

	Weighted Average Rating Factor														
Diversity Score /WAS	2020	2060	2100	2140	2180	2220	2260	2300	2340	2380	2420	2460	2500	2540	2580
45	2.05 %	2.14%	2.19%	2.29%	2.39%	2.48%	2.58%	2.73%	2.83%	2.93%	3.02%	3.10%	3.20%	3.30%	3.40%
50	2.00 %	2.09%	2.13%	2.23%	2.32%	2.41%	2.51%	2.60%	2.68%	2.79%	2.88%	2.97%	3.06%	3.21%	3.30%
55	1.95 %	2.00%	2.09%	2.20%	2.25%	2.30%	2.35%	2.40%	2.45%	2.60%	2.73%	2.82%	2.92%	3.02%	3.12%
60	1.91 %	1.96%	2.05%	2.14%	2.19%	2.23%	2.29%	2.33%	2.40%	2.51%	2.64%	2.72%	2.82%	2.92%	3.02%
65	1.90 %	1.95%	2.00%	2.09%	2.14%	2.18%	2.24%	2.28%	2.34%	2.45%	2.58%	2.66%	2.76%	2.86%	2.96%
70	1.87 %	1.92%	1.96%	2.05%	2.09%	2.13%	2.19%	2.23%	2.29%	2.40%	2.53%	2.61%	2.71%	2.81%	2.91%

For purposes of this definition:

“Minimum Adjusted Spread”: A spread equal to (i) the spread set forth in the grid above for the applicable row-column combination minus (ii) the Spread Modifier; *provided* that in no event will the Minimum Adjusted Spread be less than 1.20%.

“Spread Modifier”: (a) if the Moody’s Weighted Average Recovery Rate is less than 44.25%, zero;

(b) if the Moody’s Weighted Average Recovery Rate is greater than 44.25% but less than or equal to 60.00%, the product of (i) the Moody’s Weighted Average Recovery Rate in excess of 44.25% and (ii) 5.50%; and

(c) if the Moody’s Weighted Average Recovery Rate is greater than 60.00%, the Moody’s Spread Modifier will be 0.87% or, in each case subject to Rating Confirmation from Moody’s:

(x) the percentage calculated based on an alternative methodology, or

(y) the sum of (i) 0.87% and (ii) the product of (A) the excess of the Moody’s Weighted Average Recovery Rate over 60.00% and (B) 5.50%.