| Fill in this information to identify the case: | | | | |
|--|--|--|--|--|
| Debtor 1 Body Contour Ventures, LLC | | | | |
| Debtor 2 | | | | |
| (Spouse, if filing) | | | | |
| United States Bankruptcy Court | | | | |
| Case number: 19-42510 | | | | |

FILED

U.S. Bankruptey Court Eastern District of Michigan

7/1/2019

Katherine B. Gullo, Clerk

Official Form 410 Proof of Claim

04/16

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

| Part 1: Identify the Clair | m | | | | |
|---|--|---|--|--|--|
| 1.Who is the current creditor? | ADM & NS Group PA King of Prussia, LLC | | | | |
| | Name of the current creditor (the person or entity to be paid for this claim) | | | | |
| | Other names the creditor used with the debtor | | | | |
| 2.Has this claim been acquired from someone else? | ✓ No ☐ Yes. From whom? ———————————————————————————————————— | | | | |
| 3. Where should notices | Where should notices to the creditor be sent? | Where should payments to the creditor be sent? (if different) | | | |
| and payments to the creditor be sent? | ADM & NS Group PA King of Prussia, LLC | umeren.) a damentarizumere praanomikomikistori | | | |
| Federal Rule of | Name | Name | | | |
| Bankruptcy Procedure (FRBP) 2002(g) | 2145 Crooks Suite 220 Troy, MI 48084 | | | | |
| | Contact phone (248) 385-5474 | Contact phone | | | |
| | Contact email kennethbeams@gmail.com | Contact email | | | |
| | Uniform claim identifier for electronic payments in chapter 13 (if you use one): | | | | |
| 4.Does this claim amend one already filed? | ✓ No✓ Yes. Claim number on court claims registry (if know | n) Filed on | | | |
| | | MM / DD / YYYY | | | |
| 5.Do you know if anyone else has filed a proof of claim for this claim? | Yes. Who made the earlier filing? | | | | |
| Official Form 410 | Proof of Claim | page 1 | | | |

LIGHTRX POC 01122

| Claim? No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptor Rule 3001(c)(2)(A). SWhat is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptor Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. Guarantee of loan made to related entity | 6.Do you have any number you use to identify the debtor? | | No Yes. Last 4 digits of the debtor's a | account or any number you use to identify th | ne debtor: |
|---|--|-------------------|---|--|--------------------------------|
| other charges required by Bankruptcy Rule 3001(c)(2)(A). Swhat is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. Guarantee of loan made to related entity 9. Is all or part of the claim secured? No Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a Mongage Proof of Claim Attachment (Official Form 410–A) with this Proof of Claim. Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: Amount of the claim that is secured: Amount of the claim that is unsecured: Amount necessary to cure any default as of the secured and match the amount in line 7.) Amount necessary to cure any default as of the secured and the petition: Annual Interest Rate (when case was filed) Fixed Variable 10.1s this claim based on a lease? No No | 7.How much is the claim? | \$ | | ☑ No | - |
| the claim? death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptory Rule 3001 (c). Limit disclosing information that is entitled to privacy, such as healthcare information. Guarantee of loan made to related entity | | | | other charges required by Bankri | uptcy Rule 3001(c)(2)(A). |
| claim secured? Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410–A) with this Proof of Claim. Motor vehicle | 3.What is the basis of the claim? | dea Bar Lim | ath, or credit card. Attach redacted copies of any documents supporting the claim required by nkruptcy Rule 3001(c). nit disclosing information that is entitled to privacy, such as healthcare information. | | |
| Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: Amount of the claim that is secured: Amount of the claim that is unsecured: Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) Fixed Variable No Yes. Amount necessary to cure any default as of the date of the petition.\$ | 9. Is all or part of the claim secured? | | Yes. The claim is secured by Nature of property: Real estate. If the clai Proof of 0 | m is secured by the debtor's princip | |
| document that shows the lien has been filed or recorded.) Value of property: Amount of the claim that is secured: Amount of the claim that is unsecured: Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) Fixed Variable No No Yes. Amount necessary to cure any default as of the date of the petition.\$ | | | Attach redacted copies of c | documents, if any, that show evidency | ce of perfection of a security |
| Amount of the claim that is secured: Amount of the claim that is unsecured: \$ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) Fixed | | | document that shows the li | en has been filed or recorded.) | only oldiomoni, or other |
| Secured: Amount of the claim that is unsecured: Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) Fixed Variable O.Is this claim based on a lease? No Yes. Amount necessary to cure any default as of the date of the petition.\$ | | | Value of property: | \$ | <u> </u> |
| Amount necessary to cure any default as of the date of the petition: Annual Interest Rate (when case was filed) Fixed Variable 10.Is this claim based on a lease? No Yes. Amount necessary to cure any default as of the date of the petition.\$ | | | | is \$ | <u> </u> |
| Annual Interest Rate (when case was filed) Fixed Variable | | | | is <u>\$</u> | |
| ☐ Fixed ☐ Variable 10.Is this claim based on a lease? No Yes. Amount necessary to cure any default as of the date of the petition.\$ ——————————————————————————————————— | | | | re any default as of the \$ | |
| Union this claim based on a lease? No Yes. Amount necessary to cure any default as of the date of the petition.\$ 11.Is this claim subject to ✓ No | | | Annual Interest Rate (whe | en case was filed) | % |
| a lease? ☐ Yes. Amount necessary to cure any default as of the date of the petition.\$ ——————————————————————————————————— | | | | | |
| | | | | o cure any default as of the date o | of the petition.\$ |
| | 11.Is this claim subject to a right of setoff? | | | | _ |

