

Cooper, Leslie N

From: AWM Dodd Frank Documentation Team

Sent: Monday, July 15, 2013 7:56 AM

To: Account Opening Maintenance

Cc: AWM Dodd Frank Documentation Team

Subject: SOUTHERN TRUST COMPANY, INC - W97565001

Attachments: 0239150_AOG Docs-pdf.zip

Hi Team,

You had previously executed the above does for acct #W89640002. They have opened a new account under the same

SPN that they will be doing all of their derivatives activity out of. Can you please move these does to acct #W97565001

after you have reviewed suitability for the new account?

Thanks,

Mike Gregors

Derivatives Support

J.P. Morgan Private Bank

500 Stanton Christiana Rd.

Newark, DE 19713

302-634-5205

1.

3.P. Morgan Derivatives Account Application and Agreement:

Swaps and Other Contracts IPMorgan

A, Agreement

1. The client acknowledges and agrees that in order to enter into swaps (without regard to underlier), equity index derivatives, commodity derivatives, and foreign exchange transactions (other than forward and spot transactions) (collectively, "Derivatives"), an account ("Derivatives Account") will be opened and linked to the client's existing brokerage account. The Dodd -Frank Wall Street Reform and Consumer Protection Act (the "Dodd -Frank Act") requires certain Derivatives to be cleared. The Derivatives Account will be governed by (a) to the extent that the client enters into cleared Derivatives, the 3PM August 2012 Bilateral DF Agreement, the FTA-ISDA Cleared Derivatives Execution Agreement, the Client Agreement, the Cleared Derivatives Transaction Addendum, and any applicable schedules (the foregoing agreements shall be referred to collectively as the "Cleared Trades Agreement"), and (b) to the extent that the client enters into uncleared Derivatives, the 3PM August 2012 Bilateral DF Agreement and agreements promulgated by the International Swaps and Derivatives Association, 'nee as supplemented, modified and amended by the applicable Derivatives counterparty from time to time (the foregoing agreements, related supplements, modifications and amendments plus the 31eM August 2012 Bilateral OF Agreement shall be referred to collectively as the "ISDA Documentation"). in the event of a conflict between the provisions of this Agreement and the provisions of the Cleared Derivatives Execution Agreement or the ISDA Documentation (as applicable), the provisions of the Cleared Derivatives Exeeition Agreement or the ESDA Documentation shall prevail.

The client's Derivatives Account will be for tbe purposes of (Check one): 11

Speculation & Hedging

2. The client acknowledges and agrees that collateral ("Margin") must be posted in connection with Derivatives transactions in accordance with the provisions of the Cleared Derivatives Agreement or ISDA Documentation, as applicable, as well as the policies of JPMorgan Chase & Co. affiliates (collectively, "J.P. Morgan") and the rules, regulations, customs and usages of any exchange, market, or derivatives clearing organization ("DCO") where a Derivatives transaction is cleared. In the event that the client establishes a facility for the purpose of borrowing to provide Margin, such facility will be governed by agreements other than the Cleared Derivatives Agreement or the ISDA documentation.

In calculating Margin required for cleared Derivatives transactions, such transactions will be netted as broadly and as frequently as allowed by the applicable DCO. Such netting will apply to trade and position reporting as well as to Margin calculations.

3. J.P. Morgan Securities LLC (JPMS) is appointed as the client's agent, with full power and authority to utilize any manual or electronic execution, affirmation, confirmation, or delivery system for Derivatives in common use in the relevant market or markets for any particular Derivative that JPMS determines to be appropriate under the circumstances in its sole discretion.

Without limiting the foregoing:

(a) JPMS is appointed as the client's agent with full power and authority to take all necessary or desirable actions on the client's behalf to select utilize or terminate the use of any swap execution facility ("SEF") in connection with executing transactions in Derivatives, including but not limited to such actions as are permitted or contemplated by the Cleared Trades Agreement as well as the following: establishing accounts; executing agreements or other documentation; placing orders; giving instructions and directions; transmitting and receiving Information relating to the client's transactions in Derivatives; and filing or causing to be filed such reports as are required by applicable law and regulation.

(b) The client acknowledges and agrees that JPMS may establish clearing accounts for the client at multiple DCOs. With respect to any cleared Derivative, the client has the sole right to select the specific DCO at which Derivatives will be cleared, and with respect to any Derivative that is not required by law to be cleared, the client has the right to elect to clear such Derivative (if accepted for clearing) and to select the DCO at which the Derivative will be cleared.

