AMENDMENTS NUMBERS FOUR AND FIVE TO
MANN MORTGAGE LLC 401(K) PLAN

SUMMARY PLAN DESCRIPTION
MATERIAL MODIFICATIONS

I
INTRODUCTION

Mann Mortgage LLC 401(k) Plan has been amended as of May 1, 2006 and January 1, 2007. This is merely a summary of the most important changes to the Plan, known as a Summary of Material Modifications. It is presented to you as an addition to the Summary Plan Description. If you have any questions, contact the Administrator. A copy of the Plan, including the 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 THE PLAN

There is certain general information which you may need to know about Amendments Numbers FOUR and FIVE to the Plan. This information has been summarized for you in this Section.

1. General Plan Information

The amended provisions of the Plan become effective on January 1, 2007, unless otherwise provided.

Effective May 1, 2006, Mann Mortgage LLC 401(k) Plan is the new name of the Plan.

Your Employer has assigned Plan Number 001 to your Plan.

2. Employer Information

Your Employer has changed its name to Mann Mortgage LLC effective May 1, 2006.

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

Mann Mortgage LLC
1220-B Whitefish Stage Road
Kalispell, Montana 59901
34-2000096

3. Administrator Information

The name and address of the Plan's Administrator are:

Mann Mortgage LLC
1220-B Whitefish Stage Road
Kalispell, Montana 59901

The Administrator has the complete power, in its sole discretion, to determine all questions arising in connection with the administration, interpretation, and application of the Plan (and any related documents and underlying policies). Any such determination by the Administrator is conclusive and binding upon all persons.

4. Trustee Information

The names of the Plan's Trustees are:

Don Mann
Jason Mann

The address and phone number of the Trustees are:

1220-B Whitefish Stage Road
Kalispell, Montana 59901
(406) 751-6251

The Trustees shall collectively be referred to as Trustee throughout this Summary of Material Modifications.

III
SUMMARY OF CHANGES

1. Participant Roth 401(k) Contributions

Effective as of January 1, 2007, you will have a new way to save money in our 401(k) Plan—money which will not be taxed when you take a Plan distribution. This new way for you to defer money into our Plan is called a "Roth 401(k) deferral."

You will be able to continue making deferrals as you always have (these are pre-tax deferrals and are referred to as Regular 401(k) deferrals), or you may make the new Roth 401(k) deferral. If you make a Regular 401(k) deferral, then your taxable income is reduced by the deferral contribution so you pay less in federal income taxes. Later, when the Plan distributes the deferrals and earnings, you will pay the taxes on those deferrals and the earnings. Therefore, with a Regular 401(k) deferral, federal income taxes on the deferral contributions and on the earnings are only postponed. Eventually, you will have to pay taxes on these amounts.

With a Roth 401(k) deferral, you must pay current income tax on the deferral contribution. If you elect to make Roth 401(k) deferrals, the deferrals are subject to federal income taxes in the year of deferral, but the deferrals and, in most cases, the earnings on the deferrals are not subject to federal income taxes when distributed to you. In order for the earnings to be distributed tax-free, there must be a *qualified* distribution from your Roth 401(k) deferral account.

In order to be a *qualified* distribution, the distribution must occur after one of the following: (1) your attainment of age 59 1/2, (2) your disability, or (3) your death. *In addition*, the distribution must occur after the expiration of a 5-year participation period. The 5-year participation period is the 5-year period beginning on the calendar year in which you first make a Roth 401(k) contribution to our Plan (or to another 401(k) Plan or 403(b) plan if such amount was rolled over into our Plan) and ending on the last day of the calendar year that is 5 years later. For example, if you make your first Roth 401(k) deferral under this Plan on November 30, 2006, your participation period will end on December 31, 2010. It is not necessary that you make a Roth 401(k) contribution in each of the five years.

If a distribution from your Roth 401(k) deferral account is *not* a qualified distribution, the earnings distributed with the Roth 401(k) deferrals will be taxable to you at the time of distribution (unless you roll over the distribution to a Roth IRA or other 401(k) plan or 403(b) plan that will accept the rollover). In addition, in some cases, there may be a 10% excise tax on the earnings that are distributed.

Whenever you receive a distribution, the Administrator will deliver to you a more detailed explanation of your options. However, the tax rules are very complex and you should consult with qualified tax counsel before making a choice.

Roth 401(k) deferrals are generally treated in the same manner as Regular 401(k) deferrals. This means that these amounts are always fully vested and are subject to the distribution restrictions and provisions set forth in the Summary Plan Description and Plan.