

September 29, 1998

**CONFORMED COPY**

International Swaps and Derivatives Association, Inc.  
600 Fifth Avenue  
Rockefeller Center  
New York, NY 10020-2302

**Household**

Dear Sirs:

**EMU Protocol - Adherence**

The purpose of this letter is to confirm our adherence to the ISDA EMU Protocol as published by the International Swaps and Derivatives Association, Inc. on May 6, 1998 (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 supplements and forms part of each ISDA Master Agreement between us and each other Adhering Party.

**1. Specified Terms**

Annex 1	ISDA EMU Continuity Provision	Applicable
Annex 2	Price Sources	Applicable
Annex 3	Payment Netting	Applicable
Annex 4	EMU Definitions	Applicable
Annex 5	Bond Options	Applicable

**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 any way relating to this Adherence Letter or our adherence to the Protocol or any action contemplated as being required by ISDA.



**3. Payment**

We enclose payment U.S. \$500, or represent that we have previously made payment of that amount to you, in respect of our adherence to the EMU Protocol.

**4. Contact Details**

Our contact details for purposes of this Adherence Letter are:

Name:	Household International
Attention:	Laurie S. Mattenson
	Corporate Law Department
Address:	2700 Sanders Road
	Prospect Heights, Illinois 60070
Tel:	(847) 564-6557 (Direct)
Fax:	(847) 564-6366 (Direct)

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,

**HOUSEHOLD BANK, F.S.B.**

By: /Bruce A. Foster/

Bruce A. Foster  
Vice President