



January 30, 2004

Dear Trustor,

In compliance with State Laws, we are required to inform you of the interest your funeral trust earned during the year 2003, and the Escrow Agent entrusted with those funds, which is Wachovia National Bank, N.A.

On the reverse side is an IRS informational form K-1, which reflects the amount of interest your trust earned while on deposit with Wachovia National Bank in the Cooperative Funeral Fund System. If your income status requires you to file a return with the Internal Revenue Service, then you should include this interest income on your return. If you are not required to file a return, then you may disregard this form.

Should you have any questions, please call your funeral director or my office at (800) 336 1102.

Yours Sincerely,

Mark C. Mannix
President