

AMFI Bank Account Eligibility

1/1/2012

IQ6- **Eligible Account**” means an account (or accounts) that is any of the following:

(1) maintained with a depository institution or trust company whose (A) commercial paper, short-term unsecured debt obligations or other short-term deposits are rated at least “P-1” by Moody’s and “A-1” by S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least “Aa2” by Moody’s and “AA-” (or “A” (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least “A-1”) by S&P, if the deposits are to be held in the account more than 30 days, (2) a segregated trust account or accounts maintained in the trust department of the Trustee, the Paying Agent or other financial institution having a combined capital and surplus of at least \$50,000,000 and subject to regulations regarding fiduciary funds on deposit similar to Title 12 of the Code of Federal Regulations Section 9.10(b), or (3) an account or accounts of a depository institution acceptable to the Rating Agencies, as evidenced by Rating Agency Confirmation with respect to the use of any such account as a Certificate Account or the Distribution Account. Notwithstanding anything in the foregoing to the contrary, an account shall not fail to be an Eligible Account solely because it is maintained with Wells Fargo Bank, National Association or Wells Fargo Bank Iowa, N.A., each a wholly owned subsidiary of Wells Fargo & Co., provided that such subsidiary’s or its parent’s (A) commercial paper, short-term unsecured debt obligations or other short-term deposits are at least “P-1” in the case of Moody’s and “A-1” in the case of S&P, if the deposits are to be held in the account for 30 days or less, or (B) long-term unsecured debt obligations are rated at least “Aa3” in the case of Moody’s and “AA-” (or “A” (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least “A-1”) in the case of S&P, if the deposits are to be held in the account for more than 30 days.

HQ7- **Eligible Account**” means an account (or accounts) that is any of the following:

(1) maintained with a depository institution or trust company whose (A) commercial paper, short-term unsecured debt obligations or other short-term deposits are rated at least “P-1” by Moody’s and “A-1” by S&P, if the deposits are to be held in the account for 30 days or less, or (B) long-term unsecured debt obligations are rated at least “Aa3” by Moody’s and at least “AA-” by S&P (or “A-”), if the short-term unsecured debt obligations are rated at least “A-1”), if the deposits are to be held in the account more than 30 days or (2) a segregated trust account or accounts maintained in the trust department of the Trustee, the Paying Agent or other financial institution having a combined capital and surplus of at least \$50,000,000 and subject to regulations regarding fiduciary funds on deposit similar to Title 12 of the Code of Federal Regulations Section 9.10(b) and whose long-term senior unsecured debt

obligations or other long-term deposits, or the Trustee's or Paying Agent's parent's long-term senior unsecured debt obligations or other long-term deposits, are rated at least "Baa3" by Moody's, or (3) an account or accounts of a depository institution acceptable to each Rating Agency, as evidenced by Rating Agency Confirmation with respect to the use of any such account as the Certificate Account or the Distribution Account. Notwithstanding anything in the foregoing to the contrary, an account shall not fail to be an Eligible Account solely because it is maintained with Wells Fargo Bank, National Association, a wholly-owned subsidiary of Wells Fargo & Co., provided that such subsidiary's or its parent's (A) commercial paper, short-term unsecured debt obligations or other short-term deposits are at least "P-1" in the case of Moody's, and "A-1" in the case of S&P, if the deposits are to be held in the account for 30 days or less, or (B) long-term unsecured debt obligations are rated at least "Aa3" in the case of Moody's and at least "AA-" in the case of S&P, if the deposits are to be held in the account for more than 30 days.

IQ8- **Eligible Account** means an account (or accounts) that is any of the following:

(1) maintained with a depository institution or trust company whose (A) Commercial paper, short term unsecured debt obligation or other short term deposits are rated at least "F1+" by Fitch and "A-1" by S&P, if the deposits are to be held in the account for 30 days or less, or (B) Long Term unsecured debt obligations are rated at least "AA" by Fitch and "AA-" (or "A" (without regard to any plus or minus) if the short-term unsecured debt obligations are rated at least "A-1") by S&P, if the deposits are to be held in the account more than 30 days, or (2) a segregated trust account or accounts maintained in the trust department of the Trustee, the Paying Agent or other financial institution having a combined capital and surplus of at least \$50,000,000 and subject to regulations fiduciary funds on deposit similar to Title 12 of the Code of Federal Regulations Section 9.10 (b) or (3) an account or accounts of a depository institution acceptable to the Rating Agencies, as evidenced by Rating Agency Confirmation with respect to the use of any such account as the Certificate Account or the Distribution Account or (4) an account or accounts maintained with PNC Bank, National Association ("PNC") so long as PNC's long-term unsecured debt rating shall be at least "A" from Fitch and "A" (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least "A-1" from S&P (if the deposits are to be held in the account for more than 30 days) or PNC's short-term deposits or short-term unsecured debt rating shall be at least "F1" from Fitch and "A-1" from S&P (if the deposits are to be held in the account for 30 days or less). Notwithstanding anything in the foregoing to the contrary, an account shall not fail to be an Eligible Account solely because it is maintained with Wells Fargo Bank, National Association a wholly-owned subsidiary of Wells Fargo & Co., provided that such subsidiary's or its parent (A) commercial paper, short term unsecured debt obligations or short term deposits are at least "P-1" in the case of Moody's and "A-1" in the case of S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least "Aa3" in the case of Moody's and "AA-" (or "A" (without regard to any plus or minus) if the short-term

