

NEW ACCOUNT APPLICATION-ENTITY

I (We) would like to open a brokerage account with the Introducing Broker (my Broker) to be carried by Ridge Clearing & Outsourcing Solutions, Inc..
ACCOUNT INFORMATION (NOTE: ALL INFORMATION MUST BE COMPLETED.) PLEASE TYPE OR PRINT

Account Information	ACCOUNT NAME		SOC. SEC. OR TAX I.D. NO.	
	BUSINESS ADDRESS	CITY	STATE	ZIP CODE
	ATTENTION:			
	BUSINESS TELEPHONE NO.	MAIL TO C <input type="checkbox"/> Mailing h <input type="checkbox"/> Business o <input type="checkbox"/> P.O. Box e <input type="checkbox"/> n <input type="checkbox"/> c <input type="checkbox"/> e <input type="checkbox"/> k <input type="checkbox"/>		U.S. ENTITY <input type="checkbox"/> YES <input type="checkbox"/> NO
	FAX NO.			
	MAILING ADDRESS <i>(If Different than Business Address)</i>	CITY	STATE	ZIP CODE
	ATTENTION:			
HAVE YOU GRANTED TRADING AUTHORIZATION TO ANOTHER PARTY? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Request Trading Authorization Form and provide name of agent _____				

Bank or Brokerage Reference	NAME OF FIRM	BRANCH AND ACCOUNT NUMBER
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Account Type	<input type="checkbox"/> CASH <i>(Customer Agreement on reverse side of this application)</i> <input type="checkbox"/> MARGIN <i>(Request Margin and Truth in Lending Agreements)</i> <input type="checkbox"/> LLC <input type="checkbox"/> Trust <i>(Trustee Certification Required)</i> <input type="checkbox"/> Partnership <i>(Request Form)</i> <input type="checkbox"/> Corporation <i>(Request Form)</i> <input type="checkbox"/> Option <i>(Request Option Agreement & Risk Disclosure Document)</i> <input type="checkbox"/> Other <i>(Please specify)</i> _____
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Investment Profile	INVESTMENT OBJECTIVE ___ Capital Preservation (05) ___ Speculation (06) ___ Income (04) ___ Other (08) ___ Growth (03)	RISK TOLERANCE ___ Low ___ Medium ___ High
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Service Instructions	SWEEP: <input type="checkbox"/> Cash <input type="checkbox"/> Margin Specify, FUND: _____	WHEN SECURITIES ARE SOLD: <input type="checkbox"/> Hold Proceeds (7) <input type="checkbox"/> Send Proceeds (8) _____ WHEN SECURITIES ARE PURCHASED, THEY WILL BE HELD IN FIRM NAME	DIVIDENDS: <input type="checkbox"/> Hold (2) <input type="checkbox"/> Send (1) Contact your broker for frequency of "Send"
* In conjunction with "Hold Dividends", by selecting "Sweep" your credit balances will automatically be money market swept. Other alternatives for dividend distribution or requests for physical certificate delivery may be available. Contact your broker.			

Direct Communication Rule 14b-1(c)	Rule 14B-1(c) of the Securities Exchange Act, unless you object, requires us to disclose to an issuer, upon its request, the name, address, and securities position of our customers who are beneficial owners of the issuer's securities, which are held by us in your account in nominee name. The issuer would be permitted to use your name and other related information for corporation communication only. If you object to this disclosure check the box below. <input type="checkbox"/> Yes, I do object to the disclosure of such information.
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W-9 Certification	Under penalties of perjury, I (we) certify that the number shown above on this form is my correct taxpayer identification number. Unless, otherwise indicated, I (We) certify that I (We) am not subject to backup withholding and I (We) am a U.S. Person (including a U.S. resident alien). <u>Check the box</u> if you are subject to backup withholding under the provisions of the Internal Revenue Service code. * <input type="checkbox"/>
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Signatures	I authorize Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing) to obtain a consumer report at the time of application to verify my creditworthiness and to obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account. Upon my written request, Ridge Clearing will disclose to me whether it obtained a report, and if so, the name and address of the consumer-reporting agency that provided it. In the event that my account is denied, as a result of the consumer report verification, I authorize Ridge Clearing to provide to my introducing broker the reason(s) for such denial. BY SIGNING THIS APPLICATION, I (WE) ACKNOWLEDGE THE FOLLOWING: (1) THAT, IN ACCORDANCE WITH PARAGRAPH #8 OF THE CUSTOMER AGREEMENT, I (WE) AGREE IN ADVANCE TO ARBITRATE ANY CONTROVERSIES WHICH MAY ARISE WITH EACH OR BOTH OF US, (2) RECEIPT OF A COPY OF THE CUSTOMER AGREEMENT ON THE REVERSE SIDE OF THIS APPLICATION AND (3) THE INFORMATION PROVIDED ABOVE IS ACCURATE AND CORRECT.		
	SIGNATURE	DATE	

