aug 12, 1998
	Capitol Plaza, Store U-2 - Upper 1925 Curry Road Rotterdam, Schenectady County	Jul 6, 1998		4947 Commercial Drive, Suite 4 Yorkville, Oneida County	Aug 13, 1998
	315 State Street Schenectady, Schenectady County	Jul 6, 1998	<b>Norwest Financial New York, Inc.</b>	1650 Sycamore Avenue Bohemia, Suffolk County	Oct 5, 1998
	2946 Erie Boulevard East Syracuse, Onondaga County	Jul 6, 1998	<b>Liberty Loan Company, Inc.</b>	527 Brisbane Bldg, 403 Main Street Buffalo, Erie County	Oct 8, 1998
	201 Nineteenth Street Watervliet, Albany County	Jul 6, 1998	<b>Beneficial New York Inc.</b>	Towne Center, Route 22 at Route 312 Brewster, Putnam County	Oct 30, 1998
	605 Pennsylvania Avenue Matamoras, PA	Jul 6, 1998			

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 4 Sales Finance Companies

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>			<b>Licenses Issued (cont'd)</b>		
<b>General Motors Acceptance Corporation</b>	Blake Building, 263 Route 17K Newburgh, Orange County	Jan 1, 1998	<b>Household Automotive Finance Corporation</b>	11452 El Camino Real, Suite 400 San Diego, CA	Feb 3, 1998
	EAB Plaza, West Tower Uniondale, Nassau County	Jan 1, 1998		100 Mittel Drive Wood Dale, IL	Feb 3, 1998
	Three Executive Boulevard Yonkers, NY	Jan 1, 1998	<b>National Auto Finance Company, Inc.</b>	621 N.W. 53rd Street, Suite 200 Boca Raton, FL	Feb 17, 1998
	100 Corporate Woods Rochester, Monroe County	Jan 1, 1998	<b>East Mississippi Collection Corporation</b>	33 Riverside Drive Pembroke, MA	Mar 30, 1998
	2950 Expressway Drive South Islandia, Suffolk County	Jan 1, 1998		310 S. Michigan Avenue Chicago, IL	Mar 30, 1998
	175 Corporate Woods Rochester, Monroe County	Jan 1, 1998	<b>Porsche Funding Limited Partnership</b>	4343 Commerce Court, Suite 214 Lisle, IL	Mar 31, 1998
	19 British American Boulevard Latham, Albany County	Jan 1, 1998	<b>NationsCredit Manufactured Housing Corporation</b>	6455 E. Johns Crossing, Suite 325 Duluth, GA	Mar 31, 1998
	555 Long Wharf Drive New Haven, CT	Jan 1, 1998	<b>ADA Capital Corporation</b>	1142 Wehrle Drive Williamsville, NY	Apr 6, 1998
	5786 Widewaters Parkway DeWitt, Onondaga County	Jan 1, 1998	<b>Sherman, Clay &amp; Co., Inc. d/b/a Allegro Acceptance</b>	851 Traeger Avenue, Suite 200 San Bruno, CA	Apr 30, 1998
	6245 Sheridan Drive Buffalo, Erie County	Jan 1, 1998	<b>Deutsche Financial Capital Limited Liability Company</b>	7800 McCloud Road Greensboro, NC	May 12, 1998
<b>WFS Financial Inc.</b>	200 Cottontail Lane, Bldg A Somerset, NJ	Jan 12, 1998	<b>Transamerica Retail Financial Services Corporation</b>	1933 North Meacham Schaumburg, IL	Jun 3, 1998
<b>Bombardier Capital, Inc.</b>	12735 Gran Bay Parkway West Jacksonville, FL	Jan 28, 1998	<b>Cameron Ashley Financial Services, Inc.</b>	11651 Plano Road Dallas, TX	Jun 23, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 4 Sales Finance Companies**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>IndyMac Mortgage Holdings, Inc.</b>	155 N. Lake Avenue Pasadena, CA	Jul 7, 1998
	400 Interstate North Parkway, Suite 200 Atlanta, GA	Jul 7, 1998
	3200 Atlantic Avenue, Suite 114 Raleigh, NC	Jul 7, 1998
	15050 Avenue of Science, Suite 101 San Diego, CA	Jul 7, 1998
<b>Isuzu Motors Acceptance Corporation</b>	6722 Orangethorpe Avenue, Suite 100 Buena Park, CA	Jul 7, 1998
<b>General Electric Capital Corporation</b>	540 W. Northwest Highway Barrington, IL	Jul 13, 1998
<b>GreenPoint Credit Corp.</b>	501 New Karner Road, Suite 7 Albany, Albany County	Jul 20, 1998
<b>Triad Financial Corporation d/b/a Triad Financial of California</b>	7711 Center Avenue, Suite 250 Huntington Beach, CA	Jul 22, 1998
<b>Premier Auto Finance, L.P.</b>	11 International Plaza, 4th Floor, Suite 400 Route 291 and Scott Way Tinicum, PA	Aug 26, 1998
<b>National Star Funding, LLC</b>	40 Horton Avenue Lynbrook, Nassau County	Sep 8, 1998
<b>ProCredit, Inc.</b>	One International Plaza, 3rd Floor Philadelphia, PA	Sep 8, 1998
<b>Avco Auto Centers, Inc.</b>	326 West Main Street, 201 Milford, CT	Sep 14, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>Community Home Mortgage Corporation</b>	510 Broad Hollow Road Melville, Suffolk County	Sep 21, 1998
<b>Associates Housing Finance, LLC</b>	11311 Cornell Park Drive Cincinnati, OH	Sep 30, 1998
	225 Greenfield Parkway Liverpool, Onondaga County	Sep 30, 1998
<b>Fairlane Credit LLC</b>	1755 Telstar Drive, Suite 400 Colorado Springs, CO	Sep 30, 1998
<b>Chrysler Financial Company L.L.C.</b>	6711 Towpath Road, Suite 235 East Syracuse, Onondaga County	Oct 19, 1998
	580 White Plains Road, 5th Floor Tarrytown, Westchester County	Oct 19, 1998
	65 Willowbrook Road, 2nd Floor Wayne, NJ	Oct 19, 1998
<b>American Honda Finance Corporation</b>	700 Van Ness Avenue Torrance, CA	Nov 3, 1998

**Licenses Surrendered**

<b>YAC, Inc. of New York</b>	135 Chestnut Ridge Road Montvale, NJ	Jan 15, 1998
<b>Lexington Funding, Inc.</b>	One Michael Avenue Farmingdale, Suffolk County	Jan 15, 1998
<b>Garden Way Incorporated</b>	1 Garden Way Rensselaer, Rensselaer County	Feb 2, 1998



# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 4 Sales Finance Companies

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>SunStar Acceptance Corporation</b>	Two Concourse Parkway, Suite 745 Atlanta, GA	Apr 1, 1998	<b>Associates Financial Services Company, Inc.</b>	2429 Military Road Niagara Falls, Niagara County	Jun 22, 1998
	225 E. John Carpenter Freeway, Tower II Irving, TX	Apr 1, 1998	<b>Beneficial New York, Inc. d/b/a Beneficial Credit Services of New York</b>	5857 Transit Road, Transit Plaza East Amherst, Erie County	Jul 6, 1998
<b>AutoFinance Group, Inc.</b>	601 Oakmont Lane, Suite 110 Westmont, IL	Apr 1, 1998	<b>American General Consumer Discount Company</b>	4771 McKnight Road Pittsburgh, PA	Jul 13, 1998
<b>Associates Financial Services Company, Inc.</b>	463 Fifth Avenue Brooklyn, Kings County	Apr 10, 1998	<b>Associates Housing Finance Services, Inc.</b>	225 Greenfield Parkway Liverpool, NY	Jul 21, 1998
	959 Route 9N Queensbury, Warren County	May 1, 1998		11311 Cornell Park Drive Cincinnati, OH	Jul 21, 1998
<b>Beneficial New York, Inc. Beneficial Credit Services of New York</b>	324 Main Street Huntington, Suffolk County	May 12, 1998	<b>Beneficial New York, Inc. d/b/a Beneficial Credit Services of New York</b>	30-13 Steinway Street Astoria, Queens County	Jul 22, 1998
<b>The Money Store Auto Finance Inc.</b>	1625 West North Market Blvd, Suite 210 Sacramento, CA	May 13, 1998		Route 22 and Route 312 Towne Center, 2nd Floor Brewster, Westchester County	Jul 22, 1998
	485-E Route 1 South, Suite 230 Iselin, NJ	May 13, 1998		1623 Unionport Road Bronx, Bronx County	Jul 22, 1998
	175 Paramount Drive, 3rd Floor Raynham, MA	May 13, 1998		408 Fifth Avenue Brooklyn, Kings County	Jul 22, 1998
<b>Access Financial Lending Corp.</b>	4520 Main Street Kansas City, MO	Jun 3, 1998		1015 Beach 20th Street Far Rockaway, Queens County	Jul 22, 1998
<b>Associates Financial Services Company, Inc.</b>	927 Franklin Avenue Garden City, Nassau County	Jun 4, 1998		594 New Loudon Road Latham, Albany County	Jul 22, 1998
<b>Saab Financial Services Corp.</b>	Three Executive Boulevard Yonkers, Westchester County	Jun 17, 1998		75 Atlantic Avenue Lynbrook, Nassau County	Jul 22, 1998
<b>General Motors Acceptance Corporation</b>	Three Executive Boulevard Yonkers, NY	Jun 17, 1998			

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 4 Sales Finance Companies**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Beneficial New York, Inc. d/b/a Beneficial Credit Services of New York (cont'd)</b>	486 Main Street New Rochelle, Westchester County	Jul 22, 1998
	East Main Shopping Plaza 350-22 Main St Patchogue, Suffolk County	Jul 22, 1998
	566 Port Jefferson Shopping Center, 26B Port Jefferson Station, Suffolk County	Jul 22, 1998
	Capitol Plaza, Store U-2 1925 Curry Road, Rotterdam Schenectady County	Jul 22, 1998
	315 State Street Schenectady, Schenectady County	Jul 22, 1998
	322 New Dorp Lane, Suite A Staten Island, Richmond County	Jul 22, 1998
	2946 Erie Boulevard East Syracuse, Onondaga County	Jul 22, 1998
	201 Nineteenth Street Watervliet, Albany County	Jul 22, 1998
	Nichols Plaza Shop., Suite 4 Seneca Turnpike, Route 5 New Hartford, Oneida County	Jul 22, 1998
<b>Associates Financial Services Company, Inc.</b>	218-14 Jamaica Avenue Jamaica, Queens County	Jul 27, 1998
<b>Security Pacific Financial Services of California, Inc.</b>	501 New Karner Road Albany, Albany County	Sep 1, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Tunmore Oldsmobile, Inc.</b>	2677 Delaware Avenue Buffalo, Erie County	Nov 23, 1998
<b>Alexander Credit Corporation</b>	4 Bona Ventura Avenue Wallkill, Ulster County	Nov 25, 1998
<b>UnitedAuto Finance Inc.</b>	800 Perinton Hills Office Park Fairport, Monroe County	Dec 2, 1998
<b>Saab Financial Services Corp.</b>	100 Corporate Woods, Suite 90 Rochester, Monroe County	Dec 4, 1998
<b>General Motors Acceptance Corporation</b>	100 Corporate Woods Rochester, Monroe County	Dec 4, 1998
<b>SunStar Acceptance Corporation</b>	405 W. Loop 820 South Fort Worth, TX	Dec 14, 1998
<b>Oxford Resources Corp.</b>	270 South Service Road Melville, Suffolk County	Dec 31, 1998
<b>MultiOne Financial Services, Inc.</b>	2500 Alameda Avenue Norfolk, VA	Dec 31, 1998
<b>American General Finance Inc. d/b/a American General Finance of Delaware</b>	3501 Route 42, Unit 5FA Turnersville, NJ	Dec 31, 1998
<b>Car Loan Co., Inc.</b>	863 Glenrock Road, Suite 201 Norfolk, VA	Dec 31, 1998
<b>Cameron Ashley Financial Services, Inc.</b>	11651 Plano Road Dallas, TX	Dec 31, 1998
<b>IndyMac Mortgage Holdings, Inc.</b>	3200 Atlantic Avenue, Suite 114 Raleigh, NC	Dec 31, 1998
<b>Chrysler Financial Company L.L.C.</b>	65 Willowbrook Road, 2nd Floor Wayne, NJ	Dec 31, 1998

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 5 Licensed Check Cashers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>			<b>Licenses Issued (cont'd)</b>		
<b>Samaras Check Cashing Corp.</b>	260 N. Saw Mill River Road Elmsford, Westchester County	Jan 5, 1998	<b>C.L.B. Check Cashing, Inc.</b>	201 Old Country Road Carle Place, Nassau County	Apr 8, 1998
<b>Amityville Payroll Service Inc.</b>	Quality King Distributors Inc. 2095 Express Drive North Hauppauge, Suffolk County	Jan 6, 1998		205-19 Jamaica Avenue Hollis, Queens County	Apr 8, 1998
	DIMAC Direct 550 South Research Place Central Islip, Suffolk County	Jan 6, 1998		222-06 South Conduit Avenue Springfield Gardens, Queens County	Apr 8, 1998
<b>David's Check Cashing, Inc.</b>	1431 Broadway Brooklyn, Kings County	Jan 20, 1998	<b>Whitestone Check Cashing Corp.</b>	Logan Bus Company 97-14 Atlantic Avenue Ozone Park, Queens County	Apr 28, 1998
<b>Eastchester Check Cashing, Inc.</b>	3479 Boston Post Road Bronx, Bronx County	Jan 21, 1998		Omega Shipping Corp. 30-30 Review Avenue Long Island City, Queens County	Apr 28, 1998
<b>Metrotech Check Cashing Service, Inc.</b>	168-05 Union Turnpike Flushing, Queens County	Jan 26, 1998		Concord Limousine Inc. 700 3rd Ave Brooklyn, Kings County	Apr 28, 1998
<b>Belair Payroll Services, Inc.</b>	159-17 Northern Boulevard Flushing, NY	Jan 28, 1998		Jo-Lo Bus Company Inc. 145-40 155th Street Jamaica, Queens County	Apr 28, 1998
<b>North Island Check Cashing Corp.</b>	241-01 Linden Boulevard Elmont, Nassau County	Feb 9, 1998		Capital Bus Transportation Corp. 84 Maspeth Avenue Brooklyn, Kings County	Apr 28, 1998
<b>Amityville Payroll Service Inc.</b>	TKD Industries, Inc. 301 Henry Street Lindenhurst, Suffolk County	Feb 24, 1998		Beatrice Bus Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Apr 28, 1998
<b>C.L.B. Check Cashing, Inc.</b>	1865 Bruckner Boulevard Bronx, Bronx County	Mar 20, 1998		Student Bus Service, Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Apr 28, 1998
<b>Staten Island Payment Center, Inc.</b>	160 Broad Street Staten Island, Richmond County	Apr 6, 1998			

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 5 Licensed Check Cashers**

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
<b>Whitestone Check Cashing Corp.</b> (cont'd)	42-15 College Point Boulevard Flushing, Queens County	Apr 28, 1998	<b>Sunrise Check Cashing &amp; Payroll Services, Inc.</b> (cont'd)	SwimLine Corp. 191 Rodeo Drive Edgewood, Suffolk County	May 5, 1998
	71-04A Kissena Boulevard Flushing, Queens County	Apr 28, 1998		<b>David's Check Cashing, Inc.</b>	Jennifer Convertibles One Ames Court, Suite 205 Plainview, Nassau County
<b>Lazer Check Cashing Corporation</b>	Rockland County Psychiatric Center 140 Old Orange Road Orangeburg, Rockland County	May 5, 1998	Del Electronics Corp. One Commerce Park Valhalla, Westchester County		May 12, 1998
	<b>Sunrise Check Cashing &amp; Payroll Services, Inc.</b>	Wil-Bar International 431 Bayview Avenue Amityville, Suffolk County	May 5, 1998	Kawasaki Rail Car, Inc. 44 Wells Avenue Yonkers, Westchester County	May 12, 1998
Tower Ford 124 South Middle Neck Road Great Neck, Nassau County		May 5, 1998	Determined Personnel c/o Kawasaki Rail Car, Inc. 44 Wells Avenue Yonkers, Westchester County	May 12, 1998	
Zauder Brothers Inc. 10 Henry Street Freeport, Nassau County		May 5, 1998	The Jewish Home & Hospital for Aged 100 West Kingsbridge Road Bronx, Bronx County	May 12, 1998	
Lawson Mardon Packaging USA, Inc. 1403 Fourth Avenue New Hyde Park, Nassau County		May 5, 1998	The Jewish Home & Hospital for Aged 120 West 106th Street New York, New York County	May 12, 1998	
Chudnow Mfg. Co., Inc. 3055 New Street Oceanside, Nassau County		May 5, 1998	Grand Hyatt New York Park Avenue at Grand Central 42nd Street & Lexington Avenue New York, New York County	May 12, 1998	
The Muttontown Club, Inc. NY Route 25A East Norwich, Nassau County		May 5, 1998	<b>Cebco Check Casher Corp.</b>	60-67 Fresh Pond Road Maspeth, Queens County	May 28, 1998
The Brookville Corporation 92 Madison Avenue Hempstead, Nassau County		May 5, 1998			

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 5 Licensed Check Cashers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
<b>David's Check Cashing, Inc.</b>	Manufacturers Corrugated Box Company, Inc. 55-25 58th Street Maspeth, Queens County	Jun 10, 1998	<b>Cebco Check Casher Corp.</b>	Pfizer Inc. 630 Flushing Avenue Brooklyn, Kings County	Jul 27, 1998
	Sequins International Inc. 60-01 31st Avenue Woodside, Queens County	Jun 10, 1998		National/Beatty-Page Inc. Brooklyn Navy Yard, Building 5 Brooklyn, Kings County	Jul 27, 1998
<b>Galaxia Check Cashing Corp.</b>	67-03 Roosevelt Avenue Woodside, Queens County	Jun 10, 1998	<b>Triboro Check Cashing Corp.</b>	18-33 27th Avenue Long Island City, Queens County	Aug 5, 1998
<b>I &amp; B Check Cashing Corp.</b>	2373-2381 Flatbush Avenue Brooklyn, Kings County	Jun 12, 1998	<b>David's Check Cashing, Inc.</b>	Ward Leonard Electric Company 31 South Street Mount Vernon, Westchester County	Aug 17, 1998
<b>Check Depot, Inc.</b>	1351 Forest Avenue Staten Island, Richmond County	Jun 23, 1998		Wartburg Nursing Home One Wartburg Place Mount Vernon, Westchester County	Aug 17, 1998
<b>Lazer Check Cashing Corporation</b>	Jacob K. Javits Convention Center 655 West 34 Street New York, New York County	Jun 29, 1998	<b>Amityville Payroll Service Inc.</b>	Allied Digital Technologies Corp. 15 Gilpin Avenue Hauppauge, Suffolk County	Aug 17, 1998
<b>S.A.M. MONEY SHOP INC.</b>	73-16 Metropolitan Avenue Middle Village, Queens County	Jul 6, 1998	<b>SDM Check Cashing Corp. (N.Y.)</b>	785 Broadway Brooklyn, Kings County	Sep 11, 1998
<b>Action Check Cashing Corp.</b>	857 Bedford Avenue Brooklyn, Kings County	Jul 7, 1998		1034 Ogden Avenue Bronx, Bronx County	Sep 11, 1998
<b>Amityville Payroll Service Inc.</b>	South Shore Outdoor Store, Inc. 62 West Main Street Bay Shore, Suffolk County	Jul 7, 1998		36 West Kingsbridge Road Bronx, Bronx County	Sep 11, 1998
<b>David's Check Cashing, Inc.</b>	Remco Maintenance Corporation 500 Tenth Avenue New York, New York County	Jul 10, 1998		225 East 167th Street Bronx, Bronx County	Sep 11, 1998
				837 Soundview Avenue Bronx, Bronx County	Sep 11, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 5 Licensed Check Cashers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>SDM Check Cashing Corp. (N.Y.)</b> (cont'd)	15 East 183rd Street Bronx, Bronx County	Sep 11, 1998
<b>Whitestone Check Cashing Corp.</b>	41-05 Northern Boulevard Long Island City, NY	Sep 14, 1998
<b>Amityville Payroll Service Inc.</b>	Kabco Inc. 2000 New Horizons Boulevard Amityville, Suffolk County	Sep 22, 1998
<b>A &amp; A Check Cashing Corp.</b>	Lance Investigation Service, Inc. 1438 Boston Road Bronx, Bronx County	Sep 23, 1998
	Lance Investigation Service, Inc. 593 Oak Terrace Bronx, Bronx County	Sep 23, 1998
	Lance Investigation Service, Inc. 745 Gates Avenue Brooklyn, Kings County	Sep 23, 1998
	3963 Laconia Avenue Bronx, Bronx County	Sep 25, 1998
<b>G &amp; R Check Cashing Corp.</b>	Bellevue Hospital Center 462 First Avenue New York, New York County	Sep 29, 1998
	Coler/Goldwater Memorial Hospital Coler Campus 900 Main Street, F.D.R. Island New York, New York County	Sep 29, 1998
	Coney Island Hospital 2601 Ocean Parkway Brooklyn, Kings County	Sep 29, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>G &amp; R Check Cashing Corp.</b> (cont'd)	Cumberland Diagnostic and Treatment Center 100 North Portland Street Brooklyn, Kings County	Sep 29, 1998
	Coler/Goldwater Memorial Hospital Goldwater Campus One Main Street, FDR Island New York, New York County	Sep 29, 1998
<b>G &amp; R Check Cashing Corp.</b>	Lincoln Medical and Mental Health Center 234 East 149 Street Bronx, Bronx County	Sep 29, 1998
	Harlem Medical Center 506 Lenox Avenue New York, New York County	Sep 29, 1998
	Segundo Ruiz Belvis Diagnostic & Treatment Center 545 East 142 Street Bronx, Bronx County	Sep 29, 1998
<b>Wink Check Cashing Corp.</b>	2235 Central Park Avenue Yonkers, Westchester County	Oct 5, 1998
<b>Cortlandt Check Cashing Corp.</b>	1753 Crosby Avenue Bronx, Bronx County	Oct 5, 1998
<b>Uneeda Check Cashing Inc.</b>	1045 Lexington Avenue New York, New York County	Oct 14, 1998
<b>Pay-O-Matic Check Cashing Corp.</b>	3663-12 Route 112 Coram, NY	Oct 16, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 5 Licensed Check Cashers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>S.A.M. MONEY SHOP INC.</b>	58-02 Bordan Avenue Maspeth, Queens County	Oct 26, 1998
<b>Sunrise Check Cashing &amp; Payroll Services, Inc.</b>	Anselmi and DeCicco, Inc. Wantagh State Parkway and Jones Beach Bridge Wantagh, NY	Nov 23, 1998
	Weeks Marine Inc., Robert Moses Causeway Southbound Structure West Islip, NY	Nov 23, 1998
	CBE Contracting Corp. 4600 Captree Island Babylon, Suffolk County	Nov 23, 1998
<b>Prima Check Cashing, Inc.</b>	94 East 161st Street Bronx, Bronx County	Dec 9, 1998
	1801 University Avenue Bronx, Bronx County	Dec 9, 1998
<b>G &amp; R Check Cashing Corp.</b>	80 West 36th Street New York, New York County	Dec 11, 1998
<b>C.L.B. Check Cashing, Inc.</b>	1139 Liberty Avenue Brooklyn, Kings County	Dec 16, 1998
<b>Pay-O-Matic Check Cashing Corp.</b>	2690 Route 112, 112 Expressway Plaza Medford, Suffolk County	Dec 17, 1998
<b>Licenses Surrendered</b>		
<b>G &amp; R Check Cashing Corp.</b>	3479 Boston Post Road Bronx, Bronx County	Jan 21, 1998
<b>Belair Check Cashing Corporation</b>	159-17 Northern Boulevard Flushing, Queens County	Jan 28, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Alivad Associates, Inc.</b>	New York Childhood Center 222 Ocean Parkway Brooklyn, Kings County	Mar 3, 1998
	New York Childhood Center 10 Withers Street Brooklyn, Kings County	Mar 3, 1998
	New York Childhood Center 475 East 57th Street Brooklyn, Kings County	Mar 3, 1998
<b>David's Check Cashing, Inc.</b>	Richter Metalcraft Corp 160 East 1st Avenue Mount Vernon, Westchester County	Apr 3, 1998
<b>Targee Payroll Services, Inc.</b>	160 Broad Street Staten Island, Richmond County	Apr 6, 1998
<b>Copiague Check Cashing Corp.</b>	926 Merrick Road Copiague, NY	Apr 6, 1998
<b>Kissena Check Cashing Corp.</b>	71-04A Kissena Boulevard Flushing, Queens County	Apr 28, 1998
	Logan Bus Company 97-14 Atlantic Avenue Ozone Park, Queens County	Apr 28, 1998
	Omega Shopping Corp. 30-30 Review Avenue Long Island City, Queens County	Apr 28, 1998
	Concord Limousine Inc. 700 3rd Avenue Brooklyn, Kings County	Apr 28, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 5 Licensed Check Cashers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Kissena Check Cashing Corp. (cont'd)</b>	Jo-Lo Bus Company Inc. 145-40 155th Street Jamaica, Queens County	Apr 28, 1998
	Capital Bus Transportation Corp. 84 Maspeth Avenue Brooklyn, Kings County	Apr 28, 1998
	Beatrice Bus Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Apr 28, 1998
	Student Bus Service, Inc. 3167 Atlantic Avenue Brooklyn, Kings County	Apr 28, 1998
	42-15 College Point Boulevard Flushing, Queens County	Apr 28, 1998
<b>Amityville Payroll Service Inc.</b>	4878 Sunrise Highway Massepequa Park, Nassau County	May 3, 1998
<b>David's Check Cashing, Inc.</b>	United Hebrew Geriatric Center 391 Pelham Road New Rochelle, Westchester County	Jun 10, 1998
<b>Continental Check Cashers #3, Inc.</b>	2373-2381 Flatbush Avenue Brooklyn, Kings County	Jun 12, 1998
<b>All Boro Payroll Service Inc.</b>	857 Bedford Avenue Brooklyn, Kings County	Jul 7, 1998
<b>Geopayo Check Cashing Corporation</b>	1324 St. Nicholas Avenue New York, New York County	Sep 5, 1998
<b>Castle Check Cashing Corp.</b>	225 East 167th Street Bronx, Bronx County	Sep 11, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Castle Check Cashing Corp. (cont'd)</b>	1034 Ogden Avenue Bronx, Bronx County	Sep 11, 1998
	785 Broadway Brooklyn, Kings County	Sep 11, 1998
	15 East 183rd Street Bronx, Bronx County	Sep 11, 1998
	36 West Kingsbridge Road Bronx, Bronx County	Sep 11, 1998
	837 Soundview Avenue Bronx, Bronx County	Sep 11, 1998
<b>G &amp; R Check Cashing Corp.</b>	3963 Laconia Avenue Bronx, Bronx County	Sep 25, 1998
<b>George Samaras d/b/a Samaras Check Cashing</b>	175 Valley Street North Tarrytown, Westchester County	Oct 8, 1998
	49 Park Hill Avenue Yonkers, Westchester County	Oct 8, 1998
	95 Riverdale Avenue Yonkers, Westchester County	Oct 8, 1998
<b>Amityville Payroll Service Inc.</b>	3663-12 Route 112 Coram, Suffolk County	Oct 16, 1998
<b>G.N.C. Check Cashing, Inc.</b>	58-02 Bordan Avenue Maspeth, Queens County	Oct 26, 1998
<b>G &amp; R Check Cashing Corp.</b>	94 East 161st Street Bronx, Bronx County	Dec 9, 1998
	1801 University Avenue Bronx, Bronx County	Dec 9, 1998



# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 5 Licensed Check Cashers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Prima Check Cashing, Inc.</b>	80 West 36th Street New York, New York County	Dec 11, 1998
<b>E.G.I. Check Cashing Corp. d/b/a NYC Check Express</b>	Century 21 Department Store 325 Hudson Street New York, New York County	Dec 15, 1998
<b>City Line Check Cashing Corp.</b>	1139 Liberty Avenue Brooklyn, Kings County	Dec 16, 1998
<b>G &amp; R Check Cashing Corp.</b>	Belmay Inc. 200 Corporate Boulevard South Yonkers, Westchester County	Dec 17, 1998
	Marsel Mirror & Glass Products Inc. 10101 Foster Avenue Brooklyn, Kings County	Dec 17, 1998
<b>Amityville Payroll Service Inc.</b>	P&R Import Corp d/b/a Harbor Import Corp 300 Executive Drive Edgewood, Suffolk County	Dec 30, 1998
	Kolpen Distributors Inc. 100 Heartland Boulevard Brentwood, Suffolk County	Dec 30, 1998
	KDI Specialty Foods, Inc. 15 Jefryn Boulevard Deer Park, Suffolk County	Dec 30, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 6 Premium Finance Agencies

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>Blade Premium Finance Co., Inc.</b>	5 Waller Avenue White Plains, Westchester County	Apr 27, 1998	<b>Emro Credit Company Inc.</b>	563 Titus Avenue Rochester, Monroe County	Nov 2, 1998
<b>Premium Financing Specialists, Inc.</b>	2890 Niagara Falls Boulevard Amherst, Erie County	May 28, 1998	<b>Gamaplan, Inc.</b>	760 St. Lukes Place Baldwin, Nassau County	Nov 19, 1998
<b>Licenses Surrendered</b>			<b>Ardent Premium Plan, Inc.</b>	2890 Niagara Falls Boulevard Amherst, Erie County	Dec 28, 1998
<b>Nassau Premium Service Corp.</b>	78 Rockaway Avenue Valley Stream, Nassau County	Jan 26, 1998	<b>Preferred Premium Financing, Inc.</b>	477 Englewood Avenue Buffalo, Erie County	Dec 31, 1998
<b>Newcourt Premium Finance, Inc.</b>	22917 Pacific Coast Highway, Suite 200 Malibu, CA	Mar 17, 1998	<b>Tower Hill, Inc.</b>	Corner State & Green Hudson City Centre, P.O.Box 307 Hudson, Columbia County	Dec 31, 1998
<b>National Premium Plan, Inc.</b>	354 Eisenhower Parkway Livingston, NJ	Apr 15, 1998			
<b>Liberty Premium Acceptance Corporation</b>	2088 Route 130 South Brunswick, NJ	Apr 30, 1998			
<b>B. and D. A. Weisburger, Inc. Blade Premium Finance Company</b>	5 Waller Avenue White Plains, Westchester County	May 21, 1998			
<b>Budget Payment Corporation</b>	1 Hudson City Center Hudson, Columbia County	Jul 8, 1998			
<b>Budget Payment Corporation d/b/a Agents Service</b>	245 State Street Schenectady, Schenectady County	Jul 8, 1998			
<b>Home Budget Company, Inc.</b>	43 Court St 1010 Convention Tower Buffalo, Erie County	Oct 5, 1998			
<b>Marlin of New York, Inc.</b>	1658 Dewey Avenue Rochester, Monroe County	Oct 15, 1998			

**Schedule****A****Institutions that Received or Surrendered Authorizations or Licenses During the Year****Part 7 Transmitters of Money**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>		
<b>MoneyGram Payment Systems, Inc.</b>	7401 West Mansfield Avenue Lakewood, CO	Jan 27, 1998
<b>Envios Rápidos International Corp.</b>	101-04 43rd Avenue Corona, New York County	Jan 28, 1998
<b>Thomas Cook Australia Pty Limited</b>	257 Collins Street, Level 14 Melbourne, Victoria 3000, Australia	Apr 8, 1998
<b>Remesas Pujols Corp.</b>	3439 Broadway New York, New York County	Jul 29, 1998
<b>Mid-America Gift Certificate Company</b>	500 West Broadway Louisville, KY	Aug 20, 1998
<b>Citicorp</b>	399 Park Avenue New York, New York County	Oct 8, 1998
<b>Licenses Surrendered</b>		
<b>Avis Money Net (NY) Limited</b>	420 Lexington Avenue, Suite 414 New York, NY	Dec 3, 1998
<b>Francheque, S.A.</b>	8 Rue Bellini, B.P. 102-16 75763 Paris Cedex 16, France	Dec 31, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**  
**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>	
<b>Licenses Issued</b>			<b>Licenses Issued (cont'd)</b>			
<b>DMAS Financial Services, Inc.</b>	1132 Forest Avenue Staten Island, NY 10310	Jan 6, 1998	<b>Mortgage Lenders Network U.S.A., Inc. d/b/a FamilyCredit Connection (cont'd)</b>	132 Welsh Road, Suite 110 Horsham, PA 19044	Jan 22, 1998	
<b>Centex Credit Corporation d/b/a Centex Home Equity</b>	2728 North Harwood Dallas, TX 75201	Jan 14, 1998	<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	11 Penn Plaza New York, NY 10005	Jan 27, 1998	
	185 Plains Road, Suite 301W Milford, CT 06460	Jan 14, 1998		<b>*HomeComings Financial Network Inc.</b>	12600 Whitewater Drive Minnetonka, MN 44343	Jan 27, 1998
	3100 McKinnon Avenue, Suite 250 Dallas, TX 75201	Jan 14, 1998			<b>*Aames Funding Corporation U/A/N - Aames Home Loan</b>	67 Walnut Avenue Clark, NJ 07066
	3085 Southwestern Boulevard, Suite 200F Orchard Park, NY 14127	Jan 14, 1998		<b>*Lyons Mortgage Services, Inc.</b>		49 Macquesten Parkway North Mount Vernon, NY 10550
	100 Allens Creek Park Rochester, NY 14618	Jan 14, 1998			<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	255 Park Avenue Worcester, MA 01609
36-12 34th Avenue Long Island City, NY 11106	Jan 14, 1998	2 South Main Street Rutland, VT 05701	Jan 28, 1998			
<b>Optimal Funding, Inc.</b>	1407 Route 9 Clifton Park, NY 12065	Jan 14, 1998	300 Granite Street Braintree, MA 02184	Jan 28, 1998		
<b>CTX Mortgage Company, Inc.</b>	2728 North Harwood Dallas, TX 75201	Jan 14, 1998	<b>*Olympia Mortgage Corp</b>	500 Old Country Road, Suite 310 Garden City, NY 11530	Jan 28, 1998	
	22 Summit Place #201 Branford, CT 06405	Jan 14, 1998		<b>*United Northern Mortgage Bankers Limited</b>	2780 Middle Country Road Lake Grove, NY 11755	Jan 28, 1998
	510 Thornall Street, Suite 310 Edison, NJ 08837	Jan 14, 1998	<b>Option One Mortgage Corporation d/b/a H&amp;R Block Mortgage</b>		3 Ada Irvine, CA 92618	Feb 2, 1998
<b>Mortgage Lenders Network U.S.A., Inc. d/b/a FamilyCredit Connection</b>	213 Court Street, 11th Floor Middletown, CT 06457	Jan 22, 1998	Corp. Ctr. West-433 South Main Street Suite 324, West Hartford, CT 06110	Feb 2, 1998		

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
<b>Option One Mortgage Corporation d/b/a H&amp;R Block Mortgage (cont'd)</b>	5 Catamore Boulevard East Providence, RI 02914	Feb 2, 1998	<b>*Aames Funding Corporation U/A/N - Aames Home Loan</b>	97-77 Queens Boulevard, 9th Floor Rego Park, NY 11374	Feb 25, 1998
	2400 Maitland Center Parkway, Suite 223 Maitland, FL 32751	Feb 2, 1998	<b>*Norwest Mortgage of New York, Inc. d/b/a Norwest Mortgage</b>	8484 Georgia Avenue, 5th Floor Silver Springs, MD 20910	Mar 4, 1998
<b>American Money Centers, Inc.</b>	303 Jefferson Boulevard Warwick, RI 02888	Feb 24, 1998	<b>*First National Funding Corporation of America</b>	1 Albany Avenue Kinderhook, NY 12106	Mar 4, 1998
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	9211 Forest Hill Avenue, Suite 205 Richmond, VA 23235	Feb 25, 1998	<b>*Ameriquest Mortgage Company, Inc. U/A/N Ameriquest Mortgage Company</b>	1200 South Avenue, Suite 207 Staten Island, NY 10314	Mar 4, 1998
	4890 West Kennedy Boulevard Tampa, FL 33609	Feb 25, 1998	<b>*Aames Funding Corporation U/A/N - Aames Home Loan</b>	100 Crossways Park West, Fourth Floor Woodbury, NY 11797	Mar 4, 1998
	6 Cadillac Drive-Creekside Crossing Brentwood, TN 37027	Feb 25, 1998		3347 Michelson Drive, Suite #300 Irvine, CA 92612	Mar 4, 1998
	900 South Frontage Road Woodridge, IL 60517	Feb 25, 1998	<b>*Advanced Financial Services Inc.</b>	One Research Center Shelton, CT 06484	Mar 4, 1998
	721 Emerson Road Creve Coeur, MO 63141	Feb 25, 1998	<b>Approved Funding Corp</b>	1838 Coney Island Avenue Brooklyn, NY 11230	Mar 4, 1998
<b>*Associates Home Equity Services, Inc.</b>	8333 Ridgpoint Drive Irving, TX 75063	Feb 25, 1998	<b>Island Finance Credit Services, Inc.</b>	206 Eighth Street Des Moines, IA 50309	Mar 10, 1998
<b>*Allmoney Mortgage Bankers, Inc. d/b/a All American Mortgage Bankers</b>	300 Garden City Plaza, Suite 226 Garden City, NY 11530	Feb 25, 1998		2866 Third Avenue Bronx, NY 10455	Mar 10, 1998
<b>*First Alliance Mortgage Company</b>	700 Veterans Memorial Highway, Suite 105 Hauppauge, NY 11788	Feb 25, 1998	<b>*Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender</b>	6400 Legacy Drive Plano, TX 75024	Mar 12, 1998
<b>*Citizens Mortgage Corporation</b>	304 North Main Street Spring Valley, NY 10977	Feb 25, 1998		989 Lennox Drive, Suite 104 Lawrenceville, NJ 08648	Mar 12, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
<b>US Mortgage Corporation d/b/a Mortgage Concepts</b>	4170 Veterans Memorial Highway Suite 201, Bohemia, NY 11716	Mar 19, 1998	<b>AMRESKO Residential Mortgage Corporation</b>	16800 Aston Street Irvine, CA 92606	Apr 3, 1998
	265 Post Avenue, Suite 114 Westbury, NY 11590	Mar 19, 1998	<b>*Alliance Mortgage Banking Corp.</b>	98-14 Queens Boulevard, Suite 202 Rego Park, NY 11374	Apr 7, 1998
<b>*Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender</b>	146 Headquarters Plaza Morristown, NJ 07960	Mar 26, 1998	<b>*United Companies Lending Corporation d/b/a UC Lending</b>	14 Commerce Drive, 3rd Floor Cranford, NJ 07016	Apr 7, 1998
	295 Route 18 East Brunswick, NJ 08816	Mar 26, 1998	<b>Accredited Home Lenders, Inc. d/b/a Accolade Mortgage Company</b>	15030 Avenue of Science #100 San Diego, CA 92128	Apr 9, 1998
<b>*Ameriquest Mortgage Company, Inc. U/A/N - Ameriquest Mortgage Company</b>	301 Merritt 7, Plaza Level Norwalk, CT 06851	Mar 26, 1998	<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	HC8, Box 8288, Route 739 Hawley, PA 18428	Apr 14, 1998
<b>*Option One Mortgage Corporation d/b/a H&amp;R Block Mortgage</b>	7702 Woodland Center Boulevard, #100 Tampa, FL 33614	Mar 26, 1998		2101 Corporate Boulevard Boca Raton, FL 33431	Apr 14, 1998
	6678 Owens Drive Pleasanton, CA 94588	Mar 26, 1998	<b>*First National Funding Corporation of America</b>	5 Hemphill Place, Suite 124 Parade Ground Village Malta, NY 11411	Apr 14, 1998
	15300 Barranca Parkway Irvine, CA 92618	Mar 26, 1998	<b>*Ameriquest Mortgage Company, Inc. U/A/N - Ameriquest Mortgage Company</b>	100 South Shore Drive, Suite 150 East Haven, CT 06512	Apr 14, 1998
	501 Office Center Drive #330 Fort Washington, PA 19034	Mar 26, 1998	<b>*Mortgage Lenders Network U.S.A., Inc. d/b/a FamilyCredit Connection</b>	4 West Red Oak Lane Harrison, NY 10528	Apr 14, 1998
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	5660 Greenwood Plaza Boulevard Englewood, CO 80111	Apr 1, 1998	<b>M &amp; M Resources Unlimited, Inc.</b>	1577 Ridge Road West, Suite 119 Rochester, NY 14615	Apr 14, 1998
<b>*First National Funding Corporation of America</b>	212 Broadway Newburgh, NY 12550	Apr 1, 1998		3435 Harlem Road, Suite 4 Cheektowaga, NY 14225	Apr 14, 1998
<b>*New England National Mortgage Corporation</b>	345 Franklin Street Buffalo, NY 14202	Apr 1, 1998			

**Schedule**



**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>Q.P. Mortgage Banking Center Inc.</b>	1725 Central Park Avenue Yonkers, NY 10710	Apr 15, 1998
<b>*Consumer Home Mortgage, Inc. d/b/a The Refinance Store</b>	902 East 84th Street, Second Floor Brooklyn, NY 11236	May 5, 1998
<b>*Aames Funding Corporation U/A/N Aames Home Loan</b>	5500 Main Street, Suite 208 Williamsville, NY 14221	May 5, 1998
	125 Wolf Road # 407 Albany, NY 12205	May 5, 1998
<b>Metropolitan Home Mortgage Corp. of NY aka Metropolitan Home Mortgage</b>	380 North Broadway Jericho, NY 11753	May 5, 1998
<b>Banc One Financial Services of New York, Inc.</b>	8604 Allisonville Road Indianapolis, IN 46250	May 6, 1998
	100 West Main Street, Suite B Babylon, NY 11792	May 6, 1998
	1911 Richmond Avenue, Suite 100 Staten Island, NY 10314	May 6, 1998
<b>Paragon Mortgage Bankers Corp.</b>	1035 Stewart Avenue Garden City, NY 11530	May 13, 1998
<b>First Colonial Home Mortgage</b>	25 Commerce Drive Cranford, NJ 07016	May 14, 1998
<b>Newport Shores Financial, Inc.</b>	2 Mareblu, Suite 200 Aliso Viejo, CA 92656	May 14, 1998
<b>*Citizens Mortgage Inc. using the fictitious name of CMI Mortgage</b>	164 Main Street Goshen, NY 10924	May 18, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*United National Mortgage, LLC</b>	4 Chatsworth Avenue, Office #6 2nd Floor, Larchmont, NY 10538	May 18, 1998
	48 Mill Street Newburgh, NY 12550	May 18, 1998
<b>*IMC Mortgage Company, Inc. d/b/a IMC Mortgage Company</b>	3010 Westchester Avenue, 1st Floor Purchase, NY 10604	May 18, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	8333 Ridgpoint Drive Irving, TX 75063	May 19, 1998
<b>*HomeComings Financial Network Inc.</b>	9 Sylvan Way, Suite 100 Parsippany, NJ 07054	May 19, 1998
<b>Full Spectrum Lending, Inc.</b>	55 South Lake Avenue, 4th Floor Pasadena, CA 91101	May 27, 1998
	6400 Legacy Drive Plano, TX 75024	May 27, 1998
<b>*Brucha Mortgage Bankers Corp. d/b/a B.M.B. Mortgage Bankers</b>	141-24 Jewel Avenue Kew Gardens, NY 11467	Jun 1, 1998
<b>*Homestead Funding Corp.</b>	4460 State Highway 30 Amsterdam, NY 12010	Jun 1, 1998
<b>First Residential Services of NY</b>	23 Howe Avenue Passaic, NJ 07055	Jun 3, 1998
<b>DMC Capital Markets Group</b>	7578 El Cajon Boulevard La Mesa, CA 91941	Jun 5, 1998
<b>*Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender</b>	120 Eagle Rock Avenue East Hanover, NJ 07936	Jun 10, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>Wall Street Mortgage Bankers Ltd. d/b/a Power Express</b>	4907 Avenue N Brooklyn, NY 11234	Jun 10, 1998
<b>*Parmann Mortgage Associates, L.P. d/b/a Parmann Mortgage</b>	235 Main Street White Plains, NY 10606	Jun 10, 1998
	4027 East Tremont Avenue Bronx, NY 10465	Jun 10, 1998
	270 Spagnoli Road, Suite 200 Melville, NY 11747	Jun 10, 1998
<b>*First National Funding Corporation of America</b>	1211 Route 9 Wappinger Falls, NY 12590	Jun 10, 1998
<b>City Mortgage Bankers Corp.</b>	175 Sunnyside Boulevard Plainview, NY 11803	Jun 10, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	100 Corporate Parkway, Suite 337 Amherst, NY 14226	Jun 10, 1998
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	11707 East Sprague Spokane, WA 99206	Jun 16, 1998
<b>*InterAmerican Mortgage Corp.</b>	641 North Railroad Avenue Staten Island, NY 10304	Jun 16, 1998
<b>*Island Mortgage Network, Inc. d/b/a Island Mortgage Network</b>	821 Franklin Avenue Garden City, NY 11530	Jun 16, 1998
	127 Route 302, Suite 201 Pine Bush, NY 12566	Jun 16, 1998
	286 Fair Street Kingston, NY 12401	Jun 16, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*Citizens Mortgage Inc. Using the Fictitious Name of CMI Mortgage</b>	660 Aaron Court, Suite 660 Kingston, NY 12401	Jun 16, 1998
<b>*Mortgage Lenders Network U.S.A., Inc. d/b/a FamilyCredit Connection</b>	100 Technology Drive, 2nd Floor Trumbull, CT 06611	Jun 16, 1998
<b>*IMC Mortgage Company, Inc. d/b/a IMC Mortgage Company</b>	6800 Jericho Turnpike, Suite 119 Syosset, NY 11553	Jun 16, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	1080 Pittsford-Victor Road, Suite 302 Pittsford, NY 14534	Jun 16, 1998
<b>New York Mortgage Bankers, Ltd.</b>	189-10 Hillside Avenue Hollis, NY 11423	Jun 17, 1998
<b>IndyMac Mortgage Holdings, Inc.</b>	155 No. Lake Avenue Pasadena, CA 91101	Jun 22, 1998
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	181 Park Avenue West Springfield, MA 01089	Jun 25, 1998
	8804 North 23rd Avenue Phoenix, AZ 85021	Jun 25, 1998
<b>*NOVUS Financial Corporation</b>	2215 Sanders Road, Suite 300 Northbrook, IL 60062	Jun 25, 1998
	4909 East 26th Street Sioux Falls, SD 57110	Jun 25, 1998
<b>*First National Funding Corporation of America</b>	150 White Plains Road, Suite 102 Tarrytown, NY 10591	Jun 25, 1998
	2827 James Street, Suite 211 Syracuse, NY 13206	Jun 25, 1998



# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>Ameriquist Mortgage Company, Inc. U/A/N - Ameriquist Mortgage Company</b>	111 Livingston Street, Suite 1100 Brooklyn, NY 11201	Jun 25, 1998
	One Blue Hill Plaza, 5th Floor Pearl River, NY 10965	Jun 25, 1998
<b>*Green Tree Credit Corp.</b>	3500 Yankee Drive, Suite 400 Eagan, MN 55121	Jun 25, 1998
	208 Golden Oak Court, Reflections III Suite 250, Virginia Beach, VA 23452	Jun 25, 1998
<b>*HomeSide Lending, Inc.</b>	660 White Plains Road, 3rd Floor Tarrytown, NY 10591	Jun 25, 1998
<b>*AMRESO Residential Mortgage Corporation</b>	1050 Franklin Avenue, #102 Garden City, NY 11530	Jun 25, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	9 Columbia Circle, 1st Floor Albany, NY 12203	Jun 25, 1998
<b>*United Companies Lending Corporation d/b/a UC Lending</b>	425 Broad Hollow Road, Suite 420 Melville, NY 11747	Jun 29, 1998
<b>*First National Funding Corporation of America</b>	228-11 Linden Boulevard Cambria Heights, NY 11411	Jun 29, 1998
<b>*AMRESO Residential Mortgage Corporation</b>	400 Penn Center Boulevard, Suite 401 Pittsburgh, PA 15235	Jun 29, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	5010 Campuswood Drive, 1st Floor DeWitt, NY 13220	Jun 29, 1998
<b>Global Mortgage Services Corp. d/b/a Global Mortgage</b>	177 Broad Street, 9th Floor Stamford, CT 06901	Jul 1, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*Parmann Mortgage Associates, L.P. d/b/a Parmann Mortgage</b>	404 South Road, Suite 220 Poughkeepsie, NY 12601	Jul 7, 1998
<b>National Home Loan Corp.</b>	116 N. Federal Highway Deerfield Beach, FL 33441	Jul 8, 1998
<b>Prime Capital of Rochester Corp.</b>	14 Office Park Drive, Suite One Palm Coast, FL 32137	Jul 9, 1998
	40 Grove Street Pittsford, NY 14534	Jul 9, 1998
<b>American Century Mortgage Banking Corp.</b>	260 N. Broadway Hicksville, NY 11801	Jul 14, 1998
<b>Hogar Mortgage and Financial Services Inc.</b>	423 Main Street, Suite B Hackensack, NJ 07601	Jul 15, 1998
	8211 37th Avenue, 9th Floor, Suite 904 Jackson Heights, NY 11372	Jul 15, 1998
<b>Morning Star Real Estate &amp; Mortgage Financing Corporation</b>	5372 Merrick Road Massapequa, NY 11758	Jul 21, 1998
<b>*Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender</b>	1600 Stewart Avenue, Suite 305 Westbury, NY 11590	Jul 22, 1998
<b>*United Companies Lending Corporation d/b/a UC Lending</b>	82-17 153rd Avenue Howard Beach, NY 11414	Jul 22, 1998
<b>*Island Mortgage Network, Inc. d/b/a Island Mortgage Network</b>	136 Main Street Binghamton, NY 13905	Jul 22, 1998
<b>*Ameritrust National Mortgage Bankers, Inc.</b>	91-08 Liberty Avenue, 2nd Floor Ozone Park, NY 11417	Jul 22, 1998
<b>*DiTech Funding Corporation</b>	5055 E. Broadway Tucson, AZ 85711	Jul 22, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
*DiTech Funding Corporation (cont'd)	1665 Quincy Avenue, Suite 127 Naperville, IL 60540	Jul 22, 1998	Concord Mortgage Corp.	180 EAB Plaza Uniondale, NY 11556	Aug 10, 1998
*First Colonial Home Mortgage	95 Route 17 South Paramus, NJ 07652	Jul 22, 1998	Foundation Funding Group, Inc. d/b/a GreatStone Mortgage	11065 N. Nebraska Avenue Tampa, FL 33612	Aug 13, 1998
	812 North Wood Avenue Linden, NJ 07036	Jul 22, 1998	*Alliance Mortgage Banking Corp.	600 Old Country Road, Suite LL50 Garden City, NY 11530	Aug 19, 1998
California Lending Group, Inc. d/b/a ULG	3351 Michelson Drive, Suite 100 Irvine, CA 92612	Jul 23, 1998	*Home Town Funding, Inc.	113 South Main Street Canandaigua, NY 14424	Aug 19, 1998
*Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender	225 South Lake Avenue, Suite 705 Pasadena, CA 91101	Aug 5, 1998	*PMCC Mortgage Corp.	50 Main Street, Suite 1000 White Plains, NY 10606	Aug 19, 1998
*First National Funding Corporation of America	792 County Route 1 Pine Island, NY 10969	Aug 5, 1998	Magellan Home Loans, Ltd.	108 Corporate Park Drive White Plains, NY 10604	Aug 26, 1998
*GMAC Mortgage Corporation d/b/a Ditech.com	401 West 24th Street National City, CA 91950	Aug 6, 1998	Southern Star Mortgage Corp.	90 Merrick Avenue, Suite 204 East Meadow, NY 11554	Aug 28, 1998
*Source One Mortgage Services Corporation	3 Marcus Boulevard Albany, NY 12205	Aug 6, 1998	National City Mortgage Co. d/b/a Commonwealth United Mortgage Company	3232 Newmark Drive Miamisburg, OH 45342	Sep 1, 1998
*Mortgage Lending of America, Inc.	1119 N. Broadway N. Massapequa, NY 11758	Aug 6, 1998		550 Main Street Williamsville, NY 14221	Sep 1, 1998
*American Eagle Mortgage Bankers, Inc. d/b/a Spectrum Funding	100 Jericho Quadrangle, Suite 205 Jericho, NY 11753	Aug 6, 1998		2690 N. Route 112 Medford, NY 11763	Sep 1, 1998
*Accredited Home Lenders, Inc. d/b/a Accolade Mortgage Company	111 Tri-County Parkway, Suite C Cincinnati, OH 45216	Aug 6, 1998		130 Meadow Avenue Newburgh, NY 12550	Sep 1, 1998
*Banc One Financial Services of New York, Inc.	1101 Stewart Avenue, Suite 201 Garden City, NY 11530	Aug 6, 1998		660 White Plains Road, Suite 430 Tarrytown, NY 10591	Sep 1, 1998

Schedule

# A

Institutions that Received or Surrendered Authorizations or Licenses During the Year

Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*Consumer Home Mortgage, Inc. d/b/a The Refinance Store</b>	2821 White Plains Road Bronx, NY 10467	Sep 10, 1998
<b>*WMC Mortgage Corp.</b>	4651 Sheridan Street, Suite 100 Hollywood, FL 33021	Sep 10, 1998
	400 N. Tustin Avenue, Suite 375 Santa Ana, CA 92705	Sep 10, 1998
	459 N. Gilbert Road, #A210 Gilbert, AZ 85234	Sep 10, 1998
	1875 South Bascom Avenue, Suite 2400 Campbell, CA 95008	Sep 10, 1998
<b>*First Union Mortgage Corporation</b>	1410 Commonwealth Drive, Suite 140 Wilmington, NC 28403	Sep 10, 1998
	1100 Corporate Center Drive Raleigh, NC 27607	Sep 10, 1998
	130 Ridgewood Avenue Daytona Beach, FL 32117	Sep 10, 1998
	Promendana South, Suite 2017 Voorhees, NJ 08043	Sep 10, 1998
	151 Centennial Avenue Pisacataway, NJ 08854	Sep 10, 1998
	One Jefferson Square Waterbury, CT 06726	Sep 10, 1998
<b>*Mutual of North America, Inc.</b>	67 Monroe Avenue, Units B & C Pittsford, NY 14534	Sep 10, 1998
<b>*Centex Credit Corporation d/b/a Centex Home Equity</b>	125 Wolf Road, Suite 111 Albany, NY 12205	Sep 10, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*U.S.A. Mortgage Bankers of America, Inc.</b>	34-03 Broadway, 2nd Floor, Suite 8 Astoria, NY 11106	Sep 18, 1998
	30 Orville Drive Bohemia, NY 11716	Sep 18, 1998
<b>*Island Mortgage Network, Inc. d/b/a Island Mortgage Network</b>	116 Everette Road, Everett Road Plaza Albany, NY 12205	Sep 18, 1998
<b>*American Capital Mortgage Bankers, Ltd.</b>	2300 Hylan Boulevard Staten Island, NY 10306	Sep 18, 1998
<b>*First Alliance Mortgage Company</b>	110 Corporate Park Drive, Suite # 215 Harrison, NY 10604	Sep 18, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	1 Corporate Commons 100 W. Commons Boulevard, Suite 101 New Castle, DE 19720	Sep 18, 1998
<b>*Source One Mortgage Services Corporation</b>	46 Cornelia Street Plattsburgh, NY 12901	Sep 21, 1998
	414 Union Street Hudson, NY 12534	Sep 21, 1998
<b>*Ameriquest Mortgage Company, Inc. U/A/N Ameriquest Mortgage Company</b>	50 Charles Lindbergh Boulevard Suite 606 Uniondale, NY 11553	Sep 21, 1998
<b>*HomeSide Lending, Inc.</b>	8880 Freedom Crossing Trail Jacksonville, FL 32256	Sep 21, 1998
<b>*Full Spectrum Lending, Inc.</b>	1600 Golf Road Rolling Meadows, IL 60008	Sep 21, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
<b>*CTX Mortgage Company, Inc.</b>	3100 McKinnon, Suite 300 Dallas, TX 75201	Sep 21, 1998	<b>*IndyMac, Inc.</b>	16265 Laguna Canyon Road Irvine, CA 92618	Oct 6, 1998
<b>Mostafa Reyad d/b/a NFC of New York</b>	800 Summer Street, Suite 200 Stamford, CT 06901	Sep 22, 1998		15050 Avenue of Science, Suite 101 San Diego, CA 92128	Oct 6, 1998
<b>TCRM Advisors, Inc.</b>	515 Madison Avenue New York, NY 10022	Sep 23, 1998		200 Platinum Tower 400 Interstate North Parkway Atlanta, GA 30339	Oct 6, 1998
<b>Equity Mortgage Co. (IMC), Inc.</b>	7920 McDonogh Road, Suite 204 Owings Mills, MD 211170	Sep 23, 1998		6900 Beatrice Drive Kalamazoo, MI 49009	Oct 6, 1998
	305 W. Chesapeake Avenue, Suite L-80 Towson, MD 21204	Sep 23, 1998		3000 Atrium Way, Suite 450 Mount Laurel, NJ 08054	Oct 6, 1998
	1700 Market Street, Suite 1400 Philadelphia, PA 19103	Sep 23, 1998	<b>*IndyMac Mortgage Holdings, Inc.</b>	16265 Laguna Canyon Road Irvine, CA 92618	Oct 6, 1998
<b>First Estate Funding Corp.</b>	115 Broadhollow Road Melville, NY 11747	Sep 29, 1998		15050 Avenue of Science, Suite 101 San Diego, CA 92128	Oct 6, 1998
<b>First United Mortgage Banking Corp.</b>	330 Willis Avenue Roslyn Heights, NY 11577	Sep 29, 1998		200 Platinum Tower 400 Interstate North Parkway Atlanta, GA 30339	Oct 6, 1998
<b>*Consumer Home Mortgage, Inc. d/b/a The Refinance Store</b>	490 Wheeler Road, Suite 280 Hauppauge, NY 11788	Sep 30, 1998		3000 Atrium Way, Suite 420 Mount Laurel, NJ 08054	Oct 6, 1998
	1801 Westchester Avenue Bronx, NY 10472	Sep 30, 1998	<b>First Rate Capital Corp.</b>	2770 Nostrand Avenue Brooklyn, NY 11210	Oct 8, 1998
<b>*American Capital Mortgage Bankers, Ltd.</b>	114-24 Lefferts Boulevard South Ozone Park, NY 11420	Sep 30, 1998		3350 Nostrand Avenue Brooklyn, NY 11229	Oct 8, 1998
<b>*First Alliance Mortgage Company</b>	17200 Jamboree Boulevard Irvine, CA 92614	Sep 30, 1998	<b>*Mutual of North America, Inc.</b>	3397 East Tremont Avenue Bronx, NY 10461	Oct 13, 1998
<b>CBSK Financial Group, Inc. d/b/a American Home Loans</b>	4 Hutton Centre Drive, 9th Floor Santa Ana, CA 92707	Oct 5, 1998			

**Schedule**



**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*Source One Mortgage Services Corporation</b>	19805 Orchard Drive Watertown, NY 13601	Oct 13, 1998
<b>*HomeSide Lending, Inc.</b>	20 Western Boulevard, 1st Floor Glastonbury, CT 06033	Oct 13, 1998
<b>*WMC Mortgage Corp.</b>	3556 Lakeshore Road, Suite 200 Buffalo, NY 14219	Oct 15, 1998
<b>*California Lending Group, Inc. d/b/a ULG</b>	265 Davidson Avenue, Suite 127 Somerset, NJ 08873	Oct 21, 1998
<b>*The CIT Group/Consumer Finance, Inc. (NY)</b>	8000 Sagamore Drive, Suite 8202 Marlton, NJ 08053	Oct 22, 1998
<b>*Ameriquest Mortgage Company, Inc. U/A/N Ameriquest Mortgage Company</b>	636 Plank Road, Suite 205 Clifton Park, NY 12065	Oct 22, 1998
<b>*Accredited Home Lenders, Inc. d/b/a Accolade Mortgage Company</b>	2021 Western Avenue, Suite 104 Albany, NY 12203	Oct 22, 1998
	33 Thornwood Drive, Suite 300 Village of Lansing, NY 14850	Oct 22, 1998
<b>Unicor Funding, Inc.</b>	26391 Crown Valley Parkway Mission Viejo, CA 92691	Oct 29, 1998
<b>*National Finance Corporation</b>	Trinity Building, 111 Broadway, Suite 10B New York, NY 10006	Nov 4, 1998
<b>Real Estate Mortgage Acceptance Co., Inc.</b>	3575 Cahuenga Boulevard West, Suite #600 Los Angeles, CA 90068	Nov 10, 1998
<b>Cross Island Capital Corp.</b>	199 Jericho Turnpike, Suite 101 Floral Park, NY 11001	Nov 17, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>		
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	200 Century Parkway, Suite 101 Mt. Laurel, NJ 08054	Nov 23, 1998
<b>*Mutual of North America, Inc.</b>	2366 Westchester Avenue Bronx, NY 10462	Nov 23, 1998
	500 North Franklin Turnpike Ramsey, NJ 07446	Nov 23, 1998
<b>*United Mortgage Corp.</b>	48 South Service Road, Suites 209 & 210 Melville, NY 11747	Nov 23, 1998
<b>*California Lending Group, Inc. d/b/a ULG</b>	One Oakbrook Terrace, Suite 508 Oakbrook Terrace, IL 60181	Nov 23, 1998
<b>*United Mortgage Corp.</b>	550 Old Country Road, Suite 105 Hicksville, NY 11801	Dec 2, 1998
<b>*Northeastern Mortgage Investment Corp d/b/a Allied Funding Company</b>	1620 Vauxhall Road Union, NJ 07083	Dec 2, 1998
	862 South Road Wappingers Falls, NY 12590	Dec 2, 1998
<b>*American Dream Mortgage Bankers, Inc.</b>	733 Yonkers Avenue Yonkers, NY 10704	Dec 2, 1998
<b>*First Funding Mortgage Bankers Corp. d/b/a AAA Express Home Credit</b>	942 East Gun Hill Road Bronx, NY 10469	Dec 2, 1998
	139 Post Avenue Westbury, NY 11590	Dec 2, 1998
<b>*Banc One Financial Services of New York, Inc.</b>	111 Monument Circle, Suite 0041 Indianapolis, IN 46277	Dec 2, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued (cont'd)</b>			<b>Licenses Issued (cont'd)</b>		
*Source One Mortgage Services Corporation	2514 Genesee Street Utica, NY 13502	Dec 15, 1998	*American Century Mortgage Banking Corp.	331 E. Main Street Riverhead, NY 11901	Dec 17, 1998
*Norwest Mortgage of New York, Inc. d/b/a Norwest Mortgage	100 West Washington Street Phoenix, AZ 85003	Dec 15, 1998	BNY Mortgage Company, LLC	440 Mamaroneck Avenue, 2nd Floor Harrison, NY 10528	Dec 29, 1998
	France Place Office Ctr. 3601 Minnesota Drive Bloomington, MN 55435	Dec 15, 1998	<b>Licenses Surrendered</b>		
*Interstate Resource Corp.	1983 Marcus Avenue, Suite C105 Lake Success, NY 11042	Dec 15, 1998	*Consumer Home Mortgage, Inc. d/b/a The Refinance Store	386 Straight Path Lindenhurst, NY 11757	Jan 5, 1998
*GMAC Mortgage Corporation d/b/a Ditech.com	1440 Route 9 Wappingers Falls, NY 12590	Dec 17, 1998	American Express Travel Related Services Co, Inc.	World Financial Center New York, NY 10285	Jan 5, 1998
*Associates Home Equity Services, Inc.	1301 S. Bowen Road, Suite 200 Arlington, TX 76013	Dec 17, 1998	*Commercial Credit Plan Incorporated of Georgetown	707 Old Country Road Huntington Station, NY 11746	Jan 12, 1998
*Associates Consumer Discount Company, Inc.	111 East 300 South, Suite 400 Salt Lake City, UT 84111	Dec 17, 1998	*Community Home Mortgage Corporation	300 Wheeler Road, Suite 108 Hauppauge, NY 11788	Jan 12, 1998
	101 N. Welch Road, Suite 100 Denton, TX 76021	Dec 17, 1998		179 Montauk Highway Westhampton, NY 11977	Jan 12, 1998
	6 Executive Park Drive, N.E., Suite 300 Atlanta, GA 30329	Dec 17, 1998	*Hudson Bay Holdings, Ltd. d/b/a Hudson Bay Mortgage	33 Flying Point Road, Suite 228 Southampton, NY 11968	Jan 12, 1998
	299 Route 22 East Greenbrook, NJ 08812	Dec 17, 1998	American National Mortgage Corp.	195 Route 46 West, Suite 11 Totowa, NJ 07512	Jan 15, 1998
*First National Funding Corporation of America	4703 Avenue N Brooklyn, NY 11234	Dec 17, 1998	*Mortgage Plus Equity & Loan Corporation	76 West Main Street Riverhead, NY 11901	Jan 23, 1998
*Full Spectrum Lending, Inc.	118-23/25 Queens Boulevard Forest Hills, NY 11375	Dec 17, 1998		420 Lexington Avenue, Room 608 New York, NY 10170	Jan 23, 1998
				5507 Avenue N, 1st Floor Brooklyn, NY 11234	Jan 23, 1998

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>*Island Mortgage Network, Inc. d/b/a Island Mortgage Network</b>	1504 Kings Highway Brooklyn, NY 11229	Jan 28, 1998
<b>*Associates Home Equity Services, Inc.</b>	240 Cedar Knolls Road Cedar Knolls, NJ 07927	Feb 5, 1998
<b>*First National Funding Corporation of America</b>	32 First Street Nanuet, NY 10959	Feb 5, 1998
<b>*Norwest Mortgage of New York, Inc. d/b/a Norwest Mortgage</b>	2545 Middle Country Road Centereach, NY 11720	Feb 6, 1998
<b>*Associates Home Equity Services, Inc.</b>	Armstrong Park III, Suite 300 2 Armstrong Road Shelton, CT 06484	Feb 13, 1998
<b>*Modern Capital Corp.</b>	1912 Avenue M, 2nd Floor Brooklyn, NY 11230	Feb 19, 1998
<b>*American General Home Equity, Inc.</b>	Plank Road Plaza, 629 Plank Road Clifton Park, NY 12065	Mar 2, 1998
<b>*Commercial Credit Plan Incorporated of Georgetown</b>	101 Old Cove Road, Donwood Office Park Liverpool, NY 13090	Mar 6, 1998
	510 Broadhollow Road, Suite 203 Melville, NY 11747	Mar 6, 1998
<b>*UMG Funding Group Inc. d/b/a United Mortgage Guarantee</b>	158 Vineyard Avenue Highland, NY 12528	Mar 10, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	485 Delaware Avenue Albany, NY 12209	Mar 12, 1998
<b>*Colony Mortgage Bankers</b>	36 Hopkins Road, Suite 201 Williamsville, NY 14221	Apr 1, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>Qimat R. Goyal d/b/a Q.P. Mortgage Center</b>	1725 Central Park Avenue Yonkers, NY 10710	Apr 15, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	463 Fifth Avenue Brooklyn, NY 11215	May 5, 1998
<b>*Interstate Resource Corp.</b>	600 Old Country Road Lower Level, Suite LL50 Garden City, NY 11530	May 6, 1998
<b>*Commercial Credit Plan Incorporated of Georgetown</b>	1440 Route 9, #104 Wappinger Falls, NY 12590	May 13, 1998
<b>*Beneficial Homeowner Service Corporation</b>	324 Main Street Huntington, NY 11743	May 14, 1998
<b>*Norwest Credit Services New York Inc.</b>	950 New Loudon Road Latham, NY 12110	May 15, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	959 Route 9N Queensbury, NY 12804	May 21, 1998
<b>*Intercounty Mortgage, Inc.</b>	362 Hillside Avenue Williston Park, NY 11596	May 21, 1998
<b>*First Alliance Mortgage Company</b>	701 South Kimberly, Suite 190 Placentia, CA 92670	May 21, 1998
<b>*Dale Mortgage Bankers Corp</b>	300 Westage Business Center Fishkill, NY 12524	May 26, 1998
	2550 Victory Boulevard Staten Island, NY 10314	May 26, 1998
	106 Corporate Park Drive, 1st Floor White Plains, NY 10604	May 26, 1998

## Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>*Dale Mortgage Bankers Corp</b> (cont'd)	290 Elwood Davis Road, Suite 314 Liverpool, NY 13088	May 26, 1998	<b>*Intercounty Mortgage, Inc.</b> (cont'd)	260 Christopher Lane, Suite 201 Staten Island, NY 10314	May 26, 1998
<b>Transworld Mortgage Corporation</b>	13111 Northwest Freeway Houston, TX 77040	May 26, 1998		40 Exchange Place, Suite 1706 New York, NY 10005	May 26, 1998
<b>*Intercounty Mortgage, Inc.</b>	300 Westage Business Center Fishkill, NY 12524	May 26, 1998	<b>*US Mortgage Corporation d/b/a</b> <b>Mortgage Concepts</b>	1597 Ridge Road West, Suites 301 & 302 Rochester, NY 14615	May 27, 1998
	900 Merchants Concourse Westbury, NY 11590	May 26, 1998	<b>*Ivy Mortgage Corporation</b>	2827 James Street, Suite 211 Syracuse, NY 13206	Jun 2, 1998
	324 Great Oaks Boulevard Albany, NY 12203	May 26, 1998	<b>*Household Finance Realty</b> <b>Corporation of New York</b>	291 Wall Street Kingston, NY 12401	Jun 9, 1998
	600 Clinton Square Rochester, NY 14604	May 26, 1998		15 Maiden Lane, Suite 401 New York, NY 10038	Jun 9, 1998
	4024 Avenue U Brooklyn, NY 11234	May 26, 1998		1558 Union Turnpike New Hyde Park, NY 11040	Jun 9, 1998
	100 Wood Avenue South Iselin, NJ 08830	May 26, 1998		50 Main Street White Plains, NY 10606	Jun 9, 1998
	1515 Lyell Avenue Rochester, NY 14606	May 26, 1998		7 West 125th Street New York, NY 10027	Jun 9, 1998
	123 Maple Avenue, 2nd Floor Riverhead, NY 11901	May 26, 1998	<b>*Associates Consumer Discount</b> <b>Company, Inc.</b>	927 Franklin Avenue Garden City, NY 11530	Jun 9, 1998
	113 Main Street Batavia, NY 14020	May 26, 1998	<b>*Mortgage Plus Equity &amp;</b> <b>Loan Corporation</b>	517 Route 111, 3rd Floor Hauppauge, NY 11788	Jun 26, 1998
	200 Business Park Drive Armonk, NY 10504	May 26, 1998	<b>*Greenway Mortgage Corp.</b>	1383-30 Veterans Memorial Highway Hauppauge, NY 11788	Jul 21, 1998
	754 Hempstead Turnpike Franklin Square, NY 11010	May 26, 1998	<b>*Beneficial Homeowner</b> <b>Service Corporation</b>	30-13 Steinway Street Astoria, NY 11102	Jul 22, 1998



**Schedule**

# A

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 8 Licensed Mortgage Bankers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>*Beneficial Homeowner Service Corporation (cont'd)</b>	Towne Centre, Route 22 at Route 312 Brewster, NY 10509	Jul 22, 1998
	408 Fifth Avenue Brooklyn, NY 11215	Jul 22, 1998
	594 New London Road Latham, NY 12110	Jul 22, 1998
	75 Atlantic Avenue Lynbrook, NY 11563	Jul 22, 1998
	322 New Dorp Lane, Suite A Staten Island, NY 10306	Jul 22, 1998
	486 Main Street New Rochelle, NY 10801	Jul 22, 1998
	1623 Unionport Road Bronx, NY 10462	Jul 22, 1998
	East Main Shopp Plaza 350-22 Main Street, Patchogue, NY 11772	Jul 22, 1998
	Unit 26B-566 Port Jefferson Shopping Plaza Brookhaven, NY 11719	Jul 22, 1998
	Capitol Plaza, Store U-2 1925 Curry Road, Rotterdam, NY 12303	Jul 22, 1998
	315 State Street Schenectady, NY 12305	Jul 22, 1998
	2946 Erie Boulevard East Syracuse, NY 13224	Jul 22, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>		
<b>*Beneficial Homeowner Service Corporation (cont'd)</b>	Nichols Plaza, Suite 4, Seneca Turnpike New Hartford, NY 13413	Jul 22, 1998
	Patriots Park, 1180 Route 9 Wappingers Falls, NY 12590	Jul 22, 1998
	35-39 Public Square, Ground Floor Watertown, NY 13601	Jul 22, 1998
	605 Pennsylvania Avenue Matamoras, PA 18336	Jul 22, 1998
	201 Nineteenth Street Watervliet, NY 12189	Jul 22, 1998
	1015 Beach 20th Street Far Rockaway, NY 11691	Jul 22, 1998
<b>Hudson Bay Holdings, Ltd. d/b/a Hudson Bay Mortgage</b>	1043 Oyster Bay Road East Norwich, NY 11732	Jul 22, 1998
<b>The First National Mtge Exchange, Inc. d/b/a Finamex Financial</b>	11812 San Vicente Boulevard 3rd & 4th Floors, Los Angeles, CA 90049	Jul 24, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	218-14 Jamaica Avenue Queens Village, NY 11428	Jul 27, 1998
<b>*Associates Home Equity Services, Inc.</b>	8845 Governors Hill Drive, #220 Cincinnati, OH 45249	Aug 3, 1998
<b>*Associates Consumer Discount Company, Inc.</b>	2429 Military Road Niagara Falls, NY 14304	Aug 3, 1998
<b>*Commercial Credit Plan Incorporated of Georgetown</b>	616 Old Country Road Westbury, NY 11590	Aug 3, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>TMS Mortgage Inc. d/b/a The Money Store</b>	2840 Morris Avenue Union, NJ 07083	Aug 5, 1998	<b>*Island Mortgage Network, Inc. d/b/a Island Mortgage Network</b>	100 Lake Road Congers, NY 10920	Sep 29, 1998
<b>*Beneficial Homeowner Service Corporation</b>	Transit Plaza, 5857 Transit Road East Amherst, NY 14051	Aug 11, 1998	<b>*Ivy Mortgage Corporation</b>	2671 Harlem Road Cheektowaga, NY 14225	Sep 30, 1998
<b>*CTX Mortgage Company, Inc.</b>	340 West Passaic Street Rochelle Park, NJ 07662	Aug 11, 1998	<b>*NationsCredit Financial Services Corporation of America</b>	850 Sans Souci Parkway, Suite 1 Wilkes Barre, PA 18702	Oct 13, 1998
<b>*Norwest Credit Services New York Inc.</b>	4685 Commercial Drive New Hartford, NY 13413	Aug 18, 1998		4686 Broadway Allentown, PA 18104	Oct 14, 1998
<b>*Beneficial Mortgage Corporation</b>	Towne Center, US Highway 22 Brewster, NY 10509	Aug 18, 1998	<b>Southern Pacific Funding Corporation</b>	4949 Meadows Road Lake Oswego, OR 97035	Oct 14, 1998
<b>Travelers Home Mortgage Services, Inc.</b>	7467 New Ridge Road, Suite 200 Hanover, MD 21076	Aug 20, 1998	<b>*Equity Mortgage Co. (IMC), Inc.</b>	6140 Dobbins Road, Suite G Columbia, MD 21045	Oct 16, 1998
<b>*Avco Mortgage Company of New York Inc.</b>	217 North Union Street Olean, NY 14760	Aug 21, 1998	<b>ReliaStar Mortgage Corporation</b>	7015 Vista Drive West Des Moines, IA 50266	Oct 20, 1998
<b>*Associates Home Equity Services, Inc.</b>	35 Pinelawn Road, Suite 112 E Melville, NY 11747	Aug 31, 1998	<b>*Ivy Mortgage Corporation</b>	33 Walt Whitman Road, Suite 201 South Huntington, NY 11746	Nov 6, 1998
<b>*American General Home Equity, Inc.</b>	4947 Commercial Drive, Suite 4 Yorkville, NY 13495	Sep 1, 1998		360 New Hackensack Road Poughkeepsie, NY 12603	Nov 6, 1998
	2000 Clark Street Auburn, NY 13022	Sep 1, 1998	<b>Zirmak Mortgage, Inc. d/b/a Win Mortgage</b>	109 North Street Danbury, CT 06810	Nov 9, 1998
<b>*United Companies Lending Corporation d/b/a UC Lending</b>	66 Middlebush Road Exec. Sq., Suite U306 Wappingers Falls, NY 12590	Sep 8, 1998	<b>*Cityscape Corp</b>	555 White Plains Road Tarrytown, NY 10523	Nov 13, 1998
<b>Greenway Mortgage Corp.</b>	223 North 8th Street Brooklyn, NY 11211	Sep 25, 1998	<b>*WMC Mortgage Corp.</b>	1051 Perimeter Drive, Suite 300 Schaumburg, IL 60173	Nov 23, 1998
			<b>American Financial Mortgage Corp.</b>	1150 First Avenue, Suite 900 King of Prussia, PA 19406	Nov 23, 1998

## Part 8 Licensed Mortgage Bankers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Surrendered (cont'd)</b>			<b>Licenses Surrendered (cont'd)</b>		
<b>*GMAC Mortgage Corporation d/b/a Ditech.com</b>	110 Plaza Circle Waterloo, IA 50701	Nov 30, 1998	<b>*National Standard Mortgage Corp. d/b/a New York Wholesale Mortgage</b>	484 Temple Hill Road, Suite 400 New Windsor, NY 12553	Dec 15, 1998
<b>*First National Funding Corporation of America</b>	300 Rabro Drive, Suite 107 Hauppauge, NY 11788	Nov 30, 1998		535 Broad Hollow Road, Suite A5 Melville, NY 11747	Dec 15, 1998
	23 South Main, Suite 204 Freeport, NY 11520	Nov 30, 1998	<b>*Transamerica HomeFirst Inc.</b>	One Bridge Plaza, Suite 400 Fort Lee, NJ 07024	Dec 15, 1998
	30 South Central Avenue Valley Stream, NY 11580	Nov 30, 1998	<b>*WMC Mortgage Corp.</b>	55 Schanck Road, Suite A-1 Freehold, NJ 07728	Dec 16, 1998
<b>Hampstead Financial Corporation</b>	One Executive Drive, Suite 170 Fort Lee, NJ 07024	Dec 3, 1998	<b>Greater Funding of New York, Inc. d/b/a Greater Funding The Mortgage Company</b>	115 S. Main Street Canandaigua, NY 14424	Dec 16, 1998
<b>Personal Mortgage Corp.</b>	100 Business Center Drive, Suite 200 Brewster, NY 10509	Dec 4, 1998	<b>*Long Beach Mortgage Company, Inc. U/A/N Long Beach Mortgage Company</b>	8850 Stanford Boulevard, Suite 1700 Columbia, MD 21045	Dec 17, 1998
<b>*Homestead Funding Corp.</b>	6 Chelsea Park Clifton Park, NY 12065	Dec 7, 1998		Foster Plaza-501 Holiday Drive, Suite 115 Pittsburgh, PA 15220	Dec 17, 1998
<b>*Consumer Home Mortgage, Inc. d/b/a The Refinance Store</b>	3394 E. Tremont Avenue Bronx, NY 10461	Dec 8, 1998	<b>Mortgage Acceptance Corp.</b>	114 Jericho Turnpike Floral Park, NY 11001	Dec 21, 1998
<b>*Columbia Equities, Ltd. T/A Brokers Funding Services Co.</b>	99 Main Street, Office 109 Nyack, NY 10960	Dec 14, 1998	<b>*AMRESO Residential Mortgage Corporation</b>	90 National Drive Glastonbury, CT 06033	Dec 21, 1998
<b>*IndyMac, Inc.</b>	3200 Atlantic Avenue, Suite 114 Raleigh, NC 27604	Dec 14, 1998		16 South Jefferson Road, Suite 201 Whippany, NJ 07981	Dec 21, 1998
<b>*Option One Mortgage Corporation d/b/a H&amp;R Block Mortgage</b>	1140 Hammond Drive #E-5200 Atlanta, GA 30328	Dec 14, 1998	<b>Fleet Finance Inc. d/b/a Fleet Home Equity USA</b>	6 Executive Park Drive NE Atlanta, GA 30329	Dec 22, 1998
<b>*IndyMac Mortgage Holdings, Inc.</b>	3200 Atlantic Avenue, Suite 114 Raleigh, NC 27604	Dec 14, 1998	<b>Citicorp Mortgage, Inc.</b>	12855 North Outer Forty Drive St. Louis, MO 63141	Dec 23, 1998

