

I
INTRODUCTION

We have amended Madison Resource Funding 401(k) Plan as of July 31, 2007

This is a summary of the most important changes made to the Plan. It is presented to you as an addition to the Summary Plan Description. 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.

If you have any questions about the amendment, the name and address of the Plan Administrator is:

Ms. Irene Taylor
Madison Resource Funding, Inc.
72 Mirona Road
Portsmouth, NH 03801

II
SUMMARY OF CHANGES

Distributions

The Plan generally provides that if your interest in the Plan is \$5,000 or less, then a distribution will be made regardless of whether you or your spouse consent to the distribution. If your interest in the Plan exceeds \$5,000, then your consent (and, if applicable, your spouse's consent) is generally needed in order to make a distribution. The amendment made to the Plan provides that in determining whether your interest in the Plan exceeds \$5,000, any amounts that you rolled over into this Plan will not be taken into account.

Catch-Up Contributions

If you are age 50 or older, then you may elect to defer additional amounts (called "catch-up contributions") to the plan. The additional amounts may be deferred regardless of any other limitations on the amount that you may defer to the plan. The maximum "catch-up contribution" that you can make in 2003 is \$2,000. This amount is increased by \$1,000 in each year after 2003 up to 2006, when the maximum is \$5,000. After 2006, the maximum may increase for cost-of-living adjustments.

Any "catch-up contributions" that you make will be taken into account in determining any Employer matching contribution made to the Plan.

If I die, when must the last payment be made to my beneficiary?

Your entire death benefit must generally be paid to your beneficiaries within five years after your death (the "5-year rule"). However, if your designated beneficiary is a person (instead of your estate or most trusts), then you or your beneficiary may elect to have distributions begin within one year of your death and be paid over the designated beneficiary's life expectancy (the "1-year rule"). If your spouse is the beneficiary, then under the "1-year rule" the start of payments may be delayed until the year in which you would have attained age 70 1/2. The election to have death benefits distributed under the "1-year rule" instead of the "5-year rule" must be made no later than the time at which minimum distributions must commence under the "1-year rule" (or, in the case of a surviving spouse, the "5-year rule," if earlier).