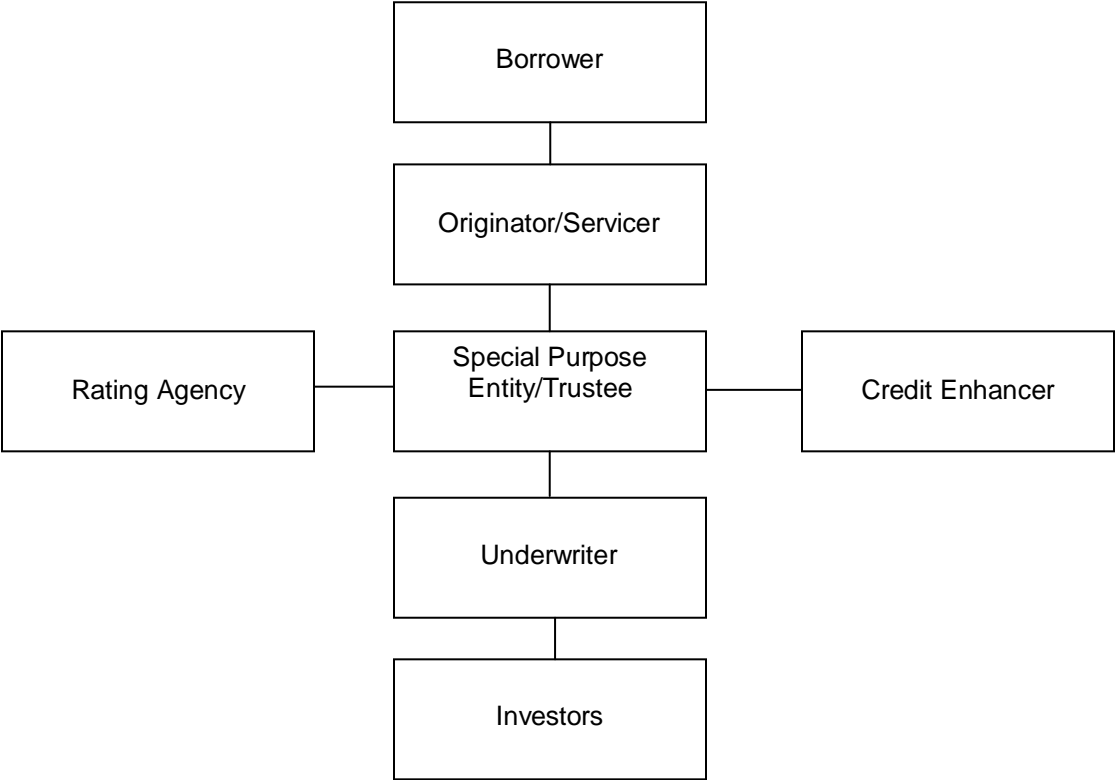


Exhibit 1: Parties involved in Restructuring Asset-Backed Securities



Borrower: The borrower is responsible for payment on the underlying loans and therefore the ultimate performance of the asset backed security. Because borrowers often do not realize that their loans have been sold, the originating bank is often able to maintain customer relationship.