Official Form 410 Proof of Claim page 2

| 12.Is all or part of the claim entitled to priority under | Y | No Yes. Check all that apply | | Amount entitled to priority | |
|--|--|--|--|-------------------------------|--|
| 11 U.S.C. § 507(a)? A claim may be partly | | _ | ations (including alimony and child support) | <u>-</u> | |
| priority and partly nonpriority. For example in some categories, the law limits the amount entitled to priority. | e. | under 11 U.S.C. § 507(| (a)(1)(A) or (a)(1)(B). | · \$ | |
| | | Up to \$2,850* of depos property or services for U.S.C. § 507(a)(7). | sits toward purchase, lease, or rental of rersonal, family, or household use. 11 | \$ | |
| | | ☐ Wages, salaries, or cor 180 days before the ba | mmissions (up to \$12,850*) earned within inkruptcy petition is filed or the debtor's ver is earlier. 11 U.S.C. § 507(a)(4). | \$ | |
| | | | ed to governmental units. 11 U.S.C. § | \$ | |
| | | ☐ Contributions to an emp | ployee benefit plan. 11 U.S.C. § 507(a)(5). | \$ | |
| | | ☐ Other. Specify subsecti | ion of 11 U.S.C. § 507(a)(_) that applies | \$ | |
| | | * Amounts are subject to adjustr of adjustment. | ment on 4/01/19 and every 3 years after that for case | es begun on or after the date | |
| Part 3: Sign Below | | | | | |
| The person completing this proof of claim must | Che | ck the appropriate box: | | | |
| sign and date it. FRBP 9011(b). | ☐ I am the creditor. | | | | |
| If you file this claim | Y | I am the creditor's attorney | | | |
| electronically, FRBP 5005(a)(2) authorizes courts | | · · | btor, or their authorized agent. Bankruptcy | | |
| to establish local rules specifying what a signature | | | endorser, or other codebtor. Bankruptcy Rul | | |
| is. | I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt. | | | | |
| A person who files a fraudulent claim could be | | re examined the information in this | is Proof of Claim and have a reasonable belief that the | ne information is true | |
| fined up to \$500,000, imprisoned for up to 5 | I declare under penalty of perjury that the foregoing is true and correct. | | | | |
| years, or both. 18 U.S.C. §§ 152, 157 and 3571. | | | | | |
| 3371. | Executed on date 7/1/2019 | | | | |
| | | MM / D | D/YYYY | | |
| | /s/ I | Kenneth Beams | | | |
| | Sign | ature | | | |
| | Prin | t the name of the person wi | ho is completing and signing this claim: | | |
| | Nan | ne | Kenneth Beams | | |
| | | | First name Middle name Last name | | |
| | Title | } | Attorney | | |
| | Con | mpany | Kenneth R. Beams, PLLC | | |
| | | | Identify the corporate servicer as the company if the servicer | he authorized agent is a | |
| | Address | | 2145 Crooks, Ste. 220 | | |
| | | | Number Street | | |
| | | | Troy, MI 48084 | | |
| City State ZIP Code | | | | | |
| | Con | ntact phone (248) 385–5 | Email kennethbeams@ | gmail.com | |