Please select either option C1) or Op below

I. The client directs JPMS to use the following LCOs in connection with the client's transactions in Derivatives (only the DCOs listed below are currently available) (Check all that apply): 1 LCH.Clearnet CI ICE Clear U.S 1:81 cmE Group

0 II, The client elects not to select DCO and authorizes JPMS to select a DCO to clear each of the client's Derivatives transactions. JPMS is appointed as the client's agent with full power and

authority to take all necessary or desirable actions on the client's behalf to select, utilize or terminate the use of any DCO In connection with clearing transactions In Derivatives, including but not limited to such acts as are permitted or contemplated by the Cleared Trades Agreement as well as the following acts: establishing accounts; executing agreements or other documentation; delivering and receiving Margin; giving instructions and directions; transmitting and receiving information relating to the client's transactions in Derivatives; and filing or causing to be filed such reports as are required by applicable law and regulation. Whether the client selects the DCO or authorizes 3PMS to select a DCO on the client's behalf, please Indicate how the DCO(s) should be used below.

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3.P. Morgan Derivatives Account Application and Agreement:

Swaps and Other Contracts J.P.Morgan

The client's account at such DCO will be for the purposes of (Check one): Speculation Hedging

Note: Clients may not use a single account for both purposes.

The client wishes the account at each such DCO to enable transactions in the following currencies (only the currencies listed

are currently available) (Check all that apply): USD EUR WY

Note: Not all DCOs will be capable of transacting in all currencies and .LP. Morgan does not anticipate provide clearing

services in all currencies. Please contact your 3PMS representative if you have any questions.

4. The client understands and agrees that all Derivatives transactions will be effected In accordance with the internal rules and policies of IF. Morgan, the applicable rules, regulations, customs and usages of any exchange, market, DCO or self -regulatory organization, and all applicable federal and state laws, rules and regulations, all of which are incorporated by reference into every Derivatives transaction to the extent applicable to Such Derivatives transaction. The Dodd -Frank Act requires reporting of all Derivatives transactions, which may Include, without limitation, the disclosure of trade Information Including a party's identity (by name, LEI or otherwise) to a swap data repository and relevant regulators. In connection with any Derivative executed or cleared for or on behalf of such client on any SEF or DCO, the client consents to the jurisdiction of Such SEF and/or DCO and agrees to provide such SEF or DCO, their agents, and their service providers, access to all books and records, staff and other information necessary for monitoring and enforcement of SEF or DCO rules. Client agrees to pay all settlement, clearing and related fees and charges imposed by 3.P. Morgan or any SEF or DCO utilized in connection with Derivatives transactions.

5. The client represents and warrants to IF. Morgan on a continuing basis (which, for avoidance of doubt, includes each time that J.P. Morgan executes or clears a Derivatives transaction):

(a) The client certifies that he/she/It is an "eligible contract

participant," as that term is defined in the Commodity Exchange Act by reason of the following (Check one):

J The client is an individual acting for his or her own account with investable assets in excess of (i) \$10,000,000; or (ii) \$5,000,000 and who will be entering into such transactions in order to manage the risk associated with an asset owned or liability Incurred, or reasonably likely to be owned or Incurred, by the client.

The client is a corporation, partnership, proprietorship, organization, trust or other entity acting for its own account (i) that has total assets exceeding \$10,000,000; (ii) that does not have total assets exceeding \$10,000,000 but its obligations under the subject transactions will be guaranteed .or otherwise supported by a fetter of credit, support, or other agreement by an entity that is an eligible contract participant; or (iii) that (a) has a net worth exceeding \$1,000,000; and (b) will enter into transactions in connection with the conduct of the entity's business or to manage the risk associated with an asset or liability owned or incurred or reasonably likely to be owned or incurred by the entity in the conduct of the entity's business.

E1 The client is an employee benefit plan subject to the Employee Retirement income Security Act of 1974 (29 U.S.C.

1001 et seq.) a governmental employee benefit plan, or a foreign person performing a similar role or function subject as such to foreign regulation, each acting for its own account (I) that has total assets exceeding \$5,000,000; or (II) the investment decisions of which are made by (a) an investment advisor or commodity trading advisor subject to regulation under the investment Advisers Act of 1940 (15 U.S.C. 80b-1 et seq.) or the Commodity Exchange Act; (b) a foreign person performing a similar role or function subject as such to subsidiary or affiliate of such an insurance company.

