

EXHIBIT B

NOTICE TO BORROWER

This notice is provided to borrowers who may receive a loan from a lender under the small business Capital Access Program of the State of Rhode Island.

The purpose of this program is to assist lenders to make loans that might otherwise not qualify for a loan from a financial institution. The program utilizes a special loss reserve to assist the lender in covering losses from a portfolio of loans that a lender makes under the program. The borrower pays a premium charge to the reserve account. The BDC Capital Corporation, as agent for the Rhode Island Commerce Corporation, will then match the total of the Borrower's payment.

It is important to emphasize that the loan is a private transaction between the lender and the borrower. While the program may assist a lender in being able to take more risk than normal, it is important to understand that it is still the lender that is bearing the risk of the loan. Neither the BDC Capital Corporation nor the Rhode Island Commerce Corporation is a party to the loan and neither plays any role at all in the lender's decision regarding whether or not to make the loan, or in the setting of the interest rate, fees, duration, or any other terms or conditions of the loan. The lender's rights and remedies are delineated in the loan contract and in law applicable to any financing from such financial institution. Neither the BDC Capital Corporation nor the Rhode Island Commerce Corporation plays any role in any decision by the lender with respect to enforcing the lender's rights under the loan contract.

While the program is intended to assist the lender in providing you with access to financing, you should understand that it is likely to be more expensive for the borrower than would be the case with a conventional loan.