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1200 RIVERPLACE BOULEVARD • JACKSONVILLE, FL 32207-1809 • (904) 346-1500

**VIA FAX (202) 942-9651
AND OVERNIGHT DELIVERY**

August 6, 2002

Mr. Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, NW
Washington, DC 20549

**Re: STEIN MART, INC. - SWORN STATEMENTS PURSUANT TO SECTION
21(a)(1) OF THE SECURITIES EXCHANGE ACT OF 1934**

Dear Mr. Katz:

Enclosed you will find original Statements under Oath for John H. Williams, Jr., Chief Executive Officer and James G. Delfs, Chief Financial Officer for Stein Mart, Inc.

We are including a duplicate copy of this letter with the hard copy of this filing, along with a stamped return envelope. We would appreciate your acknowledging receipt of the hard copy of this filing by dating the enclosed copy and returning it to us in the enclosed envelope.

Sincerely,

A handwritten signature in black ink, appearing to read "James G. Delfs". The signature is fluid and cursive, with a long, sweeping underline that extends to the left.

James G. Delfs
Senior Vice President

**RECEIVED
OFFICE OF THE SECRETARY**

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Exhibit 99.2


**STATEMENT UNDER OATH OF PRINCIPAL FINANCIAL OFFICER
REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE
ACT FILINGS**

I, James G. Delfs, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Stein Mart, Inc., and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of the statement with Stein Mart's Audit Committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - 2001 Annual Report on Form 10-K filed with the Commission;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Stein Mart, Inc. filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.

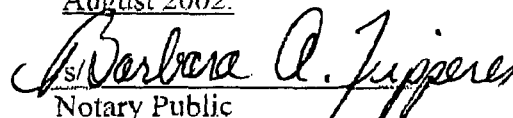
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 James G. Delfs
 Chief Financial Officer
 Stein Mart, Inc.
 August 6, 2002

Subscribed and sworn to
before me this 6th day of
August 2002.



 Notary Public
 My Commission Expires:
3-15-2004



BARBARA A. ZIPPERER
Notary Public, State of Florida
My comm. expires Mar. 15, 2004
Comm. No. CC 918787