

TENANCY IN COMMON FORM

This form is to be executed separately if paragraph 21(e) of the Client Agreement is struck out, and it is the intention of the parties to create a tenancy in common with no right of survivorship.

Throughout this agreement, "I", "me", "my", "we" and "us" refer to myself and all others who are legally obligated on my accounts. "You" and "your" refer to Sterne Agee, its subsidiaries and parents and any and all divisions or other entities, their officers, directors, agents and/or employees.

In consideration of Sterne, Agee & Leach, Inc. ("Sterne Agee") accepting my account and agreeing to act as my broker, I agree to the following with respect to any of my accounts with you for extensions of credit and the purchase and sale of securities, put and call options, and other property. This agreement shall not become effective until accepted by you in your Birmingham, Alabama office. Acceptance may be evidenced by internal records maintained by you.

1. Tenancy in Common

a. We agree that each of us shall have the authority on behalf of the account to buy, sell (including short sales), and otherwise deal in, through you as brokers, securities, options or other property on margin or otherwise; to receive for the account confirmations, statements, and communications of every kind; to receive for the account and to dispose of money, securities and other property; to make, terminate or modify for the account, agreements relating to these matters, or waive any of the provisions of such agreements; and generally to deal with you as if each of us alone were the account owner, all without notice to the other account owners. We agree that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. You may follow the instructions of any of us concerning this account and make deliveries to any of us, of any or all securities or other property in this account, and make payments to any of us, of any or all monies in this account as any of us may order and direct, even if such deliveries and/or payments shall be made to one of us personally or to third parties. You shall be under no obligation to inquire into the purpose of any such demand for delivery of securities, property, or payment of monies, and you shall not be bound to see to the application or disposition of the said securities, property and/or monies so delivered or paid to any of us. Notwithstanding the foregoing, you are authorized, in your discretion, to require joint action by the joint tenants with respect to any matter concerning the joint account, including the giving or cancellation of orders and the withdrawal of monies, securities or other property. Each of us agrees to hold Sterne, Agee harmless and indemnify Sterne, Agee against any losses, causes of action, damages and expenses arising from or as the result of Sterne, Agee following the instructions of any or all of us. Sterne, Agee shall be entitled to recover from the account, or from any of us, prior to distribution of the funds or property therein, such costs as they may incur, including reasonable attorney's fees, as the result of any dispute between or among us relating to or arising from the account.

c. It is our express intention to create an estate or account as tenants-in-common, and not as joint tenants with rights of survivorship. In the event of the death of either or any of us, the decedent's interest in the account shall pass to his or her estate.

d. In the event of the death of any of us, the survivor(s) shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such proceedings, require such documents, retain such portion of the account and/or restrict transactions in the account as you may deem advisable to protect you against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of us who shall have died shall be liable and each survivor will be liable, jointly and severally, to you for any debt or loss in this account resulting from the completion of transactions initiated prior to your receipt of a written notice of such death or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.

e. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of us, or through the exercise by his or her estate or representatives of any rights in the account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this agreement.

Client Signature

(All account owners must sign this form)

X _____ Date _____

X _____ Date _____

X _____ Date _____