

**OAK HILL CONTINGENT CAPITAL FUND LTD.**  
c/o Citco Fund Services (Bermuda) Limited  
Washington Mall West  
7 Reid Street, Second Floor  
Hamilton HM 11, Bermuda

**October 19, 2005**

Send to: [protocol@isda.org](mailto:protocol@isda.org)  
**International Swaps and Derivatives Association, Inc.**  
**360 Madison Avenue, 16th Floor**  
**New York, NY 10017**

Dear Sirs,

**2005 Novation Protocol - Adherence**

The purpose of this letter is to confirm our adherence to the 2005 Novation Protocol as published by the International Swaps and Derivatives Association, Inc. on September 12, 2005 (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 the Master Agreement (now or in the future) between us and each other Adhering Party.

**1. Specified Terms**

The terms of Annex 1 shall apply.

**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. Contact Details**

Our contact details for purposes of this Adherence Letter are:

Name: Michael R. Schwenk  
Address: c/o Oak Hill Platinum Partners, L.L.C., 1100 King Street, Building Four  
Rye Brook, New York 10573  
Telephone: 914-690-2103  
Fax: 914-690-2118  
E-mail: mschwenk@ohpp.com

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,

**OAK HILL CONTINGENT CAPITAL FUND LTD.**

Name: Ayman Hindy
Title: Director
Signature: /s/ Ayman Hindy