

2520005099605

M.M. GUNTER & SONS, INC.
4698 Honey Grove Road
Virginia Beach, Virginia 23455

Date: JUNE 6, 1995

DOL-PWBA
PUBLIC DISCLOSURE
95 JUN 14 AM 10:19

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

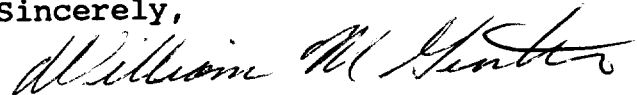
Re: Deferred Compensation Agreement

Dear Sir:

M.M. Gunter & Sons, Inc., Employer Identification Number 54-0721902, maintains a plan primarily for the purpose of providing salary continuation for a select group of management or highly compensated employees. M.M. Gunter & Sons, 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,



William M. Gunter, President