

CORPORATION ACCOUNT
(Cash Accounts Only - Limited Authority)

Account Number _____

I HEREBY CERTIFY that at a meeting, duly called, of the Board of Directors of

_____,
a corporation formed under the laws of _____, held the ____ day of _____, 20____, at which
said meeting a quorum was present and acting throughout, the following preamble and resolution was adopted and ever since has been
and now is in full force and effect:

"WHEREAS this Corporation is duly authorized and permitted by its Charter and By-Laws to deal in stocks, bonds, and other securities;

NOW THEREFORE BE IT RESOLVED that this Corporation open an account or accounts in its name with [IB], to be carried by Penson Financial Services, Inc. ("Clearing Firm"), and that

_____, President,
_____, Vice President,
_____, Treasurer,

or _____
or any one of them or their successors in office, may, on behalf of this Corporation, (1) give orders in the said account or accounts for the purchase, sale or other disposition of stocks, bonds, and other securities, (2) deliver to and receive from [IB] or Clearing Firm on behalf of this Corporation monies, stocks, bonds, and other securities, (3) sign acknowledgements of the correctness of all statements of accounts and (4) make, execute and deliver under the corporate seal any and all written endorsements and documents necessary or proper to effectuate the authority hereby conferred; the within authorization to each of said officers to remain in full force and effect until written notice of the revocation thereof shall have been received by [IB] or Clearing Firm.

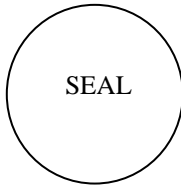
I FURTHER CERTIFY that the following are the signatures of the officers authorized by the foregoing resolution to act for this Corporation.

Name

Title

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Corporation this _____

day of _____



(Secretary)

(THIS CERTIFICATE MUST BE EXECUTED BY AN OFFICER OTHER THAN ONE AUTHORIZED TO ACT).

CORPORATION ACCOUNT
(Authorizing Trading in Securities and Commodities
and Permitting Margin Transactions, Options and Short Sales)

A/C # _____

TO the broker-dealer identified in the annexed resolutions,

The undersigned Corporation, by _____ its President, pursuant to the resolutions, a copy of which, certified by the Secretary, is annexed hereto, hereby authorizes you to open an account in the name of said Corporation; and the undersigned represents that no one other than the undersigned has any interest in such account. The undersigned also encloses herewith your Margin/Loan Agreement and Options Agreement (if applicable) duly executed on behalf of the Corporation. This authorization shall continue in force until revoked by the undersigned Corporation by a written notice, addressed to you and delivered at your main office. We agree that your clearing firm, in its own name and for its own benefit, shall be entitled to exercise and enforce directly against us the forgoing representation and authorization, the provisions of said agreements, and the provisions of the annexed resolutions.

Dated, _____

(City) (State)

Very truly yours,

By _____
President

I, _____, being the Secretary of _____

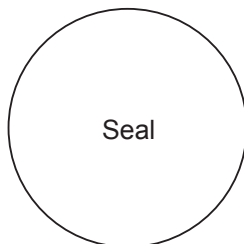
_____, hereby certify that the annexed resolutions were duly adopted at a meeting of the Board of Directors of said Corporation, duly held on the _____ day of _____ at which a quorum of said Board of Directors was present and acting throughout and that no action has been taken to rescind or amend said resolutions and the same are now in full force and effect.

I further certify that each of the following has been duly elected and is now legally holding the office set opposite his name:

_____, President
_____, Vice President
_____, Treasurer
_____, Secretary

I further certify that the said Corporation is duly organized and existing and has the power to take the action called for by the resolutions annexed hereto.

IN WITNESS WHEREOF, I have hereunto affixed my hand this _____ day of _____, _____.



