

U.S. Department of Labor

Pension and Welfare Benefits Administration
Washington, D.C. 20210



97 MAR 20 PM 12:59

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Dear Sir/Madam:

We have received your Summary Plan description (SPD) / Summary of Material Modification (SMM).
To process this document we need additional information.

Item(s) needed is/are:

PN 001

(3 digit Plan Number assigned by the Plan Sponsor to identify various plans, i.e. 001, 002, etc for Pension Plans; 501, 502, etc for Welfare Plans)

The information is needed within 30 days of receipt of this letter. To expedite processing your document, please enter the correct information and **Return Document** to the address listed below.

U.S. Department of Labor
Pension and Welfare Benefits Administration
Frances Perkins Building, Room N-5638
200 Constitution Avenue, N.W.
Washington, DC 20210
Attn: Records and Examination Unit

Sincerely,

Supervisor, Distribution and Mail
Office of Program Services

CORD COMMUNICATIONS



97 MAR 20 11:59

97 MAR 20 11:59

February 5, 1997

PN

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

RE: CORD Communications 401(k) Retirement Plan
Employer ID No. 74-2646797
Benefit ID No. 74-2782438

Dear Sir,

Enclosed is Amendment Number Three for the above mentioned retirement plan. If you have any questions, please do not hesitate to call me at (800) 231-3015.

Sincerely,
CORD Communications, Inc.

Piers Bateman
Plan Administrator

PB/sb
enclosure

AMENDMENT NUMBER THREE TO
CORD COMMUNICATIONS, INC.
401(K) PLAN

SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS

CORD COMMUNICATIONS, INC.
401(K) PLAN

SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS

I
INTRODUCTION

CORD Communications, Inc. has amended your 401(k) Profit Sharing Plan as of January 1, 1997.

This is merely a summary of the most important changes to the Plan. It is presented to you as an addition to the Summary Plan Description. If you have any questions, contact your Plan's Administrator. A copy of the Plan, including this amendment, is available for your inspection. If there is any discrepancy between the terms of the Plan or the amendment itself and this summary of material modifications, the provisions of the Plan, as amended, will control.

II
GENERAL INFORMATION ABOUT YOUR PLAN

There is certain general information which you may need to know about Amendment Number THREE to your Plan. This information has been summarized for you in this Section.

1. General Plan Information

The amended provisions of your Plan become effective on January 1, 1997, unless otherwise provided.

2. Employer Information

Your Employer's name, address and identification number are:

CORD Communications, Inc.
324 Kelly
Waco, Texas 76710
74-2646797

3. Plan Administrator Information

The name, address and business telephone number of your Plan's Administrator are:

CORD Communications, Inc.
324 Kelly
Waco, Texas 76710
(817) 776-1822

Your Plan's Administrator keeps the records for the Plan and is responsible for the administration of the Plan. The Administrator has discretionary authority to construe the terms of the Plan and make determinations on questions which may affect your eligibility for benefits. Your Plan's Administrator will also answer any questions you may have about your Plan.

III
SUMMARY OF CHANGES

1. Eligibility Requirements

You will be eligible to participate in the Plan if you have completed 60 days of service working at least 32 hours a week and have attained age 21. However, if you complete 1000 Hours of Service during any year of employment and you have attained age 21, you will also be eligible to participate.

2. Participation Requirements

Once you have satisfied your Plan's eligibility requirements, your next step will be to actually become a member or a "participant" in the Plan. You will become a participant on a specified day of the Plan Year. This day is called the Effective Date of Participation.

If you complete 60 days of service during which you work at least 32 hours per week and you have attained age 21, you will become a participant on the first day of the month coinciding with or next following the date you satisfy the eligibility requirements. Otherwise, you will become a participant on the earlier of the first day of the Plan Year or the first day of the seventh month of the Plan Year coinciding with or next following the date you satisfy your Plan's eligibility requirements.