

COMPENSATION PLANNING ASSOCIATES, INC.

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DOL-PWBA
PUBLIC DISCLOSURE
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JEFFREY A. BROWN, J.D., LL.M., C.L.U., Ch.F.C.
PRESIDENT

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May 28, 1997

SPD
SOMM
Pension and Welfare Benefit Administration
Room N-5644
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Re: Summary of Material Modification for
Capeway Roofing Systems, Inc. Retirement Plan
EIN: 04-2899319
PIN: 010

To Whom It May Concern:

Enclosed please find a copy of the summary of material modifications provided to all plan participants in the captioned.

Should you have additional questions, please do not hesitate to phone me on behalf of the client.

Sincerely,



Jeffrey A. Brown
Power of Attorney

JAB/jc

Enclosure

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SUMMARY OF MATERIAL MODIFICATION

TO THE

CAPEWAY ROOFING SYSTEMS, INC. RETIREMENT PLAN

Effective May 19, 1997, the Capeway Roofing Systems, Inc. Retirement Plan will be amended. The amendment changes some of the information contained in the summary plan description booklet. Please read this and keep it with the booklet for future reference.

Specifically changed is Article IX (Benefits Under Your Plan). The section titled "Benefits Upon Termination" shall be changed to now read:

You are entitled to receive 100% of your vested account following 12 months of employment with the sponsor of this plan.

If your benefit is over \$3,500, you may at your option, and with your spouse's consent, request the Plan Administrator to distribute your benefit to you before your retirement date. However, the value of your account will not be determined earlier than as soon as practical following your termination if you are not fully vested, or as soon as practical if you are 100% vested. "You will receive payment of your benefits following 12 months of no employment with the plan sponsor."

If your benefit is \$3,500 or less, the Plan Administrator may distribute your benefit early. No spousal consent is needed for distributions of \$3,500 or less.

Should you have any questions, please contact Jose Calheta.