Official Form 410 Proof of Claim page 3

PROMISSORY NOTE

\$150,000.00 Farmington Hills, Michigan June 22, 2017 ("Loan Date")

PROMISE TO PAY. For value received, *LRX King of Prussia*, *LLC*, a Michigan limited liability company, which has an address of 34405 W. 12 Mile Rd., Suite 200, Farmington Hills, Michigan 48331 ("Borrower"), promises to pay to the order of *ADM & NS Group PA King of Prussia*, *LLC*, a Michigan limited liability company, which has an address of 29870 Middlebelt Rd., Farmington Hills, Michigan 48334 ("Lender"), One Hundred Fifty Thousand and 00/100 Dollars (\$150,000.00) (the "Indebtedness"), with interest, as follows:

The outstanding principal balance of this Promissory Note ("Note") will bear interest at fifteen percent (15%) per annum, commencing on the above-stated Loan Date.

Borrower shall pay sixty (60) consecutive monthly installments of principal and interest in the amount of Three Thousand Six Hundred Fifty-Eight and 26/100 Dollars (\$3,658.26), commencing September 22, 2017, with each succeeding monthly installment payable upon the same day of each and every month thereafter. All principal, interest and other sums owed under this Note shall be paid no later than August 22, 2022 ("Due Date"), unless the Indebtedness evidenced by this Note is accelerated, in which case the Due Date shall be the date of acceleration.

All payments under this Note shall be made to Lender at his address first referenced above, or at such other address as the Lender may designate in writing. Payments will be applied first to any unpaid fees or charges under this Note, then to accrued interest, and then to principal.

PREPAYMENT. Borrower may prepay this Note, in whole or part, at any time, without premium or penalty.

DEFAULT. Any of the following events shall, for purposes of this Note, constitute an "Event of Default": (a) failure by Borrower to pay any amount owing on the Indebtedness when due, whether by maturity, acceleration or otherwise; (b) institution of bankruptcy, reorganization, arrangement, insolvency or other similar proceedings by or against the Borrower or any guarantor; or the appointment of a receiver for Borrower; (c) sale or other disposition by Borrower of substantially all of its assets or property, or dissolution, merger, consolidation, termination of existence, insolvency, business failure, assignment for the benefit of creditors of or by Borrower or otherwise; (d) any writ of attachment, garnishment, execution, tax lien unless Borrower shall diligently contest same in good faith, or similar writ is issued against any property of Borrower; (e) default in the performance of any other obligation to Lender by the Borrower under this Note, the Guaranty of this Note made and delivered by Body Contour Ventures, LLC to Lender on even date herewith, or under any other notes or agreements entered into between the Borrower and Lender.

REMEDIES. If an Event of Default occurs, the Lender shall have the option to declare all or part of the Indebtedness immediately due and payable. If this Note is not paid at the Due Date (whether by acceleration or otherwise), the Lender shall have all of the rights and remedies provided at law or equity or by written agreement. The remedies of the Lender are cumulative

