

2520040763113

January 20, 2004

Top Hat Plan Exemption  
Employee Benefits Security Administration  
Room N-5644, U.S. Department of Labor  
200 Constitution Avenue NW.  
Washington, DC 20210

Dear Sir or Madam:

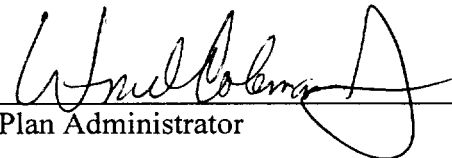
Kimbrell-Stern, Inc., whose address is P. O. Box 92, Albany, Georgia 31702 and whose employer identification number is 58-0951195, established as of November 30, 2003, the Supplemental Pension and Retirement Plan.

The employer maintains the plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

At the date of adoption, the plan covered four (4) employees.

Sincerely,

KIMBRELL-STERM, INC.

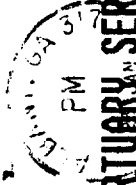
  
\_\_\_\_\_  
Plan Administrator

**Kimbell-Stov**

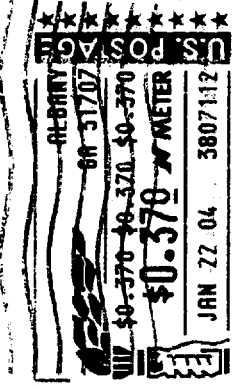


SELECTED  
*Independent*  
FUNERAL HOMES  
Member of Intertan

P.O. BOX 92  
ALBANY, GEORGIA 31702-0092  
(229) 863-4152



**MORTUARY SERVICE**  
**SINCE 1880**



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