UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-QSB

QUARTERLY REPORT UNDER SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

Homestead Bancorp, Inc.
(Exact Name of Registrant as specified in its charter)
(985) 386-3379

Louisiana	72-1416514
(State of incorporation or organization)	(IRS Employer Identification No.)

195 North Sixth Street Ponchatoula, Louisiana	70454
(Address of principal executive office)	(including zip code)

Securities to be registered pursuant to Section 12(b) of the Act:

NONE

Securities to be registered pursuant to Section 12(g) of the Act:

Common Stock, par value $.01 per share
(Title of Class)

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Homestead Bancorp, Inc. and Subsidiary

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

As of September 30, 2001 and December 31, 2000

ASSETS

	(UNAUDITED) September 30, 2001	(AUDITED) December 31, 2000
	(In Thousands)	
Cash and Cash Equivalents	$ 908	$ 868
Interest-bearing Deposits in Other Institutions	10,379	1,165
Securities:		
Investment Securities Available for Sale (Amortized Cost of $2.3 million and $2.5 million)	2,258	2,512
Mortgage-Backed Securities Available for Sale (Amortized Cost of $22.1 million and $20.8 million)	21,991	20,552
FPB Financial Corp. Stock	126	114
Federal Home Loan Bank Stock, at Cost	3,057	2,956
Total Securities	**27,432**	**26,134**
Loans Held for Sale	759	311
Loans Receivable	78,323	81,635
Leases Receivable	138	207
Total Loans and Leases Receivable	**78,461**	**81,842**
Less: Allowance for Loan and Lease Losses	(339)	(328)
Net Loans and Leases Receivable	**78,122**	**81,514**
Real Estate Owned	104	--
Premises and Equipment, Net	1,577	867
Accrued Interest Receivable	647	670
Other Assets	85	47
Total Assets	**$ 120,013**	**$ 111,576**

LIABILITIES AND STOCKHOLDERS' EQUITY

	(UNAUDITED) September 30, 2001	(AUDITED) December 31, 2000
	(In Thousands)	
Deposits	$ 53,210	$ 41,504
Advances from Borrowers for Taxes and Insurance	94	96
Advances from Federal Home Loan Bank	53,910	56,786
Income Taxes Payable	215	246
Other Liabilities	253	586
Total Liabilities	**107,682**	**99,218**
Stockholders' Equity		
Common Stock - $.01 Par Value; 10,000,000 Shares Authorized, 1,477,870 Shares Issued and Outstanding in 2001 and 2000	15	15
Paid-in Capital in Excess of Par	12,920	12,906
Retained Earnings - Substantially Restricted	4,855	4,593
Accumulated Other Comprehensive Income	(32)	(160)
	17,758	17,354
Treasury Stock - 539,024 shares at cost in 2001 and 477,248 shares at cost in 2000	(4,573)	(4,010)
Unearned ESOP Shares	(605)	(672)
Common Stock Acquired by Recognition Plans	(249)	(314)
Total Stockholders' Equity	**12,331**	**12,358**
Total Liabilities and Stockholders' Equity	**$ 120,013**	**$ 111,576**