and not exclusive. No delay by the Lender in the exercise of any right or remedy shall operate as a waiver. No single or partial exercise by the Lender of any right or remedy shall preclude any future exercise of such right or remedy or the exercise of any other right or remedy. No waiver or indulgence by the Lender of any default or Event of Default shall be effective unless in writing and signed by the Lender, nor shall a waiver on one occasion be construed as a bar to any right or remedy, or waiver of any default or Event of Default on any future occasion but shall be effective only with respect to the specific occasion addressed in that signed writing. Acceptance by Lender of any payment in an amount less than the amount then due shall be deemed an acceptance on account only, and Borrower's failure to pay the entire amount shall be and continue to be a default or Event of Default. Upon the occurrence of any Event of Default, all or any part of the indebtedness evidenced by this Note and all other obligations then owing by the Borrower to the Lender shall, at the option of the Lender, become immediately due and payable without notice or demand. Upon the occurrence and during the continuance of any Event of Default, the outstanding principal amount hereof shall bear interest at a rate of twenty percent (20%). Any interest payment which would be deemed unlawful for any reason under applicable law shall be applied to the outstanding principal balance of this Note. All costs and expenses of collection, including without limitation, reasonable attorney's fees and expenses, shall be added to and become part of the total indebtedness evidenced by this Note.

WAIVER. Borrower and any other party liable for the Indebtedness evidenced by this Note: (i) severally waive presentment, demand, protest, notice of dishonor, notice of non-payment and notice of acceleration of this Note, and (ii) agree that no extension or postponement of the time for payment, or waiver, indulgence or forbearance granted to Borrower, without limit as to number or period, or any modification of this Note, or addition of any party to this Note, or release or discharge of, or suspension of any rights and remedies against, any party liable on this Note, shall reduce or affect the obligation of any other party liable for the payment of this Note.

REIMBURSEMENT OF EXPENSES. Borrower shall reimburse the Lender for all costs and expenses, including reasonable attorneys' fees, incurred by the Lender in enforcing its rights under this Note, including without limitation, those incurred in any bankruptcy, reorganization, insolvency or other similar proceeding. Borrower agrees to pay all filing fees and similar charges and all costs incurred by Lender in collecting or securing or attempting to collect or secure the indebtedness of this Note, including reasonable attorneys' fees and expenses, whether or not involving litigation and/or appellate, administrative or bankruptcy proceedings. Borrower agrees to pay any documentary stamp taxes, intangible taxes or other taxes (except for federal or income or franchise taxes based on Lender's taxable income) which may now or hereafter apply to this Note or any payment made in respect of the Loan, and Borrower agrees to indemnify and hold Lender harmless from and against any liability, costs, reasonable attorneys' fees and expenses, penalties, interest or expenses relating to any such taxes, as and when the same may be incurred.

BORROWER'S REPRESENTATIONS. Borrower represents that: (a) execution, delivery and performance of this Note does not violate any law, conflict with any agreement by which Borrower is bound, or require the consent or approval of any governmental authority or third party; and (b) this Note is valid, binding and enforceable according to its terms. Borrower further represents that (a) it is duly organized, existing and in good standing pursuant to the laws under

which it is organized; and (b) the execution, delivery and performance of this Note (i) are within its powers and have been duly authorized by all necessary action of its governing body, and (ii) do not contravene the terms of the documents and instruments governing its organization and affairs.

WAIVER OF JURY TRIAL. EACH PARTY, AFTER CONSULTING (OR HAVING HAD THE OPPORTUNITY TO CONSULT) WITH COUNSEL OF THEIR CHOICE, KNOWINGLY AND VOLUNTARILY, AND FOR THEIR MUTUAL BENEFIT, WAIVES ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION REGARDING THE PERFORMANCE OR ENFORCEMENT OF, OR IN ANY WAY RELATED TO, THIS NOTE OR THE INDEBTEDNESS.

PRESUMPTIONS. No party or his/its respective legal counsel shall be construed to be the drafter or primary drafter of this Note. If there are disputes regarding the construction of this Note or any of its provisions, ambiguities or questions of interpretation shall not be construed in favor of one party over another; rather, questions of interpretation shall be construed equally as to each party.

NOTICES. All notices and other communications required or permitted under this Note shall be in writing and shall be deemed given when delivered personally or by registered or certified mail (return receipt requested), addressed to the party at his or its address first noted above with a copy to (which shall not constitute notice) Randall A, Denha, Esq., Denha & Associates, PLLC, 550 W. Merrill St., Ste. 100, Birmingham, MI 48009, or any other address that is specified in writing by the receiving party.

