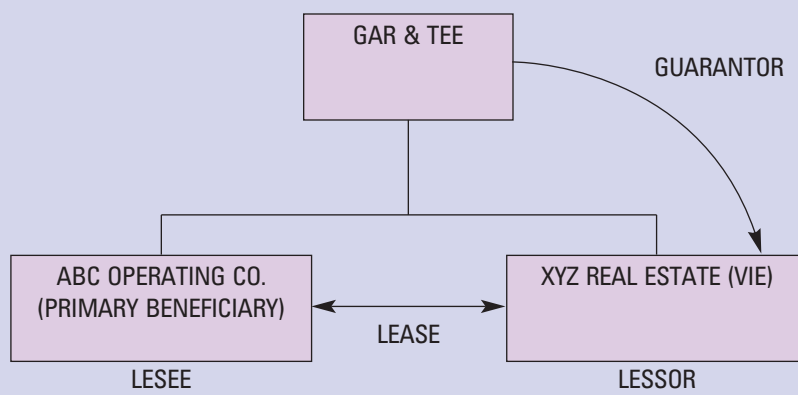


EXHIBIT 1
Example of a VIE Arising from a Third-Party Guarantee



Adapted from presentation by John Fleming of Loscalzo Associates