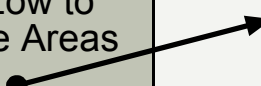


Microloan Quick Reference



Small Business Finance



	SBA Microloan Program	Bankers CDC
Loan Amounts	Up to 35,000	Up to 50,000
Interest Rate	5 Year Treasury +6.5% -7.25% Fixed	Prime +3.5% Fixed
Terms/Amortization	3 to 5 Year Term Fully Amortized	3 Year Term 3 to 5 Year Amortization
Target Markets	Businesses in Low to Moderate Income Areas and... 	Minority / Women Owned Businesses
Eligibility	Sufficient Business Experience Collateral; Earnings	Minimum 1 Year in Business Historical Earnings, Good character; Positive Cash flow
Use of Proceeds	Business Expansion; Equipment; Acquisitions; Inventory, Start-Up Capital; Etc.	Debt Refinance; Acquisitions; Working Capital to \$10,000; Business Expansion; Equipment; etc.

Microloan Debt can be subordinated and leveraged!

For more information and program placement,
please contact CDC Small Business Finance 800-611-5170

www.cdcloans.com