ONLY AGREEMENT: All prior negotiations have merged into this agreement, and this is the only agreement between the parties respecting the subject matter contained herein, and each party acknowledges this to be a South Carolina contract; therefore the laws of the State of South Carolina are applicable to this agreement.

FACTORING AGREEMENT MAY BE TERMINATED: This Factoring

Agreement may be terminated by either party by giving written notice to the other 30 days prior to such termination.

IN WITNESS WHEROF,

has hereunto set (his) (hex) or (its) hand and seal this 26th

of January , 19 78 .

Each party acknowledges receipt of a copy of this agreement.

Signed, sealed and delivered in the presence of:

BY Edward C. Corpus (Puch .S.)

ACCEPTED BY J.T.A. FINANCIAL SERVICES

COMPANY OF GREENVILLE, SOUTH CAROLINA
(L.S.)

GUARANTOR AGREEMENT/PERSONAL ENDORSEMENT

Edward Canol Cross (L.S.)
Personally/Individually

(L. Personally/Individually

21021