Homestead Bancorp, Inc. and Subsidiary

CONSOLIDATED STATEMENTS OF INCOME

for the three and nine months ended September 30, 2001 and 2000

	(Unaudited) Three Months Ended September 30, 2001	2000	(UNAUDITED) nine months Ended September 30, 2001	2000
	(In Thousands)		(In Thousands)	
Interest Income:				
Loans and Leases	$ 1,530	$ 1,579	$ 4,698	$ 4,507
Mortgage-Backed Securities	288	404	916	1,119
Investment Securities	62	87	209	299
Other	84	33	197	103
Total Interest Income	1,964	2,103	6,020	6,028
Interest Expense:				
Deposits	607	509	1,742	1,425
Borrowings	652	870	2,112	2,449
Total Interest Expense	1,259	1,379	3,854	3,874
Net Interest Income	705	724	2,166	2,154
Provision for (Recovery of) Loan and Lease Losses	5	6	19	15
Net Interest Income After Provision for (Recovery of) Loan and Lease Losses	700	718	2,147	2,139
Noninterest Income:				
Gain on Sale of Loans	15	14	93	27
Loan Fees and Service Charges	105	59	248	186
Other Income	14	20	51	28
Total Noninterest Income	134	93	392	241
Noninterest Expense:				
Compensation and Benefits	341	289	980	841
Occupancy and Equipment Expense	64	46	169	137
Federal Insurance Premium	2	2	6	6
Net Real Estate Owned Expense	1	0	11	3
Loss on Sale of Securities	0	0	0	0
Other	263	189	726	597
Total Noninterest Expense	671	526	1,892	1,584
Income Before Provision for Income Taxes	163	285	647	796
Income Taxes	56	100	230	274
Net Income	$ **107**	$ **185**	$ **417**	$ **522**
Per Share:				
Earnings Per Common Share	0.12	0.17	0.46	0.48
Earnings Per Common Share - Assuming Dilution	0.10	0.15	0.40	0.43
Cash Dividends Declared	0.06	0.06	0.18	0.18

Homestead Bancorp, Inc. and Subsidiary
CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY

for the nine months ended September 30, 2001 and 2000

	(UNAUDITED) September 30, 2001	(UNAUDITED) September 30, 2000
	(In Thousands)	
Common Stock:		
Balance - Beginning of Period	$ 15	$ 15
Balance - End of Period	$ 15	$ 15
Paid-in Capital in Excess of Par:		
Balance - Beginning of Period	$ 12,906	$ 12,929
Management Plan Distribution	19	--
ESOP Compensation Expense	(5)	(17)
Balance - End of Period	$ 12,920	$ 12,912
Retained Earnings:		
Balance - Beginning of Period	$ 4,593	$ 4,175
Net Income	417	522
Cash Dividends Declared and Paid	(170)	(203)
Dividends on ESOP Shares	15	16
Balance - End of Period	$ 4,855	$ 4,510
Treasury Stock		
Balance - Beginning of Period	$ (4,010)	$ (2,795)
Repurchase of Stock	(563)	(46)
Balance - End of Period	$ (4,573)	$ (2,841)
Accumulated Other Comprehensive Income:		
Balance - Beginning of Period	$ (160)	$ (156)
Net Change in Unrealized Gain (Loss)	128	46
Balance - End of Period	$ (32)	$ (110)
Unearned Employee Stock Ownership Plan Shares:		
Balance - Beginning of Period	$ (672)	$ (761)
Shares Released for Allocation	67	67
Balance - End of Period	$ (605)	$ (694)
Director & Management Recognition Plans:		
Balance - Beginning of Period	$ (314)	(376)
Plan Distribution	65	58
Balance - End of Period	$ (249)	$ (318)
Comprehensive Income:		
Net Income	$ 417	$ 522
Other Comprehensive Income, Net of Tax:		
Unrealizied Gains (Losses) on Securities Available for Sale	128	46
Total Comprehensive Income	$ 545	$ 568

Homestead Bancorp, Inc. and Subsidiary
CONSOLIDATED STATEMENTS OF CASH FLOWS

for the nine months ended September 30, 2001 and 2000

	(UNAUDITED) September 30, 2001	(UNAUDITED) September 30, 2000
Cash Flows From Operating Activities:		
Net Income	$ 417	$ 522
Adjustments to Reconcile Net Income to Net Cash Provided by (Used in) Operating Activities:		
Depreciation	49	36
Provision for (Recovery of) Loan and Lease Losses	19	15
Net Amortization(Accretion) of Premiums(Discounts) on Securities	--	22
Stock Dividends on Federal Home Loan Bank Stock	(101)	(176)
Net (Increase) Decrease in Loans Held for Sale	(448)	(171)
Loss on Disposal of Equipment	11	--
Other	(28)	--
Change in Assets and Liabilities		
(Increase) Decrease in Accrued Interest Receivable	23	(81)
(Increase) Decrease in Other Assets	(38)	(70)
Increase (Decrease) in Income Taxes Payable	(31)	70
Increase (Decrease) in Other Liabilities	(333)	638
Net Cash Provided by (Used in) Operating Activities	(460)	805
Cash Flows From Investing Activities:		
Purchases of Property and Equipment	(770)	(306)
Purchases of Real Estate Owned	--	(18)
Maturities of Investment Securities	1,000	900
Purchases of Investment Securities	(702)	(1,179)
Maturities of Mortgage-Backed Securities	4,718	2,830
Purchases of Mortgage-Backed Securities	(6,008)	(577)
Net (Increase) Decrease in Loans and Leases Receivable	3,381	(8,582)
Net Cash Provided by (Used in) Investing Activities	1,619	(6,932)

