



THE DREYFUS CORPORATION

November 25, 2005

Send to: 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: John Hammalian

Address: The Dreyfus Corporation, 200 Park Avenue, NY, NY 10166

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200 PARK AVENUE

NEW YORK, NY 10166

TEL: 212.922.6000

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,

The Dreyfus Corporation
Acting on behalf of the funds listed in Annex I hereto

Name: John B. Hammalian
Title: Associate General Counsel
Signature: [John B. Hammalian]

ANNEX I

Dreyfus Investment Portfolios: Core Bond Portfolio
Dreyfus Variable Investment Fund: Limited Term High Yield Portfolio
Dreyfus Variable Investment Fund: Limited Term High Income Portfolio
Dreyfus Variable Investment Fund: Quality Bond Portfolio
The Dreyfus/Laurel Funds Trust: Dreyfus Premier Limited Term High Yield Fund
Dreyfus High Yield Strategies Fund
Dreyfus GNMA Fund, Inc.
Dreyfus BASIC U.S. Mortgage Securities Fund
Dreyfus Premier GNMA Fund
Dreyfus U.S. Treasury Intermediate Term Fund
Dreyfus Premier Balanced Fund
Dreyfus Premier Limited Term Income Fund
Dreyfus Short-Intermediate Government Fund
Dreyfus A Bonds Plus, Inc.
Dreyfus Investment Grade Funds, Inc.: Dreyfus Intermediate Term Income Fund
Dreyfus Investment Grade Funds, Inc.: Dreyfus Premier Short Term Income Fund
Dreyfus Investment Grade Funds, Inc.: Short Term Income Fund
Dreyfus Investment Grade Funds, Inc.: Dreyfus Institutional Yield Advantage Fund
Dreyfus Investment Grade Funds, Inc.: Yield Advantage Funds
Dreyfus Premier Fixed Income Funds: Dreyfus Premier Core Bond Fund
Dreyfus Premier Fixed Income Funds: Dreyfus Premier High Yield Securities Fund
Dreyfus Premier Fixed Income Funds: Dreyfus Premier Strategic Income Fund
Dreyfus Fixed Income Securities: Dreyfus High Yield Shares
Dreyfus Municipal Income, Inc.
Dreyfus Strategic Municipals, Inc.
Dreyfus Strategic Municipal Bond Fund, Inc.
Dreyfus California Intermediate Municipal Bond Fund
Dreyfus California Tax Exempt Bond Fund, Inc.
Dreyfus Connecticut Intermediate Municipal Bond Fund
Dreyfus Florida Intermediate Municipal Bond Fund
Dreyfus Insured Municipal Bond Fund, Inc.
Dreyfus Intermediate Municipal Bond Fund, Inc.
Dreyfus Massachusetts Intermediate Municipal Bond Fund
Dreyfus Massachusetts Tax Exempt Bond Fund
Dreyfus Municipal Bond Funds, Inc.: Dreyfus Municipal Bond Fund
Dreyfus Municipal Bond Fund, Inc.: Dreyfus Premier Select Intermediate Municipal Bond Fund
Dreyfus Municipal Bond Funds, Inc.: Dreyfus Premier Select Municipal Bond Fund
Dreyfus New Jersey Intermediate Municipal Bond Fund
Dreyfus New York Tax Exempt Bond Fund, Inc.
Dreyfus New York Tax Exempt Intermediate Bond Fund
Dreyfus Pennsylvania Intermediate Municipal Bond Fund
Dreyfus Premier New Jersey Municipal Bond Fund, Inc.
Dreyfus Premier Short-Intermediate Municipal Bond Fund
General Municipal Bond Fund, Inc.
General New York Municipal Bond Fund
Mellon Funds Trust: Mellon National Intermediate Municipal Bond Fund
Mellon Funds Trust: Mellon National Short-Term Municipal Bond Fund
Mellon Funds Trust: Mellon Pennsylvania Intermediate Municipal Bond Fund
Mellon Funds Trust: Mellon Massachusetts Intermediate Municipal Bond Fund