\* Indicates Branch Office

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued</b>			<b>Certificates Issued (cont'd)</b>		
<b>*P.A. Dominguez, Inc. d/b/a First Network Mortgage Company</b>	400 Lake Avenue St. James, NY 11780	Jan 6, 1998	<b>Thaniel J. Beinert</b>	1301 70th Street Brooklyn, NY 11228	Jan 8, 1998
<b>*Congressional Mortgage LLC</b>	225 Broadway, Suite 1405 New York, NY 10007	Jan 6, 1998	<b>Brandico Realty Group, Inc.</b>	807 East 233rd Street, 2nd Floor Bronx, NY 10466	Jan 8, 1998
<b>*Afford USA Corporation U/A/N Afford USA</b>	132 Nassau Street, Suite 1023 New York, NY 10038	Jan 7, 1998	<b>American Money Ltd.</b>	7-11 South Broadway, Suite 404 White Plains, NY 10601	Jan 8, 1998
<b>LGBF, Inc. d/b/a York Mortgage Company</b>	71 Hill Street Southampton, NY 11968	Jan 8, 1998	<b>Dorrett Cecile Watson-Roberts d/b/a Eastern Seaboard Funding</b>	1748 Flatbush Avenue Brooklyn, NY 11210	Jan 8, 1998
<b>John C. Fittipaldi d/b/a A&amp;J Capital Company</b>	130 Cisney Avenue Floral Park, NY 11001	Jan 8, 1998	<b>Yes Funding Corp.</b>	146 Old Country Road, Suite 200 Mineola, NY 11501	Jan 8, 1998
<b>Eden Mortgage Corp</b>	100 Broadhollow Road, Suite 317 Farmingdale, NY 11735	Jan 8, 1998	<b>Commerce Mortgage Services, Inc.</b>	677 Commerce Street Thornwood, NY 10594	Jan 8, 1998
<b>Classic Home Mortgage Corp.</b>	51 Ravenwood Drive Kings Park, NY 11754	Jan 8, 1998	<b>Five Star Mortgage Corporation</b>	1376 Locust Avenue Bohemia, NY 11716	Jan 8, 1998
<b>Afford USA Corporation U/A/N Afford USA</b>	1354 Pennsylvania Avenue Brooklyn, NY 11239	Jan 8, 1998	<b>Mainstream Funding Network, Inc.</b>	5586 Main Street Williamsville, NY 14221	Jan 9, 1998
<b>Tuttle Inc.</b>	95-08 Flatlands Avenue Brooklyn, NY 11236	Jan 8, 1998	<b>Fryer Financial Services, Inc. d/b/a Summit Lending Services</b>	27292 Calle Arroyo, Suite A San Juan Capistrano, CA 92675	Jan 14, 1998
<b>Greg Ify Okafor d/b/a Greg Ify Okafor Mortgage Brokerage</b>	3677 White Plains Road Bronx, NY 10467	Jan 8, 1998	<b>Citywide Mortgage Corp.</b>	219-21 Jamaica Avenue Queens Village, NY 11428	Jan 14, 1998
<b>David P. Huckans d/b/a Hometown Mortgage</b>	4193 State Highway 30 Amsterdam, NY 12010	Jan 8, 1998	<b>Jem Mortgage Services, Inc.</b>	690 State Route #3 Plattsburgh, NY 12901	Jan 14, 1998
<b>CitiHome Mortgage Corp.</b>	3938 Richmond Avenue Staten Island, NY 10312	Jan 8, 1998	<b>Andrew Chamow d/b/a All Service Mortgage</b>	268 North Broadway, Suite #4 Hicksville, NY 11801	Jan 20, 1998
			<b>Johannesen Consulting Inc.</b>	8155 Main Street Cairo, NY 12413	Jan 20, 1998

## Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>America's Discount Lenders, Inc.</b>	909 SE 47 Terrace, Suite 206 Cape Coral, FL 33904	Jan 20, 1998
<b>Absolute Mortgage Corp.</b>	75 Maiden Lane, Suite 509 New York, NY 10038	Jan 26, 1998
<b>*IPI Financial Services Inc. d/b/a Houses For You</b>	44 Court Street, Suite 1207 Brooklyn, NY 11201	Jan 28, 1998
<b>*Ronald E. Fullerlove</b>	6 Greenwood Lane Melville, NY 11747	Jan 28, 1998
<b>Frontier Financial Corp.</b>	3045 E. Henrietta Road Henrietta, NY 14467	Jan 28, 1998
<b>Wald Financial Services, Inc.</b>	2707 Morgan Avenue Bronx, NY 10469	Feb 4, 1998
<b>*Commercial Express Funding Corp</b>	1209 Nostrand Avenue Brooklyn, NY 11225	Feb 4, 1998
<b>MFJ, Inc. d/b/a Tri-City Funding</b>	971 Albany Shaker Road Latham, NY 12110	Feb 4, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	3250 Westchester Avenue, Suite 202 Bronx, NY 10461	Feb 9, 1998
	6404 Stenton Avenue Philadelphia, PA 19150	Feb 9, 1998
<b>*Ronald D. Smith d/b/a The Manhattan Financial Company</b>	102-04 89th Street, Suite 3A Ozone Park, NY 11416	Feb 9, 1998
<b>First National Financial Corp.</b>	Hauppauge Atrium West 400 Town Line Road, Suite 110 Hauppauge, NY 11788	Feb 13, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Andrew Datlo d/b/a United Mortgage Brokerage</b>	1065 Old Country Road, Suite 205 Westbury, NY 11590	Feb 18, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	9 New Turnpike Road, Suite A Troy, NY 12182	Feb 23, 1998
<b>G&amp;I Homes, Inc.</b>	Route 5 Frankfort, NY 13340	Feb 23, 1998
	9060 Brewerton Road Brewerton, NY 13029	Feb 23, 1998
	4976 Route 26 Whitney Point, NY 13862	Feb 23, 1998
	5924 E. Seneca Street Vernon, NY 13476	Feb 23, 1998
	Route 20 Richfield Springs, NY 13439	Feb 23, 1998
	5162 State Highway 23 Oneonta, NY 13820	Feb 23, 1998
<b>James E. Keller d/b/a Keller Funding</b>	4891 Transit Road Lancaster, NY 14043	Feb 23, 1998
<b>Right Trac Financial Group Inc.</b>	257 East Center Street Manchester, CT 06040	Feb 23, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	1975 Linden Boulevard, Suite 307 Elmont, NY 11003	Feb 25, 1998
	1975 Linden Boulevard, Suite 310 Elmont, NY 11003	Feb 25, 1998
<b>*Patricia Mohan d/b/a A.B.M. Mortgage</b>	33 River Street Stamford, NY 12167	Feb 25, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>*Patricia Mohan d/b/a A.B.M. Mortgage (cont'd)</b>	124 Humbert Avenue Syracuse, NY 13224	Feb 25, 1998
<b>ASEF Capital Mortgage Corp.</b>	160-05 Hillside Avenue Jamaica, NY 11432	Feb 25, 1998
<b>Reliable Financing Services, Ltd.</b>	4200 Baychester Avenue Bronx, NY 10466	Feb 25, 1998
<b>Harris R. Schwartzberg</b>	Westchester Fin. Ctr., 50 Main Street 4th Floor, Suite 435, White Plains, NY 10606	Feb 26, 1998
<b>John R. Merlino d/b/a Gateway Mortgage Services</b>	1259 Richmond Avenue Staten Island, NY 10314	Feb 26, 1998
<b>Sana New York, Inc.</b>	505 Park Avenue, 19th Floor New York, NY 10021	Feb 26, 1998
<b>Mortgage Access Network, Inc.</b>	40 Guinea Road, RD#8 Brewster, NY 10509	Feb 26, 1998
<b>Shalva Datikashvili</b>	108-50 62nd Drive # 6M Forest Hills, NY 11375	Feb 26, 1998
<b>Heritage Capital Mortgage, Inc.</b>	1363-2 Veterans Memorial Highway Hauppauge, NY 11788	Feb 26, 1998
<b>Nicholas Palumbo d/b/a The Money Express</b>	1940 Haight Avenue Bronx, NY 10461	Feb 26, 1998
<b>Benjamin Wai</b>	251 Elizabeth Street New York, NY 10012	Feb 26, 1998
<b>Tri-Century Mortgage Corp</b>	37-21 75th Street, Third Floor Jackson Heights, NY 11372	Feb 26, 1998
<b>Hancock-American Mortgage Corporation</b>	417 Larkfield Road East Northport, NY 11731	Feb 26, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Silver Stone Mortgage Corporation</b>	170 Jericho Turnpike Floral Park, NY 11001	Feb 26, 1998
<b>Mortgage Warehouse, Ltd.</b>	255 Executive Drive, 109 Plainview, NY 11803	Feb 26, 1998
<b>U.S. Capital Funding Corp.</b>	510 Hempstead Turnpike, Suite 206 West Hempstead, NY 11552	Feb 26, 1998
<b>Crown Financial Services, Inc.</b>	76 Saybrook Street Staten Island, NY 10314	Feb 26, 1998
<b>Mahshid Azarian d/b/a Azarian National Mortgage</b>	14 Stirrup Lane Glen Cove, NY 11542	Feb 26, 1998
<b>Money Capital Corp.</b>	1111 Route 110, Suite 354 East Farmingdale, NY 11735	Feb 26, 1998
<b>Mega Home Equities Inc.</b>	109-20 101st Avenue Richmond Hill, NY 11419	Feb 26, 1998
<b>Pioneer Mortgage Network, Inc.</b>	106 Seventh Street, Suite 209 Garden City, NY 11530	Feb 26, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	515 Grove Street, Suite 2-D Hadden Heights, NJ 08035	Mar 2, 1998
	4380 Rock Glen Road, Route 19 Silver Springs, NY 14550	Mar 2, 1998
<b>Millennium Home Mortgage, Inc.</b>	3 Catalina Lane Selden, NY 11784	Mar 4, 1998
<b>*Exeter Mortgage Corp.</b>	1048 Castle Hill Avenue Bronx, NY 10472	Mar 6, 1998
<b>*Streamline Mortgage Corporation</b>	165 EAB Plaza, 6th Floor West Tower Uniondale, NY 11556	Mar 6, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Eloan, Inc.</b>	5875 Arnold Road Dublin, CA 94568	Mar 6, 1998
<b>The Mortgage Consultants, Inc.</b>	1129 Broad Street, Route 35N Shrewsbury, NJ 07702	Mar 6, 1998
<b>Harbor Funding Corp.</b>	201D East Main Street Huntington, NY 11743	Mar 6, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	1975 Linden Boulevard, Suite 306 Elmont, NY 11003	Mar 10, 1998
<b>Mercer Allied Company LP</b>	One Wall Street Albany, NY 12205	Mar 12, 1998
<b>*Maureen F. Kohler d/b/a Synergy Mortgage Company</b>	11 Farm Meadow Lane Montgomery, NY 12549	Mar 17, 1998
<b>*Skyscraper Consultants Inc. d/b/a Skyscraper Mortgage Company</b>	265 North Broadway Hicksville, NY 11802	Mar 20, 1998
	15 Maiden Lane, Lobby Level New York, NY 10038	Mar 20, 1998
<b>*Northland Mortgage Corporation</b>	296A Montauk Highway Sayville, NY 11782	Mar 20, 1998
<b>Home Mortgage Network, LLC</b>	12 Avis Drive Latham, NY 12110	Mar 20, 1998
<b>Community Home Equity Conversion Corp.</b>	190 Linden Oaks Drive Rochester, NY 14625	Mar 25, 1998
<b>Carstan Funding Inc. d/b/a Family Funding Services</b>	359 Idle Hour Boulevard Oakdale, NY 11769	Mar 26, 1998
<b>Dutchess County Mortgage Corporation</b>	33 Corporate Park Drive Hopewell Junction, NY 12533	Mar 26, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Select Mortgage, LLC</b>	1500 Hempstead Turnpike East Meadow, NY 11554	Mar 26, 1998
<b>*V.A.K. Realty Corp.</b>	224 East Jericho Turnpike Huntington Station, NY 11746	Mar 30, 1998
<b>*Marcia Goldberg d/b/a Positive Mortgage Co.</b>	777 Summer Street, Suite 403 Stamford, CT 06901	Mar 30, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	600 Meadowland Parkway, Suite 132 Secaucus, NJ 07094	Apr 2, 1998
<b>Gregory Richard Bell d/b/a Belvedere Funding Company</b>	113 Penny Lane Ithaca, NY 14850	Apr 2, 1998
<b>CLO Funding Corporation d/b/a CLO Mortgage</b>	250 Stelton Road, Suite 1 and 7 Piscataway, NJ 08854	Apr 2, 1998
<b>John Kent Secker Jr. d/b/a Affordable Home Funding</b>	550 Perinton Hills Office Park Fairport, NY 14450	Apr 7, 1998
<b>*Associated Brokers of NY, Inc.</b>	114 Old Country Road, Suite #652 Mineola, NY 11501	Apr 13, 1998
<b>*Fidelity National Mortgage Corporation</b>	7617 3rd Avenue Brooklyn, NY 11209	Apr 20, 1998
<b>*Ambassador Group Inc. of New York</b>	567 Fairmount Avenue, W.E. Jamestown, NY 14701	Apr 21, 1998
<b>Brookline Associates, Inc.</b>	1913 Deer Park Avenue Deer Park, NY 11729	Apr 22, 1998
<b>Northern Homefunding Corporation</b>	28 General Heath Avenue White Plains, NY 10603	Apr 23, 1998
<b>Thomas R. King</b>	225-15 112 Avenue Queens Village, NY 11429	Apr 23, 1998

**Schedule**

# A

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 9 Registered Mortgage Brokers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Angela Long, Inc. d/b/a Accent Mortgage Consultants</b>	325 E. Sunrise Highway, Suite 1A Lindenhurst, NY 11757	Apr 23, 1998
<b>Kathleen Engers</b>	325 E. Sunrise Highway Lindenhurst, NY 11757	Apr 23, 1998
<b>Century Twenty Mortgage, Inc.</b>	258 South Broadway Hicksville, NY 11801	Apr 23, 1998
<b>An OK Corp.</b>	39-01 Main Street, Suite 407 Flushing, NY 11354	Apr 29, 1998
<b>Kendron Real Estate Services Corporation</b>	68 Southfield Avenue, Suite 110 Stamford, CT 06902	May 4, 1998
<b>*Patricia Mohan d/b/a A.B.M. Mortgage</b>	119 Dix Avenue Glens Falls, NY 12801	May 8, 1998
<b>Fort Orange Funding, LLC</b>	21 Everett Road Extension Albany, NY 12205	May 8, 1998
<b>*Rinnell Services Inc. d/b/a Rinnell Funding Co.</b>	Shop City Mall, 442 Grant Boulevard Syracuse, NY 13206	May 12, 1998
	113 East Taft Road, 1st Floor North Syracuse, NY 13212	May 12, 1998
	4300 South Salina Street Syracuse, NY 13205	May 12, 1998
	Westvale Plaza 2140 West Genesee Street Syracuse, NY 13219	May 12, 1998
	6812 East Genesee Street Dewitt, NY 13214	May 12, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>*Rinnell Services Inc. d/b/a Rinnell Funding Co. (cont'd)</b>	8017 Oswego Road Plaza, Unit C Liverpool, NY 13090	May 12, 1998
	Elbridge Plaza, East Main Street, Route 5 Elbridge, NY 13060	May 12, 1998
	Route 49 Central Square, NY 13036	May 12, 1998
	4799-A Onondaga Road Syracuse, NY 13219	May 12, 1998
	Ames Plaza, Route 13 Pulaski, NY 13142	May 12, 1998
	3526 West Genesee Street Fairmount, NY 13219	May 12, 1998
<b>Burr Enterprises Ltd. d/b/a Preferred Empire Mortgage Company</b>	110 Walt Whitman Road, Suite 106 South Huntington, NY 11746	May 12, 1998
	124 West Main Street Babylon, NY 11702	May 12, 1998
	6524 Jericho Turnpike Commack, NY 11725	May 12, 1998
	100 West Main Street East Islip, NY 11730	May 12, 1998
	390 Franklin Avenue Franklin Square, NY 11010	May 12, 1998
	4140 Sunrise Highway Massapequa, NY 11758	May 12, 1998
	2314 Merrick Road Merrick, NY 11566	May 12, 1998



## Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>			<b>Certificates Issued (cont'd)</b>		
<b>Burr Enterprises Ltd. d/b/a Preferred Empire Mortgage Company (cont'd)</b>	14 East Broadway Port Jefferson, NY 11777	May 12, 1998	<b>Burr Enterprises Ltd. d/b/a Preferred Empire Mortgage Company (cont'd)</b>	2690 Route 112 Medford, NY 11763	May 12, 1998
	215-45 Northern Boulevard Bayside, NY 11361	May 12, 1998		781 Old Country Road Plainview, NY 11803	May 12, 1998
	480 East Jericho Turnpike Dix Hills, NY 11746	May 12, 1998		125 Main Street Sag Harbor, NY 11963	May 12, 1998
	2170 Hempstead Turnpike East Meadow, NY 11554	May 12, 1998		301 West Main Street Sayville, NY 11782	May 12, 1998
	156 East Main Street Huntington, NY 11743	May 12, 1998		996 Jericho Turnpike Smithtown, NY 11787	May 12, 1998
	4900 Merrick Road Massapequa Park, NY 11762	May 12, 1998		22 Sunset Avenue Westhampton Beach, NY 11978	May 12, 1998
	900 Route 25A Miller Place, NY 11764	May 12, 1998		280 Middle Country Road Selden, NY 11784	May 12, 1998
	4949 Express Drive North Ronkonkoma, NY 11779	May 12, 1998		29 Hampton Road Southampton, NY 11968	May 12, 1998
	44 Main Street Cold Spring Harbor, NY 11724	May 12, 1998		750 Route 25A East Setauket, NY 11733	May 12, 1998
	3 Railroad Avenue East Hampton, NY 11937	May 12, 1998		327 Jackson Avenue Syosset, NY 11791	May 12, 1998
	6326 Northern Boulevard East Norwich, NY 11732	May 12, 1998	<b>David W. Falk d/b/a Finance One</b>	46-49 Douglaston Parkway Douglaston, NY 11362	May 13, 1998
	Birch Hill Road Locust Valley, NY 11560	May 12, 1998	<b>First Standard Mortgage Co., LLC</b>	19-02 Whitestone Expressway, Suite 401 Whitestone, NY 11357	May 13, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 9 Registered Mortgage Brokers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>C&amp;D Financial Services Inc.</b>	9121 Avenue L Brooklyn, NY 11236	May 13, 1998
<b>Allstate Capital Corp.</b>	300 East 90th Street, Suite 1A New York, NY 10128	May 13, 1998
<b>Gabriel Productions Inc.</b>	125 East 87th Street New York, NY 10128	May 13, 1998
<b>Queens Mortgages, Inc.</b>	60-01 Roosevelt Avenue Woodside, NY 11377	May 13, 1998
<b>Continental Brokerage Corp. d/b/a Continental Mortgage Company</b>	One Old Country Road, Suite 467 Carle Place, NY 11914	May 13, 1998
<b>Elizabeth J. McCann d/b/a Finesse Mortgage</b>	17 Shoreham Road Massapequa, NY 11758	May 13, 1998
<b>Alpha-Omega Funding Corp.</b>	1040A Joselson Avenue Bay Shore, NY 11706	May 13, 1998
<b>Allstar Financial Inc.</b>	100 Airport Executive Park, Suite 105 Nanuet, NY 10954	May 13, 1998
<b>Calridge Realty LLC d/b/a A&amp;A Funding</b>	19 Columbus Circle Eastchester, NY 10709	May 13, 1998
<b>Aristides &amp; Associates Inc.</b>	214 Atlantic Street Central Islip, NY 11722	May 13, 1998
<b>*American Equity Services Inc.</b>	University Bus. Ctr, Bldg. 5 1150 University Avenue Rochester, NY 14607	May 19, 1998
<b>*Richmint Funding Ltd. d/b/a The Money Center</b>	354 Hempstead Avenue West Hempstead, NY 11552	May 28, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	1500 William Floyd Parkway, Suite 303 Shirley, NY 11967	May 28, 1998
	E Main Street Beaver Falls, NY 13305	May 28, 1998
	2 Corporate Drive, Suite 244 Shelton, CT 06484	Jun 1, 1998
<b>Home Shark Inc.</b>	118 King Street, Suite 225 San Francisco, CA 94107	Jun 1, 1998
<b>*IPI Financial Services Inc. d/b/a Houses For You</b>	23 Coach Street, Suite 2A Canandaigua, NY 14424	Jun 5, 1998
	2487 Main Street Bridgehampton, NY 11932	Jun 5, 1998
<b>Snyder Funding, Inc.</b>	4612 Main Street Snyder, NY 14226	Jun 5, 1998
<b>Northern Funding Corp.</b>	400 Clifton Corporate Parkway Clifton Park, NY 12065	Jun 10, 1998
<b>Equity Stars Inc.</b>	303 South Broadway, Suite 125 Tarrytown, NY 10591	Jun 10, 1998
<b>*Fryer Financial Services, Inc. d/b/a Summit Lending Services</b>	113 Chapel Street Fayetteville, NY 13066	Jun 16, 1998
<b>Empire Mortgage Associates, LLC</b>	600 Johnson Avenue, Suite A-7 Bohemia, NY 11716	Jun 18, 1998
<b>Royal Mortgage Services, Corp.</b>	266 Jericho Turnpike Floral Park, NY 11001	Jun 18, 1998
<b>Ambiance Funding, Inc.</b>	301 Fairview Circle Middle Island, NY 11953	Jun 18, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Mortgage Alliance Ltd.</b>	545 Madison Avenue New York, NY 10022	Jun 18, 1998
<b>Petrina Industries, Inc.</b>	1302 Avenue U Brooklyn, NY 11229	Jun 18, 1998
<b>Richard Anthony Lugo d/b/a All County Finance</b>	24 Crossway Drive Deer Park, NY 11729	Jun 18, 1998
<b>Richard S. Dillworth d/b/a Palatial Homes Realty Company</b>	204-04 Hillside Avenue Hollis, NY 11423	Jun 18, 1998
<b>E-Z Funding Corp.</b>	197-11 Jamaica Avenue Hollis, NY 11423	Jun 18, 1998
<b>Circle Mortgage Corporation</b>	5 Waller Avenue, Suite 303 White Plains, NY 10601	Jun 18, 1998
<b>Personal Home Mortgage Inc.</b>	892 Hempstead Turnpike Franklin Square, NY 11010	Jun 18, 1998
<b>Christopher Tscherne &amp; Associates, Inc.</b>	79-20 Eliot Avenue Middle Village, NY 11379	Jun 18, 1998
<b>Vicon Services, Inc.</b>	459 Maren Street West Hempstead, NY 11552	Jun 18, 1998
<b>Amston Mortgage Company, Inc.</b>	711 Middletown Road, Suite 8 Colchester, CT 06415	Jun 19, 1998
<b>*MFJ, Inc. d/b/a Tri-City Funding</b>	10 Halfmoon Executive Park Drive Clifton Park, NY 12065	Jun 19, 1998
<b>John J. Varecka</b>	6633 Main Street Williamsville, NY 14221	Jun 19, 1998
<b>Credit Mortgage Services</b>	3970 RCA Boulevard, Suite 7004 Palm Beach Gardens, FL 33410	Jun 19, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Intuit Lender Services, Inc. d/b/a QuickenMortgage</b>	2535 Garcia Avenue Mountain View, CA 94043	Jun 24, 1998
<b>*Corey M. Langus d/b/a Cross County Funding Co.</b>	18 Shady Lane Chappaqua, NY 10514	Jun 29, 1998
<b>*DANA Funding Inc.</b>	251 W. Nyack Road, Suite D W. Nyack, NY 10994	Jun 29, 1998
<b>*Multisource Funding, Inc.</b>	37 Grant Street Jamestown, NY 14701	Jun 29, 1998
<b>*IPI Financial Services Inc. d/b/a Houses For You</b>	Trump Tower, 725 Fifth Avenue, 17th Floor New York, NY 10022	Jul 8, 1998
<b>Madison Home Mortgage Corp.</b>	3159 Route 9 Old Bridge, NJ 08857	Jul 8, 1998
<b>Sandra Christine Brown d/b/a Browngate Funding</b>	163 Southwedge Getzville, NY 14068	Jul 8, 1998
<b>HLB Mortgage Services Corp.</b>	6 Christine Drive Chestnut Ridge, NY 10977	Jul 8, 1998
<b>*Equity Concepts Inc.</b>	3415 West Chester Pike Newtown Square, PA 19073	Jul 14, 1998
<b>Walkford Funding Incorporated</b>	72 Winant Place, Suite C Staten Island, NY 10309	Jul 15, 1998
<b>Brick Holdings, LLC</b>	134-01 20th Avenue College Point, NY 11356	Jul 15, 1998
<b>Ana Antunes Corp. d/b/a Riverside Mortgage Company</b>	495 New Rochelle Road Bronxville, NY 10708	Jul 15, 1998
<b>Gold Star Mortgage, Inc.</b>	880 Bergen Avenue, Suite 602 Jersey City, NJ 07306	Jul 15, 1998

