



AMERICAN EXPRESS BANK
INTERNATIONAL

American Express Bank International
Miami Branch
1221 Brickell Avenue
8th Floor
Miami, Florida 33131
Phone: (305) 350-7750
Fax: (305) 374-4524

ACCOUNT APPLICATION AND AGREEMENT FOR INDIVIDUALS

ACCOUNT

TITLE Ricardo Lopez

AND Piedad Cuervo JTROS

AND

AND

AND

ACCOUNT INFORMATION

DDA No. 265153549 MMA No. _____

T/D No. _____ LIA No. _____

Other _____

CIF No. ***028 Client Set No. 881 Officer Code No. 991

CONFIDENTIAL
AMERICAN EXPRESS
INTERNATIONAL

1. INFORMATION REGARDING ACCOUNT HOLDER

All correspondence for any applicants may be sent to the following Home Address Business Address Other Address (or the telex, facsimile or telephone number given with that address below):

HOME ADDRESS:

BUSINESS ADDRESS:

OTHER ADDRESS:

Personal Information
Redacted

Telephone: _____

Telephone: _____

Telephone: _____

Telex: _____

Telex: _____

Telex: _____

Fax: _____

Fax: _____

Fax: _____

2. TYPE(S) OF ACCOUNT(S) REQUIRED Please print, check boxes, otherwise complete wherever appropriate:

DDA Money Market Time Deposit (IBF) Liquid Investment Account Other _____

Minimum Balance Required: DDA \$ _____; Money Market \$ _____; Time Deposit \$ _____; LIA \$ _____

Checkbook: Yes No Name: Yes No Send Checkbook to the Mailing Address indicated above

Send Checkbook to the following Address: _____

3. PERSONAL INFORMATION - ACCOUNT HOLDER(S)

PASSPORT NO.	CITIZENSHIP	COUNTRY OF RESIDENCE
Personal Information Redacted	Spain	Spain
Personal Information Redacted	Spain	Spain

4. REFERENCES (BANKS OR OTHER)

5. OTHER AMEX AFFILIATED ACCOUNTS

If applicant has any existing account(s) with any office or branch of American Express Bank International, American Express Bank Ltd., Shearson Lehman Hutton Inc., or any institution affiliated with or related to any of them, please give details.

NOTE: WHENEVER USED HEREIN, (I) "YOU" REFERS TO AMERICAN EXPRESS BANK INTERNATIONAL AND "WE," "US," "OUR," AND "OURS" REFER TO THE APPLICANT; (II) THE MASCULINE GENDER INCLUDES THE FEMININE AND "HEREUNDER," "HEREIN" AND "HEREWITH" REFER TO THIS "ACCOUNT APPLICATION AND AGREEMENT" IN ITS ENTIRETY; AND (III) THE TERM "ATTORNEYS' FEES" REFERS TO ALL ATTORNEYS' FEES AND EXPENSES, WHETHER OR NOT SUIT IS BROUGHT, INCLUDING, WITHOUT LIMITATION, FEES AND EXPENSES INCURRED IN CONNECTION WITH COLLECTION EFFORTS.

6. DECLARATIONS

- (a) WE HEREBY APPLY TO OPEN AN ACCOUNT OR ACCOUNTS WITH YOU. WE UNDERSTAND THAT THE INFORMATION GIVEN HEREIN IS THE BASIS FOR OPENING THE ACCOUNT(S). WE THEREFORE WARRANT THAT THIS INFORMATION IS TRUE AND CORRECT. WE ALSO HEREBY AGREE THAT, IF THIS "ACCOUNT APPLICATION AND AGREEMENT" IS APPROVED, WE SHALL BE BOUND BY ALL OF ITS PROVISIONS AND BY YOUR "RULES AND REGULATIONS GOVERNING ACCOUNTS" (AS AMENDED FROM TIME TO TIME), WHICH ARE INCORPORATED HEREIN.
- (b) WE MAY IN THE FUTURE ESTABLISH ONE OR MORE ADDITIONAL ACCOUNTS WITH YOU WHICH, UNLESS OTHERWISE AGREED IN WRITING BY YOU, SHALL BE GOVERNED BY ALL THE PROVISIONS OF THIS "ACCOUNT APPLICATION AND AGREEMENT" AND THE "RULES AND REGULATIONS GOVERNING ACCOUNTS" (AS AMENDED FROM TIME TO TIME).

