



# Addendum to the Supplemental Application for NFS Margin Account Privileges

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If this is a joint account, "I" refers to all account holders.

This Addendum ("Addendum") to the Margin Account Agreement ("Agreement"), is made and entered into as of the  day of , 2005.

I understand and acknowledge that the terms of this Addendum are in addition to the terms of the Agreement. In the event of any conflict between this Addendum and the Agreement, the terms and conditions of this Addendum shall prevail for matters relating to this Addendum.

I understand and I have elected to establish this brokerage account as a Transfer on Death ("TOD") account - with margin privileges. I understand further that NFS shall upon my death liquidate any securities necessary to satisfy the margin debit balance in my account prior to the distribution of this brokerage account's assets to my designated beneficiaries. The terms of this Addendum shall be binding on my heirs and successors.

All other terms and conditions of the original Agreement shall remain in full force and effect.

SIGNATURE - All account holders must sign:

Account Holder Signature:  Date --

Account Holder Name (printed):

Account Holder Signature:  Date --

Account Holder Name (printed):

ACKNOWLEDGED BY CORRESPONDENT:

Principal Approval Signature:  Date --

Registered Representative Signature:  Date --

