

February 4, 2003

2520040761960

Pension and Welfare Benefits Administration
Top Hat Plan Exemption
200 Constitution Avenue, NW, Suite N-1513
Washington, DC 20210

RE: Rubicon Construction Sales Inc.
Deferred Compensation Plan
Employee Split Dollar Collateral Assignment Life Insurance Agreement

To Whom It May Concern:

- | | |
|------------------------------------|--|
| 1. Employer | Rubicon Construction Sales Inc.
PO Box 5535
Tahoe City, CA 96145 |
| 2. Taxpayer Identification Number: | 68-0393860 |
| 3. Top Hat Declaration: | This plan is maintained to benefit a select group of highly compensated employees. |
| 4. Number of Plans: | 1 Deferred Compensation Plan
1 Employee Split Dollar Plan |
| 5. Number of Participants: | 1 Deferred Compensation Participant
1 Employee Split Dollar Participant |

Sincerely,



Plan Administrator

Rubicon Construction Sales Inc.
PO Box 5535
Tahoe City, CA 96145

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