

American Institute of Certified Public Accountants. An interest in less than 10% of the equity of any Person will not be treated as a material interest in such Person for purposes of this definition.

Whenever any Independent Person's opinion or certificate is to be furnished to the Trustee, such opinion or certificate shall state that the signer has read this definition and that the signer is Independent within the meaning hereof.

"Independent Accountants": The meaning specified in Section 10.8.

"Index Maturity": With respect to any Class of Senior Notes, the period set forth in Section 2.3.

"Initial Collateral Obligations": The Collateral Obligations included in the Collateral as of the Closing Date, as indicated on Schedule 1.

"Initial Purchaser": Citigroup Global Markets Inc.

"Initial Rating": With respect to any Class of Senior Notes, the rating or ratings, if any, indicated in Section 2.3.

"Instrument": The meaning specified in Article 9 of the UCC.

"Interest Amounts": The Class A-1 Interest Amount, the Class A-2 Interest Amount, the Class B Interest Amount, the Class C Interest Amount and the Class D Interest Amount, as the context may require.

"Interest Collection Subaccount": The interest subaccount of the Collection Account established pursuant to Section 10.2(a).

"Interest Coverage Ratio": For any designated Class or Classes of Senior Notes as of any Measurement Date, the percentage derived from dividing:

(a) the Collateral Interest Amount as of such date of determination; by

(b) the sum of (i) amounts payable (or expected as of the date of determination to be payable) on the following Payment Date as set forth in subclauses (A) and (B) of Section 11.1(a)(i) plus (ii) interest due and payable on the Notes of such Class and each Class of Notes that ranks senior to such Class (excluding any Deferred Interest on any such Classes) on such following Payment Date.

"Interest Coverage Test": A test for any specified Class or Classes of Senior Notes that will be satisfied as of any Measurement Date after the Determination Date relating to the first Payment Date following the Ramp-Up Period if the Interest Coverage Ratio for such Class or Classes is at least equal to the applicable Required Coverage Ratio for such Class or Classes.

"Interest Priority of Payments": As defined in Section 11.1(a)(i).