

PERSONAL GUARANTY

_____, the undersigned ("Guarantor"), gives this Personal Guaranty to _____ ("Client") in connection with that Loan Agreement dated _____ (the "Loan"), between Client and _____ ("Borrower"), in the amount of \$_____.

FOR VALUE RECEIVED, Guarantor guarantees to Client the prompt and full payment of (i) all interest, principal, and other indebtedness of any kind due under the Loan, and (ii) all expenses, including reasonable attorney's fees, incurred in collecting payments due under the Loan or in enforcing this Personal Guaranty.

Extensions; Insolvency; Bankruptcy. Guarantor's obligations to Client shall not be affected by (i) any extensions of the maturity date of the Loan, (ii) the insolvency or bankruptcy of Borrower, (iii) the dissolution of Borrower or (iv) any other change in Borrower's condition.

Waiver. Guarantor waives any right to require Client to (i) proceed against Borrower; (ii) proceed against or exhaust any security or collateral held from Borrower; or (iii) pursue any other remedy in Client's power whatsoever. Guarantor waives diligence, presentment, protest, demand and notice of any kind.