



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 CORPORATION OR OTHER ORGANIZATION

ACCOUNT

TITLE HEADWAY INVESTMENT CORPORATION

*54**

2004 JAN - 6 PM 5: 24
BUSINESS DEPT

AMERICAN EXPRESS
BANK INTERNATIONAL
MIAMI BRANCH

ACCOUNT INFORMATION

DDA No. 265139907 MMA No. _____

T/D No. _____ LIA No. _____

Other _____

CIF No. *54** Group No. 981 Officer Code No. 991

I. INFORMATION REGARDING ACCOUNT HOLDER

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

ADDRESS:

Personal Information
Redacted

Telephone: _____

Telex: _____ Fax: _____

Nation or State where applicant was incorporated or otherwise conditioned or organized: _____

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 \$ 5,000.00; 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. REFERENCES (BANKS OR OTHER)

4. 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., Shearman & Lehman Hutton Inc., or any institution affiliated with or related to any of them, please give details.

Amex Miami *64**
Amex Geneva
Personal Information Redacted

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.

5. 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).

6. 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.

7. 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 7 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.

8. 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.

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."

10. 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.

11. 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.**

12. 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 _____, 19____

Applicant

Signature: _____ Signature: _____

Print Name: _____ Print Name: _____

Title: _____ Title: _____

Approved by American Express Bank International (Miami Branch)

Signature: _____

Print Name: _____

Title: _____

Date: _____

OPERATIONS DEPARTMENT USE ONLY:

Account Opened By: _____ Date: _____

CERTIFICATE OF CORPORATE RESOLUTION

VENUS ILLUECA DE TULIPANO

(Name)

Secretary of HEADWAY INVESTMENT CORPORATION

(Name of Corporation)

(USD)

a corporation duly organized and existing under the laws of Republic of Panama hereby certify that the following is a true copy of resolutions duly adopted by the board of Directors of said corporation and such resolutions are now in full force and effect.

"RESOLVED" that this corporation open and maintain one or more accounts with American Express Bank International (the "Bank") and that the Bank is authorized to credit to the account(s) of this corporation all checks, drafts, notes, orders and other instruments for the payment of money, endorsed in any manner or co-endorsed, and any funds or other property which may be delivered by anyone to the Bank for credit to such account(s); and FURTHER RESOLVED, that any _____ of the following officers of this corporation, (insert titles but not names of officers,

German Sanchez Ruiperez	(SINGLY)	Ma. Isabel Grande de Andres	(ANY TWO)
Ofelia Grande Rodriguez	(SINGLY)	Carlos E. Gonzalez	(ANY TWO)
Julio Grande de Andres	(ANY TWO)	Sergio L. Fernandez	(ANY TWO)
Ma. Ofelia Grande de Andres	(ANY TWO)	Maria E. Barrera	(ANY TWO)

shall hereafter be authorized: (a) to sign (by handwriting, by stamp impression of facsimile signatures or by any other means) in the name of or on behalf of this corporation all drafts, orders and other instruments or instructions for the payment of money drawn on any of said accounts; (b) to demand, receive, and take or direct delivery of and receipt for any stocks, bonds and other securities belonging to this corporation which the Bank may at any time have in its custody, possession or control, whether the same be held in the name of this corporation (or for this corporation's account in the name of a nominee) or indorsed in blank; (c) to sign (by handwriting, by stamp impression of facsimile signatures or by any other means) in the name of or on behalf of this corporation any account agreements which may be requested at any time by the Bank; (d) to certify to the Bank the signature of and the offices or other positions held by each person authorized to sign on behalf of this corporation; (e) to borrow money and to obtain credit for this corporation without limitation; (f) to execute and deliver notes, drafts, acceptances, instruments of guarantee, agreements and other obligations of this corporation in such form as may be requested by the Bank, and to apply for the Bank's issuance or confirmation of (and agree to reimburse the Bank for any payments made under) commercial and standby letters of credit issued to pay, support or secure obligations of this corporation or of any third party or third parties; (g) to pledge, assign, mortgage or in any other manner create security interests in stocks, bonds, notes, accounts or other property of any kind belonging to this corporation or in which it has an interest (whether to secure obligations of this corporation or obligations of any third party or third parties); (h) to deal, in any other respects, with any and all stocks, bonds, notes, accounts and other property of any kind belonging to this corporation or which it has an interest; (i) to give the Bank all such authority with respect to any such property as it may request; and

