

**(REQUIRED WORDING FOR LETTER OF CREDIT)**

Irrevocable Clean Letter of Credit No.   [fill in]    
Applicant:   [fill in]  

Issue Date:   [fill in]  

To Beneficiary: United States Fire Insurance Company  
Attention: Michael P. Ziemer, AVP  
10350 Richmond Avenue, Suite 300  
Houston, TX 77042  
(713) 954-8353

We have established this clean and irrevocable Letter of Credit in your favor as Beneficiary for drawings up to U.S. \$[insert amount] available by your drafts drawn AT SIGHT on us.

This Letter of Credit is effective immediately and is issued, presentable and payable at our office at (issuing bank address) and expires with our close of business on   [fill in]  . Except when the amount of this Letter of Credit is increased, this Credit cannot be modified or revoked without your consent.

We hereby undertake to promptly honor your sight draft(s) drawn on us, indicating our Credit No.   [fill in]  , for all or any part of this Credit upon presentation of your draft(s) drawn on us at our office specified above on or before the expiration date hereof or any automatically extended expiry date.

Except as expressly stated herein, our undertaking is not subject to any agreement, requirement or qualification. The obligation of (issuing bank) is the individual obligation of (issuing bank) and is in no way contingent upon reimbursement with respect thereto, or upon our ability to perfect any lien, security interest or any other reimbursement.

The term "Beneficiary" includes any successor by operation of law of the named Beneficiary. If a court of law appoints a successor in interest to the named Beneficiary, then the named Beneficiary includes and is limited to the court appointed domiciliary receiver (including conservator, rehabilitator or liquidator).

This Letter of Credit is deemed to be automatically extended without amendment for one year from the expiration date or any future expiration date, unless sixty (60) days prior to such expiration date, we notify you by registered or certified mail that this Letter of Credit will not be renewed for any such additional period.

This Letter of Credit is subject to and governed by the laws of the State of California and the 1993 Revision of the Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce (Publication No. 500) and in the event of any conflict, the Laws of California will control. If this Credit expires during an interruption of business as described in Article 17 of said Publication No. 500, the bank hereby specifically agrees to effect payment if this Credit is drawn against within 30 days after the resumption of business.

Very truly yours,

(issuing bank)