

December 15, 2009

Dear Valued Client:

Notification of Business Tie-up with Yamada Servicer Synthetic Office

Please be advised that as of December 15, 2009, we will enter into a business tie-up with Yamada Servicer Synthetic Office, headquartered in Nishi-ku, Yokohama, represented by Akihisa Yamada, and accessible at <http://www.yamada-servicer.co.jp> (hereinafter referred to as “Yamada Servicer”), as follows:

1. Purpose of Tie-up

We are engaged in business activities that consist mainly of accounting and tax services for special-purpose companies in securitization schemes, financial due diligence services, and consulting services on M&A, business rehabilitation, and cross-border accounting and taxation.

This time we reached an agreement on a business tie-up with Yamada Servicer, a servicer dedicated to debt servicing (management and collection of nonperforming loans) and business rehabilitation support services, with the aim of providing each other with management resources such as business sources, client networks, and business know-how, and thereby making available a broader range of services to each other’s clients, and consequently, cooperating with each other in enhancing the both enterprises’ corporate value.

2. Items Agreed

(1) To share information we have on real estate for sales and search for buyers

We can expect to more efficiently and speedily realize real estate sales that we support at the clients’ request through sales activities that are conducted making use of the network maintained by the Yamada Servicer Group.

Specifically, by matching the offered real estate to the investment needs of individual investors who are clients of Funai Zaisan Consultants (Yokohama) Co., Ltd., Yamada Servicer’s subsidiary, we will seek to improve our rate of successful real estate sales.

(2) To share information on investment projects formulated by our clients, and search for potential investors

We can invite investors from broader channels for domestic or global investment projects formulated by our existing clients by utilizing the business resources and client and partner networks, and offering the business know-how owned by Yamada Servicer.

(3) To commission part of our services to each other or provide complementary personnel to each other in connection with due diligence services ordered to us or Yamada Servicer

In the debt servicing business handled by Yamada Servicer as well as the due diligence on nonperforming loans that we are ordered to perform, we shall commission part of our services to each other or provide complementary personnel as required to each other to make full use of each party's expertise in drawing up a scenario for the sale of the involved collateral real estate (or a corporate rehabilitation scenario).

We expect that mutual cooperation rendered this way will surely enable us to provide clients with more carefully and elaborately drawn up higher-level advice and proposals.

(4) To share information on business rehabilitation or M&A projects held by us or Yamada Servicer and build a system of cooperation for the execution of such projects

For business rehabilitation and M&A projects held by us or Yamada Servicer, we will merge Yamada Servicer's capability of making loans and real estate transactions and evaluating individual assets for business rehabilitation purposes with our capability of conducting financial/business due diligence, and accounting and tax services. Thus, we shall be in a position to propose the best possible plan in all circumstances.

Moreover, for creditor-led workouts (privately orchestrated business rehabilitation) such as business rehabilitation ADR schemes, we expect to be of great service to you in the light of our high accuracy, processing speed, and processable volume, generated by having in place a system designed to jointly support such work through full utilization of each party's expertise and specialty.

(5) To send out information and discover and promote potential client needs through seminars and other programs via the networks maintained by Yamada Servicer

※Work to be performed by Yamada Servicer under the business tie-up will be limited to the scope permitted under the Act on Special Measures concerning Debt Servicing Firms (Servicer Act) and related laws. All other work will be conducted utilizing the capabilities held by the member firms of

the Yamada Servicer Group (Funai Zaisan Consultants (Yokohama) Co., Ltd., Japan Escrow and Trust Co., Ltd., and Yamada Synthetic Office as an incorporated judicial scrivener & registered land and building investigator).

3. Outline of Tie-up Partner

Company name: Yamada Servicer Synthetic Office

(Registered name: K.K. Yamada Saiken Kaishu Kanri Sogo Jimusho)

Line of business: Debt servicing (management and collection of nonperforming loans);

Corporate rehabilitation services;

Real estate consulting services;

Surveying services;

Due diligence services.

Foundation: October 1981

Head office location: Yokohama ST Bldg. 18F, 1-11-15 Kitasaiwai, Nishi-ku, Yokohama

Representative: Akihisa Yamada

Capital: 1,084,500,000 yen

Yours truly,

Aoyama Sogo Accounting Office

Rep. Director Koichi Yokoyama

Rep. Director Kazuhiro Matsuzawa

Rep. Director Masaki Aguni