FURTHER RESOLVED, that the Bank is hereby authorized to accept and / or pay and / or apply any draft, check, order or other instrument for the payment of money (or any proceeds thereof) when such draft, check, order or instrument is drawn on any of said accounts and signed (by handwriting, by stamp impression of facsimile signature or by any other means) as required by these resolutions, without inquiry and without regard to the disposition of any such item or any proceeds thereof, and the Bank shall not be liable in connection therewith nor withholding from such item any be payable to the order of a person whose signature (by handwriting, by stamp impression of facsimile signature or by any other means) appears thereon or of any other officer or officers or agent or agents of this corporation, or that such item or any proceeds thereof may be used or disposed of for the personal credit or account of any such person or persons, officer or officers or agent or agents with the Bank or otherwise or in payment of the individual obligation of any such person or persons, officer or officers or agent or agents to the Bank or otherwise; and

FURTHER RESOLVED, that the Bank is hereby authorized to act and rely upon all the foregoing resolutions until it has received, and has had a reasonable time to act upon, notice in writing signed by the Secretary of any change in such resolutions, and that until such time the Bank shall have no liability to this corporation in connection with—and shall be indemnified by this corporation with respect to, and covered harmless from—any loss suffered or liability or expense incurred by reason of the Bank's acting or relying upon any of the foregoing resolutions, even if such resolutions have in fact been changed.

I further certify that no provisions or provisions in the certificate of incorporation, articles, charter, memorandum of association or by-laws or any resolutions or other internal rules of said corporation limit in any manner the authority of the board of directors to adopt the foregoing resolutions, and that such resolutions conform in all respects with the provisions of the certificate of incorporation, articles (or charter or memorandum of association) and by-laws and any resolutions and other internal rules of said corporation.

NAME
<u>Adan Arturo Illueca</u>
<u>Venus Illueca de Tulipano</u>
<u>Anibal Illueca Herrando</u>
<u>Julio Grande de Andres</u>

TITLE
<u>President</u> ✓
<u>Secretary</u> ✓
<u>Treasurer</u> ✓
<u>Vice-President</u> ✓

IN WITNESS WHEREOF, I have hereunto set my hand this 10 day of July 2008
Venus Illueca de Tulipano
Signature of Secretary
Venus Illueca de Tulipano
(Print Name)

Confirmed By: Adan Arturo Illueca
Signature
Adan Arturo Illueca
(Print Name)
 President

2008 AUG 25 PM 2:42
 BANK OF AMERICA
 CREDIT ADVISORY
 DEPT

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

Please state the full title of the account

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 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 and that such person holds the office or position (if any) with account holder indicated next to such person's name.

ONE Signature(s)
Required on Drawings

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

GERMAN SANCHEZ RUIPEREZ

(Print or Type Name and Title, if any)

(Signature)

OFELIA GRANDE RODRIGUEZ

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF: *54**

Date: 7/24/08

CORPORATION OR OTHER ORGANIZATION

Signature(s) Verified by: [Signature] (Date) 7/24/08

AMERICAN EXPRESS BANK INTERNATIONAL
RECEIVED
2008 AUG 25 PM 2:12
CUSTODIAN DEPT

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

Please state the full title of the account

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 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 and that such person holds the office or position (if any) with account holder indicated next to such person's name.