NO ASSIGNMENT. The Borrower may not assign, pledge or otherwise transfer its obligations under this Note and any such attempted transfer shall be deemed null and void. The Lender may assign, pledge or otherwise transfer this Note without the Borrower's prior written consent. This Note shall be binding upon and inure to the benefit of the parties hereto and their respective successors and permitted assigns, and the terms "Lender" and "Borrower" whenever occurring herein shall be deemed and construed to include such respective successors and permitted assigns.

MISCELLANEOUS. This Note is secured by the terms of that certain Guaranty made and delivered by Body Contour Ventures, LLC, a Michigan limited liability company, on even date herewith. The terms of this Note may only be changed in writing, executed by Lender and a duly authorized officer of Borrower. This Note binds Borrower's successors and assigns. The Lender may assign its rights under this Note upon written notice to Borrower, and this Note shall inure to the benefit of Lender's successors and assigns. This Note shall be governed by the laws of the State of Michigan. Any controversy or claim arising out of or relating to this Note, or the breach of any provision of this Note, shall be submitted to the exclusive jurisdiction of the Circuit Court for Oakland County, Michigan, or the United States District Court for the Eastern District of Michigan.

BORROWER:

LRX King of Prussia, LLC

A Michigan Limited Liability Company

By: Richard C. Morgan

Its: President

Accepted by Lender on this June 22, 2017:

ADM & NS Group PA King of Prussia, LLC
A Michigan Limited Liability Company

By: Dr. Ala Shuker

Its: Authorized Member

GUARANTY

Re: Loan Date: June 22, 2017

Borrower: LRX King of Prussia, LLC Guarantor: Body Contour Ventures, LLC

Lender: ADM & NS Group PA King of Prussia, LLC

FOR VALUE RECEIVED, and in consideration for, and to induce ADM & NS Group PA King of Prussia, LLC, a Michigan limited liability company, of 29870 Middlebelt Rd., Farmington Hills, Michigan 48334 ("Lender") to (a) accept that certain Promissory Note made by LRX King of Prussia, LLC, a Michigan limited liability company, of 34405 W. 12 Mile Rd., Suite 200, Farmington Hills, Michigan 48331 ("Borrower") on even date herewith ("Promissory Note"), and to secure Borrower's performance of all covenants, terms and conditions under the Promissory Note, the undersigned, Body Contour Ventures, LLC, a Michigan limited liability company, of 34405 W. 12 Mile Rd., Suite 200, Farmington Hills, Michigan 48331 ("Guarantor") has executed this Guaranty on this June 22, 2017, in favor of Lender and agrees as follows:

- 1. GUARANTEE. Guarantor unconditionally and irrevocably guarantees to Lender the full and prompt payment when due of all obligations and liabilities arising under or evidenced by the Promissory Note together with expenses, costs and reasonable attorneys' fees, incurred by Lender in connection with the enforcement of this Guaranty (collectively, "Indebtedness"). Lender may have immediate recourse against Guarantor for full and immediate payment of the Indebtedness at any time when the Indebtedness, or any portion, has not been paid when due (whether by acceleration or otherwise). All payments by Guarantor shall be made in lawful money of the United States of America and in immediately available funds.
- 2. NATURE OF GUARANTEE. This is a guarantee of payment and not of collection. At any time when the Indebtedness, or any portion thereof, has not been paid when due (whether by acceleration or otherwise) Lender can require that Guarantor pay Lender the amounts owing under this Guaranty immediately, and Lender is not required to collect first from the Borrower, any collateral or any other person liable for the Indebtedness. No delay or stay in any acceleration of the Indebtedness, as against the Borrower, due to the application of any bankruptcy, insolvency or other law or proceeding shall be effective under this Guaranty and Guarantor agrees to pay immediately any amount of the Indebtedness that would be due and payable but for such delay or stay. Guarantor's liability for payment of the Indebtedness shall be a primary obligation and shall be absolute and unconditional. Guarantor agrees that none of the following acts, omissions or occurrences shall diminish or impair the liability of Guarantor in any respect (all of which acts, omissions or occurrences may be done or occur without notice to Guarantor):
 - (a) Any extension, modification, indulgence, compromise, settlement or variation of any of the terms of the Indebtedness.
 - (b) Any assignment or transfer of any interest in any of the Indebtedness.