**Schedule**

**A**

**Institutions that Received or Surrendered Authorizations or Licenses During the Year**

**Part 9 Registered Mortgage Brokers**

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>			<b>Certificates Issued (cont'd)</b>		
<b>First Service Mortgage Corp.</b>	106-05 Liberty Avenue Ozone Park, NY 11417	Jul 15, 1998	<b>Hawkview I, Inc.</b>	125 Main Street, Suite 205 Mt. Kisco, NY 10549	Jul 28, 1998
<b>Citi One Concepts Inc.</b>	109-32 110th Street South Ozone Park, NY 11420	Jul 15, 1998	<b>William Fishbach</b>	4 Brook Hollow Court Spring Valley, NY 10977	Aug 4, 1998
<b>Stuart Jay Young d/b/a SJY Funding</b>	96-18 63rd Drive Rego Park, NY 11374	Jul 15, 1998	<b>Regal Funding, Inc.</b>	56 Medford Avenue Patchogue, NY 11772	Aug 4, 1998
<b>Easton Home Finance Corp. d/b/a Amcor Network Easton Home Finance Co.</b>	1375 Deer Park Avenue North Babylon, NY 11703	Jul 15, 1998	<b>*Park Avenue Mortgage Group, Inc.</b>	701 Westchester Avenue White Plains, NY 10604	Aug 10, 1998
<b>Lightning Funding, Inc.</b>	585 Stewart Avenue, Suite 410 Garden City, NY 11530	Jul 15, 1998	<b>Greenlight Funding &amp; Mortgage Corp.</b>	38 W. 32nd Street, Suite 1012 New York, NY 10001	Aug 12, 1998
<b>Island Power Brokers, Inc.</b>	54 Tenth Street Staten Island, NY 10306	Jul 15, 1998	<b>Camelot Funding Corporation</b>	456 C Medford Avenue Patchogue, NY 11772	Aug 12, 1998
<b>MortgageAmerica,Ltd.</b>	463 Montauk Highway West Islip, NY 11795	Jul 15, 1998	<b>Gateway Financial Ltd.</b>	826 Broadway, 9th Floor New York, NY 10003	Aug 12, 1998
<b>Joseph A. Granich</b>	234 Hudson Avenue Albany, NY 12210	Jul 20, 1998	<b>John DeBlasio d/b/a Express Funding</b>	24922 34th Avenue, Apt. N02 Little Neck, NY 11363	Aug 12, 1998
<b>MHD Empire Service Corp.</b>	231 Salina Meadows Parkway P.O. Box 4743, Syracuse, NY 13221	Jul 20, 1998	<b>Millenium Funding Corp.</b>	410 Meachum Avenue Elmont, NY 11003	Aug 12, 1998
<b>Makamah Services Inc.</b>	17 Makamah Beach Road Northport, NY 11768	Jul 22, 1998	<b>The James R, Inc.</b>	23 Roberts Lane Yonkers, NY 10701	Aug 12, 1998
<b>*Gunsankar Naraine d/b/a Mecca Mortgage Financial Services</b>	535 Broadhollow Road, Suite 34B Melville, NY 11747	Jul 24, 1998	<b>Louis P. Cafiero d/b/a Westside Mortgage</b>	216 W. Valley Stream Boulevard Valley Stream, NY 11580	Aug 12, 1998
<b>Ferrari Funding Ltd.</b>	300 East 54th Street New York, NY 10022	Jul 24, 1998	<b>Lifton Financial Group, L.L.C.</b>	3333 New Hyde Park Road New Hyde Park, NY 11042	Aug 12, 1998
			<b>Dave B. Howell d/b/a X-Sell Mortgages</b>	146-40 South Road Jamaica, NY 11435	Aug 12, 1998

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Kathleen Annibell</b>	82 Tahlulah Lane West Islip, NY 11795	Aug 12, 1998
<b>The Finance Group, LLC</b>	104 East 40th Street, Suite 302 New York, NY 10016	Aug 12, 1998
<b>Wave Crest Mortgage Inc.</b>	1339 Waverly Avenue Farmingville, NY 11738	Aug 12, 1998
<b>Inhouse Capital Inc.</b>	7060 Miramar Road, Suite 200 San Diego, CA 92121	Aug 14, 1998
<b>*The Manhattan Mortgage Co., Inc.</b>	100 Manhattanville Road Purchase, NY 11976	Aug 24, 1998
<b>*Perfect Deed Mortgage Corp.</b>	66 Newton Lane East Hampton, NY 11937	Aug 26, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	607 Main Avenue, 2nd Floor Norwalk, CT 06851	Aug 26, 1998
<b>Elite Mortgage Service Corp.</b>	639 Long Island Avenue Medford, NY 11763	Aug 26, 1998
<b>Four Star Funding Inc.</b>	1927 50th Street Brooklyn, NY 11204	Aug 26, 1998
<b>Pyramid Mortgage, Inc.</b>	42-40 Bell Boulevard Bayside, NY 11361	Sep 2, 1998
<b>Martin J. Zubek d/b/a Benjamin Adams Funding</b>	817 Abbott Road Buffalo, NY 14220	Sep 2, 1998
<b>Carlos M. Sanchez &amp; Associates, Inc.</b>	9201 Wilshire Boulevard #101 Beverly Hills, CA 90210	Sep 9, 1998
<b>Garden State Mortgage Corp.</b>	568 Bergen Boulevard Ridgefield, NJ 07657	Sep 9, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Milan Mortgage, Inc.</b>	158 Linwood Plaza, Suite 300 Fort Lee, NJ 07024	Sep 9, 1998
<b>American Security Mortgage Corp.</b>	19 Jarvis Street Huntington, NY 11743	Sep 17, 1998
<b>Glynis Wickham d/b/a Datalink Mortgage</b>	117 Grove Road Kings Park, NY 11754	Sep 17, 1998
<b>Choice Advantage Corp.</b>	2061 Deer Park Avenue Deer Park, NY 11729	Sep 17, 1998
<b>J.P.R. Development, Corp.</b>	206 Maple Street Islip, NY 11751	Sep 17, 1998
<b>American Royal Mortgage Corp.</b>	100 Wood Avenue South, Suite 123 Iselin, NJ 08830	Sep 17, 1998
<b>1-800-4-A-Mortgage, Inc.</b>	2882 Nostrand Avenue Brooklyn, NY 11229	Sep 17, 1998
<b>Moshe Lieber d/b/a Express Funding</b>	965 50th Street Brooklyn, NY 11219	Sep 17, 1998
<b>Jimmy R. Branch</b>	2534 Adam Clayton Powell Jr. Boulevard New York, NY 10039	Sep 17, 1998
<b>Casey Sanpal</b>	88-14 Liberty Avenue Ozone Park, NY 11417	Sep 17, 1998
<b>East River Mortgage Corp.</b>	31 Renwick Street, Suite 3R New York, NY 10013	Sep 17, 1998
<b>Jerome Danza</b>	117 Park Street Hurley, NY 12443	Sep 17, 1998
<b>CityBrook Corporation</b>	1217 Hylan Boulevard Staten Island, NY 10305	Sep 17, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>East Coast Funding of New York Inc.</b>	374 South Oyster Bay Road Hicksville, NY 11801	Sep 17, 1998
	386 South Oyster Bay Road Hicksville, NY 11801	Sep 17, 1998
<b>Fast Track Funding Corp.</b>	247 Old Country Road Hicksville, NY 11801	Sep 17, 1998
<b>Dermer Management Inc.</b>	10 East 40th Street, 45th Floor New York, NY 10016	Sep 17, 1998
<b>Paul C. Blutter</b>	234 East 87th Street, Apt. 3C New York, NY 10128	Sep 17, 1998
<b>William Li d/b/a AA Realty</b>	146-21 34 Avenue Flushing, NY 11354	Sep 17, 1998
<b>Victory Capital Limited</b>	8645 Bay Parkway Brooklyn, NY 11214	Sep 17, 1998
<b>Your #1 Funding Corp.</b>	183 Newbridge Road East Meadow, NY 11554	Sep 17, 1998
<b>Taylor Mortgages, Inc.</b>	215 Montauk Highway Sayville, NY 11782	Sep 17, 1998
<b>Smith Reynolds Financial Services, Inc.</b>	563 Muncey Road West Islip, NY 11795	Sep 18, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	132 West 36th Street New York, NY 10018	Sep 22, 1998
<b>*CWA Group Ltd.</b>	850 Fulton Street Brooklyn, NY 11238	Sep 22, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>Mark W. O'Connell d/b/a Statewide Mortgage Assistance Company</b>	376 Broadway, 1st Floor #8 Saratoga Springs, NY 12866	Sep 22, 1998
<b>AA Capital Inc.</b>	2592 Western Avenue, Suite 2201 Altamont, NY 12009	Sep 24, 1998
<b>*Assured Funding Corp.</b>	43 Atlas Avenue Malverne, NY 11565	Sep 30, 1998
<b>*Ambassador Group Inc. of New York</b>	104 Bank Street Batavia, NY 14020	Sep 30, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	156-36a Cross Bay Boulevard Howard Beach, NY 11414	Sep 30, 1998
	1975 Linden Boulevard, Suite 308 Elmont, NY 11003	Sep 30, 1998
<b>*First Rochester Mortgage Corp.</b>	2112 Empire Boulevard, Suite 5B & 3B Webster, NY 14580	Sep 30, 1998
<b>*Frank Treglia d/b/a The Mortgage Exchange</b>	380 Albany Post Road Croton-on-Hudson, NY 10520	Sep 30, 1998
<b>*ACS Mortgage Services Inc.</b>	3 Computer Drive, West Suite 113 Albany, NY 12212	Oct 7, 1998
	930 Perinton Hills Fairport, NY 14450	Oct 7, 1998
<b>*Apple Mortgage Corp.</b>	106 Corporate Park Drive, Suite 305 White Plains, NY 10604	Oct 7, 1998
<b>Zachary Jackson Mortgage Inc.</b>	294 Morris Avenue Springfield, NJ 07081	Oct 14, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>			<b>Certificates Issued (cont'd)</b>		
<b>Liberty Home Funding Inc.</b>	24C Grove Street Pittsford, NY 14534	Oct 14, 1998	<b>*Primerica Financial Services Home Mortgages, Inc.</b>	736 Allerton Avenue, Suite 203, 2nd Floor Bronx, NY 10467	Nov 2, 1998
<b>Strategy Mortgage Corp.</b>	15 Neil Lane Riverside, CT 06878	Oct 19, 1998	<b>*Franklin First Financial, Ltd.</b>	52 West 127th Street New York, NY 10027	Nov 2, 1998
<b>*Americredit Mortgage Corporation</b>	2104 Flatbush Avenue Brooklyn, NY 11234	Oct 27, 1998	<b>*L. R. Royal, Inc. d/b/a Royal Consultants</b>	305-2 Knickerbocker Avenue Bohemia, NY 11716	Nov 4, 1998
<b>Manchester Funding Corp.</b>	1875 Grand Avenue Baldwin, NY 11510	Oct 29, 1998	<b>*Par East Mortgage Co., Inc.</b>	97 North Sea Road, Suite D Southampton, NY 11968	Nov 4, 1998
<b>Louis M. Spizzirro d/b/a Precise Mortgage Services</b>	303 South Broadway, Suite 100 Tarrytown, NY 10591	Oct 29, 1998	<b>UMC Mortgage Company</b>	1481 Atwood Avenue Johnston, RI 02919	Nov 4, 1998
<b>Continental Processing Inc.</b>	25 Redground Road Roslyn, NY 11577	Oct 29, 1998	<b>Worthington Mortgage Services, Inc.</b>	188 Hardscrabble Road Briarcliff Manor, NY 10510	Nov 10, 1998
<b>Platinum Capital Corp.</b>	45 Cutter Mill Road Great Neck, NY 11021	Oct 29, 1998	<b>Titlepro Land Services Inc.</b>	1610 Sheepshead Bay Road Brooklyn, NY 11235	Nov 10, 1998
<b>Flexible Funding Corporation</b>	48 South Service Road, Suite 100 Melville, NY 11747	Oct 29, 1998	<b>*Frank Treglia d/b/a The Mortgage Exchange</b>	518 Route 82, Suite E Hopewell Junction, NY 12533	Nov 13, 1998
<b>Karen Crichlow</b>	111-02A Farmers Boulevard St. Albans, NY 11412	Oct 29, 1998	<b>Stuart N. Laufe d/b/a Alternative Mortgage Solutions</b>	333 North Broadway, Suite 2010 Jericho, NY 11753	Nov 13, 1998
<b>Gibraltar Financial Group, Inc.</b>	375 Fulton Street Farmingdale, NY 11735	Oct 29, 1998	<b>Marlin Hannah-Ashford d/b/a M&amp;V Mortgage Associate</b>	347 Norton Street Rochester, NY 14621	Nov 16, 1998
<b>Old Stone Capital Corp.</b>	191 Islip Avenue Islip, NY 11751	Oct 29, 1998	<b>The Money Place, LLC</b>	2448 Military Road Niagara Falls, NY 14304	Nov 20, 1998
<b>Jeffrey J. Ruan, Esq. d/b/a Besta Service Company</b>	401 Broadway, Suite 2303 New York, NY 10013	Oct 29, 1998	<b>*Robert S. Duquette d/b/a Adirondack Funding Services</b>	1380 Wendell Avenue Schenectady, NY 12308	Nov 30, 1998
<b>*The Mortgage Center Inc.</b>	310-12 Bay Walk Ocean Beach, NY 11770	Nov 2, 1998	<b>Financial Mortgage Corp.</b>	19 Front Street, Suite 700 Port Jervis, NY 12771	Nov 30, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>New York Processing, Inc.</b>	80 N. Broadway, Room 2002 Hicksville, NY 11801	Dec 10, 1998
<b>E.C. Funding Corp.</b>	One Ramada Plaza, Suite 707 New Rochelle, NY 10801	Dec 10, 1998
<b>Total Mortgage Corp.</b>	2800 Long Beach Road Oceanside, NY 11572	Dec 10, 1998
<b>Bridge Capital Enterprises Ltd.</b>	60-43 Maspeth Avenue Maspeth, NY 11378	Dec 10, 1998
<b>Walid Morad d/b/a Omega Capital</b>	222 Purchase Street, Suite 120 Rye, NY 10580	Dec 10, 1998
<b>Downing Capital Corp.</b>	2 Penn Plaza, Suite 1500 New York, NY 10121	Dec 10, 1998
<b>United Mortgages of America, Inc.</b>	132-21 57 Road Flushing, NY 11355	Dec 10, 1998
<b>Concierge Brokerage Services, Ltd.</b>	55 Maple Avenue, Suite 100 Rockville Centre, NY 11570	Dec 10, 1998
<b>A.M.B. Funding Corp.</b>	1200 Hempstead Turnpike Franklin Square, NY 11010	Dec 10, 1998
<b>Allstar Mortgage Inc.</b>	95-38 Roosevelt Avenue Jackson Heights, NY 11377	Dec 10, 1998
<b>Capital Concepts Consultants, Inc.</b>	3214 Benjamin Road Oceanside, NY 11572	Dec 10, 1998
<b>Friendly Mortgage Broker, Inc.</b>	58 Leslie Lane New Hyde Park, NY 11040	Dec 10, 1998
<b>*Great American Mortgage Corp</b>	290 Hawkins Avenue, Suite B Ronkonkoma, NY 11779	Dec 15, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Issued (cont'd)</b>		
<b>*Benchmark Financial Associates, Inc.</b>	3566 Crompond Road, Store #6 Cortlandt Manor, NY 10567	Dec 15, 1998
<b>Target Capital Corp.</b>	198-25 Epsom Course Holliswood, NY 11423	Dec 15, 1998
<b>*Mayer New York Corp. d/b/a York Capital Company</b>	1237 Wantagh Avenue Wantagh, NY 11793	Dec 17, 1998
<b>Certificates Surrendered</b>		
<b>John C. Paolino</b>	2476 N. Jerusalem Road North Bellmore, NY 11710	Jan 5, 1998
<b>*Trans Global Mortgage Corp.</b>	401 Broadway, Suite 1800 New York, NY 10013	Jan 6, 1998
<b>Dahill Realty Inc.</b>	7403 5th Avenue Brooklyn, NY 11209	Jan 7, 1998
<b>Gary T Bushorr d/b/a Mainstream Funding Network</b>	5586 Main Street Williamsville, NY 14221	Jan 9, 1998
<b>Prime Financial Services of New York, Inc.</b>	174 McArthur Avenue Staten Island, NY 10312	Jan 13, 1998
<b>Putnam Mortgage Company, Inc.</b>	165 West Putnam Avenue Greenwich, CT 06830	Jan 13, 1998
<b>Nicholas Gomez d/b/a Top Service Mortgage Co.</b>	219-21 Jamaica Avenue Queens Village, NY 11428	Jan 14, 1998
<b>Eric C. LaBounty d/b/a Jem Mortgage Services</b>	690 State Route #3 Plattsburgh, NY 12901	Jan 14, 1998
<b>C.I.C. Corp.</b>	340 West 57th Street, #11J New York, NY 10019	Jan 15, 1998



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

## Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Surrendered (cont'd)</b>			<b>Certificates Surrendered (cont'd)</b>		
<b>Bong Y Yu</b>	622 Broadway, 2nd Floor New York, NY 10012	Jan 16, 1998	<b>*Primerica Financial Services Home Mortgages, Inc. (cont'd)</b>	1691 Maple Road Williamsville, NY 14221	Jan 21, 1998
<b>*Michael G. Feurtado d/b/a Capital Growth Enterprise</b>	510 Hempstead Turnpike, Suite 202 West Hempstead, NY 11552	Jan 20, 1998		221 Chestnut Street, Suite 301 Roselle, NJ 07203	Jan 21, 1998
<b>*Primerica Financial Services Home Mortgages, Inc.</b>	124 East Merrick Road Valley Stream, NY 11580	Jan 21, 1998	<b>*Ronald D. Smith d/b/a The Manhattan Financial Company</b>	120-05 Atlantic Avenue Richmond Hill, NY 11418	Jan 21, 1998
	2690 Sheridan Drive, Suite 303 Tonawanda, NY 14150	Jan 21, 1998	<b>*Aspasia Gatanas d/b/a Axxion Mortgage Services</b>	150 White Plains Road, Suite 103 Tarrytown, NY 10591	Jan 22, 1998
	6 Water Street New York, NY 10004	Jan 21, 1998	<b>Regional Processing Center, Inc. d/b/a Peconic Mortgage Services</b>	127 East Main Street, Suite 112 Riverhead, NY 11901	Jan 22, 1998
	3376 Boston Road, 2nd Floor Bronx, NY 10469	Jan 21, 1998	<b>Joseph Wald</b>	2707 Morgan Avenue Bronx, NY 10469	Feb 4, 1998
	289 Route 33 East, Bldg. A, 2nd Floor Manalapan, NJ 07726	Jan 21, 1998	<b>American Money Centers, Inc.</b>	303 Jefferson Boulevard Warwick, RI 02888	Feb 24, 1998
	17 First Street Swanton, VT 05488	Jan 21, 1998	<b>Herbert G. Allen Jr. d/b/a Reliable Financial Services</b>	882 East 233rd Street Bronx, NY 10466	Feb 25, 1998
	5768 Crabtree Lane Cicero, NY 13039	Jan 21, 1998	<b>Khristine Shahipour</b>	159-19 Hillside Avenue Jamaica, NY 11432	Feb 25, 1998
	155 White Plains Road, Suite 207-A Tarrytown, NY 10509	Jan 21, 1998	<b>Philip Esposito</b>	30 St. Andrews Circle Southampton, NY 11968	Feb 26, 1998
	100 Mill Plain Road, Suite 309 Danbury, CT 06811	Jan 21, 1998	<b>Approved Funding Corp.</b>	1838 Coney Island Avenue Brooklyn, NY 11230	Mar 4, 1998
	23-24 Steinway Street Astoria, NY 11105	Jan 21, 1998	<b>Steven R Zoernack d/b/a General Mortgage Company</b>	660 White Plains Road, Suite 400 Tarrytown, NY 10591	Mar 4, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Surrendered (cont'd)</b>			<b>Certificates Surrendered (cont'd)</b>		
Erica L. Freeman	56 Rose Place Selden, NY 11784	Mar 4, 1998	Gentry Capital Mortgage Corporation	127 Route 302, Suite 201 Pine Bush, NY 12566	May 27, 1998
Allan Y. Tai	23 Pell Street, 2nd Floor New York, NY 10013	Mar 13, 1998	Al-El Mortgage Brokers, Inc.	1945 Byron Road Merrick, NY 11566	Jun 1, 1998
U S Mortgage Corporation d/b/a Mortgage Concepts	1461 Lakeland Avenue, Suite #20 Bohemia, NY 11716	Mar 19, 1998	First Residential Mortgage Services Corp.	23 Howe Avenue Passaic, NJ 07055	Jun 3, 1998
R. J. Regevik & Company, Inc.	8027 3rd Avenue Brooklyn, NY 11209	Apr 9, 1998	All State Consultants, Inc.	3707 Farragut Road Brooklyn, NY 11210	Jun 10, 1998
M & M Resources Unlimited Inc.	1577 Ridge Road West, Suite 119 Rochester, NY 14615	Apr 14, 1998	Colette T. Waluk Arluk d/b/a Mortgage Alliance	545 Madison Avenue, 6th Floor New York, NY 10022	Jun 18, 1998
Midas Consultants, Inc.	1913 Deer Park Avenue Deer Park, NY 11729	Apr 22, 1998	A - Best Funding Corp.	39-15 Main Street, Room # 509 Flushing, NY 11354	Jun 22, 1998
Metropolitan Home Mortgage Corp. of NY aka Metropolitan Home Mortgage	380 North Broadway Jericho, NY 11753	May 5, 1998	*L. R. Royal, Inc. d/b/a Royal Consultants	79-26 Jamaica Avenue, 1st Floor Woodhaven, NY 11421	Jun 30, 1998
*Mainland Mortgage Corporation	925 Westchester Avenue White Plains, NY 10604	May 14, 1998	Bonnie D. Gipson d/b/a Capital Financial Services	19 Front Street, Suite 100 Port Jervis, NY 12771	Jul 6, 1998
Aristides And Associates	4 Jason Court, PO Box 424 Dix Hills, NY 11746	May 15, 1998	Hope Lopez Beauchamp d/b/a H L B Mortgage Services	6 Christine Drive Chestnut Ridge, NY 10977	Jul 10, 1998
Snyder Funding Inc.	4612 Main Street Snyder, NY 14226	May 21, 1998	Albert Williams d/b/a JAG Mortgage Brokerage Services	401 Uniondale Avenue Uniondale, NY 11553	Jul 10, 1998
Reliance Mortgage Corporation d/b/a Great Lakes Mortgage	550-D Latona Road Rochester, NY 14626	May 21, 1998	Morning Star Real Estate & Mortgage Financing Corp.	5514 Merrick Road Massapequa, NY 11758	Jul 21, 1998
Anemone V. Oodit	93-41 205th Street Hollis, NY 11423	May 21, 1998	*Park Place Home Mortgage Corp.	42 Dorchester Street Huntington, NY 11746	Jul 31, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Surrendered (cont'd)</b>			<b>Certificates Surrendered (cont'd)</b>		
<b>Wayne Kovarik d/b/a Regal Funding Co.</b>	56 Medford Avenue Patchogue, NY 11772	Aug 4, 1998	<b>Equimor Services Corp.</b>	10 Albatross Lane Smithtown, NY 11787	Oct 21, 1998
<b>Goldnet Mortgage Network Inc.</b>	75 North Central Avenue, 2nd Floor Elmsford, NY 10523	Aug 6, 1998	<b>R &amp; R Mortgage Corporation</b>	170 Jericho Turnpike Floral Park, NY 11001	Oct 27, 1998
<b>Priority Funding Inc.</b>	One Old Country Road, Suite 430 Carle Place, NY 11514	Sep 10, 1998	<b>Old Towne Equities, Inc.</b>	330 W. 42nd Street, 18th Floor New York, NY 10036	Nov 2, 1998
<b>Barrister Brokerage, Inc.</b>	9 Tuthill Street Huntington, NY 11743	Sep 10, 1998	<b>*Genesis National Mortgage Corp.</b>	563 Muncey Road West Islip, NY 11795	Nov 4, 1998
<b>*Mortgage Market Resources Inc.</b>	2 Altman Court New Hempstead, NY 10977	Sep 18, 1998	<b>Anne Voris</b>	2 DD-1 Scarborough Manor Box 307 Scarborough, NY 10510	Nov 5, 1998
<b>*Lawrence M. Fondiller d/b/a Home Mortgage Lending Center</b>	75-47 31st Avenue Jackson Heights, NY 11370	Sep 18, 1998	<b>Eugenia Fiore d/b/a Equity Plus</b>	150 New Hyde Park Road Franklin Square, NY 11010	Nov 10, 1998
<b>Macroserve Corp.</b>	39-15 Main Street, Suite 405 Flushing, NY 11354	Sep 18, 1998	<b>Cross Island Capital Corp</b>	199 Jericho Turnpike, Suite 101 Floral Park, NY 11001	Nov 17, 1998
<b>TCRM Advisors Inc.</b>	515 Madison Avenue New York, NY 10022	Sep 23, 1998	<b>Rafik Ahmad</b>	106-05 Liberty Avenue Ozone Park, NY 11417	Nov 19, 1998
<b>First United Funding Corp. of New York</b>	330 Willis Avenue Roslyn Heights, NY 11577	Sep 29, 1998	<b>Leonid Raytburg d/b/a Victory Capital</b>	8645 Bay Parkway Brooklyn, NY 11214	Nov 19, 1998
<b>Beacon Financial Services, Inc.</b>	2330 Eastchester Road, Suite 2A Bronx, NY 10469	Sep 29, 1998	<b>Metro King Realty Inc.</b>	4515 Avenue N Brooklyn, NY 11234	Nov 24, 1998
<b>*Yevgeny Primazon d/b/a Prim Company</b>	250 Nassau Boulevard Garden City South, NY 11530	Oct 8, 1998	<b>*Quick Loan Processors, Inc.</b>	1871 Flatbush Avenue Brooklyn, NY 11210	Nov 24, 1998
<b>2nd Holding Corp. d/b/a First Rate Funding</b>	2770 Nostrand Avenue Brooklyn, NY 11210	Oct 8, 1998	<b>Guardian Loan Company of Massapequa Inc.</b>	105 Grand Avenue Massapequa, NY 11758	Nov 30, 1998
<b>J. Betts Financial Services, Inc.</b>	108 Main Street Fishkill, NY 12524	Oct 13, 1998	<b>Bernard Siegfried Company</b>	430 East 86th Street New York, NY 10028	Dec 3, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Surrendered (cont'd)</b>			<b>Certificates Surrendered (cont'd)</b>		
<b>*Mark B Zaia Enterprises, Inc. d/b/a More Than A Mortgage</b>	225 Broadhollow Road, Suite 102 E Melville, NY 11747	Dec 3, 1998	<b>*Dutchess County Mortgage Corporation</b>	112 North Front Street Kingston, NY 12401	Dec 14, 1998
<b>Ivan D. Armstrong, Jr. d/b/a Armstrong Funding Co.</b>	146 Groton Place West Hempstead, NY 11552	Dec 3, 1998	<b>*Primerica Financial Services Home Mortgages, Inc.</b>	1691 Maple Road Williamsville, NY 14221	Dec 15, 1998
<b>Nicole Marie Associates</b>	1970 Flatbush Avenue Brooklyn, NY 11234	Dec 7, 1998		1975 Linden Boulevard, Suite 206 Elmont, NY 11003	Dec 15, 1998
<b>Galante &amp; Company</b>	15 Hawkins Lane Brookhaven, NY 11719	Dec 7, 1998		12391 Olean Road, #4 Chaffee, NY 14030	Dec 15, 1998
<b>George Kandankulam</b>	2150 Central Park Avenue, 2nd Floor Yonkers, NY 10710	Dec 8, 1998		512 Gallivan Boulevard, Suite 9 Boston, MA 02124	Dec 15, 1998
<b>Richmond Financial Group, Ltd.</b>	641 N. Railroad Avenue Staten Island, NY 10304	Dec 8, 1998		44 Court Street, Room 309 Brooklyn, NY 11201	Dec 15, 1998
<b>New Mill Enterprises Inc.</b>	31 New Mill Road Smithtown, NY 11787	Dec 10, 1998		1142A South Railroad Avenue, Suite 1 Staten Island, NY 10306	Dec 15, 1998
<b>Beqir Celaj d/b/a B. Ben Celaj Company</b>	1885 White Plains Road Bronx, NY 10462	Dec 11, 1998	<b>Adelphi Funding, Inc.</b>	69 Opal Street Holbrook, NY 11741	Dec 15, 1998
<b>Grand American Mortgage Corp.</b>	One Old Cedar Swamp Road Jericho, NY 11753	Dec 11, 1998	<b>*Nicholas T Sbarra d/b/a The Cambridge Company</b>	3117 Robins Street Endicott, NY 13760	Dec 16, 1998
<b>Nicholas J. Turco</b>	56 Park Place Newark, NJ 07102	Dec 11, 1998	<b>*Absolute Financial Services, Inc.</b>	3012 Valley Pine Drive Schenectady, NY 12303	Dec 16, 1998
<b>Monique Fisher</b>	32 Court Street, Rm.#2002 Brooklyn, NY 11201	Dec 14, 1998	<b>Wooster Consulting, Inc.</b>	159 Winne Road Delmar, NY 12054	Dec 16, 1998
<b>Roosbeh Hakimian</b>	10 Devonshire Lane Great Neck, NY 11023	Dec 14, 1998	<b>Spencer Dean Funding Corp.</b>	950 Broadway Woodmere, NY 11598	Dec 16, 1998
			<b>*RLD Mortgage</b>	9523 Route 11 Brewerton, NY 13029	Dec 17, 1998

