EXHIBIT 1

Oregon Business Development Department
Capital Access Program

Borrower's Representations Regarding
Loss