

J.P.Morgan

15 May 2009

International Swaps and Derivatives Association, Inc.

Send to: elcdsprotocol3@isda.org

Dear Sirs,

ISDA 2009 European Cancellable Form Loan CDS Protocol - Adherence

The purpose of this letter is to confirm our adherence to the ISDA 2009 European Cancellable Form Loan CDS Protocol as published by the International Swaps and Derivatives Association, Inc. on 15 May 2009 (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 Transaction entered into on or prior to the Implementation Date (or in the case of a Covered Edscha Transaction, entered into on or prior to 27 May) between us and each other Adhering Party.

1. Specified Terms

Each of the following Schedules will be applicable if specified below as applicable:

Schedule	Check to confirm Adherence
Schedule 1 – Covered Legacy Transactions	<input checked="" type="checkbox"/>
Schedule 2 – Covered Edscha Transactions	<input checked="" type="checkbox"/>

The amendments in the relevant Schedule(s) of the Protocol shall apply to each Covered Transaction to which we are a party in accordance with the terms of the Protocol.

We acknowledge and agree that if no boxes are checked, each box will be deemed to be checked and the amendments in Schedules 1 and 2 will apply to each Covered Transaction accordingly.

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: Leander Christofides
Address: 10 Aldermanbury, Floor 4, London EC2V 7RF.
Telephone: +44 207 325 6320
Fax: + 44 207 777 4759
E-mail: Leander.Christofides@jpmorgan.com

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

Yours faithfully,

JPMorgan Chase Bank, N.A.

By: Leander Christofides.

Name: LEANDER CHRISTOFIDES

Title: MANAGING DIRECTOR

Signature: LEANDER CHRISTOFIDES