

**Form of Adherence Letter**

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**October 2, 2008**

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

Dear Sirs,

**2008 Fannie Mae and Freddie Mac CDS Protocol - Adherence**

The purpose of this letter is to confirm our adherence to the 2008 Fannie Mae and Freddie Mac CDS Protocol, as published by the International Swaps and Derivatives Association, Inc. on September 29, 2008 (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 (now or in the future) between us and each other Adhering Party.

**1. Specified Terms**

The amendments in Section 1 and Schedule 1 of this Protocol shall apply to Covered Transactions to which we are a party.

**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 Numbers:

MassMutual FPD Alpha Backed-Notes Separate Account: 00001X73  
OppenheimerFunds, Inc. Alpha Transfer Account: 00001X74  
OFI Institutional Alpha-Plus Fund, LP: 00001X72  
OFI Institutional Core Fixed Income Fund, LLC: 000015P7  
OppenheimerFunds, Inc. High Yield Fixed Income Separate Account: 000041L4  
Bright Start College Savings Trust – Core Plus Fixed Income Portfolio: 00000L06

Bright Start College Savings Trust – Principal Protection Income Fund: 00000L08

**4. Contact Details**

Our contact details for purposes of this Adherence Letter are:

Name: Jason V. Reuter  
Address: 6803 South Tucson Way  
Centennial, CO 80112  
Telephone: 303-768-5906  
Fax: 303-645-0940  
E-mail: [jreuter@oppenheimerfunds.com](mailto:jreuter@oppenheimerfunds.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,

OFI Institutional Asset Management, Inc. as Investment  
Adviser or Sub-Adviser, acting on behalf of the funds  
and accounts listed in the relevant Master Agreement  
between it and another Adhering Party

By:

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|---|
| Name: Mark S. Vandehey  |
| Title: Chief Compliance Officer<br>OFI Institutional Asset Management, Inc. |
| Signature: Mark S. Vandehey   |