0 Other. Please consult .I.P. Morgan concerning additional documentation that will be required.

(b) in the preceding 12 months, the client has riot executed Derivatives transactions in a gross notional amount greater than \$8 billion, or, If the client has executed Derivatives transactions in such amount, the client does not (I) hold itself out as a dealer in Derivatives; (11) make a market in Derivatives; (1a) regularly enter into Derivatives with counterparties as an ordinary course of business for its Own account; or (iv) engage in activity causing it to be commonly known in the trade as a dealer or market maker in Derivatives.

(c) The client does not have express arrangements with its Derivatives counterparties that permit it to maintain a total uncollateralized exposure of more than \$100 million to all such counterparties, and (ii) the client does not maintain notional Derivatives positions of more than \$2 billion in any major category of Derivatives, or more than \$4 billion in aggregate

Derivatives.

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LP. Morgan Derivatives Account Application and Agreement:

Swaps and Other Contracts J. P. Morgan

B. In addition to any agreement in the Cleared Derivatives Agreement or ISDA Documentation in respect of the manner of giving notices or other communications (collectively "Communications") relating to Derivatives transactions, the client consents to receipt of Communications by means of electronic delivery. Electronic delivery will generally consist of the posting of Communications to a website that IP. Morgan designates in an e-mail notice or otherwise designates in advance of such posting (a "Designated Website"), which may be a third-party website. IP, Morgan may elect to follow the posting of Communications with a transmission of an e-mail or other notice to the client that such Communications have been posted to the Designated Website and are ready to be viewed. J.P. Morgan shall have the sole discretion as to whether to send a notice that a Communication has been posted to the Designated Website, and some Communications may be posted without sending such notice. The client is responsible for checking all relevant Designated Websites for Communications periodically and agrees that the posting of a Communication on a Designated Website constitutes delivery of such Communications to the client, regardless of whether such Communication is actually opened or reviewed and regardless of whether or not a notice of the posting of the Communication is sent. Communications may be provided in an Adobe® Acrobat® Portable Document Format (PDF) file or a similar, common format. In some cases, IP. Morgan may send Communications directly to such e-mail address, which shall constitute delivery of such Communications to the client.

E-mail notices should be sent to the following e-mail address:

jabwepagcimail.com

7. The client acknowledges receipt of, by an agreed upon method of delivery, and reading and understanding, the ISDA General Disclosure Statement for Transactions, the ISDA Disclosure Annex for Equity Derivative Transactions, the ISDA 2012 Disclosure Annex for Foreign Exchange Transactions, the ISDA Disclosure Annex for Interest Rate Transactions, the ISDA Disclosure Annex for Credit Derivative Transactions, and the ISDA 2012 Disclosure Annex for Commodity Derivative Transactions.

B. Notwithstanding the foregoing, no provision of this Agreement shall constitute a waiver or limitation of any right the client may have to execute Derivatives transactions at J.P. Morgan and then clear such Derivatives transactions at a different financial institution.

B. Personal Accounts Only

Title of Account:

D Individual Joint (JTWR0S/JAWR0S for TX residents)

Community Property Transfer on Death (TOD) Tenants in Common

UTMANGMA

Primary Account Owner: Joint Account Owner; Tenants by the Entirety

• IRA

Name Name
Legal Address Legal Address
City
Country
Home
Phone
Date of Birth:
mm
SSN #:
Marital Status: _ State_ Zip City State Zip
– State of Legal Residence Country State of Legal Residence
Mobile It of Home Mobile # of
Phone Dependents Phone Phone Dependents_
,
Date of Birth:
.dd Y Y
0 Married 0 Single D Divorced 0 Widowed
Citizenship:
U.S.o 0 U.S. Permanent
Resident Alien
Country of Citizenship
Page 3 of 6 mm dd y y y
SSN #:
Marital Status:
0 Married D Single 0 Divorced 0 Widowed
Citizenship:
0 U.S. U.S. Permanent
Resident Alien
Country of Citizenship
L.P. Morgan Derivatives Account Application and Agreement
Swaps and Other Contracts SP.Morgan
B. Personal Accounts Only (cont.)
Name of Employer Name of Employer
Occupation/Position Occupation/Position
Address Phone Address Phone
City State
Primary Account Owner Financial Information:
Annual Income (\$) Zip City State Zip
joint Account Owner Financial Information:
Annual Income (\$)
Liquid Net Worth (\$) Liquid Net Worth (\$)
Total Net Worth Total Net Worth
excluding primary residence (\$) excluding primary residence (\$)
Spouse Information (If spouse is not the joint account owner, please
complete this section.)
Name Name of Employer
Number of Dependents Occupation/Position Annual Income (\$)
C. Entity and Trust/Estate Accounts Only
Titte of Account: SOUTHERN TRUST COMPANY, INC.
ffil Corporation 0 Partnership 0 PIC/PHC (applicable to international

entitles only) Sole Proprietorship
 Limited Liability Company Limited Liability Partnership Not for Profit
 Trust Revocable Trust
 Living Trust Estate Charitable Trust Other

The Dodd -Frank Act defines a "special entity" as a federal, state or municipal agency, instrumentality, department or corporation of or established by the foregoing: an employee benefit plan or governmental plan subject to or as defined in the Employee Retirement Income Security Act of 1974, or an endowment (including an endowment that is an organization described in Section 501(c)(3) of the Internal Revenue Code of 1986).

