



INDIVIDUAL PERSONAL GUARANTY

Date _____, 20__

I, _____ residing at _____
for and in consideration of Kirby Risk Corporation (hereinafter referred to as "Kirby Risk") extending credit at my
request to _____ (hereinafter referred to as the "Company"), of which I am
_____ hereby personally guarantee to Kirby Risk the payment at
_____ in the State of Indiana of any obligation of the Company and I hereby agree to bind
myself to pay Kirby Risk on demand any sum which may become due to Kirby Risk by the Company whenever the
Company shall fail to pay the same. It is understood that this guaranty shall be a continuing and irrevocable guaranty
and indemnity of such indebtedness of the Company. I hereby waive notice of default, non-payment and notice
thereof and consent to any modification or renewal of the credit agreement hereby guaranteed.

Signature

Printed Name