

Exhibit “B”

Set forth below is a summary of the salient LOC Provisions and is qualified entirely by reference to the LOC Provisions itself.¹ The LOC terms, *inter alia*, are as follows:

- (i) Amount: \$800,000.00;
- (ii) Issuer: Chase (or some other issuing financial institution);
- (iii) Beneficiary: NCX and its permitted transferees;
- (iv) Term: Until 120 days after the Lease expires;
- (v) Drawings: If there is a monetary default under the Lease, if ATCW’s case is converted to chapter 7, if ATCW subsequently rejects or terminates the Lease, or if ATCW fails to renew or provide a substitute LOC if the LOC terminates/expires prior to the Lease term;
- (vi) Additional LOC: If Beneficiary uses or applies any of the LOC, ATCW will provide additional LOCs until all LOCs equal the Amount;
- (vii) Security in LOC Proceeds: ATCW grants a first priority security interest in the LOC proceeds to the Beneficiary; and
- (viii) Nature of Letter of Credit: The LOC is not to be treated as a “security deposit” under any law applicable to security deposits in the commercial context.

¹ To the extent there are any inconsistencies or omissions between the summary descriptions of the LOC contained herein and the terms and conditions of the LOC Provisions (Exhibit “D” to the Amendment) itself, the terms of the LOC Provisions shall control.