



WHEN PERFORMANCE COUNTS

Account Number [][][][][][] - [][][]

CORPORATE _____ NON-CORPORATE _____ SOLE PROPRIETORSHIP _____

I HEREBY CERTIFY that a meeting, duly called, of the Board of Directors / Partners / Owners of _____, held on the _____ day of _____, 20____, at which said meeting a quorum was present and acting throughout, the following preamble and resolution was adopted and ever since has been and now is in full force and effect:

WHEREAS this Corporation/Non-Corporation/Sole Proprietorship is duly authorized and permitted by its Charter and By-Laws to deal in stocks, bonds, options and other securities, on margin or otherwise;

NOW THEREFORE BE IT RESOLVED that this Corporation/Non-Corporation/Sole Proprietorship open an account(s) in its name with Dunham Trust Company and/or Dunham & Associates Investment Counsel, Inc. (together or individually "Dunham"), and that

_____, President,
_____, Vice President,
_____ Treasurer, or

or any one of them or their successors in office, may, on behalf of this Corporation/Non-Corporation/Sole Proprietorship, (1) give orders in the said account or accounts for the purchase, sale or other disposition of stocks, bonds, and other securities, (2) deliver to and receive from Dunham on behalf of this Corporation/Non-Corporation/Sole Proprietorship monies, stocks, bonds, and other securities, (3) sign acknowledgments of the correctness of all statements of accounts, and (4) make, execute and deliver under the seal any and all written endorsements and documents necessary or proper to effectuate the authority hereby conferred; the within authorization to each of said officers to remain in full force and effect until written notice of the revocation thereof shall have been received by Dunham.

I FURTHER CERTIFY that the following are the signatures of the officers (or others) authorized by the foregoing resolution to act for this Corporation/Non-Corporation/Sole Proprietorship:

Table with 3 columns: Officer Name (print), Title, Signature. Contains three rows of blank lines for entry.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Corporation/Non-Corporation/Sole Proprietorship this _____ day of _____, 20_____.

SEAL _____
Witness

(This Resolution must be witnessed by an officer or person other than those authorized to act or sign for said Corporation/Non-Corporation/ Sole Proprietorship)

Mail completed forms to Dunham & Associates, Attn: Client Services, PO BOX 910309, San Diego, CA 92191