

**CREDIT  
CAPITAL  
INVESTMENTS, LLC**

**Varkki Chacko**  
*Managing Principal*

August 23, 2007

**International Swaps and Derivatives Association, Inc.**  
Send to: [LCDSProtocol@isda.org](mailto:LCDSProtocol@isda.org)

Dear Sirs,

**LCDS Protocol - Adherence**

The purpose of this letter is to confirm our adherence to the LCDS Protocol, as published by the International Swaps and Derivatives Association, Inc. on July 24, 2007 (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 the 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. Contact Details**

Our contact details for purposes of this Adherence Letter are:

Name: Varkki Chacko  
Address: 51 John F. Kennedy Parkway, 3<sup>rd</sup> Floor, Short Hills, NJ 07078  
Telephone: 973-315-3000  
Fax: 973-315-3015  
E-mail: [Varkki.chacko@creditci.com](mailto:Varkki.chacko@creditci.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,

Credit Capital Investments, LLC<sup>1</sup>

By: Varkki Chacko

|                           |
|---------------------------|
| Name: Varkki Chacko       |
| Title: Managing Principal |
| Signature: Varkki Chacko  |

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<sup>1</sup> 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 or asset manager will be publicly disclosed on the ISDA website in connection with the Protocol.