



NATIONAL CEMENT COMPANY

of Alabama, Inc.
 2000 SouthBridge Parkway / Suite 600
 Birmingham, AL 35209
 Fax #: 205.870.5777

Name of Salesman _____

OPEN CREDIT APPROVAL C.O.D.

By _____
 Account No. _____

APPLICATION FOR BUSINESS CREDIT

COMPANY INFORMATION				
Full Legal Name of Co.	Fed ID #	Date		
Billing Address				Tel. #
City	ST	ZIP	Fax #	
Physical Address				Business Start Date
City	County	ST	ZIP	State of Inc.
Type of Entity	Sole Proprietorship ___ Limited Liability Company ___ Partnership ___ Corporation ___ Other ___			
<input type="checkbox"/> Dealer	<input type="checkbox"/> Ready-Mix	<input type="checkbox"/> Block Product	<input type="checkbox"/> Prime Contractor	<input type="checkbox"/> Other
AP Contact Name				Estimated Monthly Purchases
AP Contact Tel. #	Cell #	E-mail Add	Tax Status <input type="checkbox"/> TAXABLE <input type="checkbox"/> EXEMPT	
Exemption / Resale #	IF PURCHASES ARE EXEMPT FROM SALES TAX, A SIGNED EXEMPTION OR RESALE CERTIFICATE <u>MUST</u> BE ATTACHED			
Purchase Orders Required? <input type="checkbox"/> Yes <input type="checkbox"/> No	Contractor's License # (Location Specific)		List any specific purchase requirements	

OWNER / OFFICER INFORMATION				
Owner / Officer Name	Title			
City	ST	ZIP	Fax #	
Owner / Officer Name	Title			
City	ST	ZIP	Fax #	
Owner / Officer Name	Title			
City	ST	ZIP	Fax #	

TRADE REFERENCES / BOND INFORMATION			
Name	Tel. #	Fax #	Acct # and/or Contact Person
Name	Tel. #	Fax #	Acct # and/or Contact Person
Name	Tel. #	Fax #	Acct # and/or Contact Person
Bonding Company Name (if multiple companies, attach list)		Agent Name	
Policy #	Tel. #	Fax #	

See Terms and Conditions of Sale and Related Agreements on Following Pages

**TERMS AND CONDITIONS OF SALE,
APPLICATION FOR BUSINESS CREDIT & PERSONAL GUARANTY**
National Cement Company of Alabama, Inc.

Terms and Conditions of Sale

1. **Applicability.** These Terms and Conditions of Sale (these "Terms") govern all purchases and sales of cement and all other goods sold by National Cement Company of Alabama, Inc. ("Seller") to the party to whom the goods are sold ("Buyer"), and these Terms supersede any contrary provisions presented by Buyer. These Terms prevail over any of Buyer's general terms and conditions of purchase regardless whether or when Buyer has submitted its purchase order or such terms. Fulfillment of Buyer's order by Seller does not constitute acceptance of any of Buyer's terms and conditions and does not serve to modify or amend these Terms. Buyer's acceptance of or payment for goods sold by Seller, in whole or in part, shall constitute Buyer's acceptance of these Terms. Acceptance is expressly limited to the Terms set forth herein, and Seller objects to any additional or different terms submitted by Buyer.

2. **Payment Terms.** Payment is due as specified in the invoice. On approved credit, a cash discount of \$1.00 per ton on bulk cement and \$.05 per bag on all bagged cement products on invoices, may be taken on invoices paid in full on or before the 10th of the month following the month in which shipment was made. Payment for invoices not discounted is due no later than the last day of the month following the month in which shipment was made.

3. **Fuel Surcharge.** Buyer agrees to pay applicable fuel surcharges. Seller is currently charged a fuel surcharge fee by its outside haulers, which is based on an index that is published monthly. Seller passes this cost along to customers in the form of a fuel surcharge reflected on Seller's invoices.

4. **Environmental Fee.** Buyer agrees to pay applicable environmental fees. While Seller incurs environmental costs of various kinds, the environmental fees reflected in Seller's invoices to customers are not limited to the amounts necessary to recover Seller's actual fuel or environmental costs or any specific portion thereof. Instead, such fees, when combined with other line items in Seller's invoices, are simply intended to help Seller achieve what Seller deems to be an acceptable overall profit margin for Seller's business.

