

OVERDRAFT PROTECTION LINE OF CREDIT AGREEMENT

I hereby request an Overdraft Protection Line of Credit from Post Oak Bank, N.A. ("Bank"). It is understood that the Overdraft Protection Line of Credit is a revolving line of credit, which at no time shall exceed the credit limit approved by the Bank and made available to me. When accepted by the Bank, this Agreement shall constitute our entire Overdraft Protection Line of Credit Agreement.

This revolving line of credit may be utilized in the form of loans to me or any of the undersigned evidenced by transfer orders drawn against the Overdraft Protection Line of Credit in favor of my checking account. A transfer order may be initiated only by a person who has signed this Agreement. Each of the signers shall be jointly and severally liable for the payment of said Overdraft Protection Line of Credit and all obligations hereunder.

In the event of an overdraft in my checking account, the Bank is authorized to charge the Overdraft Protection Line of Credit in increments of \$100.00. I understand that Bank shall be under no obligation to make any advance which would result in extending the line of credit beyond the credit limit approved by Bank and made available to me or after termination of the line.

The Overdraft Protection Line of Credit shall be charged with (1) all principal sums loaned hereunder, and (2) INTEREST CHARGE as of each statement date imposed on all credit advances made under the Overdraft Protection Line of Credit imposed from the date of each credit advance based on the "Daily Balance" method. To get the "Daily Balance," Bank takes the beginning balance of your Overdraft Protection Line of Credit each day, adds any new advances and subtracts any payments or credits and any unpaid INTEREST CHARGES. This gives Bank the "Daily Balance." The INTEREST CHARGE is determined by applying the "Periodic Rate" to the balance described above. Then Bank adds together the periodic INTEREST CHARGES for each day in the statement cycle. This is your INTEREST CHARGE calculated by applying a "Periodic Rate." The "Periodic Rate" and the corresponding ANNUAL PERCENTAGE RATE on your Overdraft Protection Line of Credit are based upon an ANNUAL PERCENTAGE RATE of eighteen percent (18.00%) on all balances. To obtain the "Periodic Rate", Bank divides the interest rate by the number of days in a year (daily), which results in an initial "Daily Periodic Rate" of .04931%. To obtain the ANNUAL PERCENTAGE RATE the Bank multiplies the periodic rate by the number of days in a year (daily). Notwithstanding any other provision of this Agreement, Bank will not charge interest on any undisbursed loan proceeds. The "Account Statement Date" shall be the date each month when the statement period for my checking account is closed. Twenty-one (21) days after each such date, I promise to pay Bank five percent (5.00%) of the unpaid balance, or Twenty-five (\$25.00) Dollars, whichever is greater, or the entire outstanding balance if less than Twenty-five (\$25.00) Dollars. Prepayment of the balance, either in whole or part, may be made at any time without penalty. Bank is authorized to charge my checking account with all sums due hereunder without any further action on my part. I acknowledge that you may reduce or otherwise adjust the limit upon the maximum amount of credit available to me at any time without notice to me. Bank may terminate the continued extension of credit on indebtedness heretofore incurred by me at any time by forwarding written notice of such termination to my last address of record with Bank. Such termination shall not affect any of the other rights or obligations contained herein. Upon the Bank forwarding such written notice of termination, all amounts owing on said account shall immediately become due and payable without demand or notice of such amounts, together with all costs and attorney's fees incurred with the collection of said indebtedness.

INTEREST RATE AND INTEREST CHARGES	
ANNUAL PERCENTAGE RATE FOR CASH ADVANCES	18.00%
PAYING INTEREST	YOU WILL BE CHARGED INTEREST FROM THE TRANSACTION DATE

It is understood and agreed that Bank reserves the right to declare the total loan balance of said Overdraft Protection Line of Credit due and payable one year from the date of this Agreement, and upon each such succeeding anniversary thereafter. I agree to furnish Bank with financial statement information promptly upon Bank's request in such detail as Bank may require. I agree Bank may obtain credit reports on me at any time, at Bank's sole discretion for any reason including but not limited to, determining whether there has been an adverse change in my financial condition. I authorize Bank to release information to others (such as credit bureaus, merchants, and other financial institutions) regarding the status and history of my Overdraft Protection Line of Credit. Based upon a material adverse change in my financial condition (such as termination of employment or loss of income), Bank may suspend my Overdraft Protection Line of Credit.

Bank may, at its option, waive any restrictions, limitation or default hereunder without notice. No such waiver shall be deemed to waive any other restriction, limitation or default however, and all of the Bank's rights hereunder are cumulative. I promise to pay all costs, including reasonable attorneys' fees incurred by the enforcement of the obligations hereunder and waive notice of default, demand, notice of intent to accelerate, and notice of acceleration. My rights under this Agreement are not subject to assignment.

ENTIRE BALANCE DUE. Bank can require payment of the entire amount owed without notifying me in advance if:

1. Balance in checking is not sufficient to make automatic monthly payment, or
2. Overdraft Protection Line of Credit is canceled, or
3. Checking Account is closed, or
4. Anything else happens that Bank, in good faith, determines repayment of indebtedness is endangered.

I hereby grant to Bank a contractual possessory security interest in, and hereby assign, convey, deliver, pledge, and transfer to Bank all rights, title and interest in and to, my accounts with Bank (whether checking savings, or other accounts), including without limitation all accounts held jointly with someone else and all accounts I may open in the future, excluding however all IRA, Keogh and trust accounts. I authorize Bank, to the extent permitted by applicable law, to charge or offset all sums owing on this agreement against any and all such accounts.

BILLING ERROR RIGHTS

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us in case of errors or questions about your bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet, to the address shown on your statement as soon as possible. We must hear from you no later than sixty (60) days after the bill was mailed to you. You may telephone us, but doing so will not preserve your rights.

In your letter, please include the following information:

1. Your name and account number.
2. The dollar amount of the suspected error, and
3. A description of the error and why (to the extent you can explain) you believe it is an error. If you need more information, describe the item you are unsure about.

If you have authorized the Bank to automatically pay your bill from your checking or savings account, you may stop the payment on any amount you think is wrong by mailing your notice so that the Bank receives it three (3) business days before the payment is scheduled to occur.

You remain obligated to pay the parts of your bill not in dispute, but you do not have to pay any amount in dispute during the time the Bank is resolving the dispute. During that same time, the Bank may not take action to collect disputed amounts or report disputed amounts as delinquent.

Your rights and our responsibilities after we receive your written notice.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter we cannot try to collect any amount you questioned or report you as delinquent. We can continue to bill you for the amount you question, including interest charges, and we can apply an unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating; however you are still obligated to pay the parts of your bill that are not in question.

If we find we made a mistake on your bill, you will not have to pay any interest charges related to any questioned amount. If we did not make a mistake, you may have to pay interest charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However if our explanation does not satisfy you and you write to us within ten (10) business days telling us that you still refuse to pay, we must report to the credit reporting agencies that you have a question about your bill. The Bank is required to give you the name of any credit reporting agencies the Bank uses. Once the discrepancy has been resolved, the Bank will notify the credit reporting agencies of the final determination.

If we do not follow these rules, we cannot collect the first \$50.00 of the questioned amount, even if your bill was correct.

