

Richard I. Cohen, Esq.
Phone: 860-251-5803
Fax: 860-251-5314
rcohen@goodwin.com

December 29, 2004

VIA CERTIFIED MAIL

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

Re: Community Renewal Team, Inc. Section 457(b) Deferred Compensation Plan
("Plan")

Dear Secretary:

As legal counsel to Community Renewal Team, Inc. (the "Employer"), I hereby file this notice in accordance with DOL Regulation § 2520.104-23 that the Employer has established the above-referenced Plan and it will, as the Plan Administrator, 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") as set forth in that Regulation.

Therefore, pursuant to DOL Reg. § 2520.104-23(b), the following information is provided:

1. Name and Address of Employer: Community Renewal Team, Inc.
555 Windsor Street
Hartford, CT 06120-2418
2. Employer's Tax Identification Number: 06-0795640

3. The Employer hereby states that it maintains the Plan primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. At this time, the Plan will be made available to six such individuals.

Pursuant to DOL Reg. § 2520.104-23(b)(2), the Employer will provide the documents governing the Plan to the Secretary of Labor upon request as required by Section 104(a)(6) of ERISA.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard I. Cohen". The signature is fluid and cursive, with the first name "Richard" being the most prominent.

Richard I. Cohen

RIC:cam

cc: Paul C. Puzzo
Marin K. Lorensen, Esq.
Dana Wilson, CPA
David Walters

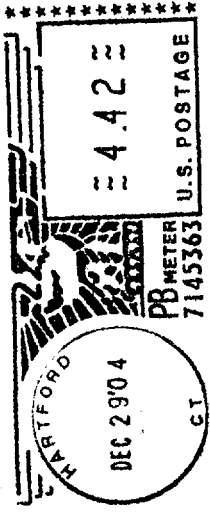


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