



U.S. SMALL BUSINESS ADMINISTRATION
INVESTMENT DIVISION
OFFICE OF SBIC OPERATIONS

INSTRUCTIONS FOR THE COMPLETION OF DEBIT AUTHORIZATIONS

SBA has determined that it is in the best interest of the SBICs and the SBA, as guarantor of the Debentures, that all payments due on pooled Debentures be collected by The Bank of New York, New York, NY, through its collection office, Colson Financial Services, by Automated Clearinghouse (ACH) debit.

Each SBIC issuing a guaranteed Debenture that is pooled must have the correct amount due on deposit in its designated account on each scheduled payment date. Collection through an ACH debit is an efficient, easy and reliable method of collection. The Bank of New York initiates a debit from the SBIC's designated account on the scheduled payment date for the aggregate total payment due. The amount deposited must be no less than the aggregate total amount due as indicated on the respective Amortization Schedule(s). An Amortization Schedule is provided for each Debenture issued that is pooled. It is provided after the closing date of the sale.

The Bank of New York does not process wire transfers of funds or checks for payments on pooled Debentures and will return such payments to the SBIC's bank. Such return may result in a technical default. Prepayments of a guaranteed Debenture before the scheduled maturity date can only be made in accordance with the instructions on the Debenture.

The attached Debit Authorization must be properly completed and signed as indicated. The ACH routing code of the SBIC's designated bank (its ABA number) must be included.

DEBIT AUTHORIZATION

The undersigned (corporation/partnership) (the "SBIC") authorizes The Bank of New York, New York, NY, to initiate Automated Clearinghouse ("ACH") debits from time to time against the account listed below for payments due from time to time pursuant to any Debentures issued by the SBIC and pooled and guaranteed by the Small Business Administration, and authorizes the bank named below (the "Bank") to make those debits against such account.

This authority will remain effective until the SBIC (1) notifies The Bank of New York and the Bank that such authority is terminated and (2) submits a new Debit Authorization form to The Bank of New York designating another account to be debited. The new form must be received by The Bank of New York at least 15 days before the next payment date. This notice must be mailed to the following address: **The Bank of New York, Structured Finance, Attn: Ms. Esther Antoine, 101 Barclay Street, Floor 4W, New York, NY, 10286**; and faxed to both Colson Financial Services (212) 313-0162 and the Investment Division, SBA (202) 205-6075.

The officer signing this Debit Authorization below hereby certifies that the execution and delivery of this instrument has been duly authorized by all necessary corporate or partnership action.

This authority automatically expires after all the SBIC's guaranteed pooled Debentures are paid-in-full.

_____ SBIC Lic. #: _____
(Name of SBIC)

By: _____ Date: _____
(Signature)

Name: _____
(Typed or Printed)

Title: _____

SBIC Designated Account for ACH Debit Collection:

Bank Name: _____

Bank's ACH Routing Code: _____
(its ABA No.)

Bank Address: _____

City: _____ State: _____ Zip: _____

Account Name: _____

Account Number: _____