

**PERSONAL LETTER OF GUARANTY  
KNOWN ALL MEN BY THESE PRESENT THAT:**

In consideration of MBS-US LBM, LLC dba Maner Builders Supply, (herein called the "Creditor"); giving credit to:

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an entity duly created, organized and existing under and by virtue of, the laws of the **State of Georgia** (herein called the "Debtor"), we, the undersigned do hereby warrant, guarantee, agree and bind ourselves, individually and in solid, to Creditor, and its successors and assigns as follows:

1. That the said Debtor has executed a Credit Application (which is specifically incorporated herein by reference) to purchase building materials from the Creditor and that the said Debtor shall and will punctually pay to the Creditor any and all amounts presently owed by Debtor to Creditor, or that may hereafter become due and owing by Debtor, as and when same shall be due;
2. That, in the event of insolvency or bankruptcy of Debtor, or in the event of default in payment by Debtor, to promptly pay to Creditor any and all amounts for which the Debtor is, or may be, indebted, or liable to the Creditor, upon any and all pleas of discussion and division;
3. That we hereby waive any demand upon the Debtor, as well as any notice of non-payment by the Debtor;
4. That the Creditor may, from time to time, extend the time of payment of the whole or any part of the indebtedness, or liability, of said Debtor, and may receive and accept notes, bills, checks, and other instruments for payment of money made by said Debtors or by any person, firm or corporation, and may give and grant extensions and renewals thereof without, in any wise, changing, releasing or discharging our obligations hereunder;
5. That this guaranty shall remain in full force and effect until any and all claims that the said Creditor may have against the said Debtor shall be settled and discharged in full, and there-after until notice of cancellation of this guaranty shall have been delivered in writing to the Creditor; and
6. That we waive notice of acceptance of this guaranty by the Creditor;
7. The undersigned authorizes Maner to inquire and obtain information from any bank, lender, credit reference or credit reporting agency, whether listed on this application or not, and any and all information relating to the customer's creditworthiness and financial condition.

IN WITNESS WHEREOF, we have hereunto affixed our signatures hereto in the

County of \_\_\_\_\_, Georgia, on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

Witness: \_\_\_\_\_  
MANER EMPLOYEE ONLY

Sworn and subscribed before me on this  
\_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

Guarantor Signature: \_\_\_\_\_

Print Name: \_\_\_\_\_

Notary: \_\_\_\_\_

\_\_\_\_\_  
Social Security Number

My Commission Expires: \_\_\_\_\_

NOTE: This form applies to Corporation, Companies, and Commercial Accounts