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January 27, 2004

Secretary of Labor
Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

via: CERTIFIED MAIL

RE: First Housing Development Corporation of Florida
Nonqualified 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 First Housing Development Corporation of Florida Nonqualified Deferred Compensation Plan (the "Plan"), the undersigned hereby intends to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I 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. First Housing Development Corporation of Florida
1715 N Westshore Boulevard
Suite 375
Tampa, FL 33607
2. Employer's Employer Identification Number ("EIN"): 59-1851113
3. The Employer hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

🏠 **Central Florida Office:**
1124 Semoran Boulevard
Apopka, FL 32703
(407) 880-9900
Fax (407) 880-9732

🏠 **Home Office:**
1715 N. Westshore Boulevard
Suite 375/Tampa, FL 33607
(813) 289-9410
Fax (813) 289-5580
www.firsthousingfl.com

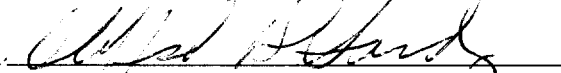
🏠 **North Tampa Office:**
10006 N. Dale Mabry Hwy.
Suite E-202/Tampa, FL 33618
(813) 962-0195
Fax (813) 962-0905

4. The number of employees originally eligible to participate in the Plan will be one (1).

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,

First Housing Development Corporation of Florida

By: 

Print Name: Clifford R. Hardy

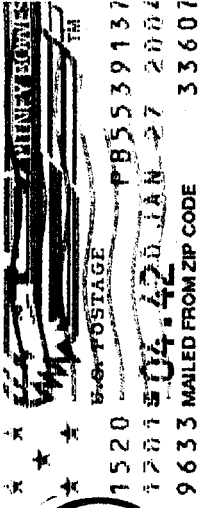
Title: President

CBH/abg



1715 N. Westshore Boulevard
Suite 375/Tampa, FL 33607-3915

CERTIFIED MAIL



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SECRETARY OF LABOR
TOP HAT PLAN EXEMPTION
PENSION AND WELFARE BENEFITS ADMINISTRATION
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200 CONSTITUTION AVENUE NW
WASHINGTON DC 20210

