

# MONTAMMY

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April 5, 1995

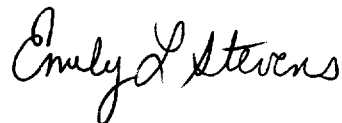
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Top Hat Plan Exemption  
Pension and Welfare Benefits Administration  
Room N-5644  
US Department of Labor  
200 Constitution Avenue, NW  
Washington, DC 20210

Dear Sir,

This is to advise you that MONTAMMY GOLF CLUB, Route 9w, Alpine, NJ, 07628 has established a Non-Qualified Deferred Compensation Plan for the purpose of providing benefits to a select group of management or highly compensated employees. Our organization has 1 Deferred Compensation Plan with 1 participant. Our tax identification number is. 22-1824492.

Sincerely,



Emily L. Stevens  
Controller