TWO Signature(s)
Required on Drawings

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

CARLOS E. GONZALEZ

(Print or Type Name and Title, if any)

(Signature)

SERGIO L. FERNANDEZ

(Print or Type Name and Title, if any)

(Signature)

MARIA E. BARRERA

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF: *54**

Date: 7/24/08

CORPORATION OR OTHER ORGANIZATION

Signature(s) Verified by: [Signature] (Date) 7/24/08

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

Please state the full title of the account

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TWO Signature(s)
Required on Drawings

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

Signature(s) Verified by: *[Signature]*
(Signature)
Date: 7/24/08
(Date)

JULIO GRANDE DE ANDRES
(Print or Type Name and Title, if any) *[Signature]*
(Signature)
Ma. OFELIA GRANDE DE ANDRES
(Print or Type Name and Title, if any) *[Signature]*
(Signature)
Ma. ISABEL GRANDE DE ANDRES
(Print or Type Name and Title, if any) *[Signature]*
(Signature)
~~_____
(Print or Type Name and Title, if any) (Signature)~~

ACCOUNT OPENING AUTHORIZED BY:

CIF: *54**

Date: 7/24/08
CORPORATION OR OTHER ORGANIZATION
AMERICAN EXPRESS BANK INTERNATIONAL
CUSTODIAN
2008 AUG 25 PM 4:42

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

Please state the full title of the account

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Signature(s)
Required on Drawings

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

Signature(s) Verified by: *[Signature]*
(Signature)
Date: 7/24/08
(Date)

~~_____
(Print or Type Name and Title, if any) (Signature)~~
~~_____
(Print or Type Name and Title, if any) (Signature)~~
~~_____
(Print or Type Name and Title, if any) (Signature)~~
~~_____
(Print or Type Name and Title, if any) (Signature)~~

ACCOUNT OPENING AUTHORIZED BY:

CIF: *54**

Date: 7/24/08
CORPORATION OR OTHER ORGANIZATION

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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Signature(s) Verified by: *[Signature]*
(Signature)
12-31-03
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

GERMAN SANCHEZ RUIPEREZ (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Signature]
(Signature)

OFELIA GRANDE RODRIGUEZ (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Signature]
(Signature)

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Signature]

SUPERCEDED

Date:

12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**

*54**

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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Signature(s) Verified by: *[Signature]*
(Signature)
12-31-03
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

GERMAN SANCHEZ RUIPEREZ (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Signature]
(Signature)

OFELIA GRANDE RODRIGUEZ) AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Signature]
(Signature)

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Signature]

SUPERCEDED

Date:

12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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Signature(s) Verified by: [Signature]
(Signature)
Date: 12-31-03
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

CARLOS E. GONZALEZ, SUB-TREAS. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

SERGIO L. FERNANDEZ, SUB-SECR. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

MARIA E. BARRERA, AUTH.SIG. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

Date:

12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**



*54**

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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 and that such person holds the office or position (if any) with the account holder indicated next to such person's name.



Signature(s) Verified by: [Signature]
(Signature)
Date: 12-31-03
(Date)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

CARLOS E. GONZALEZ, SUB-TREAS. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

SERGIO L. FERNANDEZ, SUB-SECR. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

MARIA E. BARRERA, AUTH.SIG. (ANY TWO)

(Print or Type Name and Title, if any)

(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

Date:

12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**

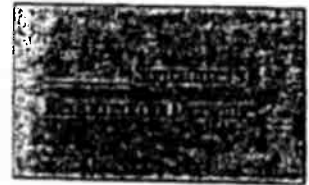


ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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 and that such person holds the office or position (if any) with the account holder indicated next to such person's name.



(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

JULIO GRANDE RODRIGUEZ (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

JULIO GRANDE DE ANDRES (VIC.PRES.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

OFELIA GRANDE DE ANDRES (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Handwritten Signature]

Date: 12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**

Signature(s) Verified by: *[Handwritten Signature]*
(Signature)
Date: 12-31-03
(Date)

SUPERCEDED

*54**

ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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 and that such person holds the office or position (if any) with the account holder indicated next to such person's name.



