EXHIBIT:

The following paragraphs identify a group or groups of non-priority unsecured debts that are entitled to receive a guaranteed repayment to satisfy Bankruptcy Code § 1325(a)(4). These guarantees do not apply to all non-priority unsecured claims. For each group of claims identified, the creditors will be paid the pro rata portion of the guaranteed amount after payment of priority claims, but prior to payment of non-priority unsecured claims in paragraph 3.9(A). The remaining pro-rata portion of each claim, if any, will be paid with non-priority unsecured claims in paragraph 3.9(A). Each creditor's pro-rata portion of the guarantee will be determined based on the filed and allowed proofs of claim after the claims bar date.

(1) Tenancy by the entirety. On account of non-exempt equity in property owned by [both Debtors] [Debtor and non-debtor spouse] as tenancy by the entirety, Debtor(s) guarantee(s) a minimum of $\_\_\_\_\_\_\_\_\_\_\_ will be paid to holders of non-priority unsecured debts on which both spouses are liable. The creditors this guarantee applies to are identified below. In addition, Debtor/s or a creditor may file a motion asking that a claim not identified below be treated under this paragraph.

CREDITOR ESTIMATED TOTAL DUE

(2) Debt owed by \_\_\_\_\_\_\_\_\_\_\_ (Debtor #1). On account of non-exempt equity in property owned by Debtor #1, Debtor #1 guarantees a minimum of $\_\_\_\_\_\_\_\_\_\_\_ will be paid to holders of non-priority unsecured debts on which Debtor #1 is liable. The creditors to which this guarantee applies are identified below. In addition, the Debtor or a creditor may file a motion asking that a claim not identified below be treated under this paragraph.

CREDITOR ESTIMATED TOTAL DUE

[Include debts owed solely by Debtor #1, debts owed by both Debtor #1 and a non-debtor, and debts owed by both spouses]

(3) Debt owed by \_\_\_\_\_\_\_\_\_\_\_ (Debtor #2). On account of non-exempt equity in property owned by Debtor #2, Debtor #2 guarantees a minimum of $\_\_\_\_\_\_\_\_\_\_\_ will be paid to holders of non-priority unsecured debts on which Debtor #2 is liable. The creditors this guarantee applies to are identified below. In addition, Debtor or a creditor may file a motion asking that a claim not identified below be treated under this paragraph.

CREDITOR ESTIMATED TOTAL DUE

[Include debts owed solely by Debtor #2, debts owed by both Debtor #2 and a non-debtor, and debts owed by both spouses]