

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

David E. Vance



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