

CUSTOMER MARGIN AND SHORT ACCOUNT AGREEMENT

Customer hereby represents warrants and agrees that, with respect to trading on margin in its Account(s) (its "Margin Accounts"):

1. Liquidation. In the event of the death of the undersigned, or in the event the margin in any account in which the undersigned has an interest shall in either Person's or TradingBlock's discretion become unsatisfactory to either Person or the introducing broker, or be deemed insufficient by either Person or the introducing broker, Person or TradingBlock are hereby authorized; (a) to sell any or all securities or other property which Person may hold for the undersigned (either individually or jointly with others); (b) to buy any or all securities and other property which may be short in such accounts; and/or (c) to cancel any open orders and to close any or all outstanding contracts; all without demand for margin or additional margin, notice of sale or purchase, or other notice or advertisement, and that any prior demand or notice shall not be a waiver of your rights provided herein. Person may likewise accept and rely upon instructions which Person receives from the introducing broker to effect any of the aforementioned transactions (as noted in (a); (b); and (c)). Person and TradingBlock shall have the discretion to determine which securities and other property are to be sold and which contracts are to be closed. Any such sales or purchases may be made at Person's or TradingBlock's discretion on any exchange, the over-the-counter market or any other market where such business is usually transacted, or at public auction or private sale, and Person may be the purchaser for its own account.

2. Hypothecation. Within the limitations imposed by applicable laws, rules and regulations, all securities now or hereafter held by Person, or carried by Person in any account for the undersigned (either individually or jointly with others), or deposited to secure same, may from time to time, without any notice, be carried in Person's general loans and may be pledged, repledged, hypothecated or re-hypothecated, separately or in common with other securities for the sum due to Person thereon or for a greater sum and without retaining in Person's possession or control for delivery a like amount of similar securities. The IRS requires Broker Dealers to treat dividend payments on loaned securities positions as in-lieu dividends for 1099 tax reporting purposes. Taxation of substitute dividend payments may be greater than ordinary on qualified dividends. It is understood, however, that Person agrees to deliver to the undersigned upon demand and upon payment of the full amount due thereon, all securities in such accounts, but without obligation to deliver the same certificates or securities deposited by the undersigned originally. Any securities in the undersigned's margin or short account may be borrowed by Person, or lent to others.

3. Interest. Debit balances in all the accounts of the undersigned shall be charged with interest in accordance with Person's established procedures as amended from time to time, and pursuant to the provisions of Rule 10b-16 of the Securities Exchange Act.

4. Margin. The undersigned agrees to maintain in all accounts with Person such positions and margin as required by all applicable statutes, rules, regulations, procedures and custom, or as Person deem necessary or advisable. The undersigned agrees to promptly satisfy all margin and maintenance calls.

5. Sales. The undersigned agrees to specifically designate any order to sell a security which the undersigned does not own as a short sale, and understands that Person will mark such order as a short sale. The undersigned agrees that any order which is not specifically designated as a short sale is a sale of securities owned by the undersigned, and that the undersigned will deliver the securities on or before settlement date, if not already in the account. If the undersigned should fail to make such delivery in the time required, Person is authorized to borrow such securities as necessary to make delivery for the undersigned's sale, and the undersigned agrees to be responsible for any loss Person may thereby sustain, or which you may sustain as a result of Person's inability to borrow such securities.

6. Initial Margin and Margin Maintenance Requirements. Customer shall at all times maintain such securities and other property in its Account(s) for margin purposes as required from time to time by Person or TradingBlock in its sole discretion and/or pursuant to applicable laws, rules or regulations, whichever is greater. Customer agrees to promptly satisfy all margin and maintenance calls. Customer acknowledges that Person and TradingBlock are not obligated to: (i) request additional securities or other property for margin purposes in the event the Account(s) falls below minimum margin requirements; (ii) notify Customer of any such deficiency; or (iii) allow Customer time to deposit additional securities or other property. Person or TradingBlock reserve the right to increase margin maintenance requirements at any time in its sole discretion.

7. Margin Loans. From time to time Person or TradingBlock may, at its sole discretion, make loans to Customer for the purpose of purchasing, carrying or trading in securities, options or other property ("Margin Loans"). Margin Loans will be made in a Margin Account. The minimum and maximum amount of any particular Margin Loan may be established by Person or TradingBlock in its sole discretion regardless of the amount of Collateral (as hereinafter defined) delivered to Person or TradingBlock, and Person or TradingBlock may change such minimum and maximum amounts from time to time without notice to Customer.

THIS AGREEMENT IS IN ADDITION TO CUSTOMER ACCOUNT AGREEMENT WHICH CONTAINS A PREDISPUTE ARBITRATION CLAUSE IN SECTION 8. CUSTOMER HAS READ AND UNDERSTOOD, AND AGREES TO BE BOUND BY, SUCH PREDISPUTE ARBITRATION CLAUSE.