

INDIVIDUAL PERSONAL GUARANTY

Date:

consideration of Kirby Risk Corporat	residing at ion (hereinafter referred to as "Kirby Risk	
hereby personally guarantee to Kirb myself to pay Kirby Risk on demand Company shall fail to pay the same. and indemnity of such indebtedness	(hereinafter referred to as the "Company Risk the payment of any obligation of the any sum which may become due to Kirby It is understood that this guaranty shall be of the Company. I hereby waive notice of	ne Company and I hereby agree to bind Risk by the Company whenever the De a continuing and irrevocable guaranty of default, non-payment and notice
,	tion or renewal of the credit agreement I	hereby guaranteed.
Signature		
Printed Name		