IRREVOCABLE TRANSFERABLE STANDBY LETTER OF CREDIT

Identification of Bank, Branch, Division, Department, Etc. (Date)

(Address)

Bank's Letter of Credit Number (This number must be mentioned on all drafts and correspondence)

$ (Amount)

To: Gary W. Black; Commissioner, Georgia Department of Agriculture as Trustee under certain Trust Agreement, effective on______, 20______,

To which__________________________________________is a party, and which is

(Principle)

Incorporated herein by reference.

Sight draft or drafts should be drawn on the bank, your draft or drafts drawn at sight bearing the clause:

Drawn under _________________________________________ standby letter of credit

(Name of Bank)

Number_________________________ Date ________________________

up to the aggregate amount of $_________________________________________

Any such draft must be accompanied by drawer's signed statement:

Drawer will dispose of funds received under the accompanying draft in accord with the

Trust Agreement effective on______________, 20____ to which__________________________

(principal)

__________________________________________is a party.

The Bank will not be responsible for drawer's disposition of funds received by drawer. The Bank will not be responsible for verifying the authenticity of any such document which appears of its face to be authentic.

Except as otherwise specifically provided herein, any such draft need not be accompanied by any other document.

EQUAL OPPORTUNITY EMPLOYER
Any such draft must be received by the bank on or before ________________ 20__

The bank hereby agrees with drawers of all drafts drawn hereunder and in compliance herewith that such drafts will be duly honored at sight upon presentation the bank. (If desired): This letter must be presented with any such draft for endorsement of the amount of such draft on the reverse side of this letter.

Except as provided above, this credit is subject to the Uniform customs' and Practice for Documentary credits (1993 revision), International Chamber of Commerce Publication No. 500

_________________________________________
Authorized Signature of Bank Official

_________________________________________
(Name)

_________________________________________
(Title)

_________________________________________
.(Bank)