

Etech Securities, Inc.
800 E. Colorado Blvd, Suite 100
Pasadena, CA 91101 USA

Etech Securities, Inc.
CUSTOMER AFFIRMATION AND
ACKNOWLEDGMENT OF RISK AGREEMENT

In consideration of Etech Securities, Inc. of Pasadena, California acceptance and carrying one or more accounts for the undersigned customers ("Customer") I [we] hereby agree to represent and acknowledge the following:

1) I agree that in connection with my account with Etech Securities, Inc., I will be responsible for my account and notify the manager of the branch office servicing my account of any suspected errors therein on a daily basis. Failure on my part to so notify management by 9:00 a.m. each trading day with respect to activity for the previous day shall constitute an acknowledgment by me that my account is in proper order.

2) I acknowledge that my account is speculative in nature and my objective is to generate short-term trading profits. I understand and realize that this activity which I have authorized may result in loss of more than 100% of my investment and that any such loss shall be my sole responsibility. Further, I understand that this type of trading strategy involves special risks and may not be suitable for all investors, however, I have determined that I am entirely suitable for and accepting of the risks involved, and I hereby acknowledge that I am of sound mind and that I have no temporary or permanent impairment that prohibits me from being able to engage in aggressive short-term trading or from being able to make the declarations contained in this document. I attest that no one associated or affiliated with Etech Securities, Inc. has made any representations or assurances that I will be successful in my trading endeavors. My success will depend entirely upon my own skill and the movement of the marketplace. I acknowledge that Etech Securities, Inc. has no obligation or responsibility to limit, restrict or halt my trading activity even if Etech Securities, Inc. becomes aware of a pattern of unsuccessful trading in my account.

3) I acknowledge that I have a thorough understanding of the NASDAQ market and the financial markets in general. I wish to make all of my own trading decisions without help or guidance from Etech Securities, Inc. or any other party. All transactions I request are to be considered unsolicited. In addition, I hereby assume the responsibility to safeguard my access to the Etech system in order to insure that no one else has the ability to request transactions my behalf.

4) Etech has not made any offer of rebates or reduced future commissions. I have been provided with Etech Securities, Inc.'s fees and commissions schedule and hereby acknowledge that Etech Securities, Inc. may at its own discretion from time to time adjust these costs and fees without formal notice to me. I acknowledge that if I am uncomfortable at any point with the fees being charged, my sole recourse is to request a closure of my account.

5) I understand that entering a request for a transaction does not guarantee that it will be executed. I am aware that the FINRA has the right to break any executed trade at its discretion. In addition if I have entered into a transaction that exceeds my available buying power or is perceived to be in violation of any firm or industry rules of conduct, I understand that such transactions may be canceled and that any gain will be nullified and any loss or costs associated with the transactions will be my responsibility and the recovery of such sums will be at the discretion of Etech Securities, Inc. or their clearing agent.

6) I understand the operation of a margin account under various market conditions and have reviewed my investment objectives, financial resources and risk tolerances to determine whether margin trading is appropriate for me. I have made the determination that such trading is appropriate for me and I wish to engage in margin trading at Etech Securities, Inc. I understand that margin trading involves the extension of credit to me secured by the collateral in my account and the amount borrowed will appear as a debit balance on which I will be charged interest at varying rates (see attached truth-in-lending disclosure).

7) I understand that the increased leverage which margin provides may heighten my risk substantially. This higher risk can include the risk of losing more than 100% of my investment and/or total portfolio. In the event that I do lose more than the value of my investment I am responsible for the immediate payment of any deficit upon demand from Etech Securities, Inc. or its clearing agent. I understand that failure to pay a margin call may result in Etech Securities, Inc. or the applicable clearing firm liquidating the securities positions and other property in my account to satisfy margin maintenance requirements without notice to me and without any prior request for additional margin securities, cash or property from me. In addition, I acknowledge that Etech Securities, Inc. has made all specific required margin account disclosures required by the Securities and Exchange Commission's Truth-in-Lending Rule (see attached).