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Surrendered (cont'd)</b>			<b>Certificates Expired</b>		
<b>*RLD Mortgage (cont'd)</b>	121 E. Lafayette Avenue Syracuse, NY 13204	Dec 17, 1998	<b>Prime Funding Inc.</b>	5062 Windsor Parke Drive Boca Raton, FL 33496	Mar 20, 1998
	1934 Rittenhouse Sq., PO Box 308 Tully, NY 13159	Dec 17, 1998	<b>James W Trail Jr. d/b/a Ridgebury Mortgage</b>	RD1, Box 263B, Bruynswick Road Wallkill, NY 12589	Mar 20, 1998
<b>*Aspasia Gatanas d/b/a Axxion Mortgage Services</b>	30 Jay Street, Suite N Schenectady, NY 12305	Dec 18, 1998	<b>Hyundai Real Estate Inc.</b>	156-15 Northern Boulevard Flushing, NY 11354	Mar 20, 1998
<b>Monetary Advisory Corp</b>	300 Martine Avenue White Plains, NY 10601	Dec 21, 1998	<b>H.D. Roberts Real Estate Co., Inc. d/b/a The Mortgage Group</b>	1525 Western Avenue Albany, NY 12203	Mar 20, 1998
<b>Gold Tree Realty</b>	143-63 Cherry Avenue Flushing, NY 11355	Dec 21, 1998	<b>Rideau South Associates</b>	1233 Flatbush Avenue Brooklyn, NY 11226	Mar 20, 1998
<b>Chandrakant Shah d/b/a Friendly Mortgage Broker</b>	58 Leslie Lane New Hyde Park, NY 11040	Dec 21, 1998	<b>Esteem Realty Corp.</b>	507 Fulton Avenue Hempstead, NY 11550	Mar 20, 1998
<b>Taxpayer Assistance Program, Inc.</b>	267 Sea Cliff Avenue, Suite One Sea Cliff, NY 11579	Dec 21, 1998	<b>Nancy I Scorcia</b>	87-15 162nd Avenue Howard Beach, NY 11414	Mar 20, 1998
<b>Certificates Revoked</b>			<b>Sound Mortgage Corp.</b>	17 Laurel Hill Road Centerport, NY 11721	Mar 20, 1998
<b>Sheldon L Ruthen</b>	803 East Walnut Street Long Beach, NY 11561	Feb 3, 1998	<b>Elite Brokerage of Staten Island, Inc.</b>	175 Woodbine Avenue Staten Island, NY 10314	Mar 20, 1998
<b>Dancy-John Corp. d/b/a Prime Time Mortgage Services</b>	1697 Ralph Avenue Brooklyn, NY 11236	Feb 3, 1998	<b>Mary Candiano d/b/a Capital Consultant</b>	39 Sherwood Road Rockville Centre, NY 11570	Mar 20, 1998
<b>21st Century Mortgage Corporation</b>	156 Grandview Avenue Nanuet, NY 10954	Feb 18, 1998	<b>Louis Lefkowitz Inc.</b>	9 South Long Beach Road Rockville Centre, NY 11570	Mar 20, 1998
<b>Harry Moustakas d/b/a A &amp; A Financing</b>	5 Liberty Street Poughkeepsie, NY 12601	Dec 14, 1998	<b>Michael Dougherty d/b/a Cornerstone Capital</b>	832 Palmer Road Bronxville, NY 10708	Mar 20, 1998
			<b>Royal Bounty Realty</b>	33-21 Francis Lewis Boulevard Flushing, NY 11358	Mar 20, 1998

# Schedule

# A

## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Expired (cont'd)</b>			<b>Certificates Expired (cont'd)</b>		
<b>Direct Funding Unlimited</b>	9 Perlman Drive, Suite 201 Spring Valley, NY 10977	Mar 20, 1998	<b>Powerhouse Capital Corp.</b>	P.O. Box 275, Prospect Street Unionville, NY 10988	Mar 20, 1998
<b>National Credit Negotiators, Inc.</b>	7 Summerwood Drive Wallingford, CT 06492	Mar 20, 1998	<b>Wai Tung Juanita Wong</b>	17-23 East Broadway, Suite 601A New York, NY 10002	Mar 20, 1998
<b>Vicon Services Inc.</b>	41A West Merrick Road Valley Stream, NY 11580	Mar 20, 1998	<b>Mutual Mortgage Services Inc.</b>	P O Box 666 91 Wall Street Madison, CT 06443	Mar 20, 1998
<b>Primetro Financial Services, Inc.</b>	90-03 169th Street, Suite 2C Jamaica, NY 11432	Mar 20, 1998	<b>G. Jean &amp; V. Rivera d/b/a All United Management</b>	1811 Fifth Avenue Bay Shore, NY 11706	Mar 20, 1998
<b>Ernest A Romano</b>	9052 Fort Hamilton Parkway Brooklyn, NY 11209	Mar 20, 1998	<b>Oneida Mortgage Corporation</b>	2514 Genesee Street Utica, NY 13502	Mar 20, 1998
<b>Kennedy Mortgages Inc.</b>	146-02 Hillside Avenue Jamaica, NY 11432	Mar 20, 1998	<b>Joyce Sanders d/b/a VJ Equities</b>	109-75 Francis Lewis Boulevard Hollis, NY 11429	Mar 20, 1998
<b>County Group Ltd.</b>	1361 William Floyd Parkway Shirley, NY 11967	Mar 20, 1998	<b>United Eastern Funding Inc.</b>	43-14 Main Street, 3rd Floor Flushing, NY 11355	Mar 20, 1998
<b>Doreen Chu Jagoda</b>	14 East 96th Street New York, NY 10128	Mar 20, 1998	<b>Carlos Pfeiffer d/b/a International Capital Company</b>	265 Sunrise Highway, Suite 26 Rockville Centre, NY 11570	Mar 20, 1998
<b>Ezee Mortgage Corp.</b>	585 Stewart Avenue, Suite 416 Garden City, NY 11530	Mar 20, 1998	<b>Heinemann Agency, Inc.</b>	139-29 245th Street Rosedale, NY 11422	Mar 20, 1998
<b>Innercity Funding Associates, Ltd.</b>	99 Winthrop Avenue Elmsford, NY 10523	Mar 20, 1998	<b>Cambridge United Funding Ltd.</b>	551 5th Avenue New York, NY 10017	Mar 20, 1998
<b>Frank Stewart</b>	168-43 Hillside Avenue Jamaica, NY 11432	Mar 20, 1998	<b>Rochelle Financial Services Inc.</b>	257 Lagoon Drive East Lido Beach, NY 11561	Mar 20, 1998
<b>Money Tree Services Inc.</b>	2468 No. Jerusalem Road, Suite#11 North Bellmore, NY 11710	Mar 20, 1998	<b>Worldwide Mortgage Corporation</b>	12 East 86th Street, Apt. 1127 New York, NY 10028	Mar 20, 1998
<b>Swaby Realty Corp.</b>	1287 Bushwick Avenue Brooklyn, NY 11207	Mar 20, 1998	<b>Bruce Hofstetter</b>	316 Main Mall Poughkeepsie, NY 12601	Mar 20, 1998

# Schedule



## Institutions that Received or Surrendered Authorizations or Licenses During the Year

### Part 9 Registered Mortgage Brokers

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Expired (cont'd)</b>		
<b>Bison Mortgage Corp.</b>	229 Main Street Hamburg, NY 14075	Mar 20, 1998
<b>Landmark Fiscal Services Inc.</b>	100 Green Leaf Hill Great Neck, NY 11023	Mar 20, 1998
<b>Commercial Mortgage Assistance Corp.</b>	235 Garth Road, C-5A Scarsdale, NY 10583	Mar 20, 1998
<b>Vincent J. Radzicki d/b/a Integrated Real Estate Services</b>	280 North Bedford Road Mount Kisco, NY 10549	Mar 20, 1998
<b>Joann S. Marks</b>	4 Diane Place Bay Shore, NY 11706	Mar 20, 1998
<b>Headley Barrett d/b/a Sanderman Service Broker</b>	837E Pennsylvania Avenue Brooklyn, NY 11207	Mar 20, 1998
<b>The Finance Corporation</b>	200 Park Avenue South, Suite 1205 New York, NY 10003	Mar 20, 1998
<b>Thomas R. Didio</b>	416 Oradell Avenue Oradell, NJ 07649	Mar 20, 1998
<b>Turbo Capital Corporation</b>	7001 Brush Hollow Road, Suite 102 Westbury, NY 11590	Mar 20, 1998
<b>Peter B. Dinkel</b>	312 East 82nd Street New York, NY 10028	Mar 20, 1998
<b>Equity Stars, Inc.</b>	303 South Broadway, Suite 125 Tarrytown, NY 10591	Mar 20, 1998
<b>Anthony E. Wojcik d/b/a Polish Slavic Mortgages</b>	581 Marcellus Road Williston Park, NY 11596	Mar 20, 1998
<b>Henry P. York</b>	7 Westchester Avenue North Babylon, NY 11704	Mar 20, 1998

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Expired (cont'd)</b>		
<b>Rose Hill Capital, Inc.</b>	400 Park Avenue New York, NY 10022	Mar 20, 1998
<b>Linda Diaz</b>	380 Buel Avenue Staten Island, NY 10305	Mar 20, 1998
<b>Teresa D'Avanzo</b>	221 Abingdon Avenue Staten Island, NY 10308	Mar 20, 1998
<b>Tarrington Mortgage Corporation</b>	37 Colony Drive Holbrook, NY 11741	Mar 20, 1998
<b>Roybar Associates, Inc.</b>	33 Main Street Hempstead, NY 11550	Mar 20, 1998
<b>Able-Franklin Loan Center, LLC</b>	47 Mineola Boulevard Mineola, NY 11501	Mar 20, 1998
<b>First Meridian Mortgage Inc.</b>	180 Brook Street Scarsdale, NY 10583	Mar 20, 1998
<b>J.S. De Management, Inc.</b>	7 Lake Street White Plains, NY 10603	Mar 20, 1998
<b>Miriam Maldonado</b>	25-43 Ericsson Street East Elmhurst, NY 11369	Mar 20, 1998
<b>Ocean Beach Real Estate Company Inc. d/b/a City Residence</b>	251 West 92 Street, 12 B New York, NY 10025	Mar 20, 1998
<b>F&amp;L Associates, Ltd.</b>	330 East 38th Street, Room 36A New York, NY 10016	Mar 20, 1998
<b>Reo Sales, Inc. d/b/a King-Sullivan Services</b>	1460 Pennsylvania Street Denver, CO 80203	Mar 20, 1998

**Schedule****A****Institutions that Received or Surrendered Authorizations or Licenses During the Year****Part 9 Registered Mortgage Brokers**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Certificates Expired (cont'd)</b>		
<b>Zhongwen Deng</b>	3402 12th Avenue Brooklyn, NY 11218	Mar 20, 1998
<b>SFB Mortgage Brokers LLC</b>	1001 Franklin Avenue, Suite 302 Garden City, NY 11530	Mar 20, 1998
<b>Barry M. Gilman</b>	34 Fini Drive Carmel, NY 10512	Mar 20, 1998
<b>Marcole Enterprises Inc. U/A/N The Home Equity Group</b>	78 Lafayette Avenue, Suite 202 Suffern, NY 10901	Mar 20, 1998
<b>Michael Rescigno d/b/a Castle Consulting</b>	289 Veterans Highway Commack, NY 11725	Mar 20, 1998
<b>CBM Funding, Inc.</b>	1405 Deer Park Avenue North Babylon, NY 11703	Apr 1, 1998

\* Indicates Branch Office



**Schedule****A****Institutions that Received or Surrendered Authorizations or Licenses During the Year****Part 10 Budget Planners**

<i>Name</i>	<i>Location</i>	<i>Date</i>
<b>Licenses Issued</b>		
<b>Cambridge/Brighton Budget Planning Corporation</b>	215 East Main Street, Suite 207 Huntington, NY	Feb 5, 1998
<b>Budget &amp; Credit Counseling Services, Inc.</b>	One Fordham Plaza, Suite E204 Bronx, Bronx County	May 18, 1998
<b>Consumer Credit Counseling Service of Southern New York, Inc.</b>	120 Broadway, 2nd Floor New York, New York County	Nov 5, 1998
	700 Veterans Memorial Highway, Suite 040 Hauppauge, Suffolk County	Dec 21, 1998

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date Authorized</i>
-------------	-----------------	----------------------------------	------------------------

**Branches Authorized**

*Bank*

<b>Long Island Commercial Bank</b>	Islandia	861 Montauk Highway Shirley, Suffolk County	Jul 28, 1998
<b>Country Bank</b>	Carmel	902 Second Avenue New York, New York County	Nov 5, 1998
<b>Interbank of New York</b>	New York	150-07 14th Avenue Whitestone, Queens County	Nov 13, 1998

*Trust Company*

<b>Manufacturers and Traders Trust Company</b>	Buffalo	294 Wall Street Kingston, Ulster County	Jan 20, 1998
<b>Hudson Valley Bank</b>	Yonkers	5 Huguenot Street New Rochelle, Westchester County	Jan 28, 1998
<b>Chase Manhattan Bank, The</b>	New York	191 Mason Street Greenwich, CT	Feb 3, 1998
<b>Bank of Richmondville</b>	Richmondville	NYS Route 30 (North Main Street) 350 Ft. South of Mixes Lane Schoharie, Schoharie County	Feb 18, 1998
<b>Morgan Guaranty Trust Company of New York</b>	New York	Main Office Tower Financial Park Complex Jalan Merdeka Federal Territory of Labaun, Malaysia	Feb 27, 1998
<b>North Fork Bank</b>	Mattituck	175 West 72nd Street New York, New York County	Mar 18, 1998
<b>Chase Manhattan Bank, The</b>	New York	A & P Supermarket Route 202 and Rosman Road Garnerville, Rockland County	Mar 26, 1998

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date Authorized</i>
-------------	-----------------	----------------------------------	------------------------

**Branches Authorized (cont'd)**

*Trust Company (cont'd)*

<b>Chase Manhattan Bank, The</b>	New York	Pfizer Inc. 219 East 42nd Street New York, New York County	Apr 20, 1998
<b>European American Bank</b>	New York	Pioneer Supermarket 2901 Mermaid Avenue Brooklyn, Kings County	May 7, 1998
		Key Food Supermarket 1805 Avenue U Brooklyn, Kings County	May 7, 1998
<b>Herkimer County Trust Company, The</b>	Little Falls	South East Corner of River Street and Route 69 Oriskany, Oneida County	May 7, 1998
<b>Bankers Trust Company</b>	New York	Westend Carree Grueneburgweg 16 Frankfurt am Main, Germany	May 15, 1998
<b>Chase Manhattan Bank, The</b>	New York	A & P Supermarket 1-A Padanaram Road Danbury, CT	May 26, 1998
<b>Morgan Guaranty Trust Company of New York</b>	New York	Hanmi Building 39 Da-dong, Choong-gu Seoul, Korea	May 26, 1998
<b>Habib American Bank</b>	New York	110 East 9th Street Los Angeles, CA	May 26, 1998
<b>Chase Manhattan Bank, The</b>	New York	500 Plum Street Syracuse, Onondaga County	Jun 5, 1998

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

*Name Location Location of Branch Office Date Authorized*

**Branches Authorized (cont'd)**

*Trust Company (cont'd)*

<b>European American Bank</b>	New York	Edwards Supermarket 248 East Sunrise Highway Freeport, Nassau County	Jun 30, 1998
		Edward's Supermarket 60 Loehmann Plaza Lake Grove, Suffolk County	Jun 30, 1998
		Edwards Supermarket 603 Burnside Avenue Inwood, Nassau County	Jul 3, 1998
		Edward's Supermarket 1108 Route 112 Port Jefferson, Suffolk County	Jul 3, 1998
<b>Adirondack Trust Company, The</b>	Saratoga Springs	3017 Route 50 Wilton, Saratoga County	Jul 6, 1998
<b>Chase Manhattan Bank, The</b>	New York	A & P Supermarket 107 Town Center Mall Cortlandt Town Center, Route 6 Mohegan Lake, Westchester County	Jul 6, 1998
<b>Chinatrust Bank (U.S.A.)</b>	Torrance	41-60 Main Street Flushing, Queens County <i>(for the limited purpose of conducting credit card and retail lending operations)</i>	Jul 21, 1998
<b>European American Bank</b>	New York	Edwards Supermarket 3577 Long Beach Road Oceanside, Nassau County	Aug 13, 1998

*Name Location Location of Branch Office Date Authorized*

**Branches Authorized (cont'd)**

*Trust Company (cont'd)*

<b>Herkimer County Trust Company, The</b>	Little Falls	100 South Main Street Herkimer, Herkimer County <i>(for the limited purpose of conducting trust operations)</i>	Aug 18, 1998
<b>Morgan Guaranty Trust Company of New York</b>	New York	Mecidiyekoy Mahallesi Buyukdere Cad. No 195 Buyukdere Plaza, Levent Istanbul, Turkey	Aug 26, 1998
<b>Chase Manhattan Bank, The</b>	New York	A & P Supermarket Routes 22 & 311 Patterson, Putnam County	Aug 31, 1998
<b>North Fork Bank</b>	Mattituck	3780 East Tremont Avenue Bronx, Bronx County	Oct 1, 1998
<b>Morgan Guaranty Trust Company of New York</b>	New York	Vakils House, 18 Ballard Estate Mumbai, India	Oct 23, 1998
<b>European American Bank</b>	New York	455 Albany Avenue North Amityville, Suffolk County	Nov 13, 1998
		Waldbaums Supermarket 5500 Sunrise Highway Massapequa, Nassau County	Nov 13, 1998
<b>Bank Leumi USA</b>	New York	564 Fifth Avenue Customer Service Dept. New York, New York County	Dec 2, 1998
<b>Atlantic Bank of New York</b>	New York	168 North Michigan Avenue Chicago, IL	Dec 3, 1998



**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

*Name*                      *Location*              *Location of*  
*Branch Office*                      *Date*

**Branches From Merger, Conversion**

*Bank*

**ALBANK Commercial**              Albany              5 South Broome Street  
Port Jervis, Orange County              Jan 26, 1998

340 Main Street              May 4, 1998  
Beacon, Dutchess County

*Trust Company*

**North Fork Bank**              Mattituck              9502 3rd Avenue              Mar 28, 1998  
Brooklyn, Kings County

6501 11th Avenue              Mar 28, 1998  
Brooklyn, Kings County

7401 13th Avenue              Mar 28, 1998  
Brooklyn, Kings County

413 86th Street              Mar 28, 1998  
Brooklyn, Kings County

179 Avenue U              Mar 28, 1998  
Brooklyn, Kings County

2123 Avenue U              Mar 28, 1998  
Brooklyn, Kings County

420 Court Street              Mar 28, 1998  
Brooklyn, Kings County

Edward's              Mar 28, 1998  
1710 Avenue Y  
Brooklyn, Kings County

ShopRite              Mar 28, 1998  
1080 McDonald Avenue  
Brooklyn, Kings County

*Name*                      *Location*              *Location of*  
*Branch Office*                      *Date*

**Branches From Merger, Conversion (cont'd)**

*Trust Company (cont'd)*

**North Fork Bank (cont'd)**              70-24 Myrtle Avenue              Mar 28, 1998  
Glendale, Queens County

83-24 Woodhaven Boulevard              Mar 28, 1998  
Glendale, Queens County

155-14 Cross Bay Boulevard              Mar 28, 1998  
Howard Beach, Queens County

248-40 Northern Boulevard              Mar 28, 1998  
Little Neck, Queens County

70-01 Forest Avenue              Mar 28, 1998  
Ridgewood, Queens County

145-15 243rd Street              Mar 28, 1998  
Rosedale, Queens County

Edward's              Mar 28, 1998  
74-17 Grand Avenue  
Maspeth, Queens County

Edward's              Mar 28, 1998  
48-18 Northern Boulevard  
Long Island City, Queens County

ShopRite              Mar 28, 1998  
985 Richmond Avenue  
Staten Island, Richmond County

41 Forest Avenue              Mar 28, 1998  
Glen Cove, Nassau County

35 Merrick Avenue              Mar 28, 1998  
Merrick, Nassau County

Schedule

**B**

Corporate and Other Changes of Institutions During the Year

Part 1 Branches, Stations and Public Accommodation Offices

*Name*                      *Location*              *Location of*  
*Branch Office*                      *Date*

**Branches From Merger, Conversion (cont'd)**

*Trust Company (cont'd)*

<b>North Fork Bank (cont'd)</b>	210 Mineola Boulevard Mineola, Nassau County	Mar 28, 1998
	77 Lincoln Avenue Rockville Centre, Nassau County	Mar 28, 1998
	195 Rockaway Avenue Valley Stream, Nassau County	Mar 28, 1998
	356 Middle Country Road Coram, Suffolk County	Mar 28, 1998
	155 E. Main Street Huntington, Suffolk County	Mar 28, 1998
	143 Alexander Avenue Lake Grove, Suffolk County	Mar 28, 1998
	Waldbaum's 46 E. Hoffman Avenue Lindenhurst, Suffolk County	Mar 28, 1998
	62 S. Ocean Avenue Patchogue, Suffolk County	Mar 28, 1998
	366 Route 26A Rocky Point, Suffolk County	Mar 28, 1998
	800 Montauk Highway Shirley, Suffolk County	Mar 28, 1998
	43 Main Street Westhampton Beach Suffolk County	Mar 28, 1998

*Name*                      *Location*              *Location of*  
*Branch Office*                      *Date*

**Branches From Merger, Conversion (cont'd)**

*Trust Company (cont'd)*

<b>North Fork Bank (cont'd)</b>	Edward's 1730 Veterans Memorial Highway Islandia, Suffolk County	Mar 28, 1998
	Edward's 158 Route 25A Setauket, Suffolk County	Mar 28, 1998
	Student Activity Center SUNY Stony Brook Nicolls Road Stony Brook, Suffolk County	Mar 28, 1998
	Edward's 5705 Sunrise Highway Sayville, Suffolk County	Mar 28, 1998
<b>Manufacturers and Traders Trust Company</b>	Buffalo 3640 James Street Syracuse, Onondaga County	Apr 1, 1998
	4726 Onondaga Boulevard Onondaga, Onondaga County	Apr 1, 1998
	2100 Park Street Syracuse, Onondaga County	Apr 1, 1998
	1621 South Avenue Syracuse, Onondaga County	Apr 1, 1998
	444 Erie Boulevard East Syracuse, Onondaga County	Apr 1, 1998
	500 East Genesee Street Fayetteville, Onondaga County	Apr 1, 1998
	507 South Main Street North Syracuse, Onondaga County	Apr 1, 1998

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches From Merger, Conversion (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Manufacturers and Traders Trust Company (cont'd)</b>	8304 South Main Street	Cicero, Onondaga County	Apr 1, 1998
	208 First Street	Liverpool, Onondaga County	Apr 1, 1998
	5304 West Genesee Street	Camillus, Onondaga County	Apr 1, 1998
	7538 Oswego Road	Clay, Onondaga County	Apr 1, 1998
	Route 11 & Route 20	Lafayette, Onondaga County	Apr 1, 1998
	6499 West Seneca Turnpike	DeWitt, Onondaga County	Apr 1, 1998
	5170 West Taft Road	Clay, Onondaga County	Apr 1, 1998
	7095 Manlius Center Road	Manlius, Onondaga County	Apr 1, 1998
	239 East Main Street	Elbridge, Onondaga County	Apr 1, 1998
	6195 East Molloy Road	DeWitt, Onondaga County	Apr 1, 1998
	32 Fennell Street	Skaneateles, Onondaga County	Apr 1, 1998
	Twenty Mall, Suite 101	2080 Western Avenue	Apr 1, 1998
	Guilderland, Albany County		

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches From Merger, Conversion (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Manufacturers and Traders Trust Company (cont'd)</b>	2901 Court Street	Salina, Onondaga County	Apr 1, 1998
	201 Troy-Schenectady Road	(Route 7), Latham, Albany County	Apr 1, 1998
	Westgate Shopping Center	911 Central Avenue	Apr 1, 1998
	50 4th Street	Troy, Rensselaer County	Apr 1, 1998
	146 Main Street	Wynantskill, Rensselaer County	Apr 1, 1998
	Route 40 & Route 67	Schaghticoke, Rensselaer County	Apr 1, 1998
	Jordan Road & Route 4	North Greenbush	Apr 1, 1998
	455 Hoosick Street	Brunswick, Rensselaer County	Apr 1, 1998
	80 State Street	Albany, Albany County	Apr 1, 1998
	449 South Warren Street	Syracuse, Onondaga County	Apr 1, 1998
	Green Hills Shopping Center #3	6003 South Salina Street	Apr 1, 1998
	Onondaga, Onondaga County		