	(UNAUDITED) September 30, 2001	2000
Cash Flows From Financing Activities:		
Acquisition of Treasury Stock	(563)	(46)
MRP Shares Earned	--	67
Net Increase (Decrease) in Money Market Accounts, NOW Accounts and Savings Accounts	1,594	(1,239)
Net Increase (Decrease) in Certificates of Deposit	10,112	4,334
Proceeds from (Repayment of) Federal Home Loan Bank Advances	(2,876)	4,951
Increase (Decrease) in Advances from Borrowers for Taxes and Insurance	(2)	13
Dividends Paid on Common Stock	(170)	(203)
Purchase of Federal Home Loan Bank Stock	0	(83)
Net Cash Provided by (Used In) Financing Activities	8,095	7,794
Net Increase (Decrease) in Cash and Cash Equivalents	9,254	1,667
Cash and Cash Equivalents - Beginning of Period	2,033	889
Cash and Cash Equivalents - End of Period	$ 11,287	$ 2,556
Supplemental Disclosures of Cash flow Information:		
Cash Payments for:		
Interest Paid to Depositors	$ 1,742	$ 1,425
Interest Paid on Borrowings	$ 2,112	$ 2,449
Income Taxes	$ 213	$ 177
Supplemental Schedules of Noncash Investing and Financing Activities:		
Real Estate Acquired in Settle-ment of Loans and Leases	$ 105	$ 15
Increase (Decrease) in Unrealized Gain (Loss) on Securities Available for Sale	$ 193	$ 59
(Increase) Decrease in Deferred Tax Effect on Unrealized Gain (Loss) on Securities Available for Sale	$ (65)	$ 15

Homestead Bancorp, Inc. and Subsidiary

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
(Unaudited)
September 30, 2001

Note 1 - Basis of Presentation -

The accompanying consolidated financial statements for the period ended September 30, 2001 include the accounts of Homestead Bancorp, Inc. (the "Company") and its wholly owned subsidiary, Homestead Bank (the "Bank"). Currently, the business and management of Homestead Bancorp, Inc. is primarily the business and management of the Bank. All significant intercompany transactions and balances have been eliminated in the consolidation.

The accompanying unaudited financial statements were prepared in accordance with instructions for Form 10-QSB and, therefore, do not include information or footnotes necessary for complete presentation of financial position, results of operations and cash flows in conformity with generally accepted accounting principles. However, all adjustments (consisting only of normal recurring accruals) which, in the opinion of management, are necessary for a fair presentation of the financial statements have been included.

Note 2 - Employee Stock Ownership Plan -

The Company sponsors a leveraged employee stock ownership plan (ESOP) that covers all employees who have at least six months of service with the Company, and obtained age 20. The ESOP shares initially were pledged as collateral for its debt. The debt is being repaid based on a ten-year amortization and the shares are being released for allocation to active employees annually over the ten-year period. The shares pledged as collateral are deducted from stockholder's equity as unearned ESOP shares in the accompanying balance sheets. ESOP compensation expense was $62,224 for the nine months ended September 30, 2001 based on the annual release of shares.

Note 3 - Dividends and Earnings Per Share -

The Company declared a quarterly dividend of $.06 for the first, second and third quarters of 2001. Total dividends paid to stockholders in the first nine months of 2001 was $170,000.

Basic earnings per share is computed by dividing net income by the weighted average number of shares of common stock outstanding, which is 905,253 for the nine month period ended September 30, 2001. Earnings per common share - assuming dilution, are computed by dividing net income by the weighted average number of shares of common stock outstanding plus the effect of diluted securities, which was 1,038,053 for the nine month period ended September 30, 2001.

