



Personal Guaranty of Retailer Obligations

For value received, the undersigned hereby unconditionally guarantees the full, faithful and timely performance of all obligations of _____
("Retailer") under The Zero Plan® Retailer Agreement ("the Agreement").

The obligations you are agreeing to personally guarantee include but are not limited to:

- Retailer's obligation to make any payment or refund due under the Retailer Agreement.
- Indemnification of Universal Lenders LLC in any lawsuit as a result of Retailer's actions.

You are also agreeing that:

- It shall not be necessary for Universal Lenders LLC to proceed first against the Retailer before proceeding to enforce this guaranty.
- In connection with this guaranty the undersigned agrees to allow Universal Lenders LLC to investigate the creditworthiness of the Guarantor which will include accessing a credit bureau report.
- Universal Lenders LLC shall be entitled to reasonable attorney's fees and collection 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 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 _____
_____ Guarantor – Signature

_____ Guarantor – Printed Name

Social Security # _____ Birthday _____

Home Address: _____
