

IRREVOCABLE PERSONAL GUARANTEE GIVEN BY:

(NAME OF GUARANTOR IN BLOCK LETTERS)

ON BEHALF OF:

trading under the name and style of

IN FAVOUR OF:

BANK OF INDUSTRY LIMITED

IN CONSIDERATION of the Bank of Industry Limited (hereinafter referred to as "**THE LENDER**" which expression shall where the context so admits include its successors-in-title and assigns) advancing to the Borrower whose name is stated above (hereinafter referred to as the "**THE BORROWER**" which expression shall where the context so admits include the heirs, personal representatives and assigns) the sum of **N.** (**..... Naira only**) required for
AND subject to the terms and conditions contained in the **LOAN AGREEMENT** dated the day of 20..... between the **LENDER** and the **BORROWER**.

I, of

..... (hereinafter referred to as "**THE GUARANTOR**" which expression shall where the context so admits include my heirs, legal representatives and assigns) acknowledge that:

1. The Loan was given to the **BORROWER** on the condition and in part consideration that **I, as GUARANTOR**, should give this guarantee.
2. That I am the beneficial owner of the assets and properties comprised in my current Statement of Net Worth, a copy of which is herein annexed to this Agreement in consideration of which the loan was given to the Borrower.
3. That I shall not diminish or whittle down the assets and properties comprised in my current Statement of Net Worth which assets and properties are hereby charged as security for the payment of the guaranteed sum in the manner and subject to the terms prescribed in the Loan Agreement between the Lender and the Borrower which are fully applicable herein as if the same were fully set out hereof.

Accordingly **I, as GUARANTOR**, hereby guarantee to the **LENDER**.

1. That I hereby irrevocably, absolutely and unconditionally guarantee the due and punctual repayment of all Principal monies, charges, and expenses which may from time to time become payable by the **BORROWER** under the Loan Agreement.

Personal Guarantees Documents

**Ellie (Larelle) Chapple, Richard
Baumfield, Richard Copp, Robert
Cunningham, Akshaya
Kamalnath, Louise Floyd, Alex Wong**

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How to Start Business Credit File Without a Personal Guarantee , All businesses need money cash or equity to grow Learn the step by step method to start a business credit file and build business credit Study and learn the companies that are best known to give business credit and will give it to you too The business credit will be granted whether you have personal credit or not An EIN and an address is all that is needed Grow your business by using business credit and saving your cash reserve Start now to start and build a business line of credit Note A short section to rebuild personal credit is detailed as an extra report at the end of the book If you would like to rebuild your personal credit *Law of Guarantees* Geraldine Mary Andrews,Richard Millett,2011 The book provides the commercial lawyer with a detailed analysis of the various statutory and contractual requirements relating to the law of guarantees It also examines the guarantor s liability and right against both creditors and debtors A thorough knowledge of the law and practice surrounding guarantees is essential for lawyers in all areas of commercial law given the complex borrowing and finance requirements of modern industry and institutions This is the 6th edition of the highly successful book on Guarantees by Geraldine Andrews QC and Richard Millett QC The book is considered the pre eminent treatise on the subject of guarantees in the UK **International Bank and Other Guarantees Handbook** Yann Aubin,Louis de Longeaux,Jean-Claude Vecchiatto,2016-04-24 Familiarity with guarantees and how they function under various national jurisdictions are essential for principals guarantors and beneficiaries of international contracts This enormously useful handbook provides a practical overview of the guarantee regimes in twenty eight European countries with country by country contributions from regional expert practitioners and academics For easy comparison each country report follows the same structure from preliminary discussion on the provisions of a guarantee to its negotiation drafting and enforcement Focusing on specific issues to consider at every stage each chapter provides detailed information and guidance on such aspects as the following who can issue guarantees limitations as to the type of obligations which may be subject to a guarantee issues relating to the protection of the contracting parties formal requirements which need to be complied with stamp duties or other tax payable presence of implied terms legal framework applicable to joint and several obligations modification of the situation conditions for release and actions to be taken to ensure a valid release opening of bankruptcy proceedings against the principal court enforcement and incorporation of uniform rules Each chapter includes references and model guarantee forms that readers can use to draft their own documents Invaluable to corporate counsel and law firms with an international practice this peerless handbook will prove the first order of business in trade negotiations across Europe among European nations themselves as well as with their global partners **Shipping Finance** Stephenson Harwood,2006 Suitable for bankers lawyers ship owners and those involved in ship finance this work covers topics such as financing secondhand ships financing new buildings the banker s perspective derivatives in shipping finance equity and debt issues the ship mortgage assignment of insurances and earnings and tax

