

## PERSONAL GUARANTY

For valuable consideration, the undersigned does hereby personally guarantee the performance of Cantico Neuvo Ministry, Inc. (the "Debtor") in the payment of its liabilities, indebtedness and obligations set forth in the Promissory Note ("Note") attached hereto as Attachment A (the "indebtedness"), and payable to WVRM, Inc. ("WVRM") its successors and assigns.

This Guaranty shall be enforceable by WVRM without prior resort to any demands, possessory remedies or proceedings for collection of any nature against the Debtor or any other person or entity, or any property of the Debtor or any other person or entity. The liability of the undersigned shall not be affected by any extension, compromise, modification, release or discharge of any of the indebtedness, whether by operation of law or otherwise, or by any change in the form of the indebtedness or by any modification of the terms of sale made by the parties thereto, or by the release, substitution or addition of any other guarantor of the indebtedness. Notice of the acceptance of this Guaranty, notices of demand, production or delivery of material, protest, nonpayment, nonperformance and notice of the amount of the indebtedness outstanding at any time are expressly waived. Nothing in this Guaranty shall in any way diminish or alter the indebtedness, or affect the rights of WVRM against Debtor. This guaranty is and shall remain an unconditional and continuing guaranty of payment and performance and not collection.

This Guaranty shall be construed and enforceable in accordance with the laws of the State of New Jersey.

The Guarantor has the full and unrestricted power and authority, corporate and otherwise, to enter into and perform the terms of the attached Note and this guaranty. The execution, delivery and performance of the Note and guaranty by the Guarantor has been duly and validly authorized by all necessary actions of Guarantor (none of which actions has been modified or rescinded and all of which actions are in full force and effect). Each of this Note and guaranty constitutes the valid and binding agreement and obligation of the Guarantor, enforceable in accordance with its terms, except as the enforcement thereof may be limited by bankruptcy and similar laws affecting the rights of creditors generally and general principals of equity. The execution, delivery and performance of this Note and guaranty by the Guarantor does not conflict with the terms of any agreement, contract, lease or other instrument to which the Guarantor is a party or by which the Guarantor is bound.

In the event of commencement of suit to enforce the obligations of this guaranty, the undersigned, for herself, her heirs, successors and assigns, and her agents, agree to pay such additional sum as attorney's fees as the Court may adjudge reasonable. WVRM shall be entitled to recover from the undersigned all costs incurred in connection with the enforcement of this Guaranty, including but not limited to reasonable attorneys' fees. Wherever possible,

each provision of the Guaranty shall be interpreted in such a manner as to be effective and valid under applicable law. If any provision hereof shall be prohibited by or be invalid under such law, such provision shall be ineffective to the extent of such prohibition of invalidity, without invalidation the remainder of such provisions or the remaining provisions hereof.

In the event this Guaranty is signed by more than one person or entity, each of the undersigned shall be jointly and severally liable under this Guaranty.

Dated this \_\_\_\_ day of \_\_\_\_\_, 2015

Signature of Guarantor: \_\_\_\_\_  
Erick Salgado

**Subscribed and sworn to before me this \_\_\_\_ day of \_\_\_\_\_, 2015.**

**My Commission expires:**

\_\_\_\_\_  
**Notary Public**

**ATTACHMENT A**

INSTALLMENT PROMISSORY NOTE