

**SUMMARY OF MATERIAL MODIFICATIONS
to Madison Resource Funding 401(k) Plan**

To: Participants and Beneficiaries of the Madison Resource Funding 401(k) Plan
From: Madison Resource Funding, Inc.

The plan has been amended to change the limitation on the amount of deferral contributions to 80% of compensation. This amendment is effective January 1, 2005.

This Summary of Material Modifications is a supplement to your Summary Plan Description for the aforementioned Plan. You should attach this supplement to your Summary Plan Description in order to maintain a current and accurate description of the Plan's provisions and benefits.

If you have any questions on this Summary or the amendments to your Plan, contact your Plan Administrator:

Madison Resource Funding, Inc.
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Portsmouth, NH 03801