

WILLCOX & SAVAGE  
P. C.

TOY D. SAVAGE, JR.  
PALMER S. RUTHERFORD, JR.  
JOSEPH A. LEAFE  
HUGH L. PATTERSON  
WILLIAM E. RACHELS, JR.  
ALLAN G. DONN  
CONRAD M. SHUMADINE  
THOMAS G. JOHNSON, JR.  
JOHN Y. PEARSON, JR.  
JAMES C. HOWELL  
ROSS C. REEVES  
JAMES R. WARNER, JR.  
THOMAS A. RUCKER  
ANTHONY M. THIEL  
GLENN R. CROSHAW  
GUY R. FRIDDELL, III  
BRUCE T. BISHOP  
PETER M. HUBER  
WILLIAM W. HARRISON, JR.

KEITH C. CUTHRELL, JR.  
STEPHEN W. BREWER  
WALTER D. KELLEY, JR.  
JEFFREY H. GRAY  
MARSHALL B. MARTIN  
ROBERT L. DEWEY  
KENNETH B. TILLOU  
WARREN L. TISDALE  
PETER G. ZEMANIAN  
SHEILA RYAN HORNE  
JAMES J. WHEATON  
RANDY D. SINGER  
DAVID C. BOWEN  
STEPHEN R. DAVIS  
GARY A. BRYANT  
JOHN S. WILSON  
WILLIAM M. FURR  
KEVIN L. KELLER

ATTORNEYS AT LAW  
1800 NATIONSBANK CENTER  
ONE COMMERCIAL PLACE  
NORFOLK, VIRGINIA 23510-2197

NORFOLK: (804) 628-5500  
FACSIMILE: (804) 628-5566

ONE COLUMBUS CENTER, SUITE 1010  
P.O. BOX 61888  
VIRGINIA BEACH, VIRGINIA 23466-1888

JOYCE JACKSON WOOD  
JEFFREY W. BREESE  
STEPHEN R. JACKSON  
DAVID A. SNOUFFER  
MARK D. STILES  
PETER V. CHIUSANO  
AMY MOSS LEVY  
REBECCA L. DELORIA  
FRANK A. EDGAR, JR.

JOHN D. MCINTYRE  
THOMAS C. INGLIMA  
JOHN E. BUEHNER  
MICHAEL C. DAVIS  
STEVEN R. ADCOX  
T. SCOTT MCGRAW  
JONATHAN R. POND  
SOLOMON H. ASHBY, JR.  
SUSAN R. BLACKMAN

OF COUNSEL  
FREDERIC A. NICHOLSON

Reply to Norfolk Office

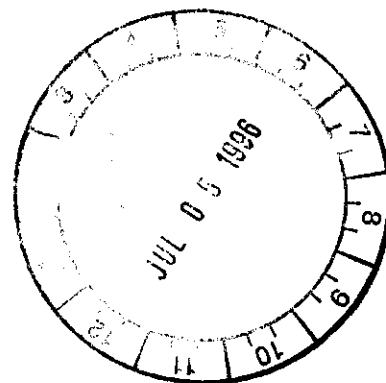
WRITER'S DIRECT DIAL NUMBER  
(804) 628-5592

June 19, 1996

**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: Drs. Savage, Sabol & Visser, Ltd. Retirement Plan  
Our File No. 91450.000



2520190030985

Dear Sirs:

On June 7, 1996, Drs. Savage, Sabol & Visser, Ltd. (the "Company") entered into new employment agreements with its highly compensated shareholder employees. The employment agreement contains a deferred compensation plan ("Plan") for those employees.

On behalf of the employees, I am enclosing the required alternative disclosure statement under Department of Labor Regulation Section 2520.104-23 with respect to the Plan.

If you have any questions regarding this statement or need other information with respect to the Plan, please do not hesitate to contact me.

Very truly yours,

Kenneth B. Tillou

Enclosure

ALTERNATIVE REPORTING AND DISCLOSURE STATEMENT  
UNDER DEPARTMENT OF LABOR REGULATION  
SECTION 2520.104-23  
(April 11, 1996)

The following information is provided with respect to the deferred compensation plan of Drs. Savage, Sabol & Visser, Ltd. (the "Plan"), which was adopted by Drs. Savage, Sabol & Visser, Ltd. on June 7<sup>th</sup>, 1996:

1. Name of Employer: Drs. Savage, Sabol & Visser, Ltd.
2. Address of Employer: 829 First Colonial Road  
Virginia Beach, Virginia 23451-6177
3. Employer Identification Number of Employer: 54-0880621
4. Declaration: Drs. Savage, Sabol & Visser, Ltd. (the "Employer") maintains the Plan primarily for the purpose of providing deferred compensation for a select group of management and highly compensated employees. The number of employees covered by the Plan is three. The Employer maintains no other pension plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees.