shut down much of other programming that was -- that was underway.

Q. And just so I can get my mind around it, the initial application was still essentially a loan guarantee, interest buy-down?

A. Yes.

Q. That was the essence of it?

A. Yes.

Q. But that had a cost to it?

A. Yes.

Q. How would you calculate the cost of that kind of a proposal?

A. The -- there is a budgeting technique used in the federal government that says if you are going to extend a loan guarantee, that you have to take a budgetary -- make a budgetary provision of 25 percent of the value of the loan guarantee. This is a paper entry. It's not, obviously, a cash expenditure or disbursement, but it was an essential discipline in the system because, if it had no cost, then you could imagine that most departments would be out fomenting projects with loan guarantees because they were seen to be costless to them. So this was a discipline within the system to ensure that that, if you will, that that discipline was maintained.

That was costed at $21.25 million. If you assumed