

Schedule
to the
Master Agreement

dated as of May 19, 2005

between

Credit Suisse First Boston (Europe) Limited, and
a company incorporated
under the laws of England and Wales
("Party A")

Financial Trust Company, Inc.
An United States Virgin Islands corporation
("Party B")

Part 1
Termination Provisions

In this Agreement:-

- (a) **(a) Specified Entity.** "Specified Entity" means, Affiliates, in relation to Party A for the purpose of the Default under Specified Transaction, provision (Section 5(a)(v)) and has no meaning in relation to Party B.

*Specified Entity, means, Affiliates, in relation to Party A.

- (b) **Specified Transaction.** "Specified Transaction" will have the meaning specified in Section 14 of this Agreement and shall also include Securities Swaps as defined in the 2001 Basket Swaps (Standard Terms) attached hereto.

- (c) **Cross Default.** The "Cross Default" provision (Section 5(a)(vi)) will apply to Party A and Party B amended as follows:

Specified Indebtedness

Instead of the definition in Section 14 of this Agreement, "Specified Indebtedness" shall mean any obligation (whether present or future, contingent or otherwise, as principal or surety or otherwise) (a) in respect of borrowed money, and/or (b) in respect of any Specified Transaction (except that, for this purpose only, the words "and any other entity" shall be substituted for the words "and the other party to this Agreement (or any Credit Support Provider of such other party or any applicable Specified Entity of such other party)" where they appear in the definition of Specified Transaction).

Threshold Amount

"Threshold Amount" means \$10,000,000 (including the United States Dollar equivalent of obligations stated in any other currency or currency unit).

- (d) **Credit Event Upon Merger.** The "Credit Event Upon Merger" provision (Section 5(b)(iv)) will apply to Party A and Party B restated as follows:

"Credit Event Upon Merger" shall mean that a Designated Event (as defined below) occurs with respect to a party ("X"), and such Designated Event does not constitute an event described in Section 5(a)(viii) of this Agreement but the creditworthiness of X or, if applicable, the successor, surviving or transferee entity of X, is materially weaker than that of X immediately prior to such action (and, in such event, such party or its successor or transferee, as appropriate, will be the Affected Party). For purposes hereof, a Designated Event with respect to X means that, after the Trade Date of the first Transaction between the parties:

- (i) X consolidates or amalgamates with or merges with or into, or transfers all or substantially all its assets (or any substantial part of the assets comprising the business conducted by X as of the