

JINNY BEAUTY SUPPLY COMPANY, INC.

PERSONAL GUARANTY

ATLANTA BRANCH
3587 OAKCLIFF RD.
DORAVILLE, GA 30340

BALTIMORE BRANCH
8700 LARKIN RD. SUITE E
SAVAGE, MD 20763

CHICAGO BRANCH
3505 N. KIMBALL AVE.
CHICAGO, IL 60618

DALLAS BRANCH
2527 WILLOWBROOK RD. STE 400
DALLAS, TX 75220

DETROIT BRANCH
22701 TROLLEY IND. DR.
TAYLOR, MI 48180

HOUSTON BRANCH
3920 DUNVALE RD.
HOUSTON, TX 77063

LOS ANGELES BRANCH
4545 PACIFIC BLVD.
VERNON, CA 90058

MEMPHIS BRANCH
1645 THOMAS ST. STE B
MEMPHIS, TN 38107

MIAMI BRANCH
16241 N.W. 48TH AVE.
HIALEAH, FL 33014

NEW JERSEY BRANCH
2704 CINDEL DRIVE
CINNAMINSON, NJ 08077

ST. LOUIS BRANCH
8921 FROST AVENUE
BERKELEY, MO 63134

FOR VALUE RECEIVED, _____ [name of guarantor], the undersigned, as primary obligor, hereby unconditionally guarantees the prompt payment of principal and interest when due and all other obligations contained in the Note executed between _____ [name of business] ("Maker") and Jinny Beauty Supply Company, Inc. ("Holder") on _____ [date] in Los Angeles County, California; Dade County, Florida; Dekalb County, Georgia; Cook County, Illinois; Howard County, Maryland; Wayne County, Michigan; St. Louis County, Missouri; Burlington County, New Jersey; Dallas County, Texas; Harris County, Texas & Shelby County, TN for the balance of credit extended.

The undersigned accepts and agrees to be bound by all terms, conditions and waivers contained in the Note until it is paid in full. The undersigned waives notice of acceptance of this Guaranty and surety-ship defenses of all kinds.

The Holder may extend the time of payment, release any collateral or party liable on the Note, or grant any indulgence to any party without releasing the liability of the undersigned. The Holder need not proceed against Maker or any other party or collateral prior to proceeding against the undersigned. The undersigned agrees to pay all costs, expenses and attorney's fees incurred by the Holder in enforcing the Note and this Guaranty.

This Guaranty shall be deemed a contract made under and pursuant to the laws of the state California, Florida, Georgia, Illinois, Maryland, Michigan, Missouri, New Jersey, Tennessee & Texas and shall be governed by and construed by the laws of such state; and that, whenever possible, each provision of this Guaranty shall be interpreted in such a manner as to be effective and valid under applicable law, but if any provision of this Guaranty shall be prohibited by or invalid under applicable law, such provision shall be ineffective only to the extent of such prohibition or invalidity without invalidating the remainder of each provision or the remaining provision of the Guaranty.

The Guarantor agrees that (i) the Guarantor will indirectly benefit by and from the Maker entering into the Note by virtue of the fact that the Promisor is a related company of the Guarantor; (ii) the Guarantor has received legal and adequate consideration for the execution of this Guaranty and has executed and delivered this Guaranty to Payees in good faith in exchange for reasonably equivalent value; (iii) the Guarantor is not presently insolvent and will not be rendered insolvent by virtue of the execution and delivery of this Guaranty; (iv) the Guarantor has not executed or delivered this Guaranty with actual intent to hinder, delay or defraud the Guarantor's creditors; and (v) that Payees have entered into the Note in reliance upon this Guaranty.

Dated _____, _____

Executed in the presence of:

Witness Social Security # □□□□ - □□ - □□□□□□	Guarantor Social Security # □□□□ - □□ - □□□□□□	Joint Guarantor Social Security # □□□□ - □□ - □□□□□□
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Witness Signature

Guarantor Signature

Witness Name & Title

Guarantor Name & Business Relationship(owner)

Witness Signature(or Notary Public)

Joint (if any) Guarantor Signature

Witness Name Title

Joint Guarantor Signature & Business Relationship

(If Notary Public, use space for stamp & seal)