

DOL-PWBA
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97 JUN 10 PM 3:39

**Summary of Material Modifications for
Minneapolis Area Association of Realtors Pension Plan and Trust**

Employer: Minneapolis Area Association of Realtors

Employer Identification Number: 41-0415490

Plan Number: 002

The Summary Plan Description dated December 30, 1996 corrected as follows:

On pages 5-6, the first paragraph in the section Allocation of Contributions and Forfeitures should read:

You are eligible to receive an allocation if you are an Active Participant.

Please file this with your Summary Plan Description previously distributed.

May 5, 1997

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