7. ACCOUNT(S) OF MORE THAN ONE INDIVIDUAL

If there is more than one applicant, please check either (1) or (2) below, but not both.

- (1) You are authorized to honor and act upon the orders, checks, drafts, endorsements and other instructions made by **ALL OF US** with respect to the account(s) maintained with you in the names of all of us and your purchase, sale or acceptance of custody of any securities or other property in the names of all of us, until you receive (and have had a reasonable time to act upon) contrary instructions from **ALL OF US**.
- (2) You are authorized to honor and act upon the orders, checks, drafts, bills, notes, endorsements or other instructions, made by **ANY ONE OR MORE OF US** with respect to the accounts maintained with you in the names of all of us and your purchase, sale or acceptance of custody of any securities or other property in the names of all of us, until you receive (and have had a reasonable time to act upon) contrary instructions from **ANY ONE OR MORE OF US**.

8. RESIDENCY/CITIZENSHIP TAX WITHHOLDING STATEMENT

Unless indicated to the contrary below, we hereby confirm under penalties of perjury that for United States tax purposes we are not a resident of the United States. Accordingly, we request that interest paid or credited to us in respect of any deposit or credit balance of ours with you not be reported to the Internal Revenue Service. We will advise you immediately should we become a resident of the United States at any future time.

9. SECURITIES TRANSACTIONS (OPTIONAL)

- 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 failure of the counter party (to a purchase or sale) to perform. This agreement under this section 9 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.

10. AFFILIATE REFERRALS (OPTIONAL)

- We authorize you to accept instructions with respect to our account(s) maintained with you from the following affiliate offices of yours:

We agree that you have no responsibility or liability to us in connection with your doing so. This authorization shall remain in effect until you receive a written revocation from us.

11. HOLD MAIL (OPTIONAL)

- We hereby authorize and request that you hold all advices, statements, notices and other documents relating to any account or property maintained with or held by you in our name on the terms and conditions set forth in the "Rules and Regulations Governing Accounts."

12. THIRD PARTY MANDATE/POWER OF ATTORNEY (OPTIONAL)

Each of us hereby authorizes you, until you receive (and have had a reasonable time to act upon) written instructions from us to the effect that this section 12 no longer applies, to do all of the following:

- (a) accept the signature or endorsement of any of the person(s) named below (a specimen of whose signature is given below) on any check, draft, order or bill of sale, in place of the signature(s) or endorsement(s) of any one or more of us;
- (b) accept the signature of any of the person(s) named below in place of the signature(s) of any one or more of us in all matters relating to (i) any account opened hereunder in the name(s) of all of us, including without limitation any pledge, assignment, withdrawal or transfer of any or all funds in any such account; (ii) the withdrawal, transfer, assignment, pledge, sale or delivery to third parties of any securities or other property held at any time by you in the name(s) of all of us, or (iii) your purchase or acceptance of custody, at any time and in the name(s) of all of us, of any securities or other property.

In consideration of your complying with this section 12, each of us hereby agrees that you shall have no responsibility or liability to any of us in connection with your so doing and hereby agrees to indemnify you from and against all liabilities and expenses (including without limitation all attorneys' fees and expenses) which you may incur or suffer by reason of your so doing.

