

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

Erste Group Bank AG
Graben 21
A-1010 Vienna

Head office: Vienna
Commercial Court of Vienna
Commercial Register No.: 33209 m
DVR 0031313
Bank Code: 20100

0196 0378 - Legal Support GCM
Börsegasse 14
A-1010 Vienna
Tel.: +43 (0)5 0100 - 87268
alexandra.cihlar@erstegroup.com

14. April 2009

Dear Sirs,

**2009 Abitibi CDS Protocol, 2009 Charter Communications CDS Protocol, 2009
Capmark CDS Protocol and 2009 Idearc CDS Protocol - Adherence**

The purpose of this letter is to confirm our adherence to:

| CDS Protocol | Check to confirm adherence |
|--|----------------------------|
| 2009 Abitibi CDS Protocol (the "Abitibi Protocol") | ✓ |
| 2009 Charter Communications CDS Protocol (the "Charter Communications Protocol") | ✓ |
| 2009 Capmark CDS Protocol (the "Capmark Protocol") | |
| 2009 Idearc CDS Protocol (the "Idearc Protocol") | ✓ |

each as published by the International Swaps and Derivatives Association, Inc. on April 9, 2009 (each a "Protocol").

We acknowledge and agree that if no boxes are checked, each box will be deemed to be checked and this letter will confirm our adherence to each of the Abitibi Protocol, the Charter Communications Protocol, the Capmark Protocol and the Idearc Protocol.

If one or more boxes have been checked (or deemed checked) this letter will be deemed to constitute a separate "Adherence Letter" in respect of each relevant Protocol (as referred to in each of such Protocols).

The definitions and provisions contained in the Abitibi Protocol, the Charter Communications Protocol, the Capmark Protocol and/or the Idearc Protocol, as the case may be, are

incorporated into the Adherence Letter relating thereto, which will supplement and form part of each Covered Transaction (now or in the future) between us and each other Adhering Party (each as defined in the relevant Protocol).

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 Number: 00003X22

4. Contact Details

Our contact details for purposes of this Adherence Letter are:

Name: Dieter Willjung
Address: Erste Group Bank AG, Boersegrasse 14, 1010 Vienna, Austria
Telephone: +43 5 0100 - 87266
Fax: +43 5 01000 9 - 87266
E-mail: dieter.willjung@erstegroup.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,

Erste Group Bank AG
By:

| | |
|-----------------------------------|------------------|
| Name: Dieter Willjung | Alexandra Cihlar |
| Title: Head of Legal Dept. GCM | Legal Dep. GCM |
| Signature: Dieter Willjung | Alexandra Cihlar |