

PLEASE READ THIS PAGE AND SIGN WHERE INDICATED

GUARANTEE

We hereby absolutely and unconditionally guarantee to Chevy Chase Bank, a division of Capital One, N.A., its successors, endorsees and assigns, (the "Bank"), the prompt payment and performance of all present and future obligations, liabilities and undertakings of the applicant identified on the reverse side of this application to the Bank ("Borrower"), including but not limited to all loans, interest, late charges, fees and attorney fees. We give this guarantee in consideration of the Bank granting credit to the Borrower and making loans thereunder. Each person who signs this guarantee is jointly and severally liable to the Bank. We agree to pay the Bank all of its costs, expenses, and legal fees in enforcing this guarantee. The Bank does not have to proceed against the Borrower or any security before seeking recovery from us. We will be liable hereunder regardless of the validity or enforceability of the obligation of the Borrower. Upon request by Bank, each Guarantor will execute and deliver to Bank a Federal Form 4328T authorizing Bank to obtain any Guarantor's individual tax return transcripts.

The Bank may do any or all the following without notice and We will remain liable on this guarantee: (a) exchange, surrender, sell, substitute, liquidate, or release any security; (b) renew, extend, modify, accelerate, compromise, or release any obligation of Borrower or any Guarantor; (c) to be or fail to take any action with respect to the Borrower or any security of the obligation hereof. The Bank has no duty to any Guarantor with respect to any security.

We waive notice of (a) presentment, demand, protest, notice of protest and notice of dishonor; and (b) expenses to the Borrower; and (c) acceptance of the guarantee. This guarantee is absolute, continuing and unconditional and we will remain liable to the Bank despite the occurrence or non-occurrence of any event which would in the absence of this provision be deemed an equitable or legal discharge of a guarantor. We waive trial by jury and the right to interpose set off, defenses and counterclaims with respect to any action involving this guarantee.

The Bank will not waive any right of remedy by any act, delay, or omission, unless such waiver is in writing and signed by the Bank. This guarantee constitutes the entire understanding between the Bank and us and may not be modified or amended, except in a writing signed by the Bank. This guarantee will be governed by applicable federal laws and regulations, and to the extent not prescribed by such federal laws and regulations, by the laws of the Commonwealth of Virginia, without regard to its conflict of laws rules. Any action regarding this guarantee shall be brought in the state or federal courts of the Commonwealth of Virginia.

If a claim is ever made against the Bank and the Bank must repay to any person any amounts received for the account of the Borrower by reason of any judgment, settlement, or otherwise, we will be liable to the Bank for all such amounts as if they had never been paid, regardless of the status of the Borrower or its obligations or this guarantee. We waive all rights with respect to the Borrower or any guarantor for contribution, subrogation, set-off, indemnification or reimbursement for any payment made by us under the guarantee, and all rights to raise any other defenses of a surety or any defenses available to the Borrower.

This is a continuing guarantee and will remain in effect unless and until we give notice of termination to the Bank. Termination shall be effective only upon the passage of five (5) days from the Bank's actual receipt of notice of termination at its offices at Post Office Box 10380 Chevy Chase, MD 20847-2086 and such termination shall not affect any obligation or liability then outstanding or any renewal, modification, or extension thereof including, but not limited to, the amount of any undrawn credit line or commitment to lend, whether or not conditional.

As collateral security for the payment of any and all obligations of the Borrower to the Bank, we grant to the Bank a security interest in and a lien upon and right of offset against all moneys, deposit balances, securities or other property or interest therein of whatsoever now or at any time hereafter held or received by or for or left in the possession or control of the Bank or any of its offices, whether for deposit, safekeeping, custody, transmission, collection, storage or for any other or different purpose.

APPROVAL OF INFORMATION

We understand the information on this application is given to Chevy Chase Bank, a division of Capital One, N.A., (the "Bank") for the purpose of obtaining or continuing an extension of credit to the Applicant listed on the reverse side. We have full authority to act on behalf of and bind the Applicant and will provide evidence of such authorization upon request. We have completely and truthfully answered all the questions on the application and understand that if any substantial change in the financial condition of the Applicant or any of its principals occurs, we will notify the Bank immediately. Business Applicant understands that it must maintain a checking or other demand deposit account at the Bank from which the regular monthly payment as well as all other payments required by the terms of the loan agreement will be automatically deducted. Business Applicant hereby authorizes Bank to charge such account for such payments. During the review of this application and any updates, renewals, extensions, in collection activity, the Bank may verify any information provided in connection with the application, obtain credit reports including consumer credit reports on the Applicant, the guarantor(s) and the principal(s), (stockholders, proprietors, partners). The Approval of an individual, guarantor and the principals have the right to ask for the name and address of the consumer reporting agency which gave the Bank the credit report. If the application is approved, the Bank may at any time in the future obtain additional credit reports on the Applicant, the guarantor(s) and principals. The Bank also reserves the right to request additional information if needed. If the Bank does not receive such information within 15 days from the date of receipt of this application, it may not be able to give further consideration to your request for credit. This application shall remain the property of the Bank whether or not credit is granted.

