

DITTO TRADE, INC.

LETTER OF DIRECTION - MASTER TRADER (AUTO-TRADING) AGREEMENT

Ditto Trade, Inc. does not review your choice of newsletter, Master Trader, advisor, nor any investment strategy, trading methodology or research materials that are/is implemented by you or the authorized trading individual for your account. Ditto Trade, Inc. also will not review any transaction executed in your account via the Master Trader Program (auto-trading) in any manner. Individuals who engage in the Master Trader Program should understand that there are no “guaranteed” investment strategies and that the performance of the newsletter or master trader is not tracked by Ditto Trade, Inc. and remains the sole responsibility of the account holder(s). Ditto Trade Inc. strongly advises that all account holders perform the due diligence needed to understand the concept of Auto Trading and ensure that it is compatible with your investment strategy.

PLEASE READ THE FOLLOWING SEC RELEASE PERTAINING TO AUTO TRADING RISKS

<http://www.sec.gov/investor/pubs/autotrading.htm>

Absolutely no warranties or representations of any kind concerning any newsletter, Master Trader, Advisor or trading strategy is made by Ditto Trade, Inc., nor is any endorsement of any Newsletter, Master Trader, Advisor, nor any methodology, strategy or philosophy expressed, implied or given by Ditto Trade, Inc. As an account holder participating in the Master Trader Program, you understand that Ditto Trade, Inc.’s sole responsibility will be to execute transactions for your account. All funds invested within the account are funds that you can afford to lose without impacting your standard of living; in addition, all Newsletter, Master Trader, and Advisor investment objectives are speculation and will be recorded as such in the accounts and record.

The account holder(s) is aware and agree to the following: Ditto Trade, Inc. cannot be held responsible for any lost profits, trading losses or other damages due to communication delays, including but not limited to loss of online service or any delay in the receipt of any trade order or trade alerts, whether submitted computer, phone, fax or any other method and acknowledge that you are subject to risk from errors of electronic systems, communications and market timing.

No other party other than the account holder(s) can start, stop or change any of your settings on your account. The Newsletter, Master Trader or Advisor may occasionally enter into short stock transactions, in order to participate in these trade alerts you will be required to have an approved margin agreement on file with Ditto Trade, Inc. IRA accounts are prohibited from having margin therefore cannot participate in short-selling alerts in Ditto Trade, Inc.

Participation in the Master trading program will continue in your account indefinitely until a) your subscription expires b) you notify Ditto Trade, Inc. of a change or c) your account lacks sufficient equity for the transaction; Ditto Trade, Inc.'s web site contains links to other web sites and is not responsible for the privacy practices of other web sites, nor does it endorse the accuracy or content of the products or recommendations contained within such web sites; Use of these sites and services is solely at the user's own risk, and without any guarantee or warranty, expressed or implied of any kind by Ditto Trade, Inc.

I understand that these websites, Newsletters, Master Traders or Advisors are independent from and in no way affiliated with Ditto Trade, Inc., its agents or representatives.

Ditto Trade, Inc. and its agents and representatives are hereby authorized to follow the trade alerts and strategies of the Newsletter, Master Trader and the services noted above as it relates to entering stock and option transactions and strategies in my account.

I understand that No transaction will be effected by Ditto Trade, Inc. regardless of the instructions if there are not sufficient funds or available margin buying power to effect the transaction.

This Authorization does not in any way grant the above-designated Agent(s) full discretionary authority to trade in my/our account.

ACCORDINGLY, the undersigned authorizes Ditto Trade, Inc. as the undersigned's agent and attorney-in fact (authorized agent) to buy, sell (including short sales) and trade in any and all securities of any kind, including without limitation stocks, and/or puts, calls, options or other contracts relating to the same on margin or otherwise, in accordance with the terms and conditions for the undersigned's account and risk, and in the undersigned's name or number on the books of Ditto Trade, Inc.'s clearing firm, Penson Financial Services, Inc. (Penson), whichever is applicable. If more than one agent is designated, the undersigned authorizes each Agent to act severally, that is, each Agent alone shall be able to exercise the powers conferred hereby.

This authorization is limited to purchase (cash or margin) and sales transactions only and does not afford the authorized agent authority to transfer securities and/or disburse funds from the undersigned's account. Penson may accept and rely upon any instructions received from the authorized agent concerning the undersigned's account and shall have no obligation to determine whether such instructions received from the authorized agent or its representative, employees, or other agents are in accordance with the terms of this authorization.

The undersigned hereby agrees to indemnify and hold harmless the authorized agent and Penson from and to pay promptly on demand any and all losses arising there from or debit balances thereon. This authorization and indemnity is in addition to (and in no way limits or restricts) any rights that the authorized agent and Penson may have under any other agreement or agreements with the undersigned.

If any provision of this authorization or indemnity shall be rendered invalid for any reason, the provisions of this agreement shall be deemed modified or superseded as the case may be and these provisions shall in all respects continue and be in full force and effect. This Authorization shall remain in full force and effect until revoked by the undersigned by a written notice received at the offices of Ditto Trade, Inc. or receives actual notice of the death of the undersigned (or if two customers sign, the death of either one) and shall inure to the benefit of Ditto Trade, Inc. and the assigns of and any successor firm or firms.

The laws of the State of Illinois shall govern the terms of the Authorization.

If you have questions or concerns about the Master Trader Program, please call us at 1-877-99 DITTO.

Individual Account Holders:

Name:	Signature:	Date:
Joint Name:	Signature:	Date:

Entity Account Holders (Corporation, Partnership, Trust, Estate):

Name of Entity:	Authorized Officer Name:
Authorized Officer Signature:	Date:
Address:	Phone:

Individual to Whom Discretion is Given:

Name:	Signature:		
SSN, Fed ID, Cedula, NIT#	ID #		
ID Type:	Exp. Date:	Issued By:	Issue Date:
Address:	Phone:		

Approved By: (Branch Manager/Compliance)

Name:	Signature:	Date:
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