

F.B. HARDING, INC.

F.B. Harding, Sr.
Retired

ELECTRICAL CONTRACTORS

G. Scott Harding
President

Celebrating Fifty Years 1949-1999

F.B. Harding, Jr.
Chairman

405 East Gude Drive, Suite 12, Rockville, MD 20850 Phone (301) 315-0900 Fax (301) 315-0901

January 27, 1999

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

Re: F.B. Harding Deferred Compensation Plan

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the F.B. Harding Deferred Compensation Plan (the "Plan"), the undersigned intends to use the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title 1 of the Employee Retirement Income Security Act of 1974 ("ERISA"), which alternative form of compliance is provided in the aforesaid Regulations Section.

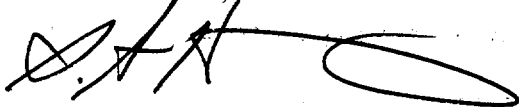
Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Name and Address of Employer: F.B. Harding, Inc., 405 East Gude Drive, Suite 12, Rockville, MD 20850
2. Employer EIN: 52-0789261
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for one highly compensated employee.
4. Number of such plans: one; Number of employees in such Plan: one.

Pursuant to Regulations Section 2520.104-23(b)(2), the Employer will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Very truly yours,

F.B. HARDING, INC.



G. Scott Harding,
President

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EXPERTO CREDO

Trust one who has had experience