



JOINT ACCOUNT AGREEMENT WITH RIGHT OF SURVIVORSHIP

TO: LOM Securities

RE: Account Name: _____

Account Number:

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In consideration of your agreeing on our joint and several request to act as stock brokers in our behalf, the undersigned do hereby appoint you to be our stock brokers for the purpose of opening and maintaining one or more joint brokerage account(s) for us. In consideration of LOM Securities (Bermuda) Limited, LOM Securities (Cayman) Limited, or LOM (Bahamas) Limited (“LOM”) carrying one or more joint account(s) for the undersigned we jointly and severally agree that each of us shall have authority, all on behalf of said joint account(s) to operate such account(s) including: to buy and/or sell (including short sales) and trade in coins, securities of whatsoever nature or kind, including options, commodities contracts relating to the same, commodity options and forward commodity and foreign exchange contracts (hereinafter collectively called “securities”) on margin or otherwise: to receive money, securities and property of every kind and to dispose of the same: to receive demands, notices, confirmations, reports, statements of account and communications of every kind; to sign such authorizations, agreements and documents as LOM may require pertaining to any of the forgoing matters and generally to deal with you as fully and completely as if each of us alone was interested in said account(s), all without notice to the other(s). LOM is authorized to act upon the instructions of any of the undersigned in every respect regarding said account(s) and to make deliveries to any of the undersigned or upon his instructions, of any or all securities in said account(s) and to make payments to any of the undersigned, or upon his order, of any and all monies at any time or from time to time in said account(s) even if such deliveries and/or payments shall be made to any of us personally, and not for the joint account of the undersigned. In the event of any such deliveries of securities or payments of monies to any of the undersigned, LOM is not bound or under duty or obligation to inquire into the application or disposition or the purpose or propriety of any such delivery of securities or payment of monies.

The liability of the undersigned with respect to said account(s) shall be joint and several. We hereby jointly and severally agree to indemnify and hold LOM harmless from, and to promptly pay LOM on demand, any and all losses arising from said joint account(s) or any debit balance due thereon. The undersigned further agree jointly and severally that all property LOM may at any time be holding or carrying for any one or more of the undersigned shall be subject to a lien in favor of LOM for discharge of the of the obligations of the joint account(s) to LOM, such lien to be in addition to and not in substitution of any rights and remedies LOM otherwise would have. We hereby waive separate notification to us of any of the aforementioned transactions and hereby ratify any and all transactions heretofore or hereafter made by any of us for our joint account(s) with LOM.

The undersigned declare that their interests in the joint account(s) are as joint tenants with full rights of survivorship and not as tenants in common. In the event of the death of either or any of the undersigned, the entire beneficial interest in the joint account(s) shall vest in the survivor or survivors on the same terms and conditions as theretofore held. The death of one of us shall in no way affect the right of the survivor or survivors to withdrawal all monies and to take delivery of all securities held in said account(s) as aforesaid, subject to compliance with all applicable laws relating to succession duties and estate and inheritance taxes.

This agreement is a continuing one and shall remain in full force and effect until terminated on behalf of the undersigned by written notice to LOM signed by either of the undersigned, or their heirs, executors, administrators or legal representatives, or legal representatives, but such termination shall not in any way affect any liability resulting from transactions initiated prior to such termination.

All notices given to LOM hereunder shall be delivered to LOM at its published address, and are not binding on LOM unless acknowledged in writing and signed by a designated officer of LOM.

This agreement shall be binding on all the undersigned jointly and severally, on their heirs, executors, administrators or legal representatives and on LOM's successors and assigns.

This agreement shall be governed by and construed in accordance with the laws of the jurisdiction of the account it pertains to, specifically either Bermuda, Cayman Islands, or Bahamas.

Dated at _____ this _____ day of _____, 200_____

The undersigned declare that they are the only persons having an interest in said account(s) and that their respective interest in the joint account is joint and several.

Name of Joint Owner (print)

Joint Owner's Signature

Name of Joint Owner (print)

Joint Owner's Signature

Name of Joint Owner (print)

Joint Owner's Signature