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May 21, 1997

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PUBLIC DISCLOSURE  
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**CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

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

Re. First Federal Savings and Loan Association of Lakewood  
E.I.N.: 34-0220715  
14806 Detroit Avenue  
Lakewood, Ohio 44107

Dear Sir or Madam:

Pursuant to Section 2520.104-23 of Title 29, Chapter XXV, Subchapter C, Part 2520, Subpart D of the Code of Federal Regulations, the above referenced employer, an Ohio corporation, hereby declares that it has in existence an arrangement primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. The arrangement currently benefits four (4) individuals, all of whom are employees of the employer. The arrangement was executed on April 26, 1997.

Respectfully submitted,

**FIRST FEDERAL SAVINGS AND  
LOAN ASSOCIATION OF LAKEWOOD**

By: 

Gary R. Fix

Senior Vice President and  
Treasurer

DRV:apj

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