

EXHIBIT O-7
Forward Curve

[see attached]

Purchase and Sale Agreement**Exhibit O-7: Forward Curves**

As of 1/11/10

Forward 1 month LIBOR Curve							
Fiscal Year start	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
3/11	0.25%	1.37%	2.81%	3.81%	4.47%	4.81%	5.01%
4/11	0.26%	1.51%	2.92%	3.87%	4.51%	4.82%	5.03%
5/11	0.29%	1.64%	3.01%	3.94%	4.55%	4.84%	5.04%
6/11	0.34%	1.77%	3.11%	4.00%	4.59%	4.86%	5.05%
7/11	0.42%	1.89%	3.20%	4.06%	4.62%	4.88%	5.06%
8/11	0.51%	2.02%	3.29%	4.12%	4.65%	4.89%	5.07%
9/11	0.61%	2.14%	3.37%	4.17%	4.68%	4.91%	5.07%
10/11	0.72%	2.26%	3.45%	4.23%	4.71%	4.93%	5.08%
11/11	0.84%	2.37%	3.53%	4.28%	4.73%	4.95%	5.09%
12/11	0.97%	2.49%	3.60%	4.33%	4.75%	4.96%	5.09%
1/11	1.10%	2.60%	3.67%	4.38%	4.77%	4.98%	5.09%
2/11	1.24%	2.71%	3.74%	4.43%	4.79%	5.00%	5.10%
Average	0.63%	2.06%	3.31%	4.14%	4.65%	4.90%	5.06%

Forward Prime Curve							
Fiscal Year start	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
3/11	3.23%	4.14%	5.62%	6.66%	7.33%	7.66%	7.85%
4/11	3.23%	4.27%	5.71%	6.73%	7.36%	7.68%	7.87%
5/11	3.24%	4.41%	5.80%	6.80%	7.39%	7.70%	7.88%
6/11	3.27%	4.56%	5.89%	6.87%	7.43%	7.72%	7.89%
7/11	3.31%	4.70%	5.99%	6.94%	7.46%	7.73%	7.90%
8/11	3.37%	4.84%	6.09%	7.00%	7.49%	7.75%	7.91%
9/11	3.45%	4.97%	6.17%	7.06%	7.52%	7.77%	7.92%
10/11	3.53%	5.08%	6.25%	7.11%	7.54%	7.78%	7.93%
11/11	3.64%	5.20%	6.34%	7.16%	7.57%	7.80%	7.94%
12/11	3.75%	5.31%	6.42%	7.21%	7.59%	7.81%	7.95%
1/11	3.87%	5.41%	6.50%	7.25%	7.61%	7.83%	7.96%
2/11	4.00%	5.51%	6.58%	7.29%	7.63%	7.84%	7.96%
Average	3.49%	4.87%	6.11%	7.01%	7.49%	7.76%	7.91%

Source: Chatham Financial as of 1/11/10