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U.S. DEPARTMENT OF LABOR
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December 31, 2002

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

Dear Sir or Madam,

This corporation entered into an employee benefit plan on December 31, 2002, which is primarily established and maintained for the purpose of providing a deferred compensation and salary continuation to select group of highly compensated employees.

One employee participates in this plan. Social Security Number:

The pertinent employer data is as follows:

Employer:

Saratoga Motors, Inc.

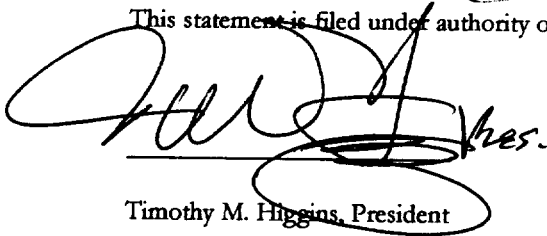
3402 Route 9, P.O. Box 797

Saratoga Springs, NY 12866

518-587-9300

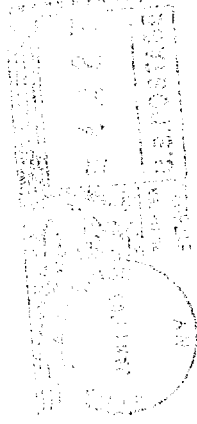
Employer Identification Number: 14-1632282

This statement is filed under authority of DOL Regulation 2520.104-23



Timothy M. Higgins, President

Timothy M. Higgins, President



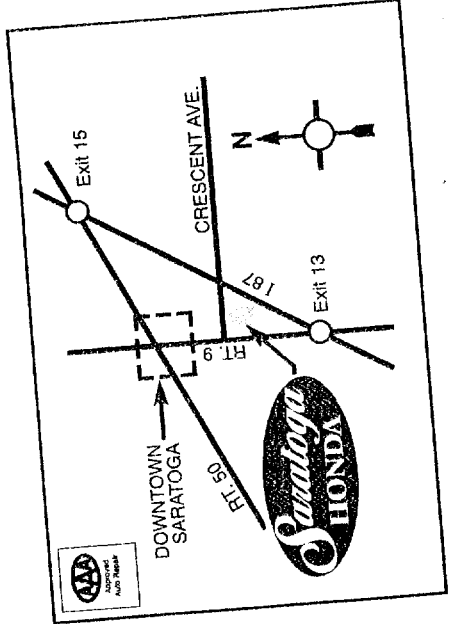
CERTIFIED MAIL



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3402 Route 9, PO Box 797, Saratoga Springs, NY 1
www.saratogahonda.com



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