

Standing Instructions for Derivatives Collateral Transfers
and Margin Loan Form - Overview and Instructions J.P.Morgan
Overview

WHAT ARE STANDING INSTRUCTIONS FOR DERIVATIVES COLLATERAL TRANSFERS AND
MARGIN LOAN?

The Standing Instructions for Derivatives Collateral Transfers and Margin
Loan Form is a form that allows J.P. Morgan to move cash
balances from your designated accounts to meet margin requirements.

WHO SHOULD COMPLETE AND SIGN THIS STANDING INSTRUCTIONS FORM?

The Standing Instructions must be completed and signed by all parties that
wish to engage in derivatives transactions in the future.

Instructions

As you review and complete the Standing Instructions Form, please keep the
following Instructions in mind:

- Section A - If a Client is Trading, Section A is mandatory; it allows
J.P. Morgan to transfer cash out of your Asset With
Brokerage Derivatives Account to cover margin.
- Section B - If a Client is Trading, Section B is mandatory; it allows J.P.
Morgan to transfer cash into your Asset with Brokerage
Derivatives Account to return excess margin.
- Section C - This Section is optional; it allows J.P. Morgan to make
transfers from your main account to your derivatives account
to satisfy a margin call. Please indicate whether the authorization is for
the undersigned's existing account or a new account
(Check one box only).
- Section D - This Section is optional; It allows J.P. Morgan to make transfers
from your margin account (Reg T facility) to your
derivatives account to satisfy a margin call. Please indicate whether the
authorization is for the undersigned's existing account or
a new account (Check one box only).
- Section E - This Section is optional; it allows J.P. Morgan to return any
excess cash to your margin account (Reg T facility)
(Check box to select).
- Page 2 - Signature - Please sign, Date and Print your Name (Name of the
Account Owner)

By signing below, the undersigned has elected to authorize, direct, and
empower J.P.Morgan Chase Bank, N.A., J.P. Morgan Securities
LLC, and J.P. Morgan Clearing Corp. (collectively, with their respective
affiliates, 'J.P. Morgan') to take the following actions on the
undersigned's behalf, which J.P. Morgan may do, but is not obligated to do,
and to make adjustments for any erroneous entries.

A. Transfer of Cash to Satisfy Margin Calls (mandatory if Client is trading)
In the event that the undersigned is required to pledge additional cash (a
'Derivatives Margin Call') to secure the undersigned's
obligations of payment or performance, whether joint or several, contingent
or otherwise, that the undersigned has to any J.P. Morgan
entity for transactions entered into pursuant to the Client Agreement and
the OTC Addendum, the ISDA Master Agreement and any
amendments, modifications, restatements, supplements, addenda, or similar
documentation delivered in connection therewith
(collectively, 'Derivatives Obligations'), J.P. Morgan is authorized, without

notice to the undersigned, to debit such amounts and transfer such cash (as determined by 3.1'. Morgan to be necessary to satisfy any Derivatives Margin Call) from the undersigned's 1.P. Morgan account noted below ("Asset With Brokerage Derivatives Account").

This authorization is for an account that will be established by the undersigned in connection with the execution of the authorization. The undersigned hereby agrees that upon the account's establishment and the assignment of an account number, 3.P. Morgan will send the undersigned a confirmation statement verifying the account's establishment, the account number, and that this authorization applies to the account.

B. Return of Excess Margin (Mandatory if Client is trading)

In the event that the cash pledged by the undersigned to IP. Morgan to secure the undersigned's Derivatives Obligations (collectively, ' Derivatives Collateral") on any day exceeds the aggregate amount of the undersigned's Derivatives Obligations to the),P. Morgan entity(les) that is/are a party to such Derivatives Obligations, J.P. Morgan is authorized, without notice to the undersigned, to transfer such excess Derivatives Collateral to the undersigned's Asset With Brokerage Derivatives Account.

C. Transfers from main Account to Derivatives Account (Optional)

Further, by checking the boxes below, the undersigned has elected to authorize, direct, and empower I.P. Morgan to take the following additional actions on the undersigned's behalf, which 3.P. Morgan may do, but is not obligated to do, and to make adjustments for any erroneous entries.

