

CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS

COR Clearing, LLC ("COR") is an electronic-based broker-dealer providing self-directed brokerage services. By agreeing to electronic delivery the undersigned ("Customer") is giving its informed consent to electronic delivery of all Account Communications (as defined below), other than those Customer has specifically requested be delivered in paper form. Electronic instructions must be sent to such electronic addresses and/or using such systems as COR may specify. On receipt of electronic instructions, an acknowledgment of the instruction will be provided. COR shall be deemed not to have received any order sent by Customer electronically where COR has not acknowledged the instruction. "Account Communications" mean all current and future Account statements, trade confirmations, notices, disclosures, regulatory communications (including prospectuses, proxy solicitations and privacy notices) and other information, documents, data and records regarding the COR Account(s) and the Service (including amendments to the Customer Agreement and other agreements between Customer and COR) delivered or provided to Customer by COR, the issuers of the Securities and/or Other Property in which Customer invests and other parties.

Revocation of Consent. Customer may revoke or restrict consent to electronic delivery of Account Communications anytime, subject to the terms of this Agreement, by notifying COR in writing or by phone of its intention to do so. Customer also has the right to request paper delivery of any Account Communication that the law requires COR to provide in paper form. It is understood that if Customer revokes or restricts consent to electronic delivery of Account Communications or requests paper delivery, COR, at its discretion, may charge a reasonable service fee for the delivery of Account Communications that would otherwise be delivered electronically. Neither the revocation or restriction of consent, or the request for paper delivery, nor COR's delivery of paper copies of Account Communications will affect the legal effectiveness or validity of any electronic communication provided while the consent was in effect.

Electronic Delivery System. Customer agrees that the primary method of COR's communication will be by posting information on servers accessible through the COR Website. Customer agrees to check the COR Web site regularly for up-to-date information to avoid missing time-sensitive information and to notify COR immediately by telephone if unable to access the COR Website. Furthermore, Customer consents to be considered informed and up-to-date concerning all postings on the COR Website.

Customer can download and save or print the Account Communications received via electronic delivery for internal record keeping. Customer will have access through the COR Web site to confirmations, account statements and information affecting positions and money balances for at least the current year. Customer will have access to specific underlying trade data for at least two months. Customer may obtain copies of earlier documents on request.

Customer acknowledges that the Internet is not a secure network and that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties. E-mail notifications sent by COR will not contain sensitive or confidential customer information, including account numbers and the identity of the security purchased. Due to security risks, Customer will not send any sensitive information, such as account numbers or Passwords, in an unencrypted e-mail. Customer agrees to promptly and carefully review all Account Communications as and when delivered and to notify COR by telephone prior to the opening of the New York Stock Exchange on the business day immediately succeeding the posting if customer objects, questions, or disputes the accuracy of any trade related posting, or failure by COR to make such a trade related posting. Customer agrees to notify COR by telephone within two (2) business days if customer objects, questions, or disputes the accuracy of any non-trade related posting, or failure by COR to make such a non-trade related posting. COR is entitled to treat all postings as accurate, complete, and conclusive unless Customer objects within the above specified time periods.

Duration of Consent. This consent will be effective immediately and will remain in effect unless and until either Customer or COR revokes it. Customer understands that it may take up to three (3) days to process a revocation of consent to electronic delivery, and Customer may receive electronic notifications in the interim.

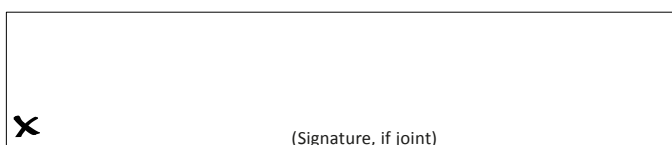
Costs. Potential costs associated with electronic delivery of Account Communications include charges from Internet access providers and telephone companies, and such charges are borne by Customer. COR does not charge additional online access fees for receiving electronic delivery of Account Communications.

Consent and Representations. Customer hereby agrees to have carefully read the above information regarding informed consent and fully understands the implications thereof. Customer hereby agrees to the conditions outlined above concerning electronic delivery of Account Communications. Customer also agrees to maintain a valid e-mail address and to continue to have access to the Internet. If Customer's e-mail address changes, Customer agrees to immediately notify COR of the new e-mail address.

 (Signature)

Print Name: _____

Date: _____

 (Signature, if joint)

Print Name: _____

(Second Party, If Joint Account)

Date: _____