

ING CAPITAL MARKETS LLC

P.O. Box 1800, 1000 BV Amsterdam, The Netherlands

Department and location code
Operations/FPA04011
Telephone
+31 20 501 3596
Fax
+31 20 565 8528
Reference
Derivatives
Date

Subject
Rate Cap Transaction, our reference

Dear Sirs,

The purpose of this letter agreement is to confirm the terms and conditions of the Transaction entered into between us on the Trade Date specified below (the "Transaction"). This letter agreement constitutes a "Confirmation" as referred to in the Agreement specified below.

1. The definitions and provisions contained in the 2006 ISDA Definitions, as amended, supplemented or varied from time to time, in each case as published by the International Swaps and Derivatives Association, Inc. (ISDA), are incorporated into this Confirmation. In the event of any inconsistency between those definitions and provisions and this Confirmation, this Confirmation will govern. References herein to a "Transaction" shall be deemed to be references to a "Swap Transaction" for the purpose of the 2006 ISDA Definitions.

This Confirmation supplements, forms part of, and is subject to, the Master Agreement dated as of, as amended and supplemented from time to time (the "Agreement"), between you and us. All provisions contained in the Agreement govern this Confirmation except as expressly modified below.

In this Confirmation "Party A" means ING Capital Markets LLC and "Party B" means _____.

2. The terms of the particular Transaction to which this Confirmation relates are as follows:

Notional Amount	:	
Type of Transaction	:	Rate Cap Transaction
Trade Date	:	
Effective Date	:	
Termination Date	:	, subject to adjustment in accordance with the Modified Following Business Day Convention.
Fixed Rate Payer	:	Party A
Fixed Amount	:	

Fixed Rate Payer
Payment Date(s) : , subject to adjustment in accordance with the Modified Following Business Day Convention.

Floating Rate Payer : Party B

Floating Rate Payer
Payment Date(s) : , subject to adjustment in accordance with the Modified Following Business Day Convention.

Cap Rate : _____%

Floating Rate Option : [USD-LIBOR-BBA]

Floating Rate Day Count Fraction : Actual / 360

Reset Date(s) : The first day of the relevant Calculation Period (or Compounding Period, if Compounding is applicable)

Designated Maturity : [] Months

Spread : None

Business Days for fixings : London

Business Days for Payments : New York, London

Calculation Agent : Party A

3. Relationship between Parties:

Each party will be deemed to represent to the other party on the date on which it enters into this Transaction that (absent a written agreement between the parties that expressly imposes affirmative obligations to the contrary for this Transaction):

- (a) Non-Reliance. It is acting for its own account, and it has made its own independent decisions to enter into this Transaction and as to whether this Transaction is appropriate or proper for it based upon its own judgement and upon advice from such advisors as it has deemed necessary. It is not relying on any communication (written or oral) of the other party as investment advice or as a recommendation to enter into this Transaction; it being understood that information and explanations related to the terms and conditions of this Transaction shall not be considered investment advice or a recommendation to enter into this Transaction. It has not received from the other party any assurance or guarantee as to the expected results of this Transaction.
- (b) Assessment and Understanding. It is capable of assessing the merits of and understanding (on its own behalf or through independent professional advice), and understands and accepts, the terms, conditions and risks of this Transaction. It is also capable of assuming, and assumes, the risks of this Transaction.
- (c) Status of Parties. The other party is not acting as a fiduciary for or as an advisor to it in respect of this Transaction.

4. Account Details

Payments to Party A :

Payments to Party B :

5. Contacts

Concerning documentation or giving Notice, please contact:

Tel : +31 20 501 3596
Fax : +31 20 565 8528
Email : tp.amsterdam@ingbank.com
Address : Operations / Derivatives
Location Code : FPA04011
P.O. Box 1800
1000 BV Amsterdam
The Netherlands

Concerning settlement inquiries, please contact:

Tel : +31 20 501 3596
Email : tp.amsterdam@ingbank.com

6. Representation

Each party represents and warrants that it is an "eligible contract participant" within the meaning of Section 1(a)(18) of the Commodity Exchange Act, as amended.

We are pleased to have concluded this Transaction with you and look forward to work with you in the future.

If you have any queries regarding this Confirmation, please contact us within 24 hours.

Yours sincerely,
ING Capital Markets LLC, New York

This Confirmation is signed by an automatic process.

By : ING Capital Markets LLC By : ING Capital Markets LLC

Name : Name :

Title : Title :

Please confirm that the foregoing correctly sets forth the terms and conditions of our agreement by either executing this Confirmation and returning a copy to our Confirmation Department, or by sending us a letter agreement substantially similar to this Confirmation, which sets forth the material terms and conditions of the Transaction to which this Confirmation relates and indicates your agreement to those terms.

Accepted and confirmed:

By	:		By	:	
Name	:	Name	:
Title	:	Title	:

Our reference: