

ACCOUNT NUMBER

ACCOUNT NAME

TRADING AUTHORIZATION

Gentlemen:

The undersigned hereby authorizes _____
(whose signature appears on reverse side) as his agent and attorney ("Authorized Agent") to buy, sell, sell short, tender, exchange, convert, write, exercise or trade in stocks, bonds, option contracts and any other securities on margin (if authorized on reverse side) or otherwise in accordance with your terms and conditions for the undersigned's account and risk and in the undersigned's name or number on your books. The undersigned hereby agrees to indemnify and hold you and your clearing broker Banc of America Securities LLC (the "Clearing Broker") harmless from, and to pay you or your Clearing Broker promptly on demand, any and all losses arising therefrom

You may follow the instructions of the Authorized Agent in every respect concerning the undersigned's account with you. In all matters and things aforementioned, as well as in all other things necessary or incidental to the furtherance or conduct of the account of the undersigned, the Authorized Agent is authorized to act for the undersigned and in the undersigned's behalf in the same manner and with the same force and effect as the undersigned might or could do.

The undersigned hereby ratifies and confirms any and all transactions with you heretofore or hereafter made by the Authorized Agent or for the undersigned's account.

This authorization and indemnity is in addition to (and in no way limits or restricts) any rights which you or the Clearing Broker may have under any other agreement or agreements.

This authorization and indemnity shall continue and remain in full force and effect until revoked by the undersigned by a written notice addressed to you and delivered to your principal office in New York, NY, but such revocation shall not affect any liability in any way resulting from transactions initiated prior to such revocation.

This authorization and indemnity shall not be affected by the subsequent disability or incompetence of the undersigned.

This authorization and indemnity and its enforcement shall be governed by the laws of New York and its provisions shall be continuous, and shall inure to the benefit of your present firm and of any successor firm or firms irrespective of any change or changes at any time in the personnel thereof for any cause whatsoever, and of the assigns of your present firm, the Clearing Broker or any successor firm of either, and shall be binding upon the undersigned, and/or the estate executors, administrators and assigns of the undersigned.

If any provision of this authorization and indemnity shall be rendered invalid for any reason, the provisions of this agreement so affected shall be deemed modified or superseded, as the case may be, and all other provisions, and the provisions so modified or superseded shall in all respects continue and be in full force and effect.

Instructions: Client Can File Document for Their Records.

INITIAL BELOW IF AUTHORITY IS BEING GRANTED TO EFFECT MARGIN TRANSACTIONS:



* _____ Agent shall be authorized to purchase on margin.

Signature of Customer

Signature of Customer

Date

AUTHORIZED AGENT INFORMATION

Name: _____

Home Address _____

Employer and Position: _____

Employer Address: _____

Agent's Relation to Client: _____

Investment Experience (years): _____

Experience in Options (years): _____

Authorized Agent's Signature

Date

Supervisory Approval

Date