

2520042392447

DIVARIS REAL ESTATE, INC.  
700 One Columbus Center  
Virginia Beach, Virginia 23462

January 5, 1998

**CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Secretary of Labor  
Pension & Welfare Benefit Programs  
U. S. Department of Labor  
200 Constitution Avenue, N.W.  
Washington, D.C. 20216

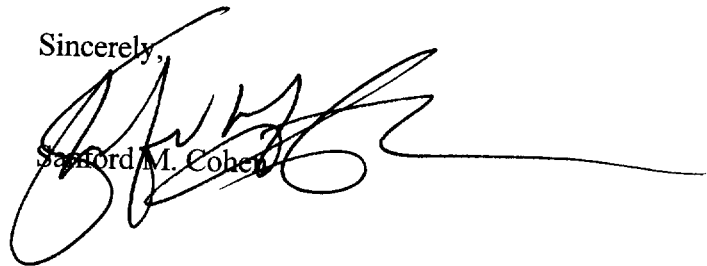
Re: Deferred Compensation Agreement

Dear Sir:

Divaris Real Estate, Inc., Employer Identification Number 54-1218421, maintains a plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Divaris Real Estate, Inc. maintains one plan and one employee is covered by the plan.

If you have any questions or need any additional information, please contact me.

Sincerely,



Sanford M. Cohen

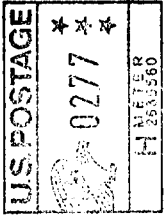


Divaris Real Estate, Inc.  
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 One Columbus Center  
 Virginia Beach, Virginia 23462-6760  
 TEL: (757) 497-2113, Telefax (757) 497-1338

**CERTIFIED**

Z 249 446 719

**MAIL**



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