

FILLABLE FORM

The Manager
Palisadoes Co-operative Credit Union Ltd
Norman Manley Int'l Airport
Palisadoes P.A.
Kingston

Dear Sirs;

Re: Savings/Deposits *i.n.o.* _____ A/C# _____

In consideration of you, at my request, issuing a guarantee or undertaking to _____
_____ of _____

For which you shall assume a direct or contingent liability in the amount of _____
_____ Dollars (\$ _____ . _____) on behalf of _____ a/c# _____ of
_____, I hereby agree to indemnify you in full, and on demand in respect of any and
all liabilities, losses, damage, costs (including legal), expenses, claim and demands whatsoever incurred by or made against you
under, or in connections with your Commitment, and I hereby assign, charge and hypothecate you by way of security for my
said indemnity; and to secure your commitment, the sums now and hereafter invested by me with you, and held by you to my
_____ Dollars (\$ _____ . _____).

I further agree that, until in your opinion your exposure under your Commitment has been fully satisfied or has otherwise come
to an end, you may treat the sums invested by me with you and held by you to my account as being held in one or more
blocked accounts, and I further agree that during such period you may in your discretion at any time hereafter (and whether or
not the obligation under your Commitment has crystallized) set off and deduct from such sums an amount equivalent to all or
part of the amount of your Commitment and you may appropriate same in reduction of your Commitment.

I hereby irrevocably authorize you at any time hereafter to encash my said Savings/Deposits on my behalf and to use the
proceeds thereof in payment of all or part of any demand or claim made on you in respect of your Commitment. All requests
for payment must be made in writing.

I hereby agree that if you make any such payment, you shall as between me and yourselves; be conclusively deemed to have
been legally obligated to make such payment. In this connection, you are hereby irrevocably authorized to honour and make
payment on or under any claim or demand made on you with respect to your Commitment, whether or not I am disputing the
correctness or validity of such demand; and I hereby agree and undertake that I shall not dispute your obligations to make such
payments; and shall treat you as having lawfully and properly made such payment whether or not you have notice of any
objection I may then have thereto.

I hereby acknowledge having seen and approved the form and the terms of your Commitment, which conforms with my
instructions to you.

My obligations under this hypothecation expire on the _____ day of _____
20____.

_____(name in full)

I.D.# _____

Witnessed by: _____

Date: _____

For Credit Union use only:
Funds hypothecated on Shares _____ Deposit _____ Fixed Deposit _____
Hypothecated by: _____ Sig: _____ Date: _____