



JOINT PERSONAL GUARANTY

Date:

We, _____ and _____, spouses residing at _____ for and in consideration of Kirby Risk Corporation (hereinafter referred to as "Kirby Risk") extending credit at our request to _____ (hereinafter referred to as the "Company"), of which _____ is _____ hereby personally guarantee to Kirby Risk the payment of any obligation of the Company and we hereby agree to bind ourselves 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. We hereby waive notice of default, non-payment and notice thereof and consent to any modification or renewal of the credit agreement hereby guaranteed.

Signature

Signature

Printed Name

Printed Name