The client is is not a special entity within the meaning of the Dodd - Frank Act.

If the client is a special entity, the client is a: Qualified Retirement Plan Foundation Endowment

Other

Entity Name SOUTHERN TRUST COMPANY, INC.

Address 6100 RED HOOK QUARTER, B3 City • ST THOMAS State Zip 008021348

Phone 340-775-2525 Mobile Phone E1N# ssN#

Annual Income (\$) 5,000,000.00 Liquid Net Worth (\$) 15,000,000.00 Total Net Worth (\$) 15,000,000.00

Legal Entity / CFTC Interim Compliant Identifier (entres and trusts only)

5 :E :

In order to facilitate the transaction reporting requirements of the Dodd - Frank Act, clients that are entities are required to obtain an identification number, currently called a CFTC Interim Compliant Identifier, or CICI, but which will be known as a Legal Entity Identifier (LEI) in the future. The CICI / LEI allows global regulators to monitor market activity and financial risk arising out of Derivatives.

A client without a CICI or an LEI may contact its J.P. Morgan team for instructions on how to obtain one.

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J.13, Morgan Derivatives Account Application and Agreement:

Swaps and Other Contracts J.P.Morgan

D. Account Information – ALL ACCOUNT TYPES

Investment Objective

Please review and consider the investment objectives and risk tolerance definitions below when selecting your

Investment objective

Capital preservation: For clients looking to preserve their principal, but who are comfortable with a small amount of volatility in exchange for the possibility of returns. Clients with this objective are interested in liquid, lower risk investments, a portion of which may have short terms and stable values, resulting in smaller returns than some of the other major asset classes.

Income generation: For clients seeking a balanced approach to growth through a combination of products with differing levels of risk and return. Clients with this objective expect the volatility in their account to be more than capital preservation, but less than capital appreciation, with the intent of earning income.

Capital appreciation: For clients who are looking for a higher rate of return and are, as a result, willing to take on higher risk.

Speculation: Speculation includes the most aggressive Investments. This level of risk tolerance is for clients willing to invest a portion, or all, of their account in products that may generate higher returns, but may also lose all or a part of the investment.

Please select one objective for this account

0 Capital preservation without speculation

E1 Income generation without speculation

Income generation with speculation

ME Capital appreciation with speculation

Please check one for each section

Primary source of income:

Investment Time Horizon:

Primary Liquidity Needs:

Secondary Liquidity Needs: \$1 Investments

D Less than 1 year

0 Short Term

E Short Term 0 Compensation

NI 1-5 years

* Medium Term

• Medium Term 0 Pension

6-10 years

Long Term

D Long Term E Other

Greater than 10 years

0 None

E1 None

Investment Experience

PRODUCT YEARS OF EXPERIENCE PRODUCT YEARS OF EXPERIENCE PRODUCT YEARS OF EXPERIENCE

Stock 10 Foreign exchange 10 Commodities 10

Bonds 10 Emerging markets 10 Derivatives 10

Mutual funds 10 Hedge funds 10 Futures 10

Structured products 10 Private investments 10

I currently have brokerage accounts with the following firms; N/A

Approximate value of investable assets held away from J.P. Morgan

Those assets are invested in the following Asset Classes: DEquities DFixed

Income 81, Cash DAlternative Investments DOther

and are primarily concentrated in 0 Equities D Fixed Income 8i Cash

E1Alternative Investments Elother

Affiliations (All Account Owners)

I, my spouse, or immediate family member who receives material support from me or gives me material support to me is a director,

corporate officer, control person, affiliate or an owner of 10% of a public corporation's stock: D Yes lig No

If yes,* name of person Name of Corporation

If yes, is the corporation traded publicly on a U.S. stock exchange? Yes .1

No

I, my spouse, immediate family member who receives material support from me

or gives material support to me, or an individual controlling the account is employed by or associated with an FCM, broker - dealer, a futures or securities exchange, the NFA or FINRA, the CFTC, SEC or the MSRB: Yes It No
If yes,* name of employer Name of employee/assoc.

