

GUARANTY

To induce Radiance Capital, LLC ("Creditor") to enter into a _____
with _____
("Debtor"), the undersigned Guarantor unconditionally and irrevocably guarantees to Creditor the prompt payment when due of all Debtor's obligations to Creditor on the following terms:

Duration of Guaranty. This Guaranty will take effect when received by Creditor without the notice of any acceptance by Creditor, or any notice to Guarantor or to Debtor, and will continue in full force until such time as Creditor has received all payments due. The undersigned consents to any extensions or modifications granted to Debtor and the release and/or compromise of any obligations of Debtor or any other obligors and guarantors without notice and without in any way releasing the undersigned from his or her obligations hereunder.

Guarantor's Waivers. Except as prohibited by applicable law, Guarantor waives any right to require Creditor (a) to make any presentment, protest, demand, or notice of any kind; (b) to resort for payment or to proceed directly or at once against any person, including Debtor or any other guarantor; (c) to proceed directly against or exhaust any collateral held by Creditor from Debtor; or (d) to pursue any other remedy within Creditor's power. Guarantor also waives any and all rights or defenses arising by reason of (v) any "one action" or "anti-deficiency" law or any other law which may prevent Creditor from bringing any action, including a claim for deficiency, against Guarantor, before or after Creditor's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale; (w) any election of remedies by Creditor which destroys or otherwise adversely affects Guarantor's subrogation rights or Guarantor's rights to proceed against Debtor for reimbursement; (x) any disability or other defense of Debtor, of any other guarantor, or of any other person, or by reason of the cessation of Debtor's liability from any cause whatsoever, other than payment of the amounts owed; (y) any right to claim discharge of the amounts owed on the basis of unjustified impairment of any collateral for the amounts owed; or (z) any defenses given to guarantors at law or in equity other than actual payment of all amounts owed. All of Creditor's rights and remedies are cumulative.

Miscellaneous. This Guaranty has been delivered to Creditor and accepted by Creditor in the state of Washington. If there is a lawsuit, Guarantor agrees to submit to the jurisdiction of the courts situated in King County, state of Washington. This Guaranty shall be governed by and construed in accordance with the laws of the state of Washington. Guarantor waives the right of jury trial. Guarantor agrees to pay upon demand all of Creditor's costs and expenses, including attorneys' fees and legal expenses, incurred in connection with the enforcement of this Guaranty, regardless of whether there is a lawsuit. No alteration of or amendments to this Guaranty shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment. This continuing Guaranty shall bind the heirs, administrators, representatives, successors, and assigns of undersigned and may be enforced by or for the benefit of any assignee or successor of Creditor. The provisions of this Guaranty are severable and if any provision is declared to be invalid by a court of competent jurisdiction, the balance of this Guaranty shall remain in full force and effect to the fullest extent permitted by law.

The undersigned Guarantor consents to Radiance Capital LLC obtaining a consumer credit report on the undersigned for the purpose of evaluating the creditworthiness of the undersigned from time to time as may be needed in the credit evaluation and review process.

GUARANTOR:

Signature

Date

Printed Name

Social Security Number

Complete Address

Telephone Number

NOTARY