5. **Late Charges.** Buyer shall pay interest at the rate of 1.5% per month on any past due amounts, or the highest rate permissible under applicable law, if less.

6. **Taxes and Similar Charges.** Unless otherwise stated by Seller in writing, prices do not include sales, use, excise, and any other similar taxes, duties and charges of any kind applicable to the goods furnished hereunder or the materials used in the manufacture thereof. Buyer shall be responsible for all such costs. If the price or prices quoted include transportation charges, such price or prices will be adjusted to reflect applicable changes in the transportation charges, taxes on transportation, and sales.

7. **Delivery.** Unless otherwise stated by Seller in writing, delivery of goods shall be made F.O.B. Seller's facility, and title to the goods and risk of loss or damage to the goods shall pass to Buyer upon delivery of the goods to the carrier at Seller's facility. In the event of any loss or damage to the goods, Buyer shall be responsible for filing all claims.

- a. In case of rail shipments, Seller will endeavor to comply with Buyer's routing requests but reserves the right to select the route by which shipments are to be forwarded. Demurrage charges at destination will be borne by Buyer.
- b. Delivery of cement by common carrier is contingent upon approvals by Seller's carrier of access roads and unloading conditions, and is subject to all rules and regulations as published in the applicable tariffs. Detention charges on any truck delivery will be borne by Buyer. If Buyer requests cancellation of a delivery after the truck has departed from Seller's plant, Seller will endeavor to reassign to another consignee. If accomplished, the cost of reassignment shall be borne by Buyer. If not accomplished, all trucking charges from and returning to Seller's plant shall be borne by Buyer. There will be an additional freight charge for Sunday or legal holiday deliveries as provided in the carrier's tariff.
- c. Shipment of cement via railroad shall be invoiced and collected for on the basis of track scale weights nearest the point of origin and bulk shipments via truck on the basis of bulk scale weights at Seller's plant and/or Seller's terminal.
- d. Buyer hereby authorizes the carrier to deliver goods to the designated shipped to location with or without signed delivery receipts.

8. **Non-Delivery.** The quantity of any installment of goods as recorded by Seller on dispatch from Seller's place of business is conclusive evidence of the quantity received by Buyer on delivery unless Buyer can provide conclusive evidence proving the contrary. Seller shall not be liable for any non-delivery of goods (even if caused by Seller's

negligence) unless Buyer gives written notice to Seller of the non-delivery within 24 hours of the time when the goods would in the ordinary course of events have been received. Any liability of Seller for non-delivery of the goods shall be limited to replacing the goods within a reasonable time or adjusting the invoice respecting such goods to reflect the actual quantity delivered.

9. **Unsigned Deliveries and Billing Discrepancies.** Buyer hereby authorizes Seller to deliver goods with or without signed delivery receipts and further agrees to notify the credit department of Seller in writing of billing discrepancies within forty-five (45) days after receipt of any disputed invoice. Notice of any billing discrepancy, including any instrument tendered as full satisfaction of a disputed debt, shall be sent to:

National Cement Company of Alabama, Inc.
Attn: Credit Manager
2000A Southbridge Parkway, Suite 600
Birmingham, AL 35209

Failure to timely notify Seller in writing shall act as a presumption that the deliveries and invoices are valid as stated and invoiced.

10. **Returns.** Goods ordered by mistake or in excess of Buyer's requirements may not be returned without appropriate authorization.

11. **Limited Warranty.** Seller warrants that goods sold to Buyer conform to the applicable standard specifications of the American Society for Testing and Materials ("ASTM"). Except for the warranty set forth in the preceding sentence, SELLER MAKES NO WARRANTY WHATSOEVER WITH RESPECT TO ANY GOODS, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WHETHER EXPRESS OR IMPLIED BY LAW, COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE OF TRADE, OR OTHERWISE. SELLER'S LIABILITY FOR ANY BREACH OF WARRANTY OR OTHER CLAIM ARISING OUT OF THE SALE OF GOODS TO BUYER SHALL BE LIMITED TO REPLACEMENT OF GOODS FOUND BY SELLER TO BE DEFECTIVE OR NONCONFORMING. Any charges incident to inspection or tests made by or on behalf of Buyer to determine compliance with ASTM specifications shall be paid by Buyer.

