

Zions Direct, Inc.

Letter of Sole Proprietorship

Account Name	Branch	Account #
--------------	--------	-----------

Date: _____

Dear Sirs:

I hereby certify that I am doing business under the name and style of _____ which said business is neither a corporation nor a partnership, and I am the sole owner and proprietor of said business.

I hereby authorize you to accept for and deposit to the credit of my individual account or accounts any and all checks or other negotiable instruments payable to me, signed in the name of said _____, without any liability or responsibility on your part.

I hereby agree to advise you immediately in the event of any discontinuance of or change in the business of said _____ or in the use of said name by me.

_____ (L.S.)

Address _____

Sworn before me, this
_____ day of _____, 20__.