

Meyers Roman

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A Legal Professional Association

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April 2, 2004

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-5644
U.S. Department of Labor
200 Constitution Ave. NW
Washington DC 20210

Re: Top Hat Plan Statement for Guardian Title & Guaranty Agency, Inc.


Dear Secretary of Labor:

Please accept this statement in compliance with 29 C.F.R. §2520.104-23 as an alternative method of compliance with the reporting and disclosure requirements of Part 1 of Title I of the employee Retirement Income Security Act of 1974.

Guardian Title & Guaranty Agency, Inc. EIN #34-0908647 is located at 1370 West 6th St., Suite 300, Cleveland, OH 44113. Guardian Title & Guaranty Agency, Inc. maintains one (1) deferred compensation plan, the primary purpose of each is to provide deferred compensation for a select group of management or highly compensated employees. The plans is maintained for one employee.

If there are any questions, or if additional documentation is needed, please call. Thank you for your assistance.

Sincerely,



F. Scott B. Geneva, Esq.

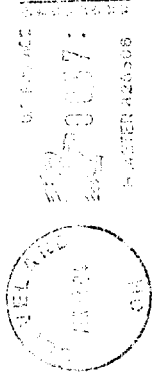
cc: Sheila M. Brown



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Cambridge Court at Elton
28601 Chagrin Blvd., Suite 500
Cleveland, Ohio 44122



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