

TENANTS IN COMMON (TIC)

Date: _____, 20__

Account No: _____

In consideration of your carrying a T.I.C. account for the undersigned, the undersigned jointly and severally agree that each of them shall have authority on behalf of the account to buy, sell and otherwise deal in, through you as brokers, stocks, bonds, listed options (including uncovered writing) and other securities and commodities, on margin or otherwise (including short sales); to receive on behalf of the account demands, notices, confirmations, reports, statements of account and communications of every kind, and to dispose of same; to make on behalf of the account agreements relating to any of the foregoing matters and to terminate or modify same or waive any of the provisions thereof; and generally to deal with you on behalf of the account as fully and completely as if each alone were interested in said account all without notice to the other or others interested in said account. The authority hereby conferred shall remain in force until written notice of its revocation, addressed to you, is delivered at your office at 220 South Orange Avenue, Livingston, NJ. 07039.

The undersigned further agree jointly and severally that all property you may at any time be holding or carrying for any one or more of the undersigned shall be subject to a lien in your favor for the discharge of any obligations to you (of whatever nature) of any one or more of the undersigned, such liens to be in addition to and not in substitution of the rights and remedies you otherwise would have.

Since each of us is interested in establishment of this T.I.C. account, we jointly and severally agree, on our behalf and on behalf of our respective estates, that the authority hereby conferred by each of us upon the other shall survive our respective deaths.

In the event of the death of any of the undersigned the interests in the account as of the close of business on the date of the death of the decedent (or on the next following business day) shall be as follows:

- (Name of participant) _____ or his or her estate _____ %
 - (Name of participant) _____ or his or her estate _____ %
 - (Name of participant) _____ or his or her estate _____ %
 - (Name of participant) _____ or his or her estate _____ %
- 100%

Subject to the provisions hereof, all notices or communications for the undersigned in respect of the joint account are to be directed to:

Name: _____

Address: _____

(Authorized Signatures)
