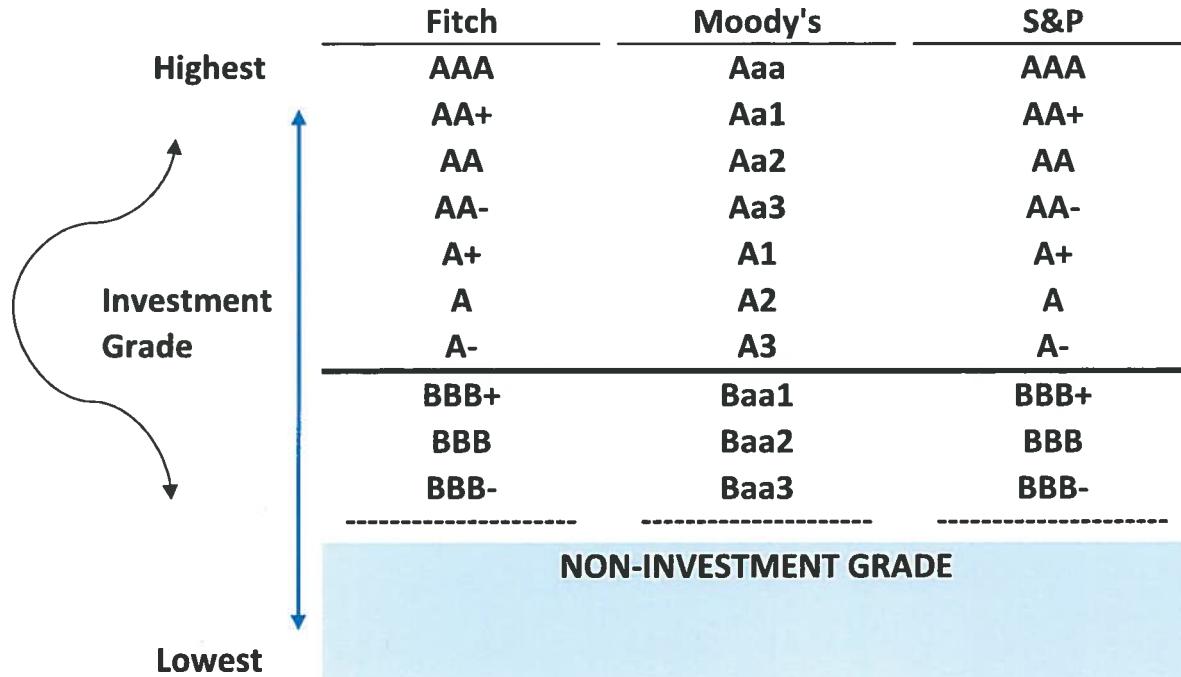


Long Term Rating Grades



Rating vs. Interest Rate	
Has Inverse Correlation	
Rating Assigned	Interest Rate
The higher the rating the lower the interest rate cost.	The opposite applies as well.