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1 THE FIRST NATIONAL BANK
OF MOUNT DORA

MEMBER FDIC

August 26, 1994

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U. S. Department of Labor
200 Constitution Avenue N.W.
Washington, D.C. 20210

Dear Sir or Madam:

Pursuant to Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of the employer: The First National Bank of Mount Dora
2. Mailing address of the employer: Post Office Box 95
Mount Dora, Florida 32757
3. Employer's Federal Identification Number (EIN): 59-0242830
4. Number of plans maintained: 3
5. Number of participants in each plan:
Plan 1 - 1
Plan 2 - 1
Plan 3 - 1
6. Date plan was implemented: Plan 2 & 3 effective August 3, 1994

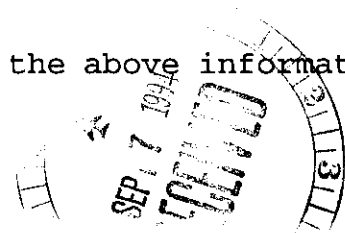
We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,

The First National Bank of Mount Dora

By: *John D. Dean*
Plan Administrator
Chairman & C.E.O.



Certified Mail - Return Receipt Requested