

F.T.A. SANTANDER CONSUMER SPAIN AUTO 07

I. - INTRODUCTION

This is the third securitisation issue done by Santander Consumer, E.F.C., S.A. The previous issues were F.T.A. Santander Consumer Finance Spain 02, Series 2 (closed on December 2002 for an amount of € 850 mm) and F.T.A. Santander Consumer Spain Auto 06, Series 5 (closed on October 2006 for an amount of € 1.360.2 mm).

II. COLLATERAL SUMMARY

Loans given by Santander Consumer E.F.C.(the Bank), to individuals and entities with legal address in Spain. The Loans are used to purchase new and used tourism, 4x4 vehicle, pick up trucks, small and medium sized industrial vehicles (vans, small and medium trucks....), and buses.

The summary characteristics are as follows:

Outstanding balance of the Pool as of [] th February, 2007: [] million euros

- N° of Loans: []
- Average Interest rate: [] %
- Final maturity: []
- WA Maturity []
- Residual Life [] years (with no prepayment)
- Fixed Interest Loans: 100%

The following table shows the distribution by type of vehicle:

Type of Vehicle	Type of Vehicle			
	Outstanding Principal Balance		Number of Loans	
		%	n°	%
01 Tourism				
02 4x4 vehicle				
03 Pick up trucks				
04 Small and medium sized industrial vehicles(vans, small truck....)				
05 Buses				
Totals:	100.00		100.00	

The following table shows the distribution by type of vehicle:

Type of vehicle (new/used)	Type of Vehicle (N/U)			
	Outstanding Principal Balance		Number of Loans	
		%	n°	%
01 New vehicle				
02 Used vehicle				
Totals:	100.00		100.00	

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The amortisation profile for each loan is determined by computing monthly instalments (French method) including both principal and interest on the basis of the fixed interest rate applicable.

The Loans have been audited by Deloitte & Touche with no relevant mistakes.

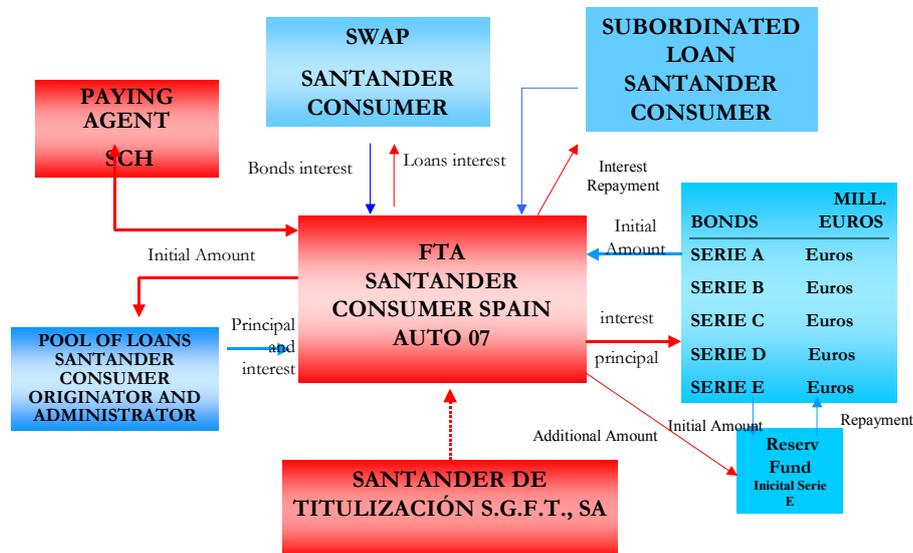
At the closing date, will be no Loans in arrears.

III STRUCTURE SUMMARY

Issuer:	FTA. Santander Consumer Spain Auto 07.
Originator and Seller:	Santander Consumer, E.F.C., S.A (“The Bank”).
Borrowers:	Individuals and entities with legal address in Spain.
Listing	A.I.A.F
Lead Managers:	[■] and [■]
Arranger and Sociedad Gestora:	Santander de Titulización S.G.F.T., S.A.
Rating Agencies	S&P and/or Moodys and/or Fitch
Interest Payments:	Quarterly in arrears starting on [] 20 th 2007 and thereafter on the 20 th day of March, June, September and December of each year being such dates the Payment Dates.
Revolving Period:	[] years. Subject to the Eligibility Criteria, as defined below, until the Payment Date falling on [] all the principal collections will be used for purchasing New Consumer Loans.
Principal Payments:	After the Revolving Period, quarterly in arrears in line with net principal redemptions on the pool.
Credit Enhancement:	Excess Spread, Reserve Fund, Notes Subordination.
Liquidity Support:	Reserve Fund, swap agreement.
Account Bank:	The Bank
Principal Paying Agent	Banco Santander Central Hispano S.A.
Administrator:	The Bank
Single Series Swap Counterparty	The Bank
Subordinated Loan Provider	The Bank

