

**Schedule to Basket Swaps (Standard Terms)
dated May 19, 2005 which supplements the Master Agreement dated as of May 19, 2005
between
Credit Suisse First Boston (Europe) Limited
and
Financial Trust Company, Inc. ("Counterparty")**

Spreads:

Counterparty is Buyer As determined in the relevant Confirmation.
Counterparty is Seller As determined in the relevant Confirmation.

Dividend Percentages:

Counterparty is Buyer As determined in the relevant Confirmation
Counterparty is Seller As determined in the relevant Confirmation

Applicable Interest Rate:

The London Interbank Offered Rate as set forth in the relevant Confirmation and as specified on Reuters pages LIBOR01 and LIBOR02, as applicable.

Applicable Cycle Date:

Daily

Applicable Interest Rate Cycle:

1 week

Equity Payment Date:

Last Business Day in each calendar month

Interest Payment Date:

Equity Payment Date

Termination Date:

5 years from date of Annex

Business Day Convention:

In the event any relevant date falls on a day that is not a Business Day, such date shall be the first following day which is a Business Day unless that day falls in the next calendar month in which that date will be the first preceding day that is a Business Day

Day Count Fraction:

Corresponding to the Contract Currency specified as such in the relevant Confirmation as listed below:

Contract Currency:	GBP	USD	AUD	BRL	CAD	CZK	DKK	EUR	GRD	HKD	ISK	INR	JPY
Day Count Fraction:	365	360	365	360	360	360	360	360	360	360	360	360	360

Contract Currency:	KPW	KRW	MYR	MXN	NZD	PLN	SGD	ZAR	SEK	CHF	TWD	THB
Day Count Fraction:	360	360	360	360	360	360	360	360	360	360	360	360

Contract	TRL	USD
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