Homestead Bancorp, Inc. and Subsidiary
Managements Discussion and Analysis
of Financial Condition and Results of Operations

September 30, 2001

General

The following discussion compares the consolidated financial condition of Homestead Bancorp, Inc. (the "Company") and Subsidiary, Homestead Bank (the "Bank") at September 30, 2001 to December 31, 2000 and the results of operations for the three and nine month periods ended September 30, 2001 with the same periods in 2000. Currently, the business and management of Homestead Bancorp, Inc. is primarily the business and management of the Bank. This discussion should be read in conjunction with the interim consolidated financial statements and footnotes included herein.

The Company and Bank's results of operations depends primarily on its net interest income, which is the difference between interest income on interest-earning assets and interest expense on interest bearing liabilities. The Company's principle interest-earning assets are loans and leases, mortgage-backed securities and investment securities. The Company's results of operations also are affected by the provision for losses on loans and leases; the level of its other income, including loan fees and service charges, federal insurance premiums, net real estate owned expense and miscellaneous other expenses; as well as its income tax expense.

Changes in Financial Condition

At September 30, 2001, the Company's total assets, deposits and equity amounted to $120 million, $53.2 million, and $12.3 million respectively compared to $111.6 million, $41.5 million, and $12.4 million respectively at December 31, 2000. The increase in total assets of $8.4 million or 7.6% was due primarily to an increase of $9.2 million in interest bearing deposits offset by a decrease in the net loan and lease portfolio of 3.4 million or 4.2%. The increase in interest-bearing deposits was due primarily to an increase in deposits. The decrease in the net loan and lease portfolio was due to loan sales and repayments exceeding loan originations. Investments in Mortgage-Backed securities increased in the first nine months of 2001 by $1.4 million or 7%, due to new purchases of Mortgage-Backed securities exceeding repayments.

The Company's short term borrowing from the Federal Home Loan Bank decreased during the first nine months of 2001 by $7.3 million or 24.5%. The Bank uses the proceeds from short term borrowing to finance the purchase of mortgage-backed securities and fund long term fixed rate mortgages. The Company's long term borrowing from the Federal Home Loan Bank increased during the first nine months of 2001 by $4.4 million or 16.4%. Homestead uses the proceeds from long term borrowing to fund long term fixed rate mortgages. Deposits with the Bank have increased by $11.7 million or 28.2% in the first nine months of 2001, due primarily to the bank offering some new higher yielding certificate of deposits. Other liabilities decreased in the first nine months of 2001 by $333,000. The equity of the Company decreased $27,000 or .22% in the first nine months of 2001, due primarily to net income of $417,000 offset by the repurchase of the Company's common stock in the stock repurchase plan of $563,000 and dividends paid out of $170,000. At September 30, 2001 the Company had repurchased $4.6 million of it's common stock. This amount appears in the equity section of the Statement of Financial Condition as Treasury Stock.

Capital

The Bank is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory---and possible additional discretionary---actions by regulators that, if undertaken, could have a direct material effect on the Bank's financial statements. Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines that involve quantitative measures of the Bank's assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. The Bank's capital amounts and classification are also subject to qualitative judgments by the regulators about components, risk weighting, and other factors.

Quantitative measures established by regulation to ensure capital adequacy require the Bank to maintain minimum amounts and ratios (set forth in the table below) of total and Tier 1 capital (as defined in the regulations) to risk-weighted assets (as defined), and of Tier 1 capital (as defined) to average assets (as defined). Management believes, as of September 30, 2001, that the Bank meets all capital adequacy requirements to which it is subject.

As of September 30, 2001, the most recent notification categorized the Bank as well capitalized under the regulatory framework for prompt corrective action. To be categorized as well capitalized the Bank must maintain minimum total risk-based, Tier I risk based, and Tier I leverage ratios as set forth in the table. There are no conditions or events since that notification that management believes have changed the institution's category.

The Bank's actual capital amounts and ratios are also presented in the table.