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TRANSACTION DIAGRAM



IV: REVOLVING PERIOD AND ELIGIBILITY CRITERIA FOR NEW INCORPORATIONS:

A. REVOLVING PERIOD

Until the Payment Date that falls in [] subject to the Eligibility Criteria and performance triggers the Issuer will use all principal collections to purchase New Loans from the Bank.

This period will end on [] or when a the Revolving Period is interrupted (as defined below).

ELIGIBILITY CRITERIA

In each Payment Date in which the Issuer acquires New Loans, the Sociedad Gestora will represent and warrant that each of the New Loans will meet all of the following criteria:

1. INDIVIDUAL REQUERIMENTS:

- Is classified as performing by the Originator in compliance with the regulations issued by the Bank of Spain.
- Has borrowers which are individuals or entities with legal address in Spain.

- The New Loans has been granted to finance the acquisition of a new or used motor vehicle (tourism, 4x4 vehicle, Pick up trucks, small and medium sized industrial vehicles (vans, small and medium trucks....), and buses.
- The respective borrowers of each New Loans will have paid at least two (2) instalments and will have no amount in arrears.
- Has a monthly amortisation plan (French method) and with no jumbo final instalments.
- The borrowers is not employee of The Bank.
- The Outstanding Balance of the New Loans is stated between 500 and 200.000 euros.
- Provides for Loans denominated in Euros.
- Is a fixed interest rate loan. And this fixed interest is not less than 5%.
- The fixed instalments of principal and interest of the New Loans are settled on a monthly base and no clause is provided permitting the deferment in the payment of interest or of principal.
- The New Loans did not exceed, at the time off its grant, the value of the vehicle for which it is the be used.
- The Maturity Date is not longer than [].

2. GLOBAL REQUERIMENTS

In each Payment Date after the incorporation of New Loans the aggregate portfolio of Loans must comply with the following:

- The Loans weighed average seasoning is not less than six (6) months.
- The aggregate outstanding balance of Loans with a outstanding balance higher than € 50,000 is not higher than 0.75% of the total outstanding balance of the Loans at the Payment Day.
- The aggregate outstanding balance of Loans given to entities is not higher than 10% of the total outstanding balance of the Loans at the Payment Day.
- The aggregate outstanding balance of Loans to borrowers from the same Autonomous Community is not higher than 26,5 % of the total outstanding balance of Loans at the Payment Day.
- The aggregate outstanding balance to borrowers from of the tree (3) Autonomous Community with the higher representation is not higher than 60 % of the total outstanding balance of Loans the Payment Day.
- On every Payment Date and exclusively referring to the New Loans to be incorporated: The weighed average maturity of the New Loans calculated from this above mentioned Payment Date is not lower than 43 months.

- The distribution of the Loans by type of vehicle:
 - i Turism > 75%
 - ii 4 x 4 vehicle < 6%
 - iii Pick up trucks < 7%
 - iv Small and medium sized industrial vehicles(vans, small truck...)< 12%
 - v Busses < 0,05%
 - vi New vehicle > 86%.

