

PLEASE READ THIS PAGE AND SIGN WHERE INDICATED

GURANTY

I/we hereby absolutely and unconditionally guaranty 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. I/we give this guaranty in consideration of the Bank granting credit to the Borrower and making loans thereunder. Each person who signs this guaranty is jointly and severally liable to the Bank. I/we agree to pay the Bank all of its costs, expenses, and legal fees in enforcing this guaranty. The Bank does not have to proceed against the Borrower or any security before seeking recovery from me/us. I/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 4506T authorizing Bank to obtain any Guarantor's individual tax return transcripts.

The Bank may do any or all the following without notice and I/we will remain liable on this guaranty: (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) take or fail to take any action with respect to the Borrower or any security or the perfection thereof. This Bank has no duty to any Guarantor with respect to any security.

I/we waive notice of (a) presentment, demand, protest, notice of protest and notice of dishonor; and (b) advances to the Borrower; and (c) acceptance of the guaranty. This guaranty is absolute, continuing and unconditional and I/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. I/we waive trial by jury and the right to interpose set offs, defenses and counterclaims with respect to any action involving this guaranty.

The Bank will not waive any right or remedy by any act, delay, or omission, unless such waiver is in writing and signed by the Bank. This guaranty contains the entire understanding between the Bank and me/us and may not be modified or terminated, except in a writing signed by the Bank. This guaranty 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 guaranty 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, I/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 the guaranty. I/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 me/us under the guaranty, and all rights to raise any other defenses of a surety or any defense available to the Borrower.

This is a continuing guaranty and will remain in effect unless and until I/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 15260 Chevy Chase, MD 20807-2560 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, I/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 mine/ours 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 affiliates, whether for deposit, safekeeping, custody, transmission, collection, pledge or for any other or different purpose.

APPLICANT ACKNOWLEDGMENT

I/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. I/we have full authority to act on behalf of and bind the Applicant and will provide evidence of such authorization upon request. I/we have completely and truthfully answered all the questions in the application and understand that if any substantial change in the financial condition of the Applicant or any of its principals occurs, I/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 payments 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 the 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 Applicant (if an individual), guarantors 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. I/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 note or Account Agreement(s) 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 rates and terms and conditions specified in the approval notification, note, and/or applicable agreement(s). If the credit is secured, Applicant grants to the Bank a security interest in the collateral described in the approval and documents. Upon request, I/we will execute and deliver to the Bank a Federal form 4506T authorizing the Bank to obtain tax return transcripts for the Applicant and me/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 date 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 varies from that set forth herein, the Bank is authorized to convert such name and issue documents in the correct name and I/we and Applicant will be bound thereby.

Small Business Lines of Credit are assessed an annual fee of \$100.00 on origination of the line and annually thereafter. Bank will charge an origination fee of \$100 for lines and term loans up to \$100,000, \$350 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 demand deposit 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 additional financial information prior to the establishment of the credit facility or disbursement.

ALL OWNERS/PRINCIPALS MUST SIGN THIS SECTION

By signing below, each individual, on his/her behalf and on behalf of the Business Applicant as officer, partner, member or manager 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.

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

DATE: 2/12/2010

BY: Neal A. Puckett
Owner/Principal-Signature

PRINT NAME: Neal A. Puckett

BY: Neal A. Puckett
Owner/Principal-Signature

PRINT NAME: Haytham Faraj

BY: _____
Owner/Principal-Signature

PRINT NAME: _____

ALL GUARANTORS MUST SIGN THIS SECTION

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 this acknowledgment.

DATE: 2/12/10

BY: Haytham Faraj
Individual as Guarantor-Signature

PRINT NAME: Haytham Faraj

BY: _____
Individual as Guarantor-Signature

PRINT NAME: Neal A. Puckett

BY: Neal A. Puckett
Individual as Guarantor-Signature

PRINT NAME: Neal A. Puckett

FOR OFFICE USE ONLY

TP Form required for all loan packages with MCE-\$100,000 • ID Verification for individuals DO NOT MAIL/FAX COPIES OF (U.S.) • (One ID is required for each beneficial owner or guarantor(s))

Customer Name	Type of ID	Issued By	ID Number	Issue Date	Exp. Date
	<u>Sta. Sate. Visit Form</u>				

The above ID identification and site visit was performed by: _____ (must be signed by a Bank Representative)

FOR BANK USE ONLY

Banker Name: Devin C. Jackson Banker email: DEJACKSON@CAPITALONEBANK.NET
 Officer #: 01107 Branch #: 783 TRN 922
 Phone #: 571-488-8824 Fax #: 571-333-2434 Account to Debit Payment: 7834360750