For Office Use Only	FIRST TRADE	DATE OPENED	INTRODUCING BROKER / DEALER	CUSTOMER ID VERIFIED <i>(Must be Completed)</i> <input type="checkbox"/> Yes <input type="checkbox"/> No
	ACCOUNT NO.	INTRODUCING REP. SIGNATURE	REP NO.	BRANCH MGR APPROVAL

CUSTOMER ACCOUNT AGREEMENT

(Cash Account)

TO: The Introducing Broker (My Broker), and Ridge Clearing & Outsourcing Solutions, Inc. (Ridge Clearing)

1. The client executing this Agreement agrees as follows with respect to the Account I have established with you for the purchase, sale or carrying of securities or contracts relating thereto and/or the borrowing of funds.
2. All transactions for my Account shall be subject to the constitution, rules, regulations, customs and usages of the exchange or market (and Ridge Clearing, if any) where executed.
3. The client executing this Agreement agrees that, in giving orders to sell, all "short" sale orders will be designated as "short," and all "long" sale orders will be designated as "long," and that the designation of a sell order as "long" is a representation on my part that I own the security, and if the security is not in your possession or if it is then impracticable to deliver the security to you forthwith, that I will deliver it as soon as possible.
4. Reports of the execution of orders and statements of my account shall be conclusive if not objected to within five days and ten days, respectively, after transmittal to me by mail or otherwise.
5. At any time and from time to time you may, at your discretion, without notice to me, apply and/or transfer any securities, commodities, contracts relating thereto, or any other property or equity therein, interchangeably between any of my accounts, whether individual or joint and from any of my accounts to any account guaranteed by me.
6. In consideration of your carrying my account with a Post Office Box Address, or your sending any mail to me in care of a third party, I hereby agree that "all correspondence of any nature whatsoever" sent to me in such address will have the same force and effect as if it had been delivered to me personally. I have listed my permanent address on the New Account Application.
7. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for me: When I open an account, you will ask for my name, address, date of birth, and other information that will allow you to identify me. You may also ask to see my driver's license or other identifying documents.
8. **This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement the parties agree as follows:**
 - a. **All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.**
 - b. **Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.**
 - c. **The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
 - d. **The arbitrators do not have to explain the reason(s) for their award.**
 - e. **The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.**
 - f. **The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases a claim that is ineligible for arbitration may be brought in court.**
 - g. **The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.**

The undersigned agrees, and by carrying and/or introducing an account of the undersigned you agree, that all controversies which may arise between us, including but not limited to those involving any transaction or the construction, performance, or breach of this or any other agreement between us, whether entered into prior, on or subsequent to the date hereof, shall be determined by arbitration. Any arbitration under this agreement shall be conducted before the New York Stock Exchange, Inc. ("NYSE") or the National Association of Securities Dealers, Inc. ("NASD"), and in accordance with its rules then in force. I may elect in the first instance whether arbitration shall be conducted before the NYSE or the NASD, but if I fail to make such election, by registered letter or telegram addressed to you at your main office, before the expiration of five days after receipt of a written request from you to make such election, then you may make such election. Judgment upon the award of arbitrators may be entered in any court, state or federal, having jurisdiction.

Class-action matters are excluded from arbitration proceedings conducted by the NASD. Therefore, it is further agreed that the parties to this agreement shall not bring a putative or certified class-action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class-action; or who is member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

9. Investment Objective Definitions: **Capital Preservation** - a conservative investment strategy characterized by a desire to avoid risk of loss; **Income** - strategy focused on current income rather than capital appreciation; **Growth** - investing in stocks with strong earnings and/or revenue growth or potential; **Speculation** - taking larger risks, usually by frequent trading, with hope of higher than-average gain. All strategies involve various types and levels of risk, the most common of which are market, credit, inflation, business and interest rate.
10. This Agreement and its terms shall be binding upon Client's successors, administrators, liquidator, receiver, trustee, assignee, custodian, conservator or other similar official ("successors"). In the event of Client's insolvency or bankruptcy whether or not any successors of its assets shall have qualified or been appointed, until ADP Clearing has written notice of Client's insolvency or bankruptcy ADP Clearing may continue to operate as though Client were solvent and not bankrupt and ADP Clearing may liquidate its Account WITHOUT PRIOR WRITTEN NOTICE TO OR DEMAND upon its successors. This Agreement shall inure to the benefit of ADP Clearing successors and assigns, whether by merger, consolidation or otherwise (and ADP Clearing may transfer Client's Account and this Agreement to any such successors and assigns) WITHOUT NOTICE. Client may not assign its rights or delegate duties under this Agreement without ADP Clearing's consent.