REVOLVING PERIOD INTERRUPTION

The Revolving Period will end finally and in advance and including the Payment Date on which any of the following circumstances occurs:

- a. The amount of the outstanding balance of Loans with arrears over 90 days divided by the Outstanding Balance of Loans greater than 1,5%; and/or.
- b. A Principal Deficit occurs and/or.
- c. The aggregate Outstanding Balance in arrears over 1 years is greater than 1% of the initial Outstanding Balance of Loans ; and/or.
- d. The Reserve Fund is at a level lower than required; and or.
- e. The tax legislation is amended in such a way than the assignment of New Loans becomes excessively burdensome for the Originator; and/or
- f. During two (2) consecutive Payment Dates, the Outstanding Balance of Loans is less than 90% of the Outstandig Balance of the Bonds; and or.
- g. The interest accrued on the class A, B, C and D Bonds remains unpaid due the insufficient Available Funds for two Business Days after the Payment Date on which that payment should have been made; and/or
- h. The Swap Agreement is terminated and no replacement, guarantor or alternative solution for it acceptable for the Rating Agencies is found within a period of fifteen (15) Business Days; and/or.
- i. The Bank resigns or is substituted for in its role as Administrator of the Loans, or defaults any of its obligations under the Deed of Constitution or the Asset Assignment Agreement.

V. NOTES

A structure with the following details:

CLASS	AMOUNT	RATING	AVERAGE LIFE	EXPECTED FINAL MATURITY
		S&P/Moodys/Fitch		
Class A		AAA/Aaa/AAA		
Class B		AA/Aaa/AA		
Class C		A/A/A		
Class D		BBB/Baa/BBB		
Class E (Initial Reserve Fund)		CCC/Caa/CCC		

Rating: S&P and/or Moodys and/or Fitch

Payment Dates: each March 20th, June 20th, September 20th, and December 20th, commencing in January 20th 2007.

Paydown Rules:

Principal amounts collected from the Loans, will be allocated in accordance with the following Principal Allocation Priority Paydown Rules.

During the Revolving Period all amounts available for this purpose will be used to purchase New Loans.

After the Revolving Period:

1. All amounts available for this purpose will be used to redeem Class A until they have been redeemed in full;
2. Once the Class A has been redeemed in full and all amounts available will be used to redeem Class B;
3. Once the Class B has been redeemed in full all amounts available will be used to redeem Class C;
4. Once the Class C has been redeemed in full all amounts available will be used to redeem Class D Notes;
5. The partial redemption of the Series F Bonds will take place on each of the Payment Dates, as from the Payment Date on which their redemption commences and until they are redeemed in full, in an amount equal to the Accrued Amount for Redemption of the Series F, equivalent to the positive difference between the Outstanding Principle of the Series F on the Determination Date preceding the

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corresponding Payment Date, and the amount of the Required Reserve Fund on the corresponding Payment Date.

The approximate average lives of the Notes and the expected final maturity, at various assumed CPR'S for the Loans, and based on the assumption, among others, that FTA. SANTANDER CONSUMER SPAIN AUTO 07 will exercise its option to redeem the Notes when the outstanding balance of the Loans falls below 10% of its initial balance, are as follows:

TACP	12%	14%	16%
CLASS A			
AVERAGE LIFE			
EXPECTED FINAL MATURITY			
CLASS B			
AVERAGE LIFE			
EXPECTED FINAL MATURITY			
CLASS C			
AVERAGE LIFE			
EXPECTED FINAL MATURITY			
CLASS D			
AVERAGE LIFE			
EXPECTED FINAL MATURITY			
CLASS E			
AVERAGE LIFE			
EXPECTED FINAL MATURITY			

VI. INTEREST SWAP AGREEMENT (SWAP)

FTA Santander Consumer Spain Auto 07 will enter into one (1) Swap Agreement with The Bank in the following way:

FTA Santander Consumer Spain Auto 07 will pay an amount calculated by applying a rate equal to the result from dividing (i) the sum of interest received on the Loans, by (ii) the Notional Principal Balance of the Swap as defined below, all multiplied by the result of dividing 360 by the number of days of the settlement period.

The Bank will pay an amount calculated by applying a rate equal to the sum of (i) the weighted average interest rate of the Notes's plus (ii) [] %, to the Notional Principal Balance of the Swap.

The Notional Principal Balance of the Swap will be equal to the daily average outstanding balance of the Loans, that are not in arrears for over ninety (90) days.

