

SILVER HAWK

ADVISORY GROUP

U.S. DEPARTMENT OF LABOR
BUREAU OF PENSION AND WELFARE BENEFITS ADMINISTRATION

06 NOV 21 PM 3:55

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

Re: **Deferred Compensation Plan Filing Pursuant to
29 C.F.R. sec. 2520.104-23**

Dear Secretary:

As an alternative method of compliance for pension plans for certain selected employees under 29 C.F.R. sec. 2520.104-23, please find below the required information pertaining to Section 457(f) Deferred Compensation (Risk of Forfeiture) Plan:

1. Name of Employer: JSB Holdings, Inc.
2. Address of Employer: 340 N. 51st Avenue
Phoenix, Arizona 85043
3. EIN# of Employer: 86-0836732
4. Declaration of Employer:

The above named employer hereby declares that it has established and will continue to maintain a Deferred Compensation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.

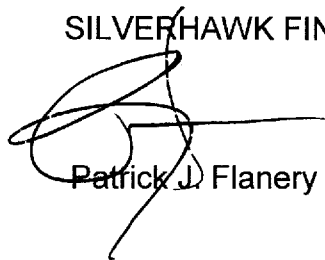
5. Number of Plans: 1
6. Number of Participants: 1

Furthermore, Plan documents will be made available to the Secretary upon request as required under section 104(a)(1) of the Employee Retirement Income Security Act 1974.

This statement has been filed with the Department of Labor within One Hundred Twenty (120) days of its effective date. The effective date of the Plan is November 13, 2006.

Very truly yours,

SILVERHAWK FINANCIAL SERVICES, INC.

A handwritten signature in black ink, appearing to read "Patrick J. Flanery", is written over the printed name. The signature is stylized with a large loop and a horizontal line extending to the right.

Patrick J. Flanery