To: MUFG Bank, Ltd.

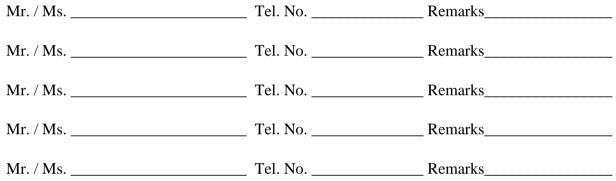
(Incorporated in Japan with limited liability)

Dear Sirs,

AUTHORIZATION TO HANDLE LOAN TRANSACTIONS BY TELEPHONE

I. General Authorization

I/We* hereby appoint and authorize any one of the following personnel to give instructions to make request for drawing of loans or enter into, make, or confirm loan transactions, where actual disbursement of funds is made to my/our* own accounts with your Bank or to rollover the existing loans without any fund disbursement, and in each case where the terms of such transactions do not call for written instruction, verbally through telephone with your Bank from time to time on behalf of me/us/our Company* for all of which this shall be a full and sufficient authority to you, your Managers, Clerks, and Officers, and shall be binding upon me/us and all other persons claiming from or under me/us. Notwithstanding the aforementioned, I/We* shall upon demand deliver written instruction or confirmations to your Bank at any time as specified by you (whether before or after our verbal instructions).



I/We* agree that the Bank may electronically record all telephonic conversations between me/us. In the event of any dispute between me/us and you, the Bank may use electronic recordings as the conclusive evidence of such transactions, notwithstanding the existence of any writing to the contrary. The Bank is entitled to execute my/our verbal instructions according to its normal practice and procedures as if written form of instructions were received and such verbal instructions are subject to the Bank's standard agreements governing the relevant transactions for the time being in force.

I/We* confirm that the Bank is not or shall not be required to verify or ascertain whether the person handling transactions or giving instructions over phone in relation to the matters hereinabove mentioned is in fact my/our* duly authorized representative(s) named herein.

I/We* acknowledge that it is not a secure means of giving instructions through telephone and that I/We* am /are aware of the risks involved and that my/our* request to the Bank to accept instructions by telephone is for my/our* convenience. I/We* accept the full responsibility to take appropriate measures and to adopt proper safeguards to prevent any unauthorized person to give instructions to, or to handle transactions with the Bank. I/We* agree to check carefully each transaction advice/confirmation/statement given by the Bank and to notify the Bank as soon as possible of any unauthorized transaction or any errors of the transaction or any fraudulent acts of any person.

I/We* hereby declare that I/we* shall hold myself/ourselves* responsible for whatever consequences arising from the above authorization (including any loss and liability arising from unauthorized transactions, errors or fraud) and hold your Bank free from any loss or damages arising therefrom.

Date : _____

The Bank may refrain from acting upon any verbal instruction given through telephone if it is not reasonably able for the Bank to identify the person claiming to be my/our* authorized representative. Without attaching any responsibility on the Bank, I/We* authorize the Bank to ask any person claiming to be my/our* authorized representative questions based on information about me/us* and/or transactions on my/our* account in order to identify that person as my/our authorized representative.

This authority supersedes all previous authorization and letter of similar effect save for "Authorization To Handle Transactions By Telephone" (Form No. GENL_058B) executed by me/us which shall be varied to the extent where this authority in relation to loan transactions contemplated herein will apply. This authority takes effect immediately and shall continue in full force until you have actually received my/our* express written revocation thereof.

Yours faithfully,

Authorized Signature(s) (with Company Chop if Applicable)

* Delete the inappropriate

FOR BANK USE ONLY (A: Customer Information)

The Management		Marketing		
DGM	Dept. Head	Manager	Officer	
	-	-		

Signature Verified

Effective Date : _____