## PERSONAL GUARANTY

In consideration of the extension of credit by Pyne Sand & Stone Co., Inc. to:

(hereinafter referred to as "The Customer"), and for other valuable consideration, the undersigned hereby agrees to pay all sums of money now due and hereafter, to become due from The Customer, including without limiting the generality of the foregoing, legal and other costs of attempts to collect said sums from The Customer and the undersigned, and lawful interest on said sum.

The liability of the undersigned shall be primary, and if more than one person or entity signs this agreement, shall be joint and several, and shall not be affected by any discharge, extension of time, release of security, acceptance of compromise or any other modification of the liability of The Customer, and shall not be dependent upon recourse to any remedies against The Customer, except that the undersigned shall receive credit for any sum received on The Customer's account. The undersigned hereby waives any notice of the time and amount of extension of credit to The Customer, as well as rights of setoff, redemption and counterclaim which may be alleged to exist in favor of The Customer.

This agreement is intended to cover a running account or accounts by The Customer and will remain in full force and effect until 14 days after withdrawal by writing sent by registered mail, return receipt requested and received at One Lackey Dam Road, Douglas, MA 01516 respect to all sums of money that are due and that become due from Customer as a result of transactions through and including the date 14 days after said withdrawal is received. No rights against the undersigned are waived by failure to exercise any rights against The Customer upon his default. The incorporation, merger, reorganization or sale of Customer's business shall not operate as a termination of this guaranty. The undersigned hereby agrees to pay any and all of said sums, together with all legal and other costs including attorney's fees of enforcing this agreement contained herein both as against the customer and the undersigned.

This agreement is Massachusetts contract and shall be interpreted under the Laws of the same.