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

*Name Location Location of Branch Office Date*

**Branches From Merger, Conversion (cont'd)**

*Trust Company (cont'd)*

<b>Manufacturers and Traders Trust Company (cont'd)</b>	725 Irving Avenue Syracuse, Onondaga County	Apr 1, 1998
	2 North Main Street Jordan, Onandaga County	Apr 1, 1998
	3701 West Genesee Street Camillus, Onondaga County	Apr 1, 1998
	2300 Downer Street Van Buren, Onondaga County	Apr 1, 1998
	3945 Route 31 Clay, Onondaga County	Apr 1, 1998
	700 North Main Street North Syracuse, Onondaga County	Apr 1, 1998
	6350 Court Street Road DeWitt, Onondaga County	Apr 1, 1998
	3401 Erie Boulevard East DeWitt, Onondaga County	Apr 1, 1998
	204 Fayette Street Manlius, Onondaga County	Apr 1, 1998
	Shop City Shopping Center Space #40, 424 Grant Boulevard Syracuse, Onondaga County	Apr 1, 1998
	7320 East Genesee Street Manlius, Onondaga County	Apr 1, 1998

*Name Location Location of Branch Office Date*

**Branches From Merger, Conversion (cont'd)**

*Trust Company (cont'd)*

<b>Manufacturers and Traders Trust Company (cont'd)</b>	5958 South Salina Street Onondaga, Onondaga County <i>(Public Accommodation Office)</i>	Apr 1, 1998
	125 Wolf Road Colonie, Albany County	Apr 1, 1998
	1740 East Avenue Rochester, Monroe County	Apr 1, 1998
	Loehmann's Plaza 1848 South Clinton Avenue Brighton, Monroe County	Apr 1, 1998
	1975 Buffalo Road Gates, Monroe County	Apr 1, 1998
	2750 Ridge Road West Greece, Monroe County	Apr 1, 1998
	166 West Main Street Honeoye Falls, Monroe County	Apr 1, 1998
	2128 Hudson Avenue Irondequoit, Monroe County	Apr 1, 1998
	609 Moseley Road Perinton, Monroe County	Apr 1, 1998
	1415 Mount Hope Avenue Rochester, Monroe County	Apr 1, 1998
	2109 Routes 5 & 20 Liberty Center Plaza Seneca Falls, Seneca County	Apr 1, 1998



**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches From Merger, Conversion (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Manufacturers and Traders Trust Company (cont'd)</b>	101 South Salina Street	Syracuse, Onondaga County	Apr 1, 1998
	247 Grant Avenue	Auburn, Cayuga County	Apr 1, 1998
	129 North Washington Street	Rome, Oneida County	Apr 1, 1998
	1746 Black River Boulevard	Rome, Oneida County	Apr 1, 1998
	7 Main Street	Camden, Oneida County	Apr 1, 1998
	43 Albany Street	Cazenovia, Madison County	Apr 1, 1998
	North West Corner of West Seneca Avenue & Route 13	Canastota, Madison County	Apr 1, 1998
	124 East Main Street	Rochester, Monroe County	Apr 1, 1998
	201 W. Front Street	Berwick, PA	Apr 1, 1998
	115 J. Campbell Collins Drive	Wilkes-Barre, PA	Apr 1, 1998
	722 Sans Souci Parkway	Wilkes-Barre, PA	Apr 1, 1998
	Route 309 & Upper Demunds Road	Dallas, PA	Apr 1, 1998

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches From Merger, Conversion (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Manufacturers and Traders Trust Company (cont'd)</b>	811 Kidder Street	Wilkes-Barre, PA	Apr 1, 1998
	22 Gateway Shopping Center	Edwardsville, PA	Apr 1, 1998
	800 Wyoming Avenue	Kingston, PA	Apr 1, 1998
	44 West Market Street	Wilkes-Barre, PA	Apr 1, 1998
	Midway Shopping Center	Wyoming, PA	Apr 1, 1998
	Mountaintop Shopping Center	119 S. Mountain Boulevard	Apr 1, 1998
		Mountaintop, PA	
	303 South Main Street	Old Forge, PA	Apr 1, 1998
	Rachael Lane, Pittston By-Pass	Pittston, PA	Apr 1, 1998
	3 South Main Street	Pittston, PA	Apr 1, 1998
	158 South River Street	Pittston, PA	Apr 1, 1998
	463 West Main Street	Plymouth, PA	Apr 1, 1998
	25 Public Square	Wilkes-Barre, PA	Apr 1, 1998

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>	<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches From Merger, Conversion (cont'd)</b>				<b>Branches Surrendered (cont'd)</b>			
<i>Trust Company (cont'd)</i>				<i>Trust Company (cont'd)</i>			
<b>Manufacturers and Traders Trust Company (cont'd)</b>		Back Mountain Shopping Center Memorial Highway, Shavertown, PA	Apr 1, 1998	<b>Chase Manhattan Bank, The (cont'd)</b>		3 Korai Street Athens, Greece	Feb 13, 1998
		900 North Ninth Street Stroudsburg, PA	Apr 1, 1998			87 Akti Miaouli Piraeus, Greece	Feb 13, 1998
		Route 6 Plaza Tunkhannock, PA	Apr 1, 1998			4 Columbus Circle New York, New York County	Feb 20, 1998
<b>Chase Manhattan Bank, The</b>	New York	Forbes Building Charanjit Rai Marg Fort Mumbai, India	Oct 1, 1998			201-3 Avenue U Brooklyn, Kings County	Feb 20, 1998
		20 Cabot Square, Canary Wharf London, United Kingdom	Oct 1, 1998			40 East 42nd Street New York, New York County	Feb 20, 1998
<b>Branches Surrendered</b>						6509 Bay Parkway Brooklyn, Kings County	Feb 27, 1998
<i>Trust Company</i>						486 Neptune Avenue Brooklyn, Kings County	Feb 27, 1998
<b>United States Trust Company of New York</b>	New York	770 Broadway New York, New York County	Jan 7, 1998	<b>Manufacturers and Traders Trust Company</b>	Buffalo	590 Alberta Drive Amherst, Erie County (Public Accommodation Office)	Feb 27, 1998
<b>Chase Manhattan Bank, The</b>	New York	120 World Trade Center Concourse, New York New York County	Jan 16, 1998	<b>Chase Manhattan Bank, The</b>	New York	7970 Jericho Turnpike Woodbury, Nassau County	Mar 13, 1998
<b>Marine Midland Bank</b>	Buffalo	234 East Route 59 Nanuet, Rockland County	Jan 23, 1998	<b>Bank of New York, The</b>	New York	528 North Avenue New Rochelle Westchester County	Apr 3, 1998
<b>Chase Manhattan Bank, The</b>	New York	93-01 Northern Boulevard Jackson Heights, Queens County	Feb 6, 1998	<b>Herkimer County Trust Company, The</b>	Little Falls	699 East Main Street Little Falls, Herkimer County (for the limited purpose of conducting trust operations)	Apr 3, 1998
		93-01 Sutphin Boulevard Jamaica, Queens County	Feb 6, 1998				

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches Surrendered (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Chase Manhattan Bank, The</b>	New York	940 Madison Avenue New York, NY	Apr 17, 1998
<b>Marine Midland Bank</b>	Buffalo	4152 West Main Street Kings Plaza Batavia, Genesee County	Apr 24, 1998
<b>Bank of New York, The</b>	New York	320 Nassau Boulevard Garden City South, Nassau County	May 1, 1998
<b>Chase Manhattan Bank, The</b>	New York	241 East 42nd Street New York, New York County	May 1, 1998
		24 Arcadia Road Old Greenwich, CT	May 15, 1998
<b>Marine Midland Bank</b>	Buffalo	560 Main Street New Rochelle, Westchester County	Jun 12, 1998
<b>Chase Manhattan Bank, The</b>	New York	One Dag Hammarskjold Plaza New York, NY	Jun 26, 1998
<b>Manufacturers and Traders Trust Company</b>	Buffalo	Church Street & Route 17M Harriman, Orange County	Jun 26, 1998
		129 North Main Street Spring Valley, Rockland County	Jun 26, 1998
<b>North Fork Bank</b>	Mattituck	60-63 Myrtle Avenue Ridgewood, Queens County	Jul 3, 1998
		62 S. Ocean Avenue Patchogue, Suffolk County	Jul 3, 1998
		41 Forest Avenue Glen Cove, Nassau County	Jul 3, 1998

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches Surrendered (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>North Fork Bank (cont'd)</b>		43 Main Street Westhampton Beach, Suffolk County	Jul 3, 1998
		719 Smithtown By-Pass Smithtown, Suffolk County	Jul 3, 1998
		683 Route 25A Rocky Point, Suffolk County	Jul 3, 1998
<b>Chase Manhattan Bank, The</b>	New York	14-16 Wall Street New York, New York County	Jul 10, 1998
		198 Meadow Street Naugatuck, CT	Jul 10, 1998
		927 Farmington Avenue West Hartford, CT	Jul 10, 1998
		1065 Main Street East Hartford, CT	Jul 10, 1998
<b>Manufacturers and Traders Trust Company</b>	Buffalo	124 East Main Street Rochester, Monroe County	Jul 10, 1998
<b>Chase Manhattan Bank, The</b>	New York	East 33rd Street and McLean Boulevard, Paterson, NJ	Jul 31, 1998
		19 Rector Street New York, New York County	Jul 31, 1998
		81 Knollwood Road Fairview, Westchester County	Aug 14, 1998
<b>Manufacturers and Traders Trust Company</b>	Buffalo	6350 Court Street Road DeWitt, Onondaga County	Aug 14, 1998

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 1 Branches, Stations and Public Accommodation Offices**

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches Surrendered (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Chase Manhattan Bank, The</b>	New York	63-63 108th Street Forest Hills, Queens County	Aug 21, 1998
<b>Marine Midland Bank</b>	Buffalo	750 West Miller Street Newark, Wayne County	Aug 21, 1998
<b>Bank of New York, The</b>	New York	55 Northern Boulevard Great Neck, Nassau County	Aug 28, 1998
<b>Chase Manhattan Bank, The</b>	New York	260 Broadway Brooklyn, Kings County	Aug 28, 1998
<b>Manufacturers and Traders Trust Company</b>	Buffalo	1740 East Avenue Rochester, Monroe County	Aug 28, 1998
		2750 Ridge Road West Greece, Monroe County	Aug 28, 1998
		2128 Hudson Avenue Irondequoit, Monroe County	Aug 28, 1998
		Perinton Square Mall 6720 Pittsford-Palmyra Road Perinton, Monroe County	Aug 28, 1998
<b>Chase Manhattan Bank, The</b>	New York	5000 Campuswood Drive Pioneer Business Park DeWitt, Onondaga County	Sep 11, 1998
		One MONY Plaza, Carrier Tower Syracuse, Onondaga County	Sep 18, 1998
		715 Route 304 Bardonia, Rockland County	Sep 25, 1998
		33 East 23rd Street New York, New York County	Oct 2, 1998

<i>Name</i>	<i>Location</i>	<i>Location of Branch Office</i>	<i>Date</i>
<b>Branches Surrendered (cont'd)</b>			
<i>Trust Company (cont'd)</i>			
<b>Marine Midland Bank</b>	Buffalo	4574 Main Street Buffalo, Erie County	Oct 2, 1998
<b>Chase Manhattan Bank, The</b>	New York	1505 Avenue J Brooklyn, Kings County	Oct 9, 1998
<b>Marine Midland Bank</b>	Buffalo	4617 Lake Road South Brockport, Erie County	Oct 16, 1998
<b>Chase Manhattan Bank, The</b>	New York	407 Broadway New York, New York County	Oct 23, 1998
		124 Temple Street New Haven, CT	Nov 6, 1998
<b>Marine Midland Bank</b>	Buffalo	1517 Genesee Street Buffalo, Erie County	Nov 13, 1998
<b>Bank of New York, The</b>	New York	709 Main Street Poughkeepsie, Dutchess County	Nov 27, 1998
<b>Chase Manhattan Bank, The</b>	New York	999 Broad Street Bridgeport, CT <i>(limited branch)</i>	Dec 7, 1998
		2760 Broadway New York, New York County	Dec 11, 1998
<b>Marine Midland Bank</b>	Buffalo	247 Main Street Binghamton, Broome County	Dec 18, 1998
<i>Savings Bank</i>			
<b>Greenpoint Bank</b>	Brooklyn	836-2 Sunrise Highway Bay Shore, Suffolk County	Jan 26, 1998

## Corporate and Other Changes of Institutions During the Year

## Part 2 Capital Stock Changes

<i>Name</i>	<i>Location</i>	<i>Date of Approval of Increase (or Decrease)</i>	<i>Amount of Increase (or Decrease)</i>	<i>Authorized Capital Stock as Changed</i>
<i>Bank</i>				
Chinese American Bank, The	New York	Jan 7, 1998	\$ (150,120)	\$ 2,099,880
Reliance Bank	White Plains	Jun 10, 1998	\$ (9,150,000)	\$ 4,050,000
Victory State Bank	Staten Island	Jun 11, 1998	\$ 500,000	\$ 4,000,000
<i>Trust Company</i>				
Nippon Credit Trust Company	New York	Jan 12, 1998	\$ (50,000,000)	\$ 7,500,000
Bankers Trust Company	New York	Mar 26, 1998	\$ 150,000,000	\$ 2,501,666,670
Capital Bank & Trust Company	Colonie	May 29, 1998	\$ 9,000,000	\$ 13,000,000
Bankers Trust Company	New York	Jun 23, 1998	\$ 500,000,000	\$ 3,001,666,670
Toyo Trust Company of New York	New York	Jul 1, 1998	\$ 10,000,000	\$ 30,000,000
Bankers Trust Company	New York	Sep 25, 1998	\$ 500,000,000	\$ 3,501,666,670
Bankers Trust Company	New York	Dec 18, 1998	\$ 125,642,000	\$ 3,627,308,670
Bank of Bermuda (New York) Limited	New York	Dec 28, 1998	\$ (8,000,000)	\$ 2,000,000
<i>Private Banker</i>				
Brown Brothers Harriman & Co.	New York	Dec 3, 1998	\$ 5,000,000	\$ 65,000,000

Schedule

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 3 Conversions of Mutual Savings Banks to Stock Form**

<i>Name</i>	<i>Location</i>	<i>Date of Conversion</i>	<i>Total Proceeds of Stock Sale (approximate)</i>	<i>Authorized Capital Stock</i>
<i>Savings Bank/Holding Company</i>				
* <b>Richmond County Savings Bank Richmond County Financial Corp.</b>	Staten Island	Feb 17, 1998	\$ 245,000,000	80,000,000 shares
* <b>Independence Community Bank Independence Community Bank Corp.</b>	Brooklyn	Mar 13, 1998	\$ 704,000,000	150,000,000 shares
* <b>Lockport Savings Bank Niagara Bancorp, Inc.</b>	Lockport	Apr 17, 1998	\$ 135,000,000	50,000,000 shares
* <b>Hudson River Bank &amp; Trust Hudson River Bancorp, Inc.</b>	Hudson	Jun 30, 1998	\$ 173,000,000	45,000,000 shares
* <b>Cortland Savings Bank CNY Financial Corporation</b>	Cortland	Oct 6, 1998	\$ 53,000,000	20,000,000 shares
* <b>Oneida Savings Bank Oneida Financial Corp.</b>	Oneida	Dec 29, 1998	\$ 16,000,000	8,000,000 shares
* <b>Bank of Greene County, The Greene County Bancorp, Inc.</b>	Catskill	Dec 30, 1998	\$ 8,700,000	4,000,000 shares
* <b>Cohoes Savings Bank Cohoes Bancorp, Inc.</b>	Cohoes	Dec 31, 1998	\$ 93,000,000	30,000,000 shares

\* IPO

In each case, it is the stock of the bank's holding company which was sold to the public. In most cases the bank receives 50% of the net proceeds with the holding company retaining the remainder of the net proceeds. Authorized capital is for the holding company.

## Corporate and Other Changes of Institutions During the Year

## Part 4 Mergers and Consolidations

<i>Name</i>	<i>Location</i>	<i>Name After Merger or Consolidation</i>	<i>Date of Merger or Consolidation</i>
<i>Bank</i>			
Premier National Bank Pawling Savings Bank	LaGrangeville Pawling	Premier National Bank	Jul 17, 1998
First Republic Bank Fidelity Management Trust Company of New York	Las Vegas New York	First Republic Bank	Aug 12, 1998
<i>Trust Company</i>			
North Fork Bank Home Federal Savings Bank	Mattituck Ridgewood	North Fork Bank	Mar 28, 1998
Manufacturers and Traders Trust Company OnBank & Trust Co.	Buffalo Syracuse	Manufacturers and Traders Trust Company	Apr 1, 1998
Manufacturers and Traders Trust Company Franklin First Savings Bank	Buffalo Wilkes-Barre, PA	Manufacturers and Traders Trust Company	Apr 1, 1998
Chase Manhattan Bank, The Morgan Stanley Trust Company	New York Brooklyn	Chase Manhattan Bank, The	Oct 1, 1998
<i>Limited Purpose Trust Company</i>			
Depository Trust Company, The Participants Trust Company	New York New York	Depository Trust Company, The	Aug 31, 1998
<i>Credit Unions</i>			
Western Division Credit Union Osrose Employees Federal Credit Union	Williamsville Buffalo	Western Division Credit Union	Jun 3, 1998
Municipal Credit Union Nyack Hospital Employees Federal Credit	New York Nyack	Municipal Credit Union	Jul 22, 1998

Schedule

**B**

Corporate and Other Changes of Institutions During the Year

Part 4 Mergers and Consolidations

<i>Name</i>	<i>Location</i>	<i>Name After Merger or Consolidation</i>	<i>Date of Merger or Consolidation</i>
<i>Credit Unions (cont'd)</i>			
<b>Municipal Credit Union</b>	New York	Municipal Credit Union	Sep 30, 1998
<b>Brooklyn Postal Employees Credit Union</b>	Brooklyn		
<i>Check Cashers</i>			
<b>Whitestone Check Cashing Corp.</b>	Flushing	Whitestone Check Cashing Corp.	Apr 28, 1998
<b>Kissena Check Cashing Corp.</b>	Flushing		
<b>Action Check Cashing Corp.</b>	Elmhurst	Action Check Cashing Corp.	Jul 7, 1998
<b>All Boro Payroll Service Inc.</b>	Brooklyn		
<b>C.L.B. Check Cashing, Inc.</b>	Springfield Gardens	C.L.B. Check Cashing, Inc.	Dec 16, 1998
<b>City Line Check Cashing Corp.</b>	Brooklyn		
<i>Money Transmitters</i>			
<b>Citi Merger Sub Inc.</b>	New York	Citicorp	Oct 8, 1998
<b>Citicorp</b>	New York		



# Schedule

# B

## Corporate and Other Changes of Institutions During the Year

### Part 5 Corporate Title Changes

<i>Corporate Title Changed To</i>	<i>Corporate Title Formerly</i>
<i>Trust Company</i>	
<b>BCH - USA</b>	Banco Central Hispano - USA
<i>Limited Purpose Trust Company</i>	
<b>INVESCO (NY) Trust Company</b>	Chancellor LGT Trust Company
<b>Friends Ivory &amp; Sime Trust Company</b>	Friends Vilas-Fischer Trust Company
<i>Savings Bank</i>	
<b>Hudson River Bank &amp; Trust</b>	Hudson City Savings Institution, The
<b>Independence Community Bank</b>	Independence Savings Bank
<b>Bank of Greene County, The</b>	Greene County Savings Bank
<i>Credit Unions</i>	
<b>Niagara Frontier Federal Employees Credit Union, The</b>	Niagara Falls Postal Employees Credit Union
<i>Foreign Branches</i>	
<b>Postipankki Oyj</b>	Postipankki, Ltd.
<b>Leonia Bank Plc</b>	Postipankki Oyj
<b>UniCredito Italiano S.p.A.</b>	Credito Italiano
<b>Merita Bank Plc</b>	Merita Bank Ltd.
<b>Swedbank (ForeningsSparbanken AB)</b>	Swedbank (Sparbanken Sverige AB)
<b>Banco Mercantil Finasa S.A. São Paulo</b>	Banco Mercantil de São Paulo S.A. Finasa
<b>Bayerische Hypo-und Verinsbank AG</b>	Bayerische Vereinsbank AG

<i>Corporate Title Changed To</i>	<i>Corporate Title Formerly</i>
<i>Foreign Branches (cont'd)</i>	
<b>DG Bank Deutsche Genossenschaftsbank AG</b>	Deutsche Genossenschaftsbank
<i>Foreign Representative Offices</i>	
<b>Union Bancaire Privee, UBP</b>	Union Bancaire Privee, CBI-TDB
<i>Sales Finance Companies</i>	
<b>General Motors Acceptance Corporation</b>	GMAC Financial Services Corporation
<b>IndyMac Mortgage Holdings, Inc.</b>	INMC Mortgage Holdings, Inc.
<b>NationsCredit Distribution Finance, Inc.</b>	NationsCredit Commercial Corporation of America
<b>NAC, Inc. d/b/a - NACCT</b>	National Auto Credit, Incorporated
<i>Premium Finance Agencies</i>	
<b>First Insurance Funding Corp. of New York</b>	First Premium Services, Inc. of New York
<i>Money Transmitters</i>	
<b>Jamaica National Overseas (USA) Inc.</b>	Jamaica National Overseas (NY) Inc.
<i>Mortgage Brokers</i>	
<b>Trans-Coastal Funding, Inc.</b>	Tri-City Funding, Inc.
<b>Alexander A. Robinson d/b/a ATR Mortgage Center</b>	Alexander A. Robinson
<b>Richard Peskin d/b/a Rock Funding</b>	Richard Peskin d/b/a The Mortgage Warehouse
<b>New York Capital Exchange Corp.</b>	G.F. Mortgage Funding Corp.

# Schedule

# B

## Corporate and Other Changes of Institutions During the Year

### Part 5 Corporate Title Changes

#### *Corporate Title Changed To* *Mortgage Brokers (cont'd)*

#### *Corporate Title Formerly*

<b>First Empire Funding Corp.</b>	Benjamin Mortgage Corp.
<b>Ben Zayer d/b/a All Nations Mortgage</b>	Ben Zayer
<b>Joan F. Stewart d/b/a Select Quote Mortgage</b>	Joan F. Stewart
<b>D.F.S. Funding Corporation</b>	Showcase Marketing of Long Island Inc.
<b>John R. Merlino d/b/a Gateway Mortgage Services</b>	John R. Merlino
<b>Dorrett Cecile Watson-Roberts d/b/a Eastern Seaboard Funding</b>	Dorrett Watson-Roberts
<b>North American Funding Corp.</b>	American Eagle Funding Company of New York, Inc.
<b>American Success Company, Inc. d/b/a American Success Mortgage</b>	American Success Company, Inc.
<b>Select Mortgage, LLC</b>	Select Home Funding, LLC
<b>Power Financial Associates, Ltd.</b>	Power Financial Company, Inc.
<b>Ambrosio S. Teniozo d/b/a AST Mortgage Center</b>	AST Financial Consultant Services of New York
<b>Continental Brokerage Corp. d/b/a Continental Mortgage Company</b>	Continental Brokerage Corp.
<b>Stacy Varsos-Cohen</b>	Stacy Varsos
<b>John DeBlasio d/b/a Express Funding</b>	John DeBlasio
<b>James Blendell d/b/a Epic Financial</b>	James Blendell d/b/a Great Barrier Financial
<b>Dave B. Howell d/b/a X-Sell Mortgages</b>	Dave B. Howell d/b/a Howell Financial Services

#### *Corporate Title Changed To* *Mortgage Brokers (cont'd)*

#### *Corporate Title Formerly*

<b>Salomon Smith Barney Inc.</b>	Smith Barney Inc.
<b>Lane Mortgage, LLC</b>	Tri-Lane Realty Inc. d/b/a Lane Realty
<b>Burr Enterprises Ltd. d/b/a Preferred Empire Mortgage Company</b>	Burr Enterprises Ltd.
<b>Linda Jean Sampson d/b/a Hudson Valley Home Mortgage</b>	Linda Jean Sampson
<b>Allstar Financial Inc.</b>	Document Prep Inc.
<b>Burr Enterprises Ltd. d/b/a Preferred Empire Mortgage Company</b>	Burr Enterprises Ltd.
<b>Angela Long, Inc. d/b/a Accent Mortgage Consultants</b>	Angela Long, Inc.
<b>Mortgage Market Ltd. d/b/a New York Mortgage Center</b>	Mortgage Market Ltd.
<b>Moshe Lieber d/b/a Express Funding</b>	Moshe Lieber
<b>Nicholas Palumbo d/b/a The Money Express</b>	Nicholas Palumbo
<b>Signature Mortgage Resources, L.L.C.</b>	Signature Resources, LLC
<b>Mortgage Catalog Store, Inc. d/b/a MCS Mortgage</b>	Mortgage Catalog Store, Inc.
<b>N.Y. Mortgage Express Co.</b>	Century 21 S Calabrese Realty Co
<b>John DeBlasio d/b/a Express Funding</b>	John DeBlasio
<b>David W. Falk d/b/a Finance One</b>	David W. Falk

**Schedule**

**B**

**Corporate and Other Changes of Institutions During the Year**

**Part 5 Corporate Title Changes**

<i>Corporate Title Changed To</i>	<i>Corporate Title Formerly</i>	<i>Corporate Title Changed To</i>	<i>Corporate Title Formerly</i>
<i>Mortgage Brokers (cont'd)</i>		<i>Mortgage Bankers (cont'd)</i>	
<b>Laurence Kramer d/b/a LK Mortgage Company</b>	Laurence Kramer d/b/a Omnihealth Mortgage Company	<b>IndyMac Mortgage Holdings, Inc.</b>	INMC Mortgage Holdings, Inc.
<b>Finley Lewis, Inc. d/b/a Realex Funding Services</b>	Realex Funding Services, Inc.	<b>NMC Mortgage</b>	Mortgage Servicing Acquisition Corporation
<i>Mortgage Bankers</i>		<b>Associates First Capital Mortgage Corporation</b>	Associates National Mortgage Corporation
<b>Allmoney Mortgage Bankers, Inc. d/b/a All American Mortgage Bankers</b>	Allmoney Mortgage Bankers, Inc.	<b>Accredited Home Lenders, Inc. d/b/a Accolade Mortgage Company</b>	Accredited Home Lenders, Inc.
<b>ProCapital Funding Corp.</b>	Federal Capital Funding Corp.	<b>Option One Mortgage Corporation d/b/a H&amp;R Block Mortgage</b>	Option One Mortgage Corporation d/b/a H&R Block Home Loans
<b>Associates Home Equity Services, Inc.</b>	Ford Consumer Finance Company, Inc.	<b>Ameritrust National Mortgage Bankers, Inc.</b>	Ameritrust National Mortgage Bankers, Inc Mid Lantic Home Mortgage
<b>National Home Mortgage Banking Corporation</b>	South Bay Mortgage Banking Corp.		
<b>Cendant Mortgage Corporation d/b/a PHH Mortgage Services</b>	PHH Mortgage Services Corporation		
<b>PMCC Mortgage Corp.</b>	Premier Mortgage Corp. d/b/a P.M.C. Mortgage Co.		
<b>First Financial Equities Inc. d/b/a The Mortgage Doctors</b>	First Financial Equities Inc.		
<b>Union Federal Mortgage Corporation d/b/a Union Federal Wholesale Lending</b>	Union Federal Mortgage Corporation		
<b>American Eagle Mortgage Bankers, Inc. d/b/a Spectrum Funding</b>	American Eagle Mortgage Bankers, Inc.		
<b>Consumer Home Mortgage, Inc. d/b/a The Refinance Store</b>	Consumer Home Mortgage, Inc.		