In the event of a downgrading of the short-term rating of The Bank below A-1 (S&P) or the long-term rating below A1(Moody's), or the long and short-term rating below A/F1 (Fitch), and in a maximum term of ten (10) Business Days from the date when the notification of this circumstance was made, The Bank: (i) will form a cash deposit or a securities deposit in favour of FTA Santander Consumer Spain Auto 07 for an amount equal to the market value of the Swap, or (ii) will elect for a third entity with a short-term rating equal to or more than A-1

(S&P) or the long and short-term rating equal to or more than A1/P-1(Moody's) or equal to or more than A/F1 long and short-term rating (Fitch), to guarantee the fulfilment of its contractual obligations, or (iii) will look for a third entity with a long-term rating equal to or more than A-1 short-term rating (S&P) or the long and short-term rating equal to or more than A1/P-1(Moody's) or equal to or more than A/F1 long and short-term rating (Fitch), to assume its contractual position and substitute it before terminating the Swap Agreement with The Bank; all of which subject to the terms and conditions which the Gestora and the Rating Agencies deem pertinent for maintaining the ratings assigned to each Notes. Any costs, expenses and taxes incurred from breach in the above obligations shall be payable by The Bank.

VII RESERVE FUND

The Reserve Fund described below will be funded at the beginning of the transaction through a subordinated Class E of Bonds.

Will have an initial amount of EUR [■] (1.5% of the Class A, B, C and D Notes initial balance).

The Reserve Fund will not decline until it is a 3% of the outstanding balance of Classes A, B, C and D Notes After it reaches that level, the Reserve Fund will remain in a 3% of the Class A, B, C and D Notes outstanding balance, provided that it will have a minimum balance of EUR [■] (a 0.75% of . the Class A, B, C, D and E Notes initial balance)

The Reserve Fund will not decline:

- Within the first three years of the trade.
- If on the last payment date it didn't reach its required amount.
- If the outstanding balance of the Loans with arrears over 90 days is greater than a 1.5% of the outstanding balance of the performing Loans.
- If the cumulative defaults are over a 1% of the Loans initial balance.

VIII SUBORDINATED LOAN

The Bank will grant the Subordinated Loan to the Issuer in order to finance the expenses of establishment of the Issuer, and to finance (cupón corrido). (traducir)

IX COLLECTION ACCOUNT AND PRINCIPAL ACCOUNT

The Issuer will open in The Bank both Collection and Principal Accounts. The Bank will credit any principal and interests collected from the Loans on the Collection Account.

Before any Payment Date the Issuer will transfer all amounts collected from principal on the Loans from the Collection Account to the Principal Account.

X PRIORITY OF PAYMENTS

The "Calculation Date" will be the date on which the Administrator of the Issuer will make the necessary calculations for distributing or retaining the funds available as at such dates, in accordance with the Priority of Payments.

The "Calculation Date" shall be a date no later than the fifth Business Day prior to each Payment Date

On each quarterly Payment Date, the Available Cash with respect to the immediately preceding quarterly Period will be used to make the following payments or provisions in the following order:

- (1) Payment of Senior expenses including:
 - a) payment of the expenses of FTA Santander Consumer Spain Auto 06 including the fee payable to the Sociedad Gestora (0.020)% per annum calculated on the outstanding balance of the Notes), any ordinary or extraordinary expenses reimbursable to the Sociedad Gestora;
- (2) payments on the Swap;
- (3) payments of interest on the Class A Notes;
- (4) payments of interest on the Class B Notes;
- (5) payments of interest on the Class C Notes;
- (6) payments of interest on the Class D Notes;
- (7) provision for an amount equal to the difference between the outstanding balance of the Loans and the outstanding balance of the Notes (Class A, B, C and D), with such amounts to be allocated in accordance with the “Principal Allocation Priority” described above;
- (8) payment of interest on the Class B if deferred.
- (9) payment of interest on the Class C if deferred.
- (10) payment of interest on the Class D if deferred.
- (11) provision for an amount to be retained in the Reserve Fund equal to its required level;
- (12) payments of interest on the Class E Notes;
- (13) Payment of Amount for Redemption of Class F Notes.
- (14) payment of the amount due for termination of the swap.
- (15) payment of the interest of the Subordinated Loan;
- (16) payment of amortisation of the principal due in the Subordinated Loan;
- (17) payment to The Bank of a fixed fee and a variable amount as compensation for the process of financial intermediation represented by FTA Santander Consumer Spain Auto 06 equal to the difference between its accounting income and expenses.

PROVISIONAL POOL
F.T.A. SANTANDER CONSUMER SPAIN AUTO 06

LOAN SIZES

The distribution of the Loans in the Provisional Pool by reference to size of outstanding principal balance (both by value and number of the Loans) is set out in TABLE A. This table was prepared on the basis of information as at 13th September, 2006.

