

Explanation of Responses:

(01) Includes shares acquired under the Officer Deferred Compensation Plan. Units are settled in the Company's common stock.

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

/s/Mary F. Eure (POA)

02/15/2000

**Signature of Reporting Person

Date

Note: File three copies of this form, one of which must be manually signed.
If space provided is insufficient, see Instruction 6 for procedure.

SEC 1474 (7-96)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMD Number

Lord, Albert L.

SLM Holding Corporation

JAN-2000 PAGE: 2 OF 2