unsecured debt obligations are rated at least “A-1”) in the case of S&P, if the deposits are to be held in the account for more than 30 days.

IQ9- **“Eligible Account”** means an account (or accounts) that is any of the following:

(1) maintained with a depository institution or trust company whose (A) Commercial paper, short term unsecured debt obligations or short term deposits are rated at least “F1” by Fitch “A-1” by S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least “AA” by Fitch and “AA-“ (or “A” (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least “A-1”) by S&P, if the deposits are to be held in the account more than 30 days or (2) a segregated trust account or accounts maintained in the trust department of the Trustee, the Paying Agent or other financial institution having a combined capital and surplus of at least \$50,000,000 and subject to regulations regarding fiduciary funds on deposit similar to Title 12 of the Code of Federal Regulations Section 9.10 (b), or (3) an account or accounts of a depository institution acceptable to the Rating Agencies, as evidenced by Rating Agency Confirmation with respect to the use of any such account as the Certificate Account or the Distribution Account, or (4) An account or accounts maintained with PNC Bank, National Association (“PNC”) so long as PNC’s long term unsecured debt rating is at least “A” from Fitch and “A” (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least “A-1” from S&P (if the deposits are to be held in the account for more than 30 days) or PNC’s short term deposit or short term unsecured debt rating shall be at least “F1” from Fitch and “A-1” from S&P (if the deposits are to be held in the account for 30 days or less). Notwithstanding anything in the foregoing to the contrary, an account shall not fail to be an Eligible Account solely because it is maintained with Wells Fargo Bank, National Association a wholly-owned subsidiary of Wells Fargo & Co., provided that such subsidiary’s or its parent’s (A) commercial paper, short term unsecured debt obligations or other short term deposits are at least “P-1” in the case of Moody’s and “A-1” in the case of S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least “Aa3” in the case of Moody’s and “AA-“ (or “A” (without regard to any plus or minus), if the short-term unsecured debt obligations are rated at least “A-1”) in the case of S&P, if the deposits are to be held in the account for more than 30 days.

IQ11- **“Eligible Account”** means an account (or accounts) that is any of the following:

(1) maintained with a depository institution or trust company whose (A) commercial paper, short term unsecured debt obligations or other short term deposits are rated at least “F-1” by Fitch and “A-1” by S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least “AA” or “A” (without regard to any plus or minus) by Fitch and “AA-“ (or “A” (without regard to any plus or minus), if the short-term unsecured debt obligation are rated at least “A-1”) by S&P, if the deposits are to be held in the account more than 30 days or (2) a segregated trust account or accounts maintained in the trust

department of the Trustee, the Paying Agent or other financial institution having a combined capital and surplus of at least \$50,000,000 and subject to regulations regarding fiduciary funds on deposit similar to Title 12 of the Code of Federal Regulations Section 9.10 (b), or (3) an account or accounts of a depository institution acceptable to the Rating Agencies, as evidenced by Rating Agency Confirmation with respect to the use of any such account as the Certificate Account or the Distribution Account, (4) Notwithstanding anything in the foregoing to the contrary, an account shall not fail to be an Eligible Account solely because it is maintained with Wells Fargo Bank, N.A. a wholly-owned subsidiary of Wells Fargo & Co., provided that such subsidiary's or its parent's (A) commercial paper, short term unsecured debt obligations or other short term deposits are at least "F-1" in the case of Fitch and "A-1" in the case of S&P, if the deposits are to be held in the account for 30 days or less, or (B) long term unsecured debt obligations are rated at least "AA" in the case of Fitch and "AA" (or "A" (without regard to any plus or minus) if the short-term unsecured debt obligations are rated at least "A-1") in the case of S&P, if the deposits are to be held in the account more than 30 days.