12. **Limitation of Liability.**

- a. IN NO EVENT SHALL SELLER BE LIABLE FOR ANY CONSEQUENTIAL, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, LOST PROFITS OR REVENUES OR DIMINUTION IN VALUE, ARISING OUT OF OR RELATING TO ANY BREACH OF THESE TERMS, WHETHER OR NOT THE POSSIBILITY OF SUCH DAMAGES HAS BEEN DISCLOSED IN ADVANCE BY BUYER OR COULD HAVE BEEN REASONABLY FORESEEN BY BUYER, REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH THE CLAIM IS BASED, AND NOTWITHSTANDING THE FAILURE OF ANY AGREED OR OTHER REMEDY OF ITS ESSENTIAL PURPOSE.
- b. IN NO EVENT SHALL SELLER'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THESE TERMS AND THE TRANSACTIONS CONTEMPLATED THEREUNDER, WHETHER ARISING OUT OF OR RELATED TO BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, EXCEED THE TOTAL OF THE AMOUNTS PAID TO SELLER FOR THE GOODS SOLD HEREUNDER.
- c. The limitation of liability set forth in section b, above, shall not apply to (i) liability resulting from Seller's gross negligence or willful misconduct and (ii) death or bodily injury resulting from Seller's acts or omissions.
- d. Any controversy, dispute or claim that Buyer may have against Seller must be initiated no later than one (1) year after the goods were delivered.

13. **Insurance.** Buyer shall, at its own expense, maintain and carry insurance in full force and effect which includes, but is not limited to, commercial general liability (including product liability) in a sum reasonably acceptable to Seller with financially sound and reputable insurers.

14. **Compliance with Law.** Buyer shall comply with all applicable laws, regulations and ordinances, and maintain in effect all the licenses, permissions, authorizations, consents and permits that it needs to carry out its obligations under these Terms.

15. **Termination.** In addition to any remedies that may be provided under these Terms, Seller may terminate any order with immediate effect upon written notice to Buyer, if Buyer: (i) fails to pay any amount when due under these Terms; (ii) has not otherwise performed or complied with any of these Terms, in whole or in part; or (iii) becomes insolvent, files a petition for bankruptcy or commences or has commenced against it proceedings relating to bankruptcy, receivership, reorganization or assignment for the benefit of creditors.

16. **Confidential Information.** All non-public, confidential or proprietary information of Seller disclosed by Seller to Buyer, including pricing, whether disclosed orally or disclosed or accessed in written, electronic or other form or media, and whether or not marked, designated or otherwise identified as "confidential" in connection with these terms is confidential and may not be disclosed or copied unless authorized in advance by Seller in writing. Upon Seller's request, Buyer shall promptly return all documents and other materials received from Seller. Seller shall be entitled to injunctive relief for any violation of this section. This section does not apply to information that is: (a) in the public domain; (b) known to Buyer at the time of disclosure; or (c) rightfully obtained by Buyer on a non-confidential basis from a third party.

17. **Force Majeure.** Seller shall not be liable or responsible to Buyer, or be deemed to have defaulted or breached these Terms, for any failure or delay in shipping or delivering cement, or otherwise fulfilling or performing any term of these Terms, when and to the extent such failure or delay is caused by or results from acts or circumstances beyond the reasonable control of Seller including, without limitation, acts of God, flood, fire, earthquake, explosion, accidents, governmental actions, war, invasion or hostilities (whether war is declared or not), terrorist threats or acts, riot, or other civil unrest, national emergency, revolution, insurrection, epidemic, lockouts, strikes or labor disputes, or restraints or delays affecting carriers or inability or delay in obtaining cars, trailer trucks, fuel, or other supplies of adequate or suitable materials, materials or telecommunication breakdown or power outage, or governmental interference or regulations. During any such time, Seller shall have the right to apportion among its customers such cement as it may be able to manufacture and ship.

18. **Assignment.** Buyer shall not assign any of its rights or delegate any of its obligations under these Terms without the prior written consent of Seller. Any purported assignment or delegation in violation of this section is null and void. No assignment or delegation relieves Buyer of any of its obligations under these Terms.