Attorney-in-Fact (Print or Type Name)

Attorney-in-Fact (Print or Type Name)

(Specimen Signature of Attorney-in-Fact)

(Specimen Signature of Attorney-in-Fact)

13. GOLD AND PLATINUM CARDS (OPTIONAL)

RE: American Express® Gold Card Account of _____

Card No.: _____ (may be completed by you if not known at present)

RE: Platinum Card® Account of _____

Card No.: _____ (may be completed by you if not known at present)

To be billed to Account No.: _____ (may be completed by you if not known at present)

We understand and agree that pursuant to arrangements made with American Express Travel Related Services Company, Inc. ("American Express"), monthly billings for the Gold Card or Platinum Card referred to above will be forwarded to you. We hereby request, authorize and instruct that you debit any demand deposit or money market account maintained (or to be maintained) with you in our name for any and all amounts due and payable to American Express, as evidenced by such monthly billings by American Express, and that you transfer such amounts to American Express.

14. GOVERNING LAW/WAIVER OF JURY TRIAL

We agree with you that this Account Application and Agreement is governed by and construed in accordance with the internal laws of the State of Florida and any applicable Federal law. **WE AND AEBI VOLUNTARILY WAIVE ANY RIGHT TO TRIAL BY JURY WITH RESPECT TO ANY LITIGATION RELATING TO THIS ACCOUNT APPLICATION AND AGREEMENT.**

15. CONCLUDING DECLARATIONS

WE HAVE READ THIS "ACCOUNT APPLICATION AND AGREEMENT." AGREE WITH IT, AND AGREE TO BE BOUND BY IT. WE HAVE ALSO RECEIVED A COPY OF YOUR "RULES AND REGULATIONS GOVERNING ACCOUNTS" (WHICH ARE INCORPORATED INTO THIS "ACCOUNT APPLICATION AND AGREEMENT"), HAVE READ THEM, AGREE WITH THEM AND AGREE TO BE BOUND BY THEM (AS AMENDED FROM TIME TO TIME).

Executed as of _____, 20_____

Applicant(s)

Signature: _____

Print Name: RICARDO LOPEZ

Signature: _____

Print Name: PIEDAD CASADO

Signature: _____

Print Name: _____

Signature: _____

Print Name: _____

Signature: _____

Print Name: _____

Signature: _____

Print Name: _____

Approved by American Express Bank International (Miami Branch)

Signature: _____

Print Name: CARLOS GADALA-MARIA

Title: SENIOR DIRECTOR

Date: 02 / 12 / 04

OPERATIONS DEPARTMENT USE ONLY:

Account Opened By: _____

Date: _____

ACCOUNT OF INDIVIDUAL(S)

Ricardo Lopez

(Please state the full title of the account, indicating, as applicable, Mr., Mrs., or Miss)

and Piedad Casado

In consideration of the opening and maintenance of this account by American Express Bank International (the "Bank"), each of the undersigned certifies to the Bank, with the knowledge that the Bank will rely on such certification in connection with the operation of this account, that each of the signatures appearing below is the signature of the person named.

1 Signature(s)
Required on Drawings

Signature(s) Verified by: *[Signature]*
(Signature)
2/12/04
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

RICARDO LOPEZ
(Print or Type Name)

[Signature]
(Signature)

PIEDAD CASADO
(Print or Type Name)

[Signature]
(Signature)

(Print or Type Name)

(Signature)

(Print or Type Name)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Signature]

Date:

2/12/04

INDIVIDUAL

***028

ACCOUNT OF INDIVIDUAL(S)

Ricardo Lopez

(Please state the full title of the account, indicating, as applicable, Mr., Mrs., or Miss)

and Piedad Casado

In consideration of the opening and maintenance of this account by American Express Bank International (the "Bank"), each of the undersigned certifies to the Bank, with the knowledge that the Bank will rely on such certification in connection with the operation of this account, that each of the signatures appearing below is the signature of the person named.

1 Signature(s)
Required on Drawings

Signature(s) Verified by: *[Signature]*
(Signature)
2/12/04
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

RICARDO LOPEZ
(Print or Type Name)

[Signature]
(Signature)

PIEDAD CASADO
(Print or Type Name)

[Signature]
(Signature)

(Print or Type Name)

(Signature)

(Print or Type Name)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Signature]

Date:

2/12/04

INDIVIDUAL

***028