

ADDENDUM

S&P Players

David Jacob
Head of Structured Finance
Mid-2008 to Jan. 2012



Patrick Milano
Executive Vice President of Operations
Dec. 2007 to Nov. 2011



Grace M. Osborne
Managing Director Mortgages
Aug. 2010 to 2012
(previously Kim Diamond)



Mark Adelson
Chief Credit Officer
May 2008 to Dec. 2011



Neri Bukspan
Chief Quality Officer
2008 to 2013



Barbara Duka
Managing Director CMBS
Oct. 2008 to Mar. 2012



Eric Thompson
Analytical Manager CMBS
Surveillance
2008 to Jan. 2011



Frank Parisi, PhD
Chief Criteria Officer
Structured Finance
Oct. 2009 to March 2012
Acting CMBS Criteria Officer
August 2010 to Dec. 2010



Martin Goldberg
Senior Director
Apr. 2008 to Oct. 2013



Susan Barnes
Quality Officer
Structured Finance
2009 to 2013



Kurt Pollem
Sr. Director New Issuance
Ratings Group, CMBS
April 2010 to July 2014



James Digney
CMBS Assoc./ Ratings Anlst:
Surv., *2005 to Mar. 2011*;
NI, *Mar. 2011 to present*



Majid Geramian
CMBS Criteria Officer
Dec. 2010 to Jan. 2013



Haixin Hu
Associate Director
July 2010 to Present



1 CMBS Ratings

2 Criteria Group

3 Model Quality Review (MQR)

4 Quality Review