

UNLIMITED PERSONAL GUARANTEE

In consideration for extending open account credit terms to _____, the undersigned, jointly and severally, hereby unconditionally guarantees unto Cato, Incorporated, the due and punctual payment of the amounts due, together with any applicable interest, and to become due under said credit terms. Guarantor will pay an additional 15% of the principal balance as attorney's fees if legal action is commenced to enforce or collect on the balance. This guarantee shall be, and is, an open and continuous guarantee without limitation as to credit amount. The undersigned hereby waives presentment, protest, demand and any and all notice of non-payment or default in performance of any or all of the terms and conditions of credit.

I acknowledge that I have received, read and retained a copy of this guarantee; and I hereby request that credit be extended to the _____, in

accordance with the Terms of Credit between Cato Incorporated and _____.

(Print Your Name) Social Security Number Date of Birth

(Signature) (seal) Date

(Print Spouse's Name) Social Security Number Date of Birth

(Spouse's Signature) (seal) Date

State of _____

County of _____

To wit:

On this day _____ day of _____, 20____, before me, the undersigned officer, personally

appeared _____ known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledge that he/she/they executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal.

My Commission Expires: _____

Notary Public