If the cash maintained in the undersigned's Asset With erokerage Derivatives Account is insufficient to meet any Derivatives Margin Call, IP, Morgan is authOriZed, without notice to the undersigned, to debit such amounts and transfer such cash (as determined by Morgan to be necessary to satisfy any Derivatives Margin Cali) from the undersigned's J.P. Morgan account noted below ("Asset With Brokerage Account).

1:1 This authorization is for the undersigned's existing account. Enter Account Number:

o This authorization Is for an account that will be established by the undersigned in connection with the execution of this authorization. The undersigned hereby agrees that upon the account's establishment and the assignment of an account number, 3.P. Morgan will send the undersigned a confirmation statement verifying the account's establishment, the account number, and that this authorization applies to the account.

J.P. Morgan Use Only Title SPN CAS

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D. Transfers from the Margin Account to the Derivatives Account (Optional)

Further, by checking the boxes below, the undersigned has elected to authorize, direct, and empower J.P. Mbrgan to take the following additional actions on the undersignecrs behalf, which 3.P. Morgan

may do, but is not obligated to do, and to make adjustments for any erroneous entries, If the cash maintained in the undersigned's Asset With Brokerage Derivatives Account and, if the undersigned has elected, the undersigned's Asset With Brokerage Account, are insufficient to meet any Derivatives Margin Call, then J.P. Morgan is authorized, without notice to the undersigned, to debit such amounts and transfer such assets (as determined by J.P. Morgan to be necessary to satisfy any Derivatives Margin Call) from the undersigned's J.P. Morgan account noted below ('Margin Account') and, IF applicable, any cash proceeds from the sale of any money market Funds, to the undersigned's Asset With Brokerage Derivatives Account.

Margin Account Information:

This authorization is for the undersigned's existing account, Enter Account Number:

This authorization is for an account that will be established by the undersigned in connection with the execution of this authorization. The undersigned hereby agrees that upon the account establishment and the assignment of an account number, J.P. Morgan will send the undersigned a confirmation statement verifying the account's establishment, the account number, and that this authorization applies to the account.

E. Return of Excess Cash from the Derivatives Account to Pay Down Margin Loan (Optional)

Further, by checking the box below, the undersigned has elected to authorize, direct, and empower J.P. Morgan to take the following additional actions on the undersigned's behalf, which J.P. Morgan may do, but is not obligated to make adjustments for any erroneous entries.

If the amount of the undersigned's Derivatives Collateral on any day exceeds the aggregate amount of the undersigned's Derivatives Obligations to the J.P. Morgan entity(ies) that is/are a party to such Derivatives Obligations, then J.P. Morgan is authorized, without notice to the undersigned, to transfer from the undersigned's Asset With Brokerage Derivatives Account such excess cash to pay any debit balance owing with respect to the undersigned's Margin Account. The undersigned acknowledges that if the undersigned does not elect the foregoing authorization, then J.P. Morgan may still make such transfers if the undersigned, either orally or in a separate writing, directs J.P. Morgan to do so. All other terms and conditions applicable to the Margin Account are set out in the agreement entered into by the undersigned to purchase securities on margin, and to otherwise borrow against securities (together with any amendments, restatements, modifications, or supplements, the "Margin Account Agreement"), and the foregoing authorization is subject to the terms of the Margin Account Agreement.

F. Signature

All account owners are required to sign below.

The undersigned acknowledges that this authorization is subject to the General Terms for Accounts and Services, as the same may be

amended, restated, supplemented, or otherwise modified from time to time in accordance with its terms. This authorization is to remain in full force and effect until written notice of its revocation is received by J.P. Morgan, In such time and In such manner as to afford J.P. Morgan a reas_priable opportunity to act on it.

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JEFFREY E. EPSTEIN

Signature

_ Date Name (Print)

Signature Date Name (Print)

Signature Date Name (Print)

Signature Date Narne (Print)

3.13. Morgan use Only Title SPN CAS

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