

**ENSIGN PEAK
ADVISORS, INC.**

EXHIBIT 1
to 2006 DANA CDS INDEX PROTOCOL

March 23, 2006

International Swaps and Derivatives Association, Inc.
Send to: danaprotocol@isda.org

Dear Sirs,

2006 Dana CDS Index Protocol - Adherence

The purpose of this letter is to confirm our adherence to the 2006 Dana CDS Index Protocol, as published by the International Swaps and Derivatives Association, Inc. on March 16, 2006 (the "Protocol"). This letter constitutes an "Adherence Letter" as referred to in the Protocol.

The definitions and provisions contained in the Protocol are incorporated into this Adherence Letter, which will supplement and form part of each Covered Index Transaction (now or in the future) between us and each other Adhering Party.

1. Specified Terms

The terms of Schedule 1, Covered Index Transactions, shall apply to Covered Index Transactions.

2. Appointment as Agent and Release

We hereby appoint ISDA as our agent for the limited purposes of the Protocol and accordingly we waive, and hereby release ISDA from, any rights, claims, actions or causes of action whatsoever (whether in contract, tort or otherwise) arising out of, or in any way relating to, this Adherence Letter or our adherence to the Protocol or any actions contemplated as being required by ISDA.

3. DTCC Account Number

For purposes of electronic matching and counterparty recognition, our DTCC Account Number is as follows, but you understand and agree that our failure to provide any such details pursuant to this letter will not affect the legal validity and binding nature of the Protocol with respect to us:

DTCC Account Number:

**50 EAST NORTH TEMPLE STREET, SALT LAKE CITY, UTAH 84150-4600
PHONE: 801-240-3053 FAX: 801-240-1407**

4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Ned Iverson
Address: 50 East North Temple Street, 15th Floor
Telephone: 801-240-3059
Fax: 801-240-1407
E-mail: IversonIN@ensignpeak.org

We consent to the publication of the conformed copy of this letter by ISDA and to the disclosure by ISDA of the contents of this letter.

Yours faithfully,

Ensign Peak Advisors, Inc.¹

By:

Name: I. Ned Iverson
Title: Sr. Vice President, Ensign Peak Advisors Inc.
Signature: I. Ned Iverson

¹ Specify legal name of Adhering Party. If you are an investment or asset manager and act on behalf of multiple funds, you must indicate in the signature block, "Investment/Asset Manager, acting on behalf of the funds and accounts listed in the relevant Master Agreement between it and another Adhering Party". A separate Adherence Letter for each fund does *not* need to be submitted to ISDA. Further, no specific names of clients of the investment/asset manager will be publicly disclosed on the ISDA website in connection with the Protocol. However, in order for Market Orders to be calculated by Participating Bidders, each such investment/asset manager is required to provide a list of all funds and accounts that it acts on behalf of to each Participating Bidder that has (or whose affiliate has) entered into an ISDA Master Agreement with any of those funds. As provided in paragraph (1) of the Auction Methodology set out in Exhibit 3 of the Protocol, on the Business Day prior to the Auction Date, the Administrators will publish a list of the Participating Bidders.