

**WOODARD'S CONCRETE PRODUCTS, INC.**

PO Box 8 Bullville, NY 10915  
**845-361-3471 / FAX 845-361-1050**

**PERSONAL GUARANTEE**

In consideration of the Woodard's Concrete extension of credit to \_\_\_\_\_  
(the Applicant), the undersigned individual(s) hereby **personally guarantees** payment of  
any and all obligations of the Applicant to Woodard's Concrete Products, Inc. This  
guarantee shall be continuing and unlimited and may be terminated only on 120 days  
written notice sent by certified mail to Woodard's Concrete Products, Inc. Woodard's  
Concrete may exercise its rights under this guarantee without first taking any action  
against the Applicant. The undersigned waives notice of default and non-payment, and  
consents to the extension or modification of credit terms to the Applicant without notice  
to me. I hereby represent I have a personal net worth in an amount sufficient to pay any  
and all present and future indebtedness of Applicant to Woodard's Concrete Products,  
Inc., and I will not permit Applicant to charge more on this account than I have assets to  
pay.

\_\_\_\_\_  
As guarantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print name