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3.P. Morgan Derivatives Account Application and Agreement:

Swaps and Other Contracts J.P.Morgan

Affiliations (cont.)

Accountholder or immediate family member or another household member Is an employee of a financial Institution or insurance company; 0 Yes k No

If yes, '' name of institution Name of employee/assoc.

*If yes, the employer financial institution or regulator must provide written permission on corporate letterhead to open a Brokerage, Margin, or Investment Management account.

E. Signature (All Account Owners are required ts.skrn-below)

[] Signature JEFFREY EPSTEIN

Date Name (Print)

Signature Date Name (Print)

G. J.P. Morgan Use Only

TO BE COMPLETED ET J.P. MORGAN

Approvals: I have reviewed the information above concerning the client's suitability, including: investment objectives, investment experience, and financial condition

RF Signature Date

ROSFP Signature Dale

S-ROSFP Signature (Exchange Traded Options Levels S&6) Date

Account Title SOUTHERN TRUST COMPANY, INC

Brokerage Account Number W89640002

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J.P Morgan

STANDING INSTRUCTIONS FOR DERIVATIVES COLLATERAL TRANSFERS

AND MARGIN LOAN FORM Overview and Instructions

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 allowvs 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 trade derivatives transactions in the future.

WHEN IS THIS STANDING INSTRUCTIONS FORM DUE?

The Standing Instructions for Derivatives Collateral Transfers and Margin Loan Form is due on or before January 31, 2013.

Instructions

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

DETAILED INSTRUCTIONS

- Section A

- If a Client is Trading, Section A is mandatory to complete; it allows J.P. Morgan to transfer cash out of your Asset with Brokerage Derivatives Account to cover margin.

- Please indicate whether the authorization is for the undersigned's existing account or a new account (Check one box only)

- Section E

- If a Client is Trading, Section 8 is mandatory to complete; 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)

'I Section E

- This Section are optional; it allows J.P. Morgan to return any excess cash to your margin account (Reg T facility).

- Page 3 – Signature

- Please Sign, Date and Print your Name (Name of the Account Holder)
J.P.Morgan

Standing Instructions for Derivatives Collateral Transfers and Margin Loan
By signing below, the undersigned has elected to authorize, direct, and empower JPMorgan Chase Bank,

N.A., J.P. Morgan Securities LIC, 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.

Transfer of Cash to Satisfy Margin Calls

A. (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, restate ments, 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 from the undersigned's J.P.

Morgan account noted below ("Asset With Brokerage Derivatives Account") determined by J.P.

Morgan to be necessary to satisfy any such Derivatives Margin Call.

Asset With Brokerage Derivatives Account Information (sub-account):
ri

This authorization is for the undersigned's existing account

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, 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.

Return of Excess Margin

B. (Mandatory if the Client is trading) In the event that the cash pledged by the undersigned to J.P.

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 J.P. Morgan entity(ies) that is/are a party to such Derivatives Obligations, IP,

Morgan is authorized, without notice to the undersigned, to transfer such excess Derivatives

Collateral to the undersigned's Asset With Brokerage Derivatives Account.

Further, by checking the boxes 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 do, and to make adjustments for any erroneous entries:

of 3

LIP Morgan

Standing Instructions for Derivatives Collateral Transfers and Margin Loan Transfers from Main Account to Derivatives Account

C. (Optional) If the cash maintained in the undersigned's Asset With Brokerage Derivatives

Account is insufficient to meet any Derivatives Margin Call, LP, Morgan is authorized, without

notice to the undersigned, to debit such amounts and transfer such cash from the undersigned's

.1.P. Morgan account noted below ("Asset With Brokerage Account") to the undersigned's Asset

With Brokerage Derivatives Account, determined by J.P. Morgan to be necessary to satisfy any Derivatives Margin Call.

Asset With Brokerage Account Information (main account):

This authorization is for the undersigned's existing account

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, 1,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.

Transfers from the Margin Account to the Derivatives Account

D. (Optional) 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 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, determined by J.P. Morgan to be necessary to satisfy any Derivatives

Margin Call.

Margin Account Information:

This authorization is for the undersigned's existing account

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, 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.

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J.P.Morgan

Standing Instructions for Derivatives Collateral Transfers and Margin Loan

Return of Excess Cash from the Derivatives Account to Pay Down Margin Loan

E. (Optional) 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 :s/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.

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 LP. Morgan a realwaille-opportunity to act on it.

Signatur

Name (print): Vve, Date: /k1

Signature: Date:

Name (print):

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