	Actual		For Capital Adequacy Purposes:		To Be Well Capitalized Under Prompt Corrective Action Provisions:	
	Amount	Ratio	Amount	Ratio	Amount	Ratio
			(Dollars in Thousands)			
As of September 30, 2001:						
Total Capital (to Risk Weighted Assets)	$ 11,542	19.84%	$ 4,655	≥ 8.0%	$ 5,819	≥ 10.0%
Tier I Capital (to Risk Weighted Assets)	$ 11,217	19.28%	$ 2,327	≥ 4.0%	$ 3,491	≥ 6.0%
Tier I Capital (to Average Assets)	$ 11,217	9.36%	$ 4,794	≥ 4.0%	$ 5,992	≥ 5.0%

Liquidity

The Bank is required under applicable federal regulations to maintain specific levels of "liquid" investments in qualifying types of United States Government, federal agency and other investments having maturities of five years or less. Current regulations require that a Savings institution maintain liquid assets of not less than 4% of its average daily balance of net withdrawable shares.

Results of Operations

Net income for the first nine months of 2001 was $417,000 compared to $522,000 for the same period of 2000. The decrease in net income of $105,000 or 20.1%, was primarily due to an increase in non-interest expense of $308,000 or 19.4%, offset by an increase in net interest income after provision for (recovery of) loan and lease losses of $8,000 or .37%, combined with an increase in non-interest income of $151,000 or 62.6.%. The increase in non-interest income is due to a increase in gain on sale of loans of $66,000 combined with an increase in loan fees and service charges of $62,000. Compensation expense increased by $139,000 or 16.5%, due to the hiring of additional employees for the new branch office and the increase in salaries.

Net income for the three months ended September 30, 2001 was $107,000 compared to $185,000 for the same period of 2000. The decrease in net income of $78,000 or 42.2%, was primarily due to an increase in non-interest expense of $145,000 or 27.6%, combined with a decrease in net interest income after provision for (recovery of) loan and lease losses of $18,000 or 2.51%, offset by an increase in non-interest income of $41,000 or 44.1%. The increase in non-interest income is due to a increase in loan fees and services of $46,000. Compensation expense increased by $52,000 or 18.0%, due to the hiring of additional employees for the new branch and the increase in salaries.

Net Interest Income

The primary source of earnings for the Company is net interest income; the difference between income generated from interest-earning assets less interest expense on interest-bearing liabilities. The primary factors that affect interest income are changes in the volume and type of interest-earning assets and interest-bearing liabilities, along with changes in market rates. Net interest income for the first nine months of 2001 was $2.2 million an increase of $12,000 or .56% over the same period of 2000. This increase in net interest income was primarily attributable to a decrease in interest expense of $20,000 or .52% offset by a decrease in interest income of $8,000 or .13%, over the same period of 2000. Factors contributing to the decrease in interest expense was a decrease in advances from Federal Home Loan Bank offset with an increase in interest on deposits.

Net interest income for the first three months of 2001 was $705,000 a decrease of $19,000 or 2.6% over the same period of 2000. This decrease in net interest income was primarily attributable to a decrease in interest income of $139,000 or 6.6%, offset by a decrease in interest expense of $120,000 or 8.7% over the same period of 2000. Interest rate spread is the yield of interest-earning assets minus the costs of interest-bearing liabilities. The interest rate spread for the nine months ended September 30, 2001 and 2000 was 2.18% and 2.10% respectively.

The table of Consolidated Average Balance Sheets and Interest Rate Analysis for the nine months ended September 30, 2001 and 2000 on page 12, and the corresponding table of Interest Differentials on page 13, detail the effect the change in average balances and the change in interest yield and interest cost have on net interest income for the respective periods.

Nonperforming Assets

Nonperforming assets include non-accrual loans and leases and real estate owned. Loans are considered non-accrual when the principal or interest becomes 91 days past due or when there is uncertainty about the repayment of the principal and interest in accordance with the terms of the loans. Non-accrual loans at September 30, 2001 were $199,000 compared to $495,000 at September 30, 2000. The percentage of non-accrual loans and leases to total loans and leases at September 30, 2001 is .25% down from .61% at September 30, 2000.

Real estate owned is properties held for sale acquired through foreclosure or negotiated settlements of debt. At September 30, 2001 the Bank had real estate owned of $105,000 compared to $0 at September 30, 2000. Nonperforming assets at September 30, 2001 were .25% of total assets compared to .44% at September 30, 2000.

