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DALHART  FEDERAL
SAVINGS & LOAN ASSOCIATION

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August 6, 2003

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

Dear Sir or Madam:

Pursuant to the Department of Labor Regulation 2520.104-23, the following information is being provided regarding a nonqualified salary continuation plan sponsored by our organization for a select group of management or highly compensated employees.

1. Name of employer: DALHART FEDERAL SAVINGS AND LOAN ASSOCIATION
2. Mailing address of the employer: P. O. Box 1509, Dalhart, TX 79022
3. Employer's Federal Identification Number (EIN): 75-00223925
4. Number of plans maintained: One (1) *75-0223925*
5. Number of participants in each plan: Ten (10)
6. Date plan was implemented: May 22, 2003

We will provide plan documents upon request in accordance with ERISA Section 104(a)(1).

Please contact us if you have any questions on any of the above information.

Sincerely,



Duane R. Brewer
President/CEO

CERTIFIED MAIL

DALHART FEDERAL
SAVINGS & LOAN ASSOCIATION
Demrock Ave. & Fifth Street / P.O. Box 1509 / Dalhart, Texas 7902



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