

Credit Union Mortgage Association
9693-A Main Street
Fairfax, VA 22031

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Secretary of Labor
Top Hat Plan Exemption
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Credit Union Mortgage Association
Nonqualified Deferred Compensation Plan for E. Scott Toler

Dear Secretary:

Pursuant to Section 2520.104-23 of the Department of Labor's Regulations, this letter will serve as notice that, with respect to the Credit Union Mortgage Association Nonqualified Deferred Compensation Plan for E. Scott Toler (the "Plan"), the undersigned intends to utilize the alternative form of compliance with the reporting and disclosure requirements of Part 1 of Title I of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), which alternative form of compliance is provided in the aforesaid Regulations Section.

Pursuant to Regulations Section 2520.104-23(b), the following information is provided:

1. Name and Address of Plan Sponsor: Credit Union Mortgage Association
9693-A Main St
Fairfax, VA 22031
2. Plan Sponsor's Employer Identification Number: 54-1094297
3. The Plan Sponsor hereby declares that it maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.
4. The Plan Sponsor hereby states that it maintains only the Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees, and only one (1) individual is eligible to participate in the Plan.

Pursuant to Regulations Section 2520.104-23(b)(2), the Plan Sponsor will provide Plan documents, if any, to the Secretary of Labor upon request as required by Section 104(a)(1) of ERISA.

Very truly yours,

CREDIT UNION MORTGAGE ASSOCIATION

By:  _____

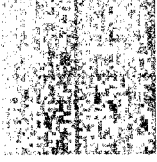
Print Name: Doug Allman

Print Title: Chairman

Date: 12-17-08

CREDIT UNION MORTGAGE
ASSOCIATION, INC.

5693 A Main Street
Charlottesville, Va. 22903



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