Business Applicant represents and warrants that the loan is for commercial purposes only. We understand that the Applicant will be advised of the credit decision in writing from the Bank. If the request is approved, the notification will include the amount, rate and terms of the credit. In addition, the Applicant will receive the rate of Annual Percentage Rate (APR) corresponding to the product(s) for which the Applicant has been approved. Use of the account, acceptance of the proceeds by deposit or otherwise, or endorsement constitutes full acceptance of the terms and conditions specified in the approval notification, now and under Applicant's own signature. If the credit is secured, Applicant grants to the Bank a security interest in the collateral described in the approval and documents. Upon request, we will execute and deliver to the Bank a Federal Form 4328T authorizing the Bank to obtain tax return transcripts for the Applicant and we/us. Applicant promises to pay to the order of the Bank all amounts due to the Bank under the approved credit facility. The Bank is authorized to debit the credit agreement, note, and other documents pertaining to the credit as of the date of the approval or funding. The Bank may verify the legal name of the Applicant if its legal name differs from that set forth herein, the Bank is authorized to convert such name and issue documents in the correct name and we and Applicant will be bound thereby.

Small Business Lines of Credit are assessed an annual fee of \$100.00 in conjunction of the line and annually thereafter. Bank will charge an origination fee of \$100 for lines and term loans up to \$100,000, \$250 for lines and term loans between \$100,001 and \$250,000 and up to 1% of the loan amount for term loans or lines in excess of \$250,000. The Bank is authorized to charge the Applicant's depository account for all applicable fees.

The proceeds of an approved Term Loan will be credited to Applicant's checking account concurrent with the approval notification letter. Credit requests in excess of \$100,000 require the completion of call and financial information prior to the establishment of the credit facility or disbursement.

ALL INFORMATION PROVIDED IS TRUE AND CORRECT

- By signing below, each individual, on his/her behalf and on behalf of the Business Applicant as owner, partner, member or assignor thereof (if occupying such position with Business Applicant):
- Affirms that the application is accurate and complete.
- Certifies that the individual signing on behalf of the business has been duly authorized and that evidence of such authorization will be provided.
- Agrees to all of the terms and conditions set forth above and below.

ALL INFORMATION PROVIDED IS TRUE AND CORRECT

- By signing below, each individual:
- Affirms that the application is accurate and complete.
- Agrees to all of the terms and conditions set forth above and below.
- Agrees to be jointly and severally liable for any and all amounts which may become due and owing hereunder as further described in the guaranty section above.
- Agrees that by executing this acknowledgment he/she is bound by all of the terms and conditions above and below, including but not limited to the guaranty, as well as the acknowledgment.

BORROWER: Law Firm of Puckett & Faraj, PC
First Name of Business Entity or Sole Proprietor

DATE: 3/12/2010

BY: Neal A. Puckett
Owner/Principal-Signatory

PRINT NAME: Neal A. Puckett

BY: Haytham Faraj
Owner/Principal-Signatory

PRINT NAME: Haytham Faraj

BY: Neal A. Puckett
Individual as Guarantor-Signatory

PRINT NAME: Neal A. Puckett

DATE: 3/12/2010

BY: Haytham Faraj
Individual as Guarantor-Signatory

PRINT NAME: Haytham Faraj

BY: Neal A. Puckett
Individual as Guarantor-Signatory

PRINT NAME: Neal A. Puckett

BY: Neal A. Puckett
Individual as Guarantor-Signatory

PRINT NAME: Neal A. Puckett

THE BUREAU OF

TP Form required for all loan packages with MCOB-6 HOLDING • ID Verification for Individuals DO NOT MAKE ANY COPIES OF (D.O.B.) • (D.O.B.) is required for each beneficial owner of (guarantor)

Customer Name	Type of ID	Issued By	ID Number	Issue Date	Exp. Date
	SCA	SAFE	12121		

The above ID identification and size was performed by: _____ (Must be signed by a Bank Representative)

THE CHECKSHEET

Officer Name: Cheryl C. Johnson Branch email: CCJohnson@CapitalOne.com
 Office #: 2107 Branch #: 783 TRN 892
 Phone #: 571-482-2107 Fax #: 571-333-2473 Account to Credit Payment: 583420750