- (c) The discharge or release of any obligations of the Borrower or any other person now or hereafter liable on the Indebtedness, by reason of bankruptcy or insolvency laws or otherwise.
- (d) The acceptance or release by Lender of any collateral, security or other guaranty from the Borrower or any other person, or any settlement, compromise or extension with respect to any such collateral, security or other guaranty.
- (e) The application or allocation by Lender of payments, collections or credits on the Indebtedness.
- (f) The creation of any new Indebtedness by the Borrower.
- (g) The making of a demand, or absence of demand, for payment of the Indebtedness, or giving, or failing to give, any notice of dishonor, protest, presentment or non-payment or any other notice.
- (h) Any failure, omission or delay on the part of the Borrower or any other person now or hereafter liable on the Indebtedness, or anyone claiming by or through any of them, to comply with any instrument or agreement relating to any of the Indebtedness.
- (i) To the extent permitted by law, any release or discharge, by operation of law, of Guarantor from the performance or observance of any obligation, covenant or agreement contained in this Guaranty.
- (j) Any merger or consolidation of the Borrower or any other person or entity now or hereafter liable on the Indebtedness, into or with any other corporation or other entity, or any sale, lease or transfer of any of the assets of the Borrower or Guarantor to any other person or entity.
- (k) Any other occurrence or circumstance which might otherwise constitute a legal or equitable defense or discharge of the liabilities of a guarantor or surety or which might otherwise limit recourse against Guarantor.

The obligations of Guarantor set forth in this Guaranty constitute full recourse obligations of Guarantor, enforceable against Guarantor to the full extent of Guarantor's assets and properties. Guarantor's liability under this Guaranty is independent of Guarantor's liability under any other guaranty previously or subsequently executed by Guarantor or either one of them, singularly or together with others, as to all or any part of the Indebtedness, and may be enforced for the full amount of this Guaranty regardless of Guarantor's liability under any other guaranty.

3. WAIVERS. Without limiting the generality of the foregoing, Guarantor unconditionally waives (a) any right of subrogation to the rights of Lender against the Borrower;

- (b) Lender's acceptance of this Guaranty; (c) any demand or notice of any action that Lender takes regarding the Borrower, anyone else, any collateral, or any Indebtedness, which Guarantor might be entitled to by law or under any other agreement; and (f) any requirement of diligence on the part of Lender.
- 4. **REPRESENTATIONS AND WARRANTIES.** Guarantor represents and warrants to Lender as follows:
- (a) The execution and delivery of this Guaranty, and the performance of the obligations imposed under this Guaranty, do not violate any law and do not conflict with any agreement by which Guarantor is bound, and do not require any consent or approval of any governmental authority or any third party. This Guaranty is a valid and binding agreement, enforceable according to its terms.
- (b) There are no actions, suits or proceedings, and no proceedings before any arbitrator or by or before any governmental commission, board, bureau or other administrative agency, pending or, to the best knowledge of Guarantor, threatened against or affecting Guarantor, or any properties or rights of Guarantor, which, if adversely determined, could have a materially adverse effect upon the financial condition of either Guarantor.
- Guarantor is not relying on any information furnished by Lender. Guarantor assumes full responsibility for obtaining any further information concerning the financial condition of the Borrower, the status of the Indebtedness or any other matter which Guarantor may deem necessary or appropriate (now or later). Guarantor waives any duty on the part of Lender, and agrees that Guarantor is not relying upon nor expecting Lender to disclose to Guarantor any fact now or later known by Lender, whether relating to the operations or condition of other Guarantors and the Borrower, the existence, liabilities or financial condition of any co-guarantor of the Indebtedness, the occurrence of any default with respect to the Indebtedness, or otherwise, notwithstanding any effect such fact may have upon Guarantor's risk under this Guaranty, or Guarantor's rights against the Borrower.
- (d) Lender has made no representation to Guarantor as to the creditworthiness of the Borrower, and Guarantor is satisfied with the means that Guarantor has for obtaining from the Borrower, on a continuing basis, financial and other information pertaining to the Borrower's financial condition.
- 5. **REINSTATEMENT**. This Guaranty, and any agreement securing this Guaranty, shall continue to be effective, or shall be automatically reinstated, as the case may be, if at any time payment of all or any part of the Indebtedness is rescinded or must otherwise be restored or returned by Lender upon the insolvency, bankruptcy, dissolution, liquidation or reorganization of the Borrower, or upon, or as a result of, the appointment of a custodian, receiver, trustee or other officer with similar powers with respect to the Borrower or any substantial part of the Borrower's property, or for any other reason, all as though such payments had not been made.