issues **Guide to Managing Growth** Rupert Merson, 2011-07-26 The how to guide to tackling business growth problems head on Effectively responding to the demands of a growing company regardless of size is one of the great challenges facing businesses in this increasingly competitive climate Successful growth requires careful attention to the robustness of organizational structure and systems as well as reconciling the different speeds at which different division within a company may develop Guide to Managing Growth is one of the first and only books to explicitly address these challenges and help prepare business leaders to grow their business in productive successful ways Written by Rupert Merson of the London Business School Business growth needs intelligent and sensitive management Applicable to all types of business young or more mature small or substantial Examines the change growth brings to every aspect of the business people management marketing customer and client management financial management organizational design and performance management and measurement Jargon free and to the point Guide to Managing Growth explores the different aspects of growth and outlines strategies and tactics that will enable businesses to address the issues they face and move forward to a bigger and even more successful future

Raising Capital David E. Vance, 2005-12-05 Most small businesses cite lack of capital is a major constraint on growth Raising Capital focuses on non bank sources of capital since banks only lend to companies that fit a very narrow profile The topics covered include i capital sources entrepreneurs can tap when they are too small or unusual for banks ii angel investors and venture capital iii where to look for angels venture capitalists and other capital sources iv how to pitch your company and close the deal v deal terms and issues that arise when negotiating a deal vi going public through an IPO or little known small public offerings viii asset based lenders and ix other financing vehicles including bond commercial paper PIPEs and securitization The scope of the book ranges from capital for entrepreneurs who have little more than an idea to capital for top rated companies

Valuing Professional Practices and Licenses Ronald L. Brown, 2013-12-19 For anyone representing lawyers doctors and other professionals or their spouses one of the thorniest problems in divorce cases continues to be assessing the worth of the professional practice Valuing Professional Practices and Licenses has been used nationwide as the essential practice guide in this area of matrimonial law Over 45 chapters newly revised by a team of savvy matrimonial practitioners offer complete and current information on the valuation of professional practices degrees and licenses There is also coverage of difficult topics such as merger double dipping celebrity goodwill and how to best represent clients in these complex cases Plus the updated Fourth Edition has been expanded and revised with new chapters on key topics such as the difficulties of representing lawyers in divorces the various factors included in the sale of a law practice relevant to valuation for divorce litigation the effective use of financial experts and the bankruptcy aspects of awards of professional assets With Valuing Professional Practices and Licenses legal analysis and expert commentary valuation Examples Explanations sample reports checklists and forms to use for discovery and sample question and answer sequences you ll be fully prepared to represent your professional clients efficiently and successfully

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Successful Intermediary Davide Giovanni Papa, Lorna Elliott, 2016-05-23 International Trade and the Successful Intermediary reveals how intermediaries can safely and effectively guarantee they are paid commission in lucrative commodity trades Davide Papa and Lorna Elliott explain how intermediaries should conduct a deal from start to finish whilst adhering to the laws and rules of international trade and maintaining control over the transaction at all times The explosion of the internet has created tens of thousands of trading houses and independent home based brokers all seeking to buy or sell commodities to one another Businesses may spend considerable time and resources evaluating the merits or otherwise of available brokers International Trade and the Successful Intermediary is designed to give independent intermediaries potential buyers procurement agents mandates lawyers bankers and companies the fundamental skills to conduct business in the international trade arena while increasing their knowledge and confidence to secure commission arising out of successful deals Using real scenarios model documents and straightforward language the book dispels the many myths relating to internet trading procedures and explains the rules and laws that must be adhered to when conducting import export transactions

Forensic Document Examination Jane Lewis, 2014-01-31 Forensic Document Examination enlightens forensic document examiners forensic investigators attorneys and others using the services of forensic document examiners with the basic principles and current trends in the area Standards and methodologies apply now which were non-existent 20 years ago Instrumentation has moved beyond the microscope and the magnifying glass to digital cameras digital microscopes video spectral comparators electrostatic detection devices for the development of indented writing on paper scanners and software programs like Write On 2.0 and Photoshop Covers basic principles and methodologies used in forensic document examination Contains state of the art techniques and new trends Includes research over the last ten years and describes the future direction of forensic document examination California. Court of Appeal (1st Appellate District). Records and Briefs

