

The Morgan Account
J.P. Morgan Securities, Inc.
Derivatives Approval Form



MORGAN USE ONLY US977 10/01
 Title Financial Trust Company Inc.
 SPN 2811138
 Primary CAS 9707980808

E	BUSINESS AFFILIATIONS	<p>I AM, OR HAVE BEEN, OR MY JOINT ACCOUNTHOLDER, MY SPOUSE OR ANOTHER FAMILY MEMBER IS, OR RECENTLY HAS BEEN, A DIRECTOR, CORPORATE OFFICER OR AN OWNER OF 10% OF A PUBLIC CORPORATION'S STOCK.</p> <p><input type="checkbox"/> Yes Name of Director/Officer/Owner _____</p> <p><input checked="" type="checkbox"/> No Name of Corporation _____</p> <p>IS THE CORPORATION TRADED PUBLICLY ON A U.S. STOCK EXCHANGE: <input type="checkbox"/> YES <input type="checkbox"/> NO</p> <p>I AM OR MY JOINT ACCOUNTHOLDER, MY SPOUSE, ANOTHER IMMEDIATE FAMILY MEMBER OR AN INDIVIDUAL CONTROLLING THIS ACCOUNT IS EMPLOYED BY OR ASSOCIATED WITH A U.S. BROKER/DEALER OPERATING ANYWHERE.</p> <p><input type="checkbox"/> Yes* Name of Broker/Dealer _____</p> <p><input checked="" type="checkbox"/> No Name of Employee/Associated Person _____</p> <p><small>* Employer must provide written permission on corporate letterhead to open the brokerage option of my Asset Account.</small></p> <p>I AM OR AN IMMEDIATE FAMILY MEMBER OR ANOTHER HOUSEHOLD MEMBER IS AN EMPLOYEE OF A FINANCIAL INSTITUTION (OTHER THAN BROKER/DEALER) OR INSURANCE COMPANY.</p> <p><input type="checkbox"/> Yes Name of Institution/Company _____</p> <p><input checked="" type="checkbox"/> No Name of Employee _____</p>																																			
F	INVESTMENT OBJECTIVES & RISK TOLERANCE	<p>MY OBJECTIVES FOR THIS ACCOUNT (CHECK ONE):</p> <p><input type="checkbox"/> Capital preservation</p> <p><input type="checkbox"/> Income generation</p> <p><input checked="" type="checkbox"/> Capital appreciation</p> <p>SPECULATIVE OR AGGRESSIVE INVESTMENTS THAT MAY GENERATE HIGHER RETURNS BUT MAY BE RISKIER THAN OTHER INVESTMENTS BECAUSE I MAY LOSE ALL OR PART OF MY INVESTMENT (CHECK ONE):</p> <p><input checked="" type="checkbox"/> Are permitted in this account.</p> <p><input type="checkbox"/> Are not permitted in this account.</p> <p>PRIMARY SOURCE OF INCOME (FOR IRAS, INDIVIDUAL AND JOINT ACCOUNTS ONLY):</p> <p><input type="checkbox"/> Investments <input type="checkbox"/> Pension</p> <p><input type="checkbox"/> Compensation <input type="checkbox"/> Other _____</p>																																			
G	INVESTMENT EXPERIENCE	<p>PLEASE INDICATE INVESTMENT EXPERIENCE BELOW*:</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;"># OF YEARS TRADED</th> <th style="text-align: center;">FREQUENCY OF TRADES</th> <th style="text-align: center;">AVERAGE SIZE OF TRADES</th> <th style="text-align: center;">TYPE OF TRADES (CASH/MARGIN/SHORT/LONG)</th> </tr> </thead> <tbody> <tr> <td>OPTIONS</td> <td style="text-align: center;"><u>20+</u></td> <td style="text-align: center;"><u>High</u></td> <td style="text-align: center;">_____</td> <td style="text-align: center;"><u>Cash / Short / Long</u></td> </tr> <tr> <td>STOCKS</td> <td style="text-align: center;"><u>20+</u></td> <td style="text-align: center;"><u>High</u></td> <td style="text-align: center;">_____</td> <td style="text-align: center;"><u>Cash / Short / Long</u></td> </tr> <tr> <td>BONDS</td> <td style="text-align: center;"><u>20+</u></td> <td style="text-align: center;"><u>High</u></td> <td style="text-align: center;">_____</td> <td style="text-align: center;"><u>Cash / Short / Long</u></td> </tr> <tr> <td>FX</td> <td style="text-align: center;"><u>20+</u></td> <td style="text-align: center;"><u>High</u></td> <td style="text-align: center;">_____</td> <td style="text-align: center;"><u>Cash / Short / Long</u></td> </tr> <tr> <td>COMMODITIES</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td>OTHER</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </tbody> </table> <p><small>* Derivatives approval is most appropriate for active traders and will be granted subject to JPMSI approval.</small></p>		# OF YEARS TRADED	FREQUENCY OF TRADES	AVERAGE SIZE OF TRADES	TYPE OF TRADES (CASH/MARGIN/SHORT/LONG)	OPTIONS	<u>20+</u>	<u>High</u>	_____	<u>Cash / Short / Long</u>	STOCKS	<u>20+</u>	<u>High</u>	_____	<u>Cash / Short / Long</u>	BONDS	<u>20+</u>	<u>High</u>	_____	<u>Cash / Short / Long</u>	FX	<u>20+</u>	<u>High</u>	_____	<u>Cash / Short / Long</u>	COMMODITIES	_____	_____	_____	_____	OTHER	_____	_____	_____	_____
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