(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

JULIO GRANDE RODRIGUEZ (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

JULIO GRANDE DE ANDRES (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

OFELIA GRANDE DE ANDRES (AUTH.SIG.-SINGLY)

(Print or Type Name and Title, if any)

[Handwritten Signature]
(Signature)

(Print or Type Name and Title, if any)

(Signature)

ACCOUNT OPENING AUTHORIZED BY:

CIF:

[Handwritten Signature]

Date: 12/31/03

CORPORATION OR OTHER ORGANIZATION

*54**

Signature(s) Verified by: *[Handwritten Signature]*
(Signature)
Date: 12/31/03
(Date)

SUPERCEDED

Personal Information
Redacted


ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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 and that such person holds the office or position (if any) with the account holder indicated next to such person's name.

2 Signature(s)
Required on Drawings

Signature(s) Verified by:

(Signature)
2/26/97
(Date)

OFELIA GRANDE RODRIGUEZ (SINGLY)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

GERMAN SANCHEZ RUIPEREZ-PRESIDENT- (SINGLY)

(Print or Type Name and Title, if any)

CARLOS E. GONZALEZ-AUTH.SIGNATURE- (ANY TWO)

(Print or Type Name and Title, if any)

MANUEL BLANCO-AUTH.SIGNATURE- (ANY TWO)

(Print or Type Name and Title, if any)

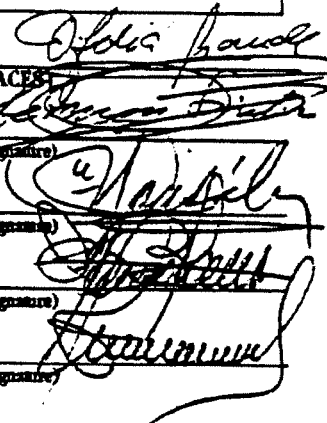
SERGIO L. FERNANDEZ-AUT.SIG. (ANY TWO)

(Print or Type Name and Title, if any)

ACCOUNT OPENING AUTHORIZED BY:

CF: *54**

Date: 2/26/97
CORPORATION OR OTHER ORGANIZATION



CANCELLED
12/31/03

Personal Information
Redacted


ACCOUNT OF CORPORATION OR OTHER ORGANIZATION

HEADWAY INVESTMENT CORPORATION

(Please state the full title of the account)

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 and that such person holds the office or position (if any) with the account holder indicated next to such person's name.

2 Signature(s)
Required on Drawings

Signature(s) Verified by:

(Signature)
2/26/97
(Date)

OFELIA GRANDE RODRIGUEZ (SINGLY)

(PLEASE RULE OR BLOCK OUT ALL UNUSED SPACES)

GERMAN SANCHEZ RUIPEREZ-PRESIDENT- (SINGLY)

(Print or Type Name and Title, if any)

CARLOS E. GONZALEZ-AUTH.SIGNATURE- (ANY TWO)

(Print or Type Name and Title, if any)

MANUEL BLANCO-AUTH.SIGNATURE- (ANY TWO)

(Print or Type Name and Title, if any)

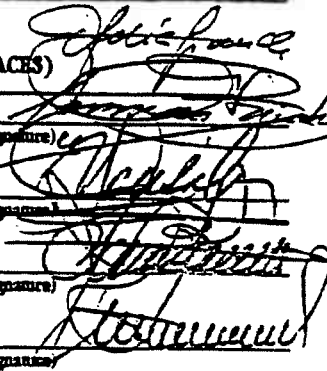
SERGIO L. FERNANDEZ-AUTH.SIGN. (ANY TWO)

(Print or Type Name and Title, if any)

ACCOUNT OPENING AUTHORIZED BY:

CF: *54**

Date: 2/26/97
CORPORATION OR OTHER ORGANIZATION



CANCELLED
12/31/03