19. **Relationship of the Parties.** The relationship between the parties is that of independent contractors. Nothing contained in these Terms shall be construed as creating any agency, partnership, joint venture or other form of joint enterprise, employment or fiduciary relationship between the parties, and neither party shall have authority to contract for or bind the other party in any manner whatsoever.

20. **Collection Costs.** Buyer agrees to pay all costs and expenses, including reasonable attorneys' fees, incurred by Seller in collecting or attempting to collect any present or future indebtedness owed to Seller by Buyer, in an amount equal to thirty-three percent (33%) of the unpaid balance and interest at the time of placement with an attorney, plus all interest accrued to the date of judgment and costs of collection, which include court and discovery costs and any other costs associated with collecting the amount due.

21. **Waiver of Exemptions.** Buyer waives all rights of exemption under the constitution and laws of the United States, the State of Alabama and any other State.

22. **Waiver.** No waiver by Seller of any of the provisions of these Terms is effective unless explicitly set forth in writing and signed by an authorized representative of Seller. No failure to exercise, or delay in exercising, any right, remedy, power or privilege arising from these Terms operates, or may be construed, as a waiver thereof. No single or partial exercise of any right, remedy, power or privilege hereunder precludes any other or further exercise thereof or the exercise of any other right, remedy, power or privilege.

23. **Modifications.** None of the Terms contained herein may be added to, modified, superseded or otherwise altered except by a written instrument signed by an authorized representative of Seller.

24. **Governing Law.** Except for the interpretation and enforcement of the arbitration agreement set forth below, which shall be governed by the Federal Arbitration Act, 9 U.S.C. §1 *et seq.*, all matters arising out of or relating to these Terms shall be governed by and construed in accordance with the laws of the United States and the internal laws of the State of Alabama without giving effect to any choice or conflict of law provision or rule (whether of the State of Alabama or any other jurisdiction) that would cause the application of the laws of any jurisdiction other than those of the State of Alabama.

25. **Submission to Jurisdiction.** Any legal suit, action or proceeding arising out of or relating to these Terms shall be instituted in the courts of the State of Alabama or the

federal courts of the United States of America sitting in Alabama, and each party irrevocably submits to the jurisdiction of such courts in any such suit, action or proceeding. Seller may commence a legal action against Buyer in any county in Alabama where Seller maintains a facility for the sale of cement or other goods in the State of Alabama, and Buyer and Seller agree that the location of the facility receiving any purchase order shall be a proper place of venue.

26. **Notices.** All notices, requests, consents, claims, demands, waivers and other communications hereunder (each, a "Notice") shall be in writing and addressed, in the case of Buyer, to the address set forth in Buyer's credit application or any other address for Buyer contained in Seller's records, and in the case of Seller, at the following:

National Cement Company of Alabama, Inc.
2000A Southbridge Parkway, Suite 600
Birmingham, AL 35209
Attn: Credit Manager
Facsimile No. (205) 870-5777

Either party may designate a different address for notice by giving written notice to the other party. All Notices shall be delivered by personal delivery, nationally recognized overnight courier (with all fees pre-paid), facsimile (with confirmation of transmission) or certified or registered mail (in each case, return receipt requested, postage prepaid). Except as otherwise provided in these terms, a Notice is effective only (a) upon receipt by the receiving party, and (b) if the party giving the Notice has complied with the requirements of this Section.

27. **Severability.** If any term or provision of these Terms is invalid, illegal or unenforceable in any jurisdiction, such invalidity, illegality or unenforceability shall not affect any other term or provision of these Terms or invalidate or render unenforceable such term or provision in any other jurisdiction.

28. **Survival.** Provisions of these Terms which by their nature should apply beyond their terms will remain in force after any termination or expiration of this invoice including, but not limited to, the following provisions: Compliance with Laws, Governing Law, Submission to Jurisdiction, Arbitration, and Survival.

