



Affiliated Reinsurance Company Guaranty - Portfolio Program

Universal Lenders LLC("Universal") and _____
("Dealer) have entered into an agreement where Universal will provide financing for Dealer's customers. As a condition of this Agreement, Universal requires that Dealer's Affiliated Reinsurance Company ("ARC") guarantees specific obligations of this Agreement.

Now, therefore in consideration of the foregoing and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged the undersigned hereby unconditionally guarantees the full, faithful and timely performance of specific obligations of Dealer under The ZERO Plan® Dealer Agreement of even date herewith, attached hereto and to which this Guaranty is made a part ("Agreement"). ARC agrees that it hereby accepts such guaranty and accepts as an additional provision to the Portfolio Trust and Custodial Agreement between ARC and Standard Group Resources, Ltd to allow payment of this guaranty in the case of a violation or breach of the obligations guaranteed hereby and shall include breaches or violations of only those provisions found in **SECTION C. Dealer Responsibilities Paragraph 8.**

Universal Lenders LLC(Universal) shall also be entitled to reasonable attorney's fees and costs in any proceeding to enforce or collect under this Guaranty.

This Guaranty shall be binding upon the undersigned and upon the heirs, legal representatives, successors and assigns of the undersigned, and of each of them, and shall inure to the benefit of the Assignee, its successors and assigns. The validity and construction of this Guaranty shall be governed by the laws of the State of Illinois.

Dated this _____ day of _____ 2010.

Authorized Signature: _____

Printed Name and Title: _____

Affiliated Reinsurance Company _____

Address _____