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U.S. DEPARTMENT OF LABOR
OFFICE OF DISCLOSURE
02 JAN 22 PM 2:27

November 28, 2001

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

RE: Notice of Plan(s) of Deferred Compensation

To the Secretary of Labor:

In compliance with the requirements of the alternative method of reporting and disclosure under Part 1 of Title I of the Employee Retirement Income Security Act of 1974 for unfounded or insured pension plans for a select group of management or highly compensated employees, specified in Department of Labor Regulations, 29 C.F.R. Section 2520.104-23, the following information is provided by the undersigned employer.

1. Name and Address of Employer:
BAC Florida Bank
848 Brickell Ave.
Miami, FL 33131
2. Federal Employer Identification No. (EIN): **59-1485307**
3. The Employer has adopted a plan of deferred compensation or welfare benefit primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees. The plans were made effective September 24, 2001
4. There are 12 participants in the plan.

Kindly acknowledge receipt of this filing by signing and returning to the sender the copy of this letter enclosed herewith for acknowledgment purposes.

Very truly yours,

Jorge L. Alcalde
Managing Director, Human Resources

By: _____

Officer, Title

Enclosures



848 Brickell Avenue • Miami, FL 33131
Tel: 305-789-7000 • Fax: 305-374-1402 • e-mail: bacflorida@bacflorida.com
www.bacflorida.com

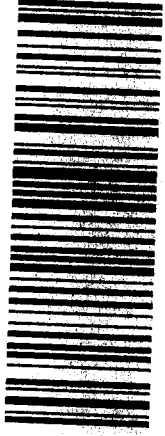
Member
FDIC



BAC Florida Bank
8-8 Brickell Avenue
Miami, FL 33131

PLACE STICKER AT TOP OF ENVELOPE
TO THE RIGHT OF RETURN ADDRESS
FOLD AT DOTTED LINE

CERTIFIED MAIL



7000 0520 0014 8971 5872

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