29. **Arbitration.** Except for (1) suits seeking only specific performance of the express written payment or delivery terms of these Terms and (2) actions to enforce or perfect materialmen's liens, any and all disputes, controversies, demands or claims arising out of or relating to any sale of Goods by Seller to Buyer, or these Terms, or the breach thereof, or their performance or negotiation, or from any past contracts or transactions between the same parties, shall be settled by binding arbitration. The parties further agree that in any suit described in clause (1) or (2) of the preceding sentence, any counterclaim or cross claim not itself asserting a claim described in said clause (1) or (2) shall be severed and sent to binding arbitration. Except as otherwise specified herein, any arbitration shall be administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator shall issue a reasoned award. Notwithstanding anything else in these Terms or in any rules incorporated herein by reference, there shall be no right, power or authority for any arbitrator(s) to certify any class or to conduct any arbitration on a class or other collective or representative basis, and no arbitrator shall have the power to certify any class. As part of this arbitration agreement, the parties to these Terms expressly waive any and all rights they might otherwise have to seek class certification of claims subject to arbitration, or to assert any such arbitrable claims in a representative capacity on behalf of other persons or entities besides themselves. The arbitrator shall apply the laws of the State of Alabama, except that the interpretation and enforcement of this arbitration agreement shall be governed by the Federal Arbitration Act, 9 U.S.C. §1 *et seq.* Except as may be required by law, neither a party nor any arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of both parties. Notwithstanding any language to the contrary in any contract documents, the parties hereby agree that the Underlying Award may be appealed pursuant to the AAA's Optional Appellate Arbitration Rules ("Appellate Rules"); that the Underlying Award rendered by the arbitrator(s) shall, at a minimum, be a reasoned award; and that the Underlying Award shall not be considered final until after the time for filing the notice of appeal pursuant to the Appellate Rules has expired. Appeals must be initiated within thirty (30) days of receipt of an Underlying Award, as defined by Rule A-3 of the Appellate Rules, by filing a Notice of Appeal with any AAA office. Following the appeal process the decision rendered by the appeal tribunal may be entered in any court having jurisdiction thereof. Buyer and Seller hereby stipulate that the transactions to which these Terms relate involve and affect interstate commerce within the meaning of the Federal Arbitration Act, 9 U.S.C. §1 *et seq.* If any portion of this arbitration agreement is found to be unenforceable for any reason, the remainder shall be deemed severable and shall be enforced, except that if the provisions of this arbitration agreement which preclude class, collective or representative arbitrations are found to be unenforceable for any reason, then this entire arbitration agreement shall then be deemed voidable by either party.

Application for Business Credit

The undersigned duly authorized officer or agent of the applicant for business credit identified below (the "Applicant") hereby makes application for the extension of commercial credit by National Cement Company of Alabama, Inc. ("Seller") to Applicant, and the undersigned and the Applicant jointly and severally agree as follows:

1. The individual signing this credit application (the "undersigned") personally represents and warrants to Seller that he or she is duly authorized to execute this credit application on behalf of the Applicant and to bind the Applicant to the Terms and Conditions of Sale set forth above.

2. The undersigned and the Applicant understand and acknowledge that (i) the information provided herein is given to induce Seller to extend or continue to extend credit to the Applicant, and (ii) Seller is relying on the information provided herein in deciding whether to extend or continue to extend credit to the Applicant and whether to accept the guaranties of the individuals signing below as Guarantors.

3. The undersigned and the Applicant represent, warrant and certify that the information provided herein is true, correct, and complete in all material respects. The undersigned and the Applicant agree to notify Seller immediately in writing of (i) any changes in the name, address or legal structure of the Applicant, and (ii) any material or adverse change in any of the information contained in this credit application or in the financial condition of the Applicant.

4. The Applicant authorizes Seller to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant. The Applicant authorizes Seller to investigate and reinvestigate Applicant's credit status, to obtain credit reports on the Applicant from time to time as Seller deems necessary, and to answer questions about Seller's credit experience with Applicant. Seller reserves the right to reduce, limit or terminate any credit arrangements with Applicant in Seller's sole discretion.

5. All purchases made by the Applicant from Seller, whether or not involving any extension of credit, shall be governed by the Terms and Conditions of Sale set forth above, and the undersigned hereby specifically binds the Applicant to such Terms and Conditions of Sale in each and every transaction between the Applicant and Seller unless the parties specifically agree otherwise in a signed writing.

6. The Terms and Conditions of Sale set forth above supersede and replace all previous terms and conditions governing transactions between the Applicant and Seller.

