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PUBLIC DISCLOSURE



**Services & Development**

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2520140933320

**Universal Community Homes  
800 S. 15th Street  
Philadelphia, PA 19146**

Date: July 1, 2005

Department of Labor  
Employee Benefits Security Administration  
U.S. Department of Labor  
200 Constitution Avenue, NW  
Washington, D.C. 20210

23-2775947

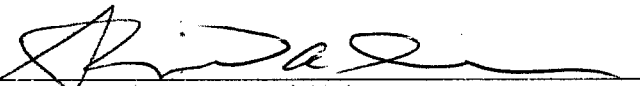
Re: Top Hat Plan Declaration for the Universal Community Homes 457(b) Plan (the "Plan")

Dear Sir or Madam:

Please be advised that Universal Community Homes, being the Plan Administrator of the Plan, does hereby declare that the Plan is an eligible deferred compensation plan which is maintained primarily for the purpose of providing deferred compensation for a select group of management employees. Further, the sponsoring employer maintains only this one plan described in DOL Reg. Section 2520.104-23(d) and expects the Plan to cover no more than 5 employees.

If you have any further questions, please contact the undersigned at (215) 732-6518.

**Universal Community Homes**

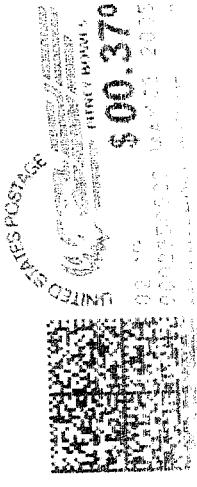
By:   
Authorized Representative

Promoting Opportunities for Positive Community Change



Universal Corporate Center  
800 South 15th Street  
Philadelphia, PA 19146  
[www.universalcompanies.org](http://www.universalcompanies.org)

**UNIVERSAL  
COMPANIES**



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