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

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

- The Loan was given to the BORROWER on the condition and in part consideration that I, as GUARANTOR, should give this guarantee.
- 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:

 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.

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Steven M. Bragg

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