7. This credit application may be executed in counterparts, and all such counterparts, taken together, shall constitute one and the same instrument. A facsimile, pdf, or other electronic copy of this executed credit application shall be effective as an original, and Applicant's signature thereon is intended to authenticate this credit application and shall have the same force and effect as a manual signature.

This Application for Business Credit is executed on or as of the date set forth on the above credit application.

APPLICANT:

(Print Full Legal Name of Applicant)

By _____
(Signature)

Name _____
(Print Name)

Title _____
(Print Title)

Personal Guaranty

Each of the undersigned (each a "Guarantor" and collectively the "Guarantors") hereby acknowledges that he or she is signing a personal guaranty for the debts of the Applicant, and each Guarantor jointly and severally agrees as follows.

1. In consideration of the extension of credit to the Applicant, each of the undersigned by signing below intends and agrees to be personally liable, jointly and severally, with the Applicant herein as surety and guarantor for the repayment of all extensions of credit made by Seller to Applicant, and all other costs and expenses of Applicant related thereto or arising thereunder, including, without limitation, reasonable attorneys' fees incurred by Seller in collecting or attempting to collect any present or future indebtedness owed to Seller by the Applicant, and in collecting or attempting to collect from a Guarantor under this guaranty, in each case in accordance with the Terms and Conditions of Sale set forth above.

2. Without the authority of, or notice to, any of the undersigned guarantors, Seller may grant credit to the Applicant from time to time, alter, compromise, accelerate, extend, or change the time and manner of the payment of any indebtedness, increase or reduce the rate of interest, or add or release other sureties or guarantors.

3. This guaranty shall be continuing and remain in full force and effect until the expiration of thirty (30) days after written notice of revocation is delivered to Seller via certified mail addressed to Credit Department, National Cement Company of Alabama, Inc., 2000A Southbridge Parkway, Suite 600, Birmingham, AL 35209. Any such

revocation will have no effect on any indebtedness incurred prior to the expiration of said thirty (30) day period.

4. Each Guarantor hereby waives presentment, demand for performance, notice of non-performance, protest, notice of protest, notice of dishonor, and notice of acceptance of this guaranty. Each Guarantor hereby waives all defenses of a surety under applicable law, and waives all exemptions under the laws and constitutions of the United States, the State of Alabama, and any other State.

5. Each Guarantor consents and agrees to the Terms and Conditions of Sale set forth above, which govern all sales transactions between Seller and Applicant (referred to therein as "Buyer"), and each Guarantor agrees to be bound by and subject to the Terms and Conditions of Sale to the same extent as the Applicant (referred to therein as "Buyer") with respect to Guarantor's obligations under this guaranty.

6. Each Guarantor authorizes Seller to make any inquiries it deems necessary to verify the accuracy of the information about such Guarantor contained herein and to determine the creditworthiness of such Guarantor. Each Guarantor authorizes Seller to investigate and reinvestigate such Guarantor's credit status, to obtain credit reports on such Guarantor from time to time as Seller deems necessary, and to answer questions about Seller's credit experience with such Guarantor.

7. Each Guarantor acknowledges and agrees that this guaranty supplements, and is in addition to, any existing guaranties of such Guarantor made in favor of Seller, and all such existing guaranties shall remain in full force and effect, and are hereby ratified and reaffirmed. The execution of, or failure to execute, this guaranty shall not supersede or revoke any other guaranty made in favor of Seller. Without limiting the generality of the foregoing, in the event this document is submitted in response to a request for updated information, this document will not cancel or override any personal guaranty made at the time the Applicant's account was originally established.

8. This guaranty may be executed in counterparts, and all such counterparts, taken together, shall constitute one and the same instrument. A facsimile, pdf, or other electronic copy of this executed guaranty shall be effective as an original, and each Guarantor's signature thereon is intended to authenticate this guaranty and shall have the same force and effect as a manual signature.

This Personal Guaranty is executed on or as of the date set forth on the above credit application.

GUARANTOR:

(Signature)

(Print Full Legal Name of Guarantor)

(Social Security Number)

(Address)

(City, State, Zip)

(Witness)

GUARANTOR:

(Signature)

(Print Full Legal Name of Guarantor)

(Social Security Number)

(Address)

(City, State, Zip)

(Witness)