California (State)., **Accounting Policies and Procedures Manual** Steven M. Bragg, 2012-06-19 Now in a fifth edition Accounting Policies and Procedures Manual A Blueprint for Running an Effective and Efficient Department is a how to guide on creating an effective and efficient accounting department policies and procedures manual Written by Steven Bragg the foremost authority in accounting and controllership issues the new edition includes A new complimentary Web site providing readers with the foundation for creating or enhancing their accounting department policies and procedures manual More coverage of accounting procedures including inventory billing cash receipts pricing order entry credit collections sales returns capital budgeting cash forecasting payroll and closing the books Accounting Policies and Procedures Manual is the tool every accounting department needs to regularize and systematize its procedures to match the best in the industry

Entrepreneurial Finance Denise Lee, 2019-09-15 Formerly published by Chicago Business Press now published by Sage Entrepreneurial Finance offers a comprehensive overview of the key concepts related to entrepreneurial finance with a focus on practical applications in real world settings Author Denise Lee makes financial concepts easy to understand for students

equipping them with the knowledge and skills they need to effectively manage finances in their ventures and succeed as entrepreneurs *California. Court of Appeal (4th Appellate District). Division 2. Records and Briefs* California (State).,

California. Court of Appeal (2nd Appellate District). Records and Briefs California (State)., Received document entitled EXHIBITS IN OPPOSITION TO PETITION FOR WRIT **Small Business Administration's Surety Bond Guarantee Program** United States. Congress. House. Committee on Small Business. Subcommittee on Procurement, Exports, and Business Opportunities, 1995 *Federal Communications Commission Reports* United States. Federal Communications Commission, 1979 Business and Company Law, 3rd Edition Nickolas James, Ellie (Larelle) Chapple, Richard Baumfield, Richard Copp, Robert Cunningham, Akshaya Kamalnath, Louise Floyd, 2024-04-08 Business and company law Law Commercial law Australian law 1 Business and the law 2 The Australian legal system 3 Deliberately causing harm 4 Carelessly causing harm 5 Contract law formation of the contract 6 Contract law terms of the contract 7 Contract law enforcement of the contract 8 Contract law working with agents 9 Dealing with consumers 10 Business organisations 11 Companies and incorporation 12 Company constitution 13 Membership members powers and dividends 14 Members remedies 15 Corporate governance and company management 16 Directors and officers duties A 17 Directors and officers duties B 18 Financing a company via equity or debt 19 Receivership and administration 20 Liquidation **Company Law, 3rd Edition** Ellie (Larelle) Chapple, Richard Baumfield, Richard Copp, Robert Cunningham, Akshaya Kamalnath, Louise Floyd, Alex Wong, 2023-10-23 This award winning text is written specifically for accounting students It is concise and to the point covering the core topics a student needs to learn in a typical company law unit With an expansive range of digital resources within the interactive eText students will be guided through the real life application of what they are learning using media such as practitioner interview videos animated work problems and questions with immediate feedback **IIBF-DRA [Debt Recovery Agent] Question Bank Book 1500 Practice Most Expected MCQ [Questions] With Detail Solution Cover All Modules A,B,C & D As Per latest Syllabus [Most Expected Questions for Exam]** , 2025-07-10 IIBF DRA Debt Recovery Agent Question Bank Book 1500 Practice MCQs with Detailed Solutions Covers Modules A B C D As Per Latest Syllabus Are you preparing for the Debt Recovery Agent DRA Examination conducted by IIBF This comprehensive Question Bank Book is your ultimate companion for effective and focused exam preparation What's Inside 1500 Practice MCQs Carefully curated high probability questions based on the latest IIBF DRA syllabus Covers All Modules A B C D thoroughly Module A Basics of Banking Module B Basics of Debt Recovery Module C Legal Aspects Related to Recovery Module D Interpersonal Skills Etiquette Detailed Explanations Every answer is followed by a clear exam oriented explanation for better understanding Most Expected Questions Includes questions frequently asked in past exams and anticipated for upcoming ones Exam Ready Format Structured and segmented as per module wise topics to help with easy revision and quick practice Why This Book Designed for self study and rapid revision Ideal for first time candidates and also for those

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













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