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The New York Community Trust

and its Corporate Affiliate

Community Funds, Inc.

Administrators of Philanthropic Funds

2 Park Avenue, New York, New York 10016-9385

(212) 686-0010

Fax (212) 532-8528

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November 19, 2002

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

Dear Sir:

Enclosed is a Top-Hat Plan Statement for a 457(b) Plan for The New York Community Trust.

Yours truly,

A handwritten signature in black ink, appearing to read 'Mercedes M. Leon'.

Mercedes M. Leon
Vice President for Administration

Enclosure

Top-Hat Plan Statement
To be Filed with the Department of Labor

Statement Required Under Department of Labor Regulations Section 2520.104-34

The Employer named below maintains a plan or plans primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

Name of Employer:

The New York Community Trust

Address of Employer:

2 Park Avenue, New York, New York 10016

Employer's Employer Identification Number (EIN):

13-3062214

Number of such plans:

1

Number of employees in each plan:

1

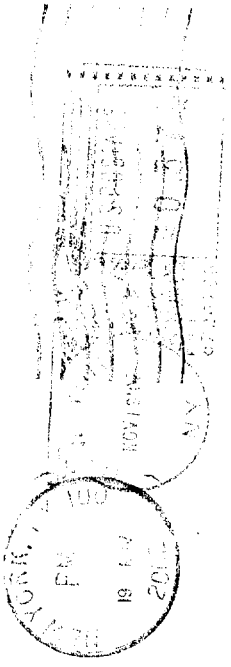
This Statement must be filed within 120 days after the plan becomes subject to Part I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Employer may be required to provide plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Mail the completed Statement of the Secretary of Labor at:

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Washington, D.C. 20210



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