6. **MISCELLANEOUS**.

- (a) This Guaranty shall be construed in accordance with the laws of the State of Michigan.
- (b) Any controversy or claim arising out of or relating to this Guaranty, or the breach of any provision of this Guaranty, shall be submitted to the exclusive jurisdiction of the Circuit Court for Oakland County, Michigan, or the United States District Court for the Eastern District of Michigan.
- (c) This Guaranty shall be binding upon the heirs, successors and assigns of Guarantor, and the rights and privileges of Lender under this Guaranty shall inure to the benefit of its successors and assigns.
- Any notice required from one party to another relating to this Guaranty (d) deemed shall effective if made in writing telecommunications) and delivered to the recipient's address, telex number or telecopier number set forth in this Guaranty by any of the following means: hand delivery, registered or certified mail, postage prepaid, express mail or other overnight courier service, or telecopy, telex or other wire transmission with request for assurance of receipt in a manner typical with respect to communications of that type. Notice made in accordance with these provisions shall be deemed delivered on receipt if delivered by hand or wire transmission, on the third business day after mailing if mailed by registered or certified mail, or on the next business day after mailing or deposit with the postal service or an overnight courier service if delivered by express mail or overnight courier.
- (e) Any amendment of this Guaranty shall be in writing and shall require the signature of Guarantor and Lender. Any waiver or consent to departure from compliance with this Guaranty must be in writing and signed by Lender.
- (f) The invalidity or unenforceability of any provision of this Guaranty shall not affect the validity or enforceability of the remaining provisions of this Guaranty. The use of headings does not limit the terms of this Guaranty.
- (g) Any reference in this Guaranty to attorneys' fees shall refer to reasonable fees, charges, costs and expenses of in-house and outside attorneys and paralegals, whether or not a suit or proceeding is instituted, and whether incurred at the trial court level, on appeal, in a bankruptcy, administrative or probate proceeding, in consultation with counsel, or otherwise.
- (h) All references to Borrower means each one and any two or more of them.

This Guaranty is dated and effective as of the date stated above.

GUARANTOR:

Body Contour Ventures, LLCA Michigan Limited Liability Company

By: Richard C. Morgan Its: President

Eastern District of Michigan Claims Register

19-42510-pjs Body Contour Ventures, LLC

Judge: Phillip J Shefferly **Chapter:** 11

Office: Detroit Last Date to file claims: 07/01/2019
Trustee: Last Date to file (Govt): 09/30/2019

Creditor: (26033471) Claim No: 124 Status:

ADM & NS Group PA King of Prussia, LLC Original Filed Date: 07/01/2019 Filed by: CR

2145 Crooks Original Entered Date: 07/01/2019 Entered by: ePOC

Suite 220 Troy, MI 48084

Amount claimed: \$150000.00

History:

Details 124- 07/01/2019 Claim #124 filed by ADM & NS Group PA King of Prussia, LLC, Amount claimed: \$150000.00 (ePOC)

Modified:

Description: Remarks:

Claims Register Summary

Case Name: Body Contour Ventures, LLC

Case Number: 19-42510-pjs

Chapter: 11

Date Filed: 02/22/2019

Total Number Of Claims: 1

| Total Amount Claimed* | \$150000.00 |
|------------------------------|-------------|
| Total Amount Allowed* | |

^{*}Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

| | Claimed | Allowed |
|----------------|---------|---------|
| Secured | | |
| Priority | | |
| Administrative | | |