

RECORDATION NO. 24590 FILED

SEP 15 '03 3-12 PM

SURFACE TRANSPORTATION BOARD

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ELIAS C. ALVORD (1942)
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OF COUNSEL
URBAN A. LESTER

September 15, 2003

Mr. Vernon A. Williams
Secretary
Surface Transportation Board
Washington, D.C. 20423

Dear Mr. Williams:

Enclosed for recordation pursuant to the provisions of 49 U.S.C. Section 11301(a), are three (3) copies of a Notice of Merger, dated July 9, 2003, a primary document as defined in the Board's Rules for the Recordation of Documents.

Pursuant to the terms of the merger, Manufacturers and Traders Trust Company, New York chartered bank, has merged with Allfirst Bank, with M&T Bank as the surviving entity, effective April 1, 2003.

The name and address of the party to the enclosed document are:

Surviving Entity: Manufacturers and Traders
Trust Company
One M&T Plaza
Buffalo, NY 14240

[Former Entity: Allfirst Bank
25 South Charles Street
Baltimore, MD 21202]

A description of the railroad equipment covered by the enclosed document is

There is no additional railroad equipment associated with this filing.

Mr. Vernon Williams
September 15, 2003
Page Two

A short summary of the document to appear in the index follows:

Notice of Merger

Also enclosed is a check in the amount of \$30.00 payable to the order of the Surface Transportation Board covering the required recordation fee.

Kindly return stamped copies of the enclosed document to the undersigned.

Very truly yours,



Robert W. Alvord

RWA/anr
Enclosures



M&T Credit Corporation

The Commercial Equipment Leasing Subsidiary of M&T Bank Corporation

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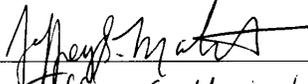
July 9, 2003

Secretary
Surface Transportation Board
1925 K Street, NW
Washington, D.C. 20423-0001
Attention: Ms. Taledia Stokes

Re: Notice of Name Change

Notice is hereby given that Manufacturers and Traders Trust Company, a New York chartered bank, has merged with Allfirst Bank, with M&T Bank as the surviving entity, effective on April 1, 2003.

MANUFACTURERS AND TRADERS
TRUST COMPANY (as successor in
interest to Allfirst Bank)

By: 
Name: Jeffrey S. Mastroleo
Title: Vice President

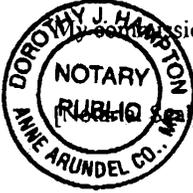
STATE OF MARYLAND)

) ss:

CITY OF BALTIMORE)

The foregoing Notice of Name Change was acknowledged before me, the undersigned Notary Public, in the City of Baltimore this 9th day of July, 2003 by Jeffrey S. Mastroleo, as a Vice President of MANUFACTURERS AND TRADERS TRUST COMPANY, a New York chartered bank.

Dorothy J. Hampton
Notary Public



My commission expires: _____

DOROTHY J. HAMPTON
NOTARY PUBLIC ANNE ARUNDEL CO., MD
My Commission Expires 11/15/2006

CERTIFICATION

I, Robert W. Alvord, attorney licensed to practice in the State of New York and the District of Columbia, do hereby certify under penalty of perjury that I have compared the attached copy with the original thereof and have found the copy to be complete and identical in all respects to the original document.

Dated: _____

9/15/03



Robert W. Alvord