TABLE A					
SIZE OF THE LOANS IN THE PROVISIONAL POOL					
Range of Outstanding Principal Amount (Euros)		Outstanding Principal Balance		Number of Loans	
		Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
29.14 -	5,999.99	222,481.91	15.16	62,666	35.93
6,000.00 -	11,99.99	654,051.20	44.59	74,656	42.8
12,000.00 -	17,999.99	428,756.12	29.23	29,797	17.08
18,000.00 -	23,999.99	116,451.42	7.93	5,801	3.32
24,000.00 -	29,999.99	26,696.83	1.82	1,016	0.58
30,000.00 -	35,999.99	8,353.17	0.56	256	0.14
36,000.00 -	41,999.99	3,009.18	0.20	78	0.04
42,000.00 -	47,999.99	2,193.02	0.14	49	0.02
48,000.00 -	53,999.99	1,666.42	0.11	33	0.01
54,000.00 -	59,999.99	1,200.54	0.08	21	0.01
60,000.00 -	65,999.99	382.15	0.02	6	0.00
66,000.00 -	71,999.99	208.01	0.01	3	0.00
72,000.00 -	77,999.99	295.62	0.02	4	0.00
78,000.00 -	148,238.54	941.64	0.06	9	0.00
TOTALS:		1,466,687,284.93	100	174,395	100

The average principal balance of the Loans as at 13th September, 2006 was euros 8,410.14 €.

LOAN INTEREST RATES

The distribution of the Loans in the Provisional Pool by reference to actual applicable interest rate (both by value and number of the Loans) is set out in TABLE B. This table was prepared on the basis of information as at 13th September, 2006.

TABLE B				
INTEREST RATES APPLICABLE TO THE LOANS IN THE PROVISIONAL POOL				
Range of Interest Rates (%)	Outstanding Principal Balance		Number of Loans	
	Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
4.00 - 4.49	10,245.80	0.69	1,294	0.74
4.50 - 4.99	99,040.04	6.75	10,609	6.08
5.00 - 5.49	172,729.66	11.77	17,788	10.19
5.50 - 5.99	376,946.27	25.70	41,990	24.07
6.00 - 6.49	248,398.16	16.93	26,591	15.24
6.50 - 6.99	239,771.03	16.34	28,095	16.10
7.00 - 7.49	134,178.96	9.14	16,290	9.34

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7.50 - 7.99	79,163.06	5.39	11,649	6.67
8.00 - 8.49	54,304.83	3.70	8,784	5.03
8.50 - 8.99	30,815.49	2.10	5,616	3.22
9.00 - 9.49	13,958.50	0.95	3,512	2.01
9.50 - 9.99	7,135.43	0.48	2,177	1.24
Totals:	1,466,687,284.93	100	174,395	100

The weighted average rate of interest applicable to the Loans as at 13th Sept., 2006 was 6.34%.

ORIGINATION DATE

The distribution of the Loans in the Provisional Pool (both by value and number of the Loans) by reference to their dates of origination is set out in TABLE C. This table was prepared on the basis of information as at 13th September, 2006.

TABLE C
ORIGINATION DATE OF THE LOANS IN THE PROVISIONAL POOL

Range of Origination Date	Outstanding Principal Balance		Number of Loans	
	Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
28/11/2000 - 31/12/2000	1.67	0.00	2	0.00
1/01/2001 - 30/06/2001	7.23	0.00	3	0.00
1/07/2001 - 31/12/2001	541.14	0.03	334	0.19
1/01/2002 - 30/06/2002	4,125.51	0.28	1,643	0.94
1/07/2002 - 31/12/2002	8,478.39	0.57	2,639	1.51
1/01/2003 - 30/06/2003	15,133.50	1.03	3,492	2.00
1/07/2003 - 31/12/2003	42,499.43	2.89	8,845	5.07
1/01/2004 - 30/06/2004	89,169.32	6.07	16,319	9.35
1/07/2004 - 31/12/2004	224,078.43	15.27	30,238	17.33
1/01/2005 - 30/06/2005	373,940.59	25.49	42,492	24.36
1/07/2005 - 31/12/2005	466,555.28	31.81	46,296	26.54
1/01/2006 - 01/04/2006	242,156.74	16.51	22,092	12.66
TOTALS:	1,466,687,284.93	100	174,395	100

MATURITY OF LOANS

The distribution of the Loans in the Provisional Pool by maturity (both by value and number of the Loans) is set out in TABLE D. This table was prepared on the basis of information as at 13th September, 2006.