Secretary

CERTIFIED COPY OF CERTAIN RESOLUTION ADOPTED BY THE BOARD OF DIRECTORS
WHEREBY THE ESTABLISHMENT AND MAINTENANCE
OF TRADING ACCOUNTS HAVE BEEN AUTHORIZED

RESOLVED -

FIRST: That the President or any Vice President of this Corporation, or _____ or _____ be and they hereby are, and each of them hereby is, authorized and empowered, for and on behalf of this corporation (herein called the "Corporation"), to establish and maintain one or more accounts, which may be margin accounts, with _____ (herein called the "Brokers") for the purpose of purchasing, investing in, or otherwise acquiring, selling (including short-sales), possessing, transferring, exchanging, pledging, or otherwise disposing of, or turning to account of, or realizing upon, and generally dealing in and with (a)* any and all forms of securities including, but not by way of limitation, shares, stocks, bonds, debentures, notes, scrip, participation certificates, rights to subscribe, options, warrants, certificates of deposit, mortgages, choses in action, evidences of indebtedness, commercial paper, certificates of indebtedness and certificates of interest of any and every kind and nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other contracts of the future delivery thereof, whether represented by trust, participating and/or other certificates or otherwise.

The fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the said officers and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing) to give written or oral instructions to the Brokers with respect to said transactions; to borrow money and securities and if transactions to commodities are authorized hereby to borrow commodities and/or future contracts in commodities, and to borrow such money, securities, commodities and/or future contracts in commodities from or through the Brokers, and to secure repayment thereof with the property of the Corporation; to bind and obligate the Corporation to and for the carrying out of any contract, arrangement, or transaction, which shall be entered into by any such officer and/or agent for and on behalf of the Corporation with or through the Brokers; to pay in cash or by checks and/or drafts drawn upon the funds of the Corporation such sums as may be necessary in connection with any of the said accounts; to deliver securities, contracts and/or commodity futures to the Brokers; to order the transfer or delivery thereof to any other person whatsoever, and/or to order the transfer of record of any securities, or contracts or titles, to any name selected by any of the said officers or agents; to affix the corporate seal to any documents or agreements, or otherwise; to endorse any securities and/or contracts in order to pass title thereto; to direct the sale or exercise of any rights with respect to any securities; to sign for the Corporation all releases, powers of attorney and/or other documents in connection with any such account, and to agree to any terms or conditions to control any such account; to direct the Brokers to surrender any securities to the proper agent or party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee, or otherwise; to accept delivery of any securities, contracts and/or commodity futures; to appoint any other person or persons to do any and all things which any of the said officers and/or agents is hereby empowered to do, and generally to do and take all action necessary in connection with the account, or considered desirable by such officer and/or agent with respect thereto.

SECOND: That the Brokers may deal with any and all of the persons directly or indirectly by the foregoing resolution empowered, as though they were dealing with the Corporation directly.

THIRD: That the Secretary of the Corporation be and he hereby is authorized, empowered and directed to certify, under the seal of the Corporation, or otherwise, to the Brokers:

- (a) a true copy of these resolution;
- (b) specimen signatures of each and every person by these resolutions empowered;
- (c) a certificate (which, if required by the Brokers, shall be supported by an opinion of the general counsel of the Corporation, or other counsel satisfactory to the Brokers) that the Corporation is duly organized and existing, that its charter empowers it to transact the business by these resolutions defined, and that no limitation has been imposed upon such powers by the By-Laws or otherwise.

Note: If either (a) or (b) in the first paragraph is not applicable please strike out the inapplicable part.

FOURTH: That the Brokers may rely upon any certification given in accordance with these resolutions, continuing fully effective unless and until the Brokers shall receive due written notice of a change in or the rescission of the authority so evidenced and the dispatch or receipt of any other form of notice shall not constitute a waiver of this provision, nor shall the fact that any person hereby empowered ceases to be an officer of the Corporation, or becomes an officer under some other title, in any way affect the powers hereby conferred. The failure to supply any specimen signature shall not invalidate any transaction if the transaction is in accordance with authority actually granted.

FIFTH: That in the event of any change in the office or powers of persons hereby empowered, the Secretary shall certify such changes to the Brokers in writing in the manner hereinabove provided, which notification, when received shall be adequate both to terminate the powers of the person theretofore authorized, and to empower the persons thereby substitute.

SIXTH: That the foregoing resolutions and the certificates actually furnished to the Brokers by the Secretary of the Corporation pursuant thereto, be and they hereby are made irrevocable until written notice of the revocation thereof shall have been received by the Brokers.