8) I represent that I am not registered in any capacity with any brokerage firm, nor am I related to anyone registered with Etech Securities, Inc. or its clearing agent. All the information I have provided for my new account documentation is correct. I am not opening an account for another party or transacting business on behalf of another individual or entity. I am the only person who may authorize transactions in my account. I acknowledge that all the trades are non-solicited either placed by me directly into the computer system or by any other authorized person for me, and I attest my understanding and acceptance of the same. I attest that I am a knowledgeable, sophisticated investor and that I have conducted such analysis and consulted with such professionals as I deem necessary in order to be fully informed of the risks involved with day trading and that I am financially suitable for engaging in such trading activity. I further understand that Etech Securities, Inc. or the applicable clearing firm may at any time apply credit balances in any accounts in which I have an ownership interest to any of my calls and / or a deficit in any of my accounts.

9) I agree that Etech Securities, Inc. shall have no responsibility for any loss or loss of opportunity as a result of disruptions in trading due to the failure of equipment or system failure. I understand that the nature of Etech Securities, Inc.'s business relies upon a number of sophisticated computer systems that have the potential to fail for any number of reasons. I agree not to hold Etech Securities, Inc. or their employees, officers, representatives and service providers responsible for system interruptions regardless of the causes or circumstances. I have reviewed the current system employed by Etech Securities, Inc. and I have determined that I have sufficient technical knowledge to utilize the system. I feel confident in my own capabilities, and by entering a transaction I thereby attest to my understanding and acceptance of the same. If at any time Etech Securities, Inc. chooses to modify or replace its system, I will not utilize such systems until I am once again confident in my own abilities. I may elect to seek help if needed regarding technological issues from Etech Securities, Inc. representatives, however, I hereby acknowledge that it is my sole responsibility to become proficient at the systems I utilize while trading and by entering a transaction I hereby attest to my understanding and acceptance of the same. By submitting a transaction through any updated system, I hereby attest my understanding and acceptance of the same. I also agree that Etech Securities, Inc. shall have no responsibility for any loss sustained in my account as a result of disruptions due to adverse market conditions, intervention by regulatory authorities, acts of god or any other similar unforeseen events.

10) I hereby agree that all of the following including myself, my representatives, heirs, successors and anybody acting on my behalf do hereby now and forever release Etech Securities, Inc. and its management, its registered representatives and employees and indemnify and hold said

persons harmless from and against all claims, liabilities or damages, past, present, or future whether or not now known, directly or indirectly arising out of or relating to the acts, practices or transactions in my account.

11) I agree that any and all controversies arising between me and Etech Securities, Inc. or its Officers, Directors, employees, and agents (including affiliated corporations and entities) arising out of or concerning any of my accounts, orders or transactions, the relationship between us, or the construction, performance, or breach of this or any other agreement between us, whether entered into before or after the date the accounts are opened, shall be conducted pursuant to the rules of the National Association of Securities Dealers, Inc. and before any arbitration panel appointed by such association. The award of the arbitration shall be final.

12) I understand that Etech Securities, Inc. has not provided me with any advice regarding the income tax consequences resulting from my trading activities. I further understand and acknowledge that it is my responsibility to seek such advice from my own legal, tax or investment council.

13) I acknowledge that Etech Securities, Inc. is relying on the agreements, representations and acknowledgments set forth herein as a condition of accepting and carrying my account.

I have carefully read the above statements and representations and by signing below I willfully acknowledge and agree to the same. I am endorsing this document and the additional account opening documentation of my own volition and under no duress. I have had ample time to review all the documentation. The affirmations in these documents may only be changed by my written submission to the management of Etech Securities, Inc. and their subsequent signed acknowledgment and acceptance to such amendment.

Individual Signature x _____

Joint Signature x _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

Account Number for Etech to fill in: _____