

Holders are advised that the offer is being made pursuant to the Indenture. The Company is offering to purchase for cash up to the maximum payment amount of the outstanding 10% Senior Secured Notes which is due 2014.

The consideration for the notes is equal to 100% of the aggregate principal amount thereof plus accrued and unpaid interest to the date of purchase.

The Company may purchase for an aggregate consideration that is less than or equal to USD 28,137,140.75 (the Maximum Payment Amount). The estimated purchase price per USD 1,000 principal amount tendered plus accrued interest payable on January 23, 2012 (the Payment Date), respect to the notes will be USD 1,031.11, including USD 31.11 accrued and unpaid interest.

If more than the consideration aggregate principal amount of notes is validly tendered into the offer, exceeds the amount of the collateral excess proceeds, then the notes will be purchased on a pro rata basis.

Notes may be tendered only in denominations of USD 1,000 and integral multiples of USD 1,000 in excess thereof. Holders should consult their tax advisor for complete details in reference to withholding taxes.

There is no guarantee of delivery (protect) privilege afforded this offer.

The offer and withdrawal privileges will expire at 5:00 pm, New York City time, on the expiration date, unless extended.

This offer will expire on January 20, 2012. You must respond by no later than January 18, 2012.

If we receive your instructions after these stated deadlines, we cannot guarantee our ability to act on them in time.

JPMorgan has not received information that would indicate that this offer is subject to IRS PLR 302.

The information contained herein is a summary that does not contain the entire text of the offering and may not contain all the information you may wish to consider in determining whether or not to participate in this offer. Please refer to the offering material for the complete terms and conditions of this offer. You should consult with your own advisors in deciding whether or not to participate in the offer.

The terms of the offering material will prevail and supersede any written and/or oral communications with JPMorgan.

Options

Option 1: TENDER PRINCIPAL AMOUNT

*Option 2: TAKE NO ACTION ON (QUANTITY)

*Denotes Default Option

The client is solely and exclusively responsible for knowing the rights and terms of all securities owned by the client, specifically including valuable rights that may expire unless the client take action. This includes, but is not limited to, warrants, stock rights, convertible securities, bonds, and securities subject to a tender or exchange offer. Accordingly, any oral or electronic information or interpretation provided by J.P. Morgan is subject to the written rights and terms as promulgated by the issuer or applicable law and regulation, and J.P. Morgan is not responsible for any discrepancies therewith.