

## EXHIBIT 1

### SUMMARY OF PROPOSALS

	<b>Citi</b>	<b>PNC</b>	<b>JP Morgan</b>
<b>Amount</b>	\$65 million and \$113 million	\$65,000,000 (2006B Only)	\$113,825,000 (2004D Only)
<b>Structure</b>	Standby facility with insurance terminated	Standby facility; leave insurance in place	Standby facility; leave insurance in place
<b>Fees</b>			
1 year	98 bps	60 bps	85.0 bps
2 years	115 bps	80 bps	87.5 bps
3 years	130 bps	100 bps	92.5 bps
<b>Term-out</b>	13 months	Monthly in 3 years after initial 6 months	Five years in 10 semi annual payments.
<b>Yield Protection</b>	Yes	Yes	Yes
<b>Base Rate - bank certificates</b>	1 Month LIBOR plus 7.5%	higher of (i) prime, (ii) Fed Funds plus 0.5% and (iii) daily LIBOR plus 100bps	Higher of (i) prime plus 1/5%, (ii) Fed Funds plus 2% or (iii) 7.5% (adjusted after 90 days).
<b>Other Costs</b>			
Draw	\$ 350	\$ 250	\$ 300
Amendment/Transfer	\$ 3,500	N/A	\$ 3,000
Counsel	\$ 40,000	\$ 30,000	\$ 45,000
<b>Termination</b>	No penalty after 2 years	No penalty after 1 year	100% of remaining fee with exceptions (bank downgrade and non credit enhance program)
<b>Ratings</b>			
Long-Term	A1/A+/A+	A2/A+/A+	Aa1/AA-/AA-
Short-Term	P-1/A-1/F-1+	VMIG1/A-1/A-1	P-1/A-1+/F1+

Indicates Recommended Term