TABLE D - Maturity of the Loans in the Provisional Pool					
Range of Maturities		Outstanding Principal Balance		Number of Loans	
		Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
15/09/2006	31/12/2006	3,630.10	0.24	4,248	2.43
01/01/2007	30/06/2007	20,113.88	1.37	9,472	5.43
01/07/2007	31/12/2007	42,437.40	2.89	11,703	6.71
01/01/2008	30/06/2008	67,321.49	4.59	13,604	7.80
01/07/2008	31/12/2008	103,259.18	7.04	16,523	9.47
01/01/2009	30/06/2009	131,295.19	8.95	17,988	10.31
01/07/2009	31/12/2009	187,138.92	12.75	21,567	12.36
01/01/2010	30/06/2010	222,364.94	15.16	22,542	12.92
01/07/2010	31/12/2010	272,042.61	18.54	24,402	13.99
01/01/2011	30/06/2011	214,229.66	14.60	17,553	10.06
01/07/2011	31/12/2011	133,992.90	9.13	9,999	5.73

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01/01/2012	25/03/2012	68,860.96	4.69	4,794	2.74
TOTALS:		1,466,687,284.93	100	174,395	100

PAYMENT DELAY

TABLE E
PAYMENT DELAY OF THE LOANS IN THE PROVISIONAL POOL

Range of Days	Outstanding Principal Balance		Number of Loans	
	Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
0	1,466,687,284.93	100	174,395	100
TOTALS:	1,466,687,284.93	100	174,395	100

GEOGRAPHICAL DISTRIBUTION

The distribution of the Loans in the Provisional Pool by Autonomous Regions (both by value and number of the Loans) is set out in TABLE F. This table was prepared on the basis of information as at 13th September, 2006.

TABLE F
GEOGRAPHICAL DISTRIBUTION OF THE LOANS IN THE PROVISIONAL POOL

Autonomous Regions	Outstanding Principal Balance		Number of Loans	
	Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
1 ANDALUCIA	384,139.53	26.19	46,727	26.79
2 ARAGON	14,333.81	0.97	1,721	0.98
3 ASTURIAS	24,218.82	1.65	2,809	1.61
4 BALEARES	24,625.01	1.67	2,988	1.71
5 CANARIAS	151,831.65	10.35	19,578	11.22
6 CANTABRIA	3,212.83	0.21	346	0.19
7 CASTILLA LA ANCHA	92,801.21	6.32	10,905	6.25
8 CASTILLA LEON	68,191.01	4.64	8,029	4.60
9 CATALUÑA	168,832.00	11.51	18,904	10.83
10 CEUTA	3,118.00	0.21	368	0.21
11 COM VALENCIANA	40,425.26	2.75	5,141	2.94
12 EXTREMADURA	62,461.91	4.25	7,963	4.56
13 GALICIA	8,309.02	0.56	935	0.53
14 MADRID	202,193.70	13.78	22,737	13.03
15 MELILLA	1,748.63	0.11	217	0.12
16 MURCIA	47,551.49	3.24	5,324	3.05
17 NAVARRA	9,663.34	0.65	1,034	0.59
18 P VASCO	32,078.30	2.18	3,607	2.06
19 LA RIOJA	126,951.65	8.65	15,062	8.63
TOTALS:	1,466,687,284.93	100	174,395	100

TYPE OF BORROWER

The distribution of the Loans in the Provisional Pool by type of borrowers(both by value and number of the Loans) is set out in TABLE G. This table was prepared on the basis of information as at 13th September, 2006.

TABLE G					
TYPE OF BORROWERS THE LOANS IN THE PROVISIONAL POOL					
Type of borrowers		Outstanding Principal Balance		Number of Loans	
		Within Range (Euros)	Proportion of Total (%)	Within Range	Proportion of Total (%)
1	Individuals	1.349.851.143,99	92,03	162.155	92,98
2	Entities	116.836.140,94	7,97	12.240	7,02
TOTALS:		TOTALS:	1,466,687,284.93	100	174,395

September 2006