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On February 11, 2005, First United Bank & Trust (the "Bank") accidentally filed its report on Form 13F-HR for the quarter ended December 31, 2004 (accession no. 0001014100-05-000059) (the "Report") using the EDGAR identification codes assigned to its parent company, First United Corporation. The Bank re-filed its Form 13F-HR for the quarter ended December 31, 2004 on February 11, 2005. Accordingly, the Report should be disregarded.