Schedule

B

Corporate and Other Changes of Institutions During the Year

Part 6 Conversion of a State-Chartered Institution to a Federally Chartered Institution

<i>Name</i>	<i>Location</i>	<i>Name After Conversion</i>	<i>Date of Conversion</i>
<i>Savings &amp; Loans</i>			
Gouverneur Savings & Loan Association	Gouverneur	Gouverneur Savings & Loan Association	Sep 24, 1998

Corporate and Other Changes of Institutions During the Year

Part 7 Conversion of a Federally Chartered Institution to a State-Chartered Institution

<i>Name</i>	<i>Location</i>	<i>Name After Conversion</i>	<i>Date of Conversion</i>
<i>Credit Unions</i>			
Hudson River Federal Credit Union	Corinth	Hudson River Credit Union	Mar 23, 1998



## Institutions Closed or Existence Terminated During the Year

### Part 1 Voluntary Liquidations - Closing Orders Filed

<i>Name</i>	<i>Location</i>	<i>Date of Last Report</i>	<i>Total Amount of Resources</i>	<i>Due Depositors or Shareholders</i>	<i>Capital Amount</i>	<i>Other Liabilities</i>
<i>Trust Companies</i>						
<b>Nippon Credit Trust Company</b>	New York	Dec 31, 1997	127,064,000	0	126,775,000	289,000
<b>Norwest Trust Company</b>	New York	Jun 30, 1998	2,939,000	0	2,778,000	161,000
<b>BancBoston Trust Company of New York</b>	New York	Dec 31, 1998	3,003,000	0	1,509,000	1,484,000
<i>Foreign Agencies</i>						
<b>United Mizrahi Bank Ltd.</b>	New York	Mar 31, 1998	999,000	0	0	999,000
<b>P.T. Bank Ekspor Impor Indonesia (Persero)</b>	New York	Nov 20, 1998	38,284,000	0	0	38,284,000
<i>Foreign Branches</i>						
<b>The Ashikaga Bank, Ltd.</b>	New York	Dec 31, 1997	334,033,645	215,000,000	0	119,033,645
<b>The Hokuriky Bank, Ltd.</b>	New York	Dec 31, 1997	493,697,000	0	0	493,697,000
<b>The Bank of Yokohoma, Ltd.</b>	New York	Mar 31, 1998	542,000,000	0	0	542,000,000
<b>Coutts Bank (Switzerland) Ltd.</b>	New York	Mar 31, 1998	194,224,000	0	0	194,224,000
<b>The Hiroshima Bank, Ltd.</b>	New York	Mar 31, 1998	497,905,897	225,379,920	0	272,525,977
<b>The Yasuda Trust and Banking Company Ltd.</b>	New York	Mar 31, 1998	2,888,000,000	0	0	2,888,000,000
<b>The Bank of Nagoya, Ltd.</b>	New York	May 1, 1998	111,885,392	0	0	111,885,392
<b>The Hyakujushi Bank, Ltd.</b>	New York	Jun 30, 1998	330,335,000	320,634,000	0	9,701,000
<b>The Shiga Bank, Ltd.</b>	New York	Jun 30, 1998	10,386,000	10,000,000	0	386,000
<b>The Iyo Bank, Ltd.</b>	New York	Jul 31, 1998	23,547,000	0	0	23,547,000
<b>The Bank of Kyoto, Ltd.</b>	New York	Sep 30, 1998	220,497,000	100,002,000	0	102,495,000
<b>The Hya Kugo Bank, Ltd.</b>	New York	Nov 30, 1998	103,995,948	42,100,000	0	61,895,948
<b>The 77 Bank, Ltd.</b>	New York	Nov 30, 1998	433,265,470	170,000,000	0	263,265,470


**Institutions Closed or Existence Terminated During the Year**
**Part 2 Voluntary Liquidations - Final Dissolution Orders Filed**

<i>Name</i>	<i>Location</i>	<i>Date of Last Report</i>	<i>Total Amount of Resources</i>	<i>Due Depositors or Shareholders</i>	<i>Capital Amount</i>	<i>Other Liabilities</i>
<i>Trust Companies</i>						
<b>Nippon Credit Trust Company</b>	New York	Mar 31, 1998	0	0	0	0
<i>Foreign Agencies</i>						
<b>Banco Rio De La Plata S.A.</b>	New York	Jan 23, 1998	0	0	0	0
<b>United Mizrahi Bank, Ltd.</b>	New York	Apr 30, 1998	996,000	0	0	996,000
<i>Foreign Branches</i>						
<b>The Suruga Bank, Ltd.</b>	New York	Mar 10, 1998	0	0	0	0
<b>The Kiyo Bank, Ltd.</b>	New York	Mar 20, 1998	0	0	0	0
<b>The Ashikaga Bank, Ltd.</b>	New York	Mar 27, 1998	5,000,000	0	0	5,000,000
<b>The Hokuriku Bank, Ltd.</b>	New York	Mar 31, 1998	0	0	0	0
<b>The Hiroshima Bank, Ltd.</b>	New York	Jun 25, 1998	0	0	0	0
<b>The Bank of Nagoya, Ltd.</b>	New York	Aug 28, 1998	0	0	0	0
<b>The Shiga Bank, Ltd.</b>	New York	Sep 18, 1998	0	0	0	0
<b>The Iyo Bank, Ltd.</b>	New York	Sep 18, 1998	0	0	0	0
<b>Coutts Bank (Switzerland) Ltd.</b>	New York	Nov 13, 1998	1,000,000	0	0	1,000,000
<b>The Yasuda Trust and Banking Co., Ltd.</b>	New York	Dec 2, 1998	13,500,000	0	0	13,500,000
<b>The Bank of Kyoto, Ltd.</b>	New York	Dec 28, 1998	0	0	0	0

## Unclaimed Deposits of Dividends of Closed Institutions Held by the Superintendent of Banks at End of Year (December 31, 1998)

### Part 1 Voluntary Liquidation

<i>Date Funds Paid Over to Superintendent</i>	<i>Name of Institution</i>	<i>Unclaimed Deposits of Dividends Deposited with Superintendent</i>	<i>Paid by Superintendent to Claimants</i>	<i>Balance Unclaimed</i>
Mar 29, 1995	<b>Venezuelan American Banking Corp.</b>	\$ 1,193.00	\$ 0	\$ 1,193.00
Jul 26, 1996	<b>Banesto Banking Corp.</b>	31,787.69	0	31,787.69
Feb 2, 1996	<b>Daiwa Bank Ltd.</b>	27,666.58	0	27,666.58
Jul 31, 1996	<b>Daiwa Bank Trust Co.</b>	53,592.74	0	53,592.74
Aug 28, 1997	<b>Banco Santander Mexicano</b>	12,373.95	0	12,373.95
Oct 14, 1997	<b>Dellwood Employees Credit Union</b>	453.10	0	453.10
May 22, 1998	<b>Bahrain Middle East Bank</b>	805.00	0	805.00
May 28, 1998	<b>Ideal Credit Union</b>	12,683.95	0	12,683.95
Jul 30, 1998	<b>East Buffalo Credit Union</b>	516.18	0	516.18
Aug 6, 1998	<b>Envios Internacionale</b>	219.00	0	219.00
	<b>Total</b>	\$ 141,291.91	\$ 0	\$ 141,291.91

**Schedule**

**D**

**Unclaimed Deposits of Dividends of Closed Institutions Held by the Superintendent of Banks at End of Year (December 31, 1998)**

**Part 2 Involuntary Liquidation**

<i>Date Funds Paid Over to Superintendent</i>	<i>Name of Institution</i>	<i>Unclaimed Deposits of Dividends Deposited with Superintendent</i>	<i>Paid by Superintendent to Claimants</i>	<i>Balance Unclaimed</i>
Apr 27, 1998	<b>Bank of Credit and Commerce International SA</b>	\$ 1,468,341.07	\$ 0	\$ 1,468,341.07
Jul 10, 1998	<b>Nationar</b>	541,114.58	0	541,114.58
Jul 24, 1998	<b>PIC Banking Corp.</b>	3,167.78	0	3,167.78
	<b>Total</b>	\$ 2,012,623.43	\$ 0	\$ 2,012,623.43



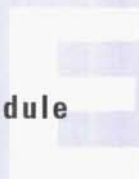
## Supplementary Banking Statistics

**Part 1** Principal Banking and Lending Facilities of New York State as of December 31, 1998  
*(Amounts in Millions of Dollars)*

	<i>Number</i>			<i>Resources</i>		
	<i>NYC</i>	<i>Outside NYC</i>	<i>Total</i>	<i>NYC</i>	<i>Outside NYC</i>	<i>Total</i>
<i>State Charter</i>						
<b>Commercial Banks*</b>	83	47	130	\$392,389	\$83,847	\$476,236
<b>Savings Banks</b>	7	29	36	31,623	22,296	53,919
<b>Savings and Loans</b>	1	6	7	62	390	452
<b>Licensed Lenders</b>	1	25	26	6	2,442	2,448
<b>Credit Unions</b>	14	27	41	1,504	531	2,035
<b>Total State Charter</b>	106	134	240	\$425,584	\$109,506	\$535,090
<i>Federal Charter</i>						
<b>Commercial Banks*</b>	14	50	64	\$128,102	\$18,239	\$146,341
<b>Savings Banks</b>	13	12	25	33,037	7,831	40,868
<b>Savings and Loans</b>	4	19	23	21,757	3,079	24,836
<b>Licensed Lenders</b>	0	0	0	0	0	0
<b>Credit Unions</b>	164	478	642	2,979	15,384	18,363
<b>Total Federal Charter</b>	195	559	754	\$185,875	\$44,533	\$230,408
<i>Grand Totals</i>						
<b>Commercial Banks*</b>	97	97	194	\$520,491	\$102,086	\$622,577
<b>Savings Banks</b>	20	41	61	64,660	30,127	94,787
<b>Savings and Loans</b>	5	25	30	21,819	3,469	25,288
<b>Licensed Lenders</b>	1	25	26	6	2,442	2,448
<b>Credit Unions</b>	178	505	683	4,483	15,915	20,398
<b>Total</b>	301	693	994	\$611,459	\$154,039	\$765,498

\* Includes banks, trust companies and one private banker. Resources of foreign branches of New York City institutions and New York branches of foreign banks are excluded. Assets of suburban branches of New York City institutions are included in New York City data.

**Schedule**



**Supplementary Banking Statistics**

**Part 2 Exhibit of Insurance Policies**

	<i>Ordinary Insurance Number</i>	<i>Amount</i>	<i>Policies</i>	<i>Group Insurance Certificates</i>	<i>Amount</i>	<i>Totals Amount</i>
<b>1 End of Previous Year</b>	398,042	\$5,778,891,886	161	127,332	15,974,103,124	21,752,995,010
<b>2 Issues</b>	7,415	162,266,437	0		0	162,266,437
<b>3 Reinstatements</b>	1,319	38,269,865	0		0	38,269,865
<b>4 Other Net Increases</b>	0	1,482,289	1	1,677	41,970,221	43,452,510
<b>5 Total Increase, Lines 2-4</b>	8,734	202,018,591	1	1,677	41,970,221	243,988,812
<b>6 Additions by Dividends</b>	0	22,337,682	0	0	0	22,337,682
<b>7 Total, Lines 1-6</b>	406,776	6,003,248,159	162	129,009	16,016,073,345	22,019,321,504
<i>Deductions:</i>						
<b>8 Deaths</b>	4,800	28,575,077	0	282	20,561,345	49,136,422
<b>9 Maturities</b>	520	2,359,195	0	4	889,483	3,248,678
<b>10 Expiries</b>	4,275	47,377,272	0	0	0	47,377,272
<b>11 Surrenders</b>	7,906	127,004,341	0	0	0	127,004,341
<b>12 Lapses</b>	4,439	137,626,491	1	0	0	137,626,491
<b>13 Conversions</b>	292	7,858,020	0	339	43,955,000	51,813,020
<b>14 Net Decreases</b>	0	4,473,999	15	14,967	886,687,691	891,161,690
<b>15 Total Deductions, Lines 8-14</b>	22,232	355,274,395	16	15,592	952,093,519	1,307,367,914
<b>16 In Force, End of Year</b>	384,544	5,647,973,764	146	113,417	15,063,979,826	20,711,953,590

## Supplementary Banking Statistics

Part 3 Historical Summary of Data for Life Insurance  
Departments of New York State Savings Banks

<i>As of December 31st</i>	<i>No. of Ordinary Policies in Force</i>	<i>Group Insurance Policy Amount</i>	<i>Assets</i>	<i>Liabilities</i>	<i>Surplus</i>	<i>Premium Income</i>	<i>Issuing</i>	<i>Total Issuing and Agencies</i>
1987	482,544	7,811,064,756	744,950,344	658,840,518	86,109,826	107,161,458	48	87
1988	475,870	9,767,825,369	800,696,258	711,784,251	88,912,007	110,350,879	48	87
1989	470,604	10,893,733,013	844,643,031	753,902,094	90,735,880	113,792,025	47	83
1990	463,761	12,427,641,889	889,369,942	796,126,666	93,243,276	118,169,815	42	76
1991	454,990	14,247,020,960	943,302,959	845,195,914	98,107,045	125,175,379	39	73
1992	447,421	15,404,122,300	997,339,568	893,858,957	103,480,611	128,147,618	35	68
1993	438,974	16,915,630,849	1,046,037,071	940,084,783	105,952,288	132,356,630	31	64
1994	430,243	16,932,560,804	1,093,312,368	984,298,236	109,014,132	134,094,016	29	62
1995	420,990	16,836,772,369	1,135,760,987	1,024,863,279	110,897,708	135,519,662	25	64
1996	410,814	16,880,763,918	1,179,612,878	1,063,969,228	115,643,650	134,495,622	23	62
1997	398,042	15,974,322,124	1,223,625,771	1,092,435,037	131,190,734	131,903,975	21	61
1998	384,544	15,064,198,826	1,276,266,054	1,125,502,249	146,661,251	129,790,496	16	36

## Supplementary Banking Statistics

Part 4 New York State Savings Institutions Authorized to Act as Life Insurance Agencies  
as of December 31, 1998

<i>Name</i>	<i>Location</i>	<i>Name</i>	<i>Location</i>
<b>Cohoes Savings Bank</b>	Cohoes	<b>The Rome Savings Bank</b>	Rome
<b>Community Mutual Savings Bank</b>	White Plains	<b>The Savings Bank of Finger Lakes, FSB</b>	Geneva
<b>Cortland Savings Bank</b>	Cortland	<b>The Seneca Falls Savings Bank</b>	Seneca Falls
<b>Flushing Savings Bank, FSB</b>	Flushing	<b>The Warwick Savings Bank</b>	Warwick
<b>Fulton Savings Bank</b>	Fulton	<b>Walden Savings Bank</b>	Walden
<b>Hudson River Bank &amp; Trust Co.</b>	Hudson		
<b>Mohawk Community Bank, FSB</b>	Amsterdam		
<b>Northfield Savings Bank</b>	Staten Island		
<b>Oswego City Savings Bank</b>	Oswego		
<b>Oswego County Savings Bank</b>	Oswego		
<b>Putnam County Savings Bank</b>	Somers		
<b>Richmond County Savings Bank</b>	Staten Island		
<b>Rondout Savings Bank</b>	Kingston		
<b>Sewyer Savings Bank</b>	Saugerties		
<b>Skaneateles Savings Bank</b>	Skaneateles		
<b>The Bank of Greene Couty</b>	Catskill		
<b>The North Country Savings Bank</b>	Ogdensburg		
<b>The Oneida Savings Bank</b>	Oneida		

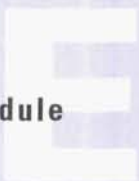
**Part 5** Condensed Statement of Condition of New York State-Chartered Agencies  
and Branches of Foreign Banking Corporations as of December 31, 1998

(Amounts in Millions of Dollars)

	1998	1997	1996		1998	1997	1996
<b>Agencies</b>				<b>Agencies (cont'd)</b>			
# Of Institutions	44	46	49	<i>Liabilities</i>			
<i>Assets</i>				<hr/>			
Cash & Balances with other banks	\$ 3,595.6	\$ 2,952.1	\$ 3,382.5	Demand deposits	\$ 1,274.0	\$ 1,025.9	\$ 862.1
Bonds and corporate stock	7,713.9	7,160.6	8,086.3	Time and saving deposits	26,182.2	27,971.0	19,521.5
Trading assets	2,957.9	3,524.1	1,974.3	Federal Funds purchased & securities sold under agreements to repurchase	1,758.8	4,415.8	5,526.3
Federal Funds sold & securities purchased under agreements to resell	3,605.4	4,317.4	3,674.2	Other borrowed money	8,893.7	7,614.3	6,740.2
Loans and overdrafts	29,113.8	24,336.7	21,989.7	Liabilities on acceptances outstanding	203.2	471.8	504.5
Customers' liabilities on acceptances outstanding	203.5	465.9	499.4	Trading liabilities	2,749.0	2,635.3	N/A*
Due from own head office, branches & related institutions	5,569.9	9,311.7	2,192.2	Other liabilities	1,319.3	1,165.7	1,992.6
Other assets	1,530.5	1,333.7	1,241.9	Total liabilities exclusive of amounts due to head office, branches etc.	42,380.2	45,299.8	35,147.2
Total Assets	\$ 54,290.5	\$ 53,402.2	\$ 43,040.5	Due to head office, branches and related institutions	11,910.3	8,102.4	7,893.3
				Total Liabilities	\$ 54,290.5	\$ 53,402.2	\$ 43,040.5

\* Not Available – Trading Liabilities were included in Other Liabilities

# Schedule



## Supplementary Banking Statistics

### Part 5 Condensed Statement of Condition of New York State-Chartered Agencies and Branches of Foreign Banking Corporations as of December 31, 1998

(Amounts in Millions of Dollars)

	1998	1997	1996		1998	1997	1996
<b>Branches</b>				<b>Branches (cont'd)</b>			
# of Institutions	128	139	141	<i>Liabilities</i>			
# of Offices	178	180	183	<b>Demand deposits</b>	\$ 5,559.9	\$ 7,121.1	\$ 6,089.7
<i>Assets</i>				<b>Time and saving deposits</b>	256,158.4	328,934.4	306,090.8
Cash & Balances with other banks	\$ 61,431.9	\$ 84,230.3	\$ 83,243.9	<b>Federal Funds purchased &amp; securities sold under agreements to repurchase</b>	107,620.3	93,113.1	69,019.0
Bonds and corporate stock	94,034.1	93,457.4	86,685.1	<b>Other borrowed money</b>	45,800.3	45,658.2	42,177.8
Trading assets	61,569.0	69,759.1	55,063.6	<b>Liabilities on acceptances outstanding</b>	1,576.4	4,624.6	5,965.5
Federal funds sold & securities purchased under agreements to resell	65,079.7	54,463.4	42,049.8	<b>Trading liabilities</b>	36,583.0	44,122.1	N/A*
Loans and overdrafts	191,065.3	199,585.6	193,375.6	<b>Other liabilities</b>	19,465.2	18,236.5	63,181.6
Customers' liabilities on acceptances outstanding	1,369.5	4,247.3	5,811.0	<b>Total liabilities exclusive of amounts due to head office, branches etc.</b>	472,763.5	541,810.0	492,524.4
Due from own head office, branches & related institutions	86,729.5	83,026.0	56,135.0	<b>Due to head office, branches and related institutions</b>	115,513.3	67,843.7	49,857.5
Other assets	26,997.8	20,884.6	20,017.9	<b>Total Liabilities</b>	\$ 588,276.8	\$ 609,653.7	\$ 542,381.9
<b>Total Assets</b>	\$ 588,276.8	\$ 609,653.7	\$ 542,381.9				

\* Not Available - Trading Liabilities were included in Other Liabilities

# Schedule

## Banking Department Organization and Maintenance

### Part 1 Department Roster (as of April 2, 1998)

<i>Name</i>	<i>Title</i>	<i>Compensation Per Annum</i>	<i>Name</i>	<i>Title</i>	<i>Compensation Per Annum</i>
<b>McCaul, Elizabeth</b>	Acting Superintendent of Banks	\$ 103,463	<b>Wassell, Michael</b>	Supervising Confidential Investigator	\$ 66,670
<b>Muccia, Daniel, A. Jr.</b>	Acting First Deputy Superintendent	\$ 112,316	<b>D'Angelo, Mireya C.</b>	Supervising Confidential Investigator	\$ 66,670
<b>Rogers, Edmund P.</b>	Deputy Superintendent & Counsel	\$ 103,434	<b>Feder, Clifford M.</b>	Assistant Director—Internal Audit	\$ 65,669
<b>Cooper, Stacey</b>	Deputy Superintendent of Banks	\$ 103,304	<b>Barry, Michael F.</b>	Public Information Officer	\$ 64,857
<b>Gelman, Arthur A.</b>	First Assistant Counsel	\$ 93,779	<b>Weaver, Robert P.</b>	Exec. Asst. to the Supt. Banks	\$ 64,170
<b>Barras, Steven</b>	Assistant Counsel	\$ 93,779	<b>Balsamo, Suzanne C.</b>	Assistant to Superintendent	\$ 56,080
<b>Caiola, Joseph</b>	Chief Banking Dept. Investigator	\$ 93,779	<b>Smith, Kristen</b>	Secretary to the Banking Board	\$ 48,003
<b>Weintraub, Cathy</b>	Director-Economic Research	\$ 92,643	<b>Henry, Cherielle M.</b>	Assistant to Superintendent	\$ 46,168
<b>Billett, P. David</b>	Assistant Counsel	\$ 84,299	<b>Flowers, Albert A. Jr.</b>	Confidential Aide	\$ 34,797
<b>Schwartz, Gerald A.</b>	Supervising Confidential Investigator	\$ 84,299	<i>Employees in NYC receive an additional \$ 795 per annum in location pay.</i>		
<b>Weingarten, Gideon</b>	Director—Internal Audit	\$ 84,299			
<b>Scott, Kathleen A.</b>	Assistant Counsel	\$ 83,076			
<b>Kent, Barbara</b>	Assistant Counsel	\$ 82,256			
<b>Cruz, Victor R.</b>	Supervising Confidential Investigator	\$ 81,771			
<b>Nack, Irwin</b>	Supervising Confidential Investigator	\$ 76,194			
<b>Fatigate, Ralph M.</b>	Supervising Confidential Investigator	\$ 76,194			
<b>Frey, Albert</b>	Confidential Investigator	\$ 67,035			

**Banking Department Organization and Maintenance**

**Part 2 Banking Department Budget For the Fiscal Year 1997-1998**

**Banking Department Account**

Total expenditures for the operation of the New York State Banking Department Account were \$44,561,922.87 for the fiscal year 1997-1998. This includes the expended sub-allocations of \$486,597.81 to the Department of Law; \$46,609.36 to the Department of Taxation and Finance; and \$199,880.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$14,728,074.82. The balance was assessed to banking organizations, foreign banking corporations and other financial institutions.

The final assessment rate was \$1.67 per \$100,000 of assets for all assessed institutions.

For fiscal year 1997-1998, revenues of \$5,846,750.77 were collected for investigation, license, other fees and fines, and credited to the General Fund.

**Holocaust Survivors Office Account**

Total expenditures for the operation of the Holocaust Claims Office were \$339,980.27. The source of funding for this office was the State General Fund.

**Banking Department Seized Assets Account**

Total expenditures from the Seized Assets Account were \$22,775.00 for the fiscal year 1997-1998. Funding for this account is the Department's portion of the proceeds from the criminal activities obtained by our Criminal Investigations Bureau.





**Banking Department Organization and Maintenance**

**Part 3 Banking Department – Maintenance Appropriations and Expenditures for the Fiscal Year 1997-1998**

**Banking Department Account**

*Special Revenue Appropriations*

<b>1997-1998 Appropriations available</b>	\$ 52,750,700.00
<b>Expenditures from appropriation</b>	
<b>Personal Service</b>	27,256,225.92
<b>Non-Personal Service</b>	16,572,609.78
<b>Total Expenditures from Appropriation</b>	\$ 43,828,835.70

*Other Expenditures*

<b>Charges by other state agencies and departments</b>	\$ 733,087.17
<b>Total Other Expenditures</b>	\$ 733,087.17
<b>Total Expenditures from the Banking Department Account</b>	\$ 44,561,922.87

*The industry supervised has been levied an assessment by the Department to ensure that funds are available in the State Treasury to cover the expenditures of the Department. Thus, the cost of maintaining the Department is entirely paid by the institutions under its supervision.*

**Holocaust Survivors Office**

*General Fund Appropriations*

<b>1997-1998 Appropriations Available</b>	\$ 550,000.00
<b>Expenditures from appropriation</b>	
<b>Personal Service</b>	244,900.00
<b>Non-Personal Service</b>	95,080.27
<b>Total Expenditures from Holocaust Survivors Account</b>	\$ 339,980.27

**Banking Department Seized Assets Account**

*Special Revenue Appropriations*

<b>1997-1998 Appropriations Available</b>	\$ 150,000.00
<b>Expenditures from appropriation</b>	
<b>Non-Personal Service</b>	22,775.00
<b>Total Expenditures from Banking Department Seized Assets Account</b>	\$ 22,775.00

**George E. Pataki, Governor**

**Elizabeth McCaul, Acting Superintendent of Banks**

**New York State Banking Department**

*Headquarters*

---

2 Rector Street  
New York, NY 10006  
(212) 618-6642

*Regional Offices*

---

5 Empire State Plaza  
Suite 2310  
Albany, NY 12223  
(518) 473-6160

333 East Washington Street  
Syracuse, NY 13202  
(315) 428-4049

*Overseas*

---

Sardinia House  
Lincoln's Inn Fields  
London England WC2A 3LZ  
011 44-171-405-5474

Ark Mori Building  
P.O. Box 510  
1-12-32, Akasaka, 1-Chome  
Minato-Ku, Tokyo 107-6090, Japan  
011 81-3-5570-8350

*Web Site*

---

[www.banking.state.ny.us](http://www.banking.state.ny.us)

