

May 20, 2005

2520052093025

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room B-5638
United States Department of Labor
200 Constitution Ave NW
Washington DC 20210

J. Virgil Hicks
Chairman

Dear Sir or Madam:

B. Monroe Hiers
Vice Chairman

In order to comply with the requirements of the alternative reporting and disclosure method under ERISA, Parts 1, Title 1, as provided for an unfunded plan for a select group of management or highly compensated employees in the D.O.L. Regulation 2520.104-23 the following information is provided:

M. M. Clinkscales
Secretary
Director

The name of the employer is: Home Federal Savings & Loan Association.

L. E. Griffin
President
Chief Executive Officer
Director

The mailing address of the employer is: P. O. Box 239; 2990 Main Highway; Bamberg, South Carolina 29003.

W. D. Rhoad III
Director

The employer's federal identification number (EIN) is: 57-0182737.

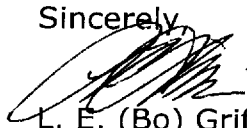
James V. Hicks, Jr.
Director

The number of plans and the number of participants in each plan is: One plan covering seven employees. The above named employer maintains this plan primarily for the purpose of providing deferred compensation benefits to a select group of management or highly compensated employees.

Kathryn C. Rhoad
Director

The employer will send a copy of all plan documents and agreements to the Secretary, upon request.

Sincerely,


L. E. (Bo) Griffin
CEO

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2990 Main Highway
Bamberg, SC 29003
phone: 803-245-5139
fax: 803-245-4622

tlc

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