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EMPLOYEE BENEFIT CONSULTANTS, INC.

March 6, 1996

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

Re: Wright and Kimbrough 401(k) Profit Sharing Plan
Plan Number: 001
EIN: 68-0029643

Dear Sirs:

The above-named plan has been amended in accordance with Model Amendments under Revenue Procedures 93-12, 93-47, and 94-13.

We are enclosing a Summary of Material Modifications which outlines the provisions of such Model Amendments. We believe that this meets your requirements, but please notify us should you require any additional information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Nancy L. Head".

Nancy L. Head, President

Enclosure