Current Events

In the second quarter of 2001, Homestead Bank opened a branch office located in Walker, La. Walker is a residential community located about 20 miles east of Baton Rouge, La.

Homestead Bancorp, Inc. and Subsidiary

CONSOLIDATED AVERAGE BALANCE SHEETS AND INTEREST RATE ANALYSIS

for the nine months ended September 30, 2001 and 2000

	nine months Ended September 30, 2001			nine months Ended September 30, 2000		
	AVERAGE BALANCE (In Thousands)	INTEREST (In Thousands)	YIELD/ RATE	AVERAGE BALANCE (In Thousands)	INTEREST (In Thousands)	YIELD/ RATE
Interest - Earning Assets:						
Loans and Leases Receivable	$ 79,458	4,698	7.88%	$ 76,643	4,507	7.84%
Mortgage - Backed Securities	19,302	916	6.33%	22,753	1,119	6.56%
Investment Securities	5,504	209	5.06%	5,273	299	7.56%
Other Interest - Earning Assets	6,612	197	3.97%	2,446	103	5.61%
Total Interest - Earning Assets	$ 110,877	6,020	7.24%	$ 107,115	6,028	7.51%
Noninterest - Earning Assets	3,705			2,359		
Total Assets	**$ 114,582**			**$ 109,474**		
Interest - Bearing Liabilities:						
Deposits	$ 46,447	1,742	5.00%	$ 40,484	1,425	4.69%
Federal Home Loan Bank Advances	55,154	2,112	5.10%	54,898	2,449	5.95%
Total Interest-bearing Liabilities	$ 101,601	3,854	5.06%	$ 95,382	3,874	5.41%
Noninterest - Bearing Liabilities	759			777		
Total Liabilities	**$ 102,360**			**$ 96,159**		
Stockholders' Equity	$ 12,222			$ 13,315		
Total Liabilities and Stockholders' Equity	**$ 114,582**			**$ 109,474**		
Net Interest Income; Interest Rate Spread		$ **2,166**	**2.18%**		$ **2,154**	**2.10%**
Net Interest Margin as a % of Total Earning Assets			**2.60%**			**2.68%**

Homestead Bancorp, Inc. and Subsidiary

INTEREST DIFFERENTIALS

for the nine months ended September 30, 2001 and 2000

	September 30, 2001 VS September 30, 2000		
	CHANGE DUE TO		TOTAL
	VOLUME	RATE	CHANGE
	(In Thousands)		
Interest - Earning Assets:			
Loans and Lease Receivable	$ 168	$ 23	$ 191
Mortgage-Backed Securities	(165)	(38)	(203)
Investment Securities	12	(102)	(90)
Other Interest-Earning assets	131	(37)	94
Total Interest Income	**$ 146**	**$ (154)**	**$ (8)**
Interest - Bearing Liabilities:			
Deposits	$ 219	$ 98	$ 317
Federal Home Loan Bank Advances	11	(348)	(337)
Total Interest Expense	**$ 230**	**$ (250)**	**$ (20)**
Increase (Decrease) in Interest Differential	**$ (84)**	**$ 96**	**$ 12**

Homestead Bancorp, Inc. and Subsidiary
FORM 10-QSB

nine months Ended September 30, 2001

PART II - OTHER INFORMATION

Item 1 - Legal Proceedings:

There are no matters required to be reported under this item.

Item 2 - Changes in Securities:

There are no matters required to be reported under this item.

Item 3 - Defaults Upon Senior Securities:

There are no matters required to be reported under this item.

Item 4 - Submission of Matters to a Vote of Security Holders.

There are no matters required to be reported under this item.

Item 5 - Other Information:

There are no matters required to be reported under this item.

Item 6 - Exhibits and Reports on Form 8-K:

a.)Exhibits:
No exhibits were filed on Form 8-K by the Registrant during the quarter ended September 30, 2001.

b.)Reports:
No reports on Form 8-K were filed by the Registrant during the quarter ended September 30, 2001.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

Homestead Bancorp, Inc

Date: November 13, 2001

BY /s/Lawrence C. Caldwell, Jr.

Lawrence C. Caldwell, Jr.
President and Chief Executive Officer

Date: November 13, 2001

BY /s/Kelly Morse

Kelly Morse
Comptroller