

Addendum to
American Express Bank Ltd. - Miami Agency
Account Application and Agreement
Securities Transactions

Account Title: HEADWAY INVESTMENT CORPORATION

I/ we the undersigned hereby request and agree to the amendment of our Account Application and Agreement executed on _____ to include, with full force and effect, the language set forth below and subject to the terms and conditions contained in the American Express Bank Ltd publication "Rules and Regulations Governing Accounts", as amended from time to time. This amendment shall be retroactive to the aforementioned execution date:

"We authorize you to act as agent on our behalf with full power and authority to buy, sell or otherwise effect transactions in stock, bonds, other securities and cash or cash equivalents for our account and in our name upon receipt of instructions (verbal or written) from us. You may effect such transactions as principal or agent, but in either case, we agree that you will incur no liability for the acts, omissions or solvency of any broker, dealer or agent selected by you in good faith to effect any transaction hereunder or liability for the failure of the counter party (to a purchase or sale) to perform. This agreement under this section may be terminated by either party by giving a written notice to the other party 30 days prior to the date upon which termination is to become effective".



Signature

CARLOS E. GONZALEZ
Print Name

Signature

Print Name

Dated this 25 day of APRIL, 1999



Signature

SERGIO L FERNANDEZ
Print Name

Signature

Print Name

Notice to Customers

Securities available for purchase through AEBL are not guaranteed by the U.S. Federal Deposit Insurance Corporation.

The purchaser assumes a varying degree of risk dependent upon the security purchased. Most types of investment securities are subject to price fluctuation and their disposal is subject to the availability of a secondary market. Some investments may include the issuer's guarantee of principal however, such guarantees may be conditional and where given, are obligations of the issuer, and not AEBL Miami Agency.

Your AEBL Relationship Manager can assist you in generally determining your risk tolerance and investment objectives. However, prior to making any investment, you should ensure you have received and carefully read and considered any and all documents which may be furnished to you in connection with your purchase. In deciding to purchase any investments, you should rely exclusively on your own due diligence investigation and your own independent assessment of the benefits and risks of the investments as well as of the financial condition and creditworthiness of the issuers, or of any guarantors thereof.