below the $20.5 million, and so I am offering a bill...offering an amendment that says the figure is $10 million that we are putting on this resolution and the reason I put that on there is because the amount that is on this resolution is going to be a commitment from our body. Even though this is not a binding agreement, it is going to be a commitment. If the District Court says this is the amount, $20.5 million, $10 million, whatever amount in between that we will agree to, we are going to have a commitment to that figure. I would, if I voted for 20.5. I put that $10 million on it because it represents a prudent decision, the amount...the potential amount of loss percentagewise to the potential amount of the claim. That is the reason why I came up with that figure. But I also put in that amendment, "or such other reasonable figure as the court may determine." And my point is to say that if the court determines that there is a reasonable figure other than 10 million, 20.5, 30 million, 5 million, let's hear their arguments. Let's hear their thoughts as to what is a reasonable figure because we, as you know, people in this body, are going to be making the final decision after the court is done. We can accept, reject or modify anything the court says because we are king, I believe is the word, and you can't sue the king. The reason why I want to put that $10 million instead of 20.5 is I want to be upfront with the Commonwealth depositors. I don't want to take a resolution back there saying $20.5 million is what we are saying, have it go to the courts, have it go to the depositors, everybody agrees that that is a fair and reasonable settlement, bring it back here and then argue about a dollar amount, and I don't want to get into an argument about dollar amounts. But I want to be upfront with people. I don't want to have them come back and say to us, well, we were just kidding about the 20.5. Now that we have got your agreement, let's argue dollars. And I am afraid if you leave the $20.5 million on that resolution, that is what could happen. I think the courts ought to decide. I think the Commonwealth depositors need to make a decision as to whether they are willing to negotiate on this basis. If the court comes back with a figure of any amount, then we can look at the reasoning and make the decision at that point. I do like the idea of the reorganization part of the resolution because I think that is the potential for the maximum amount of recovery for the depositors, to reorganize in a new institution. It will allow all kinds of possibilities for them to receive cash immediately and it