



**RULE 145
SELLERS LETTER**

Account Number _____

In connection with the proposed sale by me of _____ shares of common stock of _____ under Rule 145 of the Securities Act of 1933, I hereby represent to you that:

1. I have not made, and will not make, any payment in connection with the execution of the above order to any person other than Penson Financial Services, Inc.
2. I have not solicited or arranged for the solicitation of orders to buy in anticipation of or connection with this transaction.
3. I have sold no shares of _____ within three preceding months and I have no sale orders open with any other broker, and will not place any pending execution or cancellation of this order.
4. To the best of my knowledge, no members of my immediate family sold shares of _____ stock within the three preceding months.

I am familiar with Rule 145 of the Securities and Exchange Commission and agree that you may rely upon the above statements in executing the order referred to above.

Very truly yours,

Signature

Date