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Dear Valued Customer

In order to better service your financial needs, our firm has engaged Wedbush Morgan Securities Inc., a member of the New York Stock Exchange and other major exchanges, as our correspondent broker-dealer clearing agent (the "Clearing Agent"), and accordingly we have opened an account under your name with our Clearing Agent on a correspondent broker basis pursuant to a written agreement between us and the Clearing Agent.

Under this agreement, the Clearing Agent will: provide cashiering services; monitor compliance of credit according to applicable rules, regulations and policies; prepare and mail trade notifications and periodic account statements; and provide for the dissemination of proxy, tender offer and other similar shareholders' materials. In addition, the Clearing Agent may provide, upon our specific instructions, order execution and/or certificate clearance. However, the Clearing Agent will not be involved with or have responsibility for decisions regarding transactions in your account. If the Clearing Agent pays interest on your qualified credit balances left on deposit in your account, pending investment or reinvestment, we may receive an administrative fee that would be in the form of a rate decrease of no more than one-half of one percent from the interest rate established for credit balances.

Since you continue to be a customer of our firm, the opening and approval of accounts and the entry of orders and instructions regarding the deposit or withdrawal of securities or money for your account must be handled by us. We will continue to be responsible for all activities in connection with your account, and inquiries or complaints regarding your account should be directed to us.

You acknowledge that in connection with this Agreement that we, or our Clearing Agent, may make inquiries for the purpose of verifying your creditworthiness. Upon your written request, we will inform you if we have obtained information through these inquiries, and if so, we will provide you with the name and address of the credit-reporting agency.

To acknowledge your understanding of these matters and to provide us with your certification of foreign status and beneficial ownership election, please complete, sign, and return this document to us. Please note, in order to avoid backup withholding taxes imposed by the IRS, we must receive this document within 20 days. If you have any questions, please call us at your convenience.

Rule 14b-1(c) of the Securities Exchange Act requires disclosure to requesting companies of the name, address and securities positions of customers who are beneficial owners of that company's securities, unless the customer objects. If you do not object to this disclosure, no action is required. If you do object, please check the box below.

Do not disclose this information to requesting companies.

CERTIFICATION OF FOREIGN STATUS OF BENEFICIAL OWNER FOR UNITED STATES TAX WITHHOLDING (W-8BEN/1001)

See below for definitions of Beneficial Owner and Permanent Residence. Refer to Instructions for Form W-8BEN for additional information.

I certify that the beneficial owner is a resident of within the meaning of the tax treaty between the US and that country. If required, the U.S. Tax Payer identification number is stated below.

Form with fields for Type of Beneficial Owner, Permanent Residence, Mailing Address, US Taxpayer Identification number, and a declaration section with bullet points.

By signing below, you acknowledge your understanding and agreement that 1) your account is to be handled in the manner described herein and 2) you have received and read the "Disclosure Statement-Facts About Your Borrowing Costs and Other Matters" concurrent with this document, which contains a Pre-dispute Arbitration clause in Paragraph 9, and 3) you understand that such Pre-dispute Arbitration clause will be binding on you upon signing below.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to establish your status as a foreign person and, if applicable, obtain a reduced rate of withholding.

Signature lines for Beneficial Owner, Joint Customer, and a date field, along with a table for I.E. Code and Account Number.

Definitions: Beneficial Owner: The beneficial owner is the person who is the owner of the income for tax purposes and who beneficially owns the income. For payments other than those for which a reduced rate of withholding is claimed under an income tax treaty, the beneficial owner of income is generally the person who is required under U.S. tax principles to include the income in gross income on a tax return.

Foreign partnerships, foreign simple trusts, and foreign grantor trusts are not the beneficial owners of income paid to the partnership or trust. The beneficial owners of income paid to a foreign partnership are generally the partners in the partnership, provided that the partner is not itself a partnership, foreign simple or grantor trust, nominee or other agent.

Foreign Person: A foreign person includes a nonresident alien individual, a foreign corporation, a foreign partnership, a foreign trust, a foreign estate, and any other person that is not a U.S. person. It also includes a foreign branch or office of a U.S. financial institution or U.S. clearing organization if the foreign branch is a qualified intermediary.

Nonresident Alien Individual: Any individual who is not a citizen or resident of the United States is a nonresident alien individual. An alien individual meeting either the "green card test" or the "substantial presence test" for the calendar year is a resident alien.