

TRUTH IN LENDING STATEMENT

When you buy securities on margin, or enter into short sales or short options, you are borrowing money from Lek Securities Corporation for part of your transaction. Securities and Exchange Commission Rule 10b-16 requires a broker or dealer who extends credit to a customer in connection with any securities transaction to furnish the customer with a written statement describing the terms and conditions under which interest will be charged. This document is being provided to you in conformity with this rule.

1. Interest Charges - Margin interest is charged to your account daily on the credit we extend to you. The daily interest charges are calculated by multiplying your settled debit balance by the margin interest rate. Your settled debit balance is calculated by adjusting your previous day's balance by debits or credits to your account and by changes in the value of short positions. We will pay interest on settled credit balances held in your account. The credit balance interest rate is set at our discretion with reference to commercially recognized interest rates, industry conditions, and general credit conditions. The credit interest rate may be changed without notice at our discretion.

2. Daily Margin Interest Rate - The daily margin interest rate is calculated based on a 360-day year. It is calculated for each day by dividing the margin interest rate by 360. The Margin interest rate is set at Lek Securities Corporation's discretion with reference to commercially recognized interest rates. The margin interest rate will be changed without notice.

3. Compounding Interest – All interest is charged or credited on the first day of each calendar month based on the previous month's daily balances; therefore indeed compounding on a monthly basis. Details on how the computation was made are available on our website under "Interest Report."

4. Marking to Market - The credit balance in the short account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the margin account. These entries in the margin account will affect the margin debit balance upon which interest is computed. Credits in your short account, other than marking to market, will not be used to offset your margin account balance for interest computation.

5. Liens and Liquidation - At our election, all debit balances in your account, including those resulting from extensions of margin credit, will be immediately due and payable. We reserve the right to require additional collateral at any time, or to initiate immediate liquidation procedures without notice under conditions described in the Lek Securities Corporation's Margin Agreement. By signing the Margin Agreement you acknowledge that you have read and agreed to these term and conditions.

I have read and acknowledge the foregoing statement.

Dated: _____, 200__

(Signature)

(Print Name)