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SUMMARY OF MATERIAL MODIFICATIONS

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TO THE

Brockington & Associates, Inc. 401(k) Plan

A Summary Plan Description, a brief explanation of the terms of the 401(k) plan was provided to all employees who are eligible to participate in the 401(k) plan.

The plan has recently been amended to change a core provision of the Adoption Agreement to the plan. This Summary of Material Modifications modifies the Summary Plan Description and provides a brief explanation of the change which was made to the plan. A copy of this Summary of Material Modifications should be attached to your Summary Plan Description and kept in a convenient place for future reference. A copy of this Summary of Material Modifications will be forwarded to the Department of Labor.

Plan Name: Brockington & Associates, Inc. 401(k) Plan

Plan Sponsor: Brockington & Associates, Inc.

Address of Co.: 5980 Unity Drive - Suite A
Norcross, GA 30071

Plan Administrator: Brockington & Associates, Inc.

Employer Identification Number: 58-1873779

Plan Number: 001

Effective April 1, 1997, the Summary Plan Description is hereby modified to read as follows:

The Company's Matching Contribution of 25% on the first 12% of the Participant's Elective Deferral. The Matching Contribution will not exceed \$1000.00 a year.