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SMM, Pension and Welfare Benefits Programs
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20216

Dear Sir:

Sincerely,

Lawrence P. Callahan
Lawrence P. Callahan

Enclosure

5830 E. Ponce De Leon Avenue • Stone Mountain, Georgia 30083
P.O. Box 67 • Tucker, Georgia 30085-0067
(770) 938-6366 • Fax: (770) 621-8490



Plan Services Division
BISYS Investment Services Group

Springhouse Corporate Center II
323 Norristown Road
Ambler, Pennsylvania 19002

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February 27, 1997

Mr. Lawrence P. Callahan
Pattillo Construction Company
5830 East Ponce de Leon Avenue
Stone Mountain, GA 30083

RE: **Summary of Material Modifications**

Dear Mr. Callahan:

Enclosed please find a Summary of Material Modifications ("SMM") for your 401(k) Plan. Please review this SMM, and if any changes are necessary or if you have any questions, call me as soon as possible.

You are required by federal law to distribute a copy of the SMM to all employees who are currently Plan participants, to new employees when they become participants, and to beneficiaries who are receiving benefits under the Plan.

In addition, **you must file a copy of the SMM with the Department of Labor ("DOL")** at the same time it is furnished to Plan participants. The address for mailing the SMM to the DOL is:

SMM, Pension and Welfare
Benefits Programs
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20216

If you have any questions about this process, please do not hesitate to call.

Very truly yours,

Cathleen J. Baker
ERISA/Tax Compliance

Enclosure

SUMMARY OF MATERIAL MODIFICATION
FOR THE
PATTILLO CONSTRUCTION COMPANY
PROFIT SHARING RETIREMENT PLAN AND TRUST

Your Employer has adopted a 401(k) Plan for the benefit of its employees. You, as a participant in this Plan, received a Summary Plan Description ("SPD") highlighting the more important provisions of the Plan.

Since the time of issuance of the SPD, a change in the provisions of the Plan has occurred. This Summary of Material Modifications ("SMM") is a summary of that change. This SMM supersedes that section in the SPD relating to the topic indicated.

Any conflicts or discrepancies between this SMM and the Plan will be resolved by the provisions of the Plan.

If you should have any questions concerning this SMM, the SPD, the Plan, the Trust, or your rights and obligations under the Plan, contact the Plan Administrator whose name and address is listed in this SMM. In addition, you may also want to review the actual Plan and Trust document.

This SMM should be reviewed carefully and kept with your SPD.

PLAN NAME:

PATTILLO CONSTRUCTION CORPORATION
PROFIT SHARING RETIREMENT PLAN AND TRUST

NAME, ADDRESS, AND PHONE NUMBER OF THE PLAN ADMINISTRATOR:

Pattillo Construction Company
5830 East Ponce de Leon Avenue
P.O. Box 67
Tucker, Georgia 30085-0067
(770) 938-6366
ATTN: Lawrence P. Callahan

EMPLOYER IDENTIFICATION NUMBER:

58-1651281

PLAN NUMBER:

001

EFFECTIVE DATE OF THE MODIFICATION:

December 1, 1996

DESCRIPTION OF THE MODIFICATION:

Effective December 1, 1996:

Who Can Participate

Employees of Pattillo Grounds Management, Inc., will become eligible employees under the Plan.

If you were a participant as of November 30, 1996, you will remain a participant under this Plan. If you have completed one year of service and attained age 21 as of December 1, 1996, you are eligible to become a participant on December 1, 1996. If you become an eligible employee after December 1, 1996, you are eligible to become a participant in the Plan as of the January 1, April 1, July 1 or October 1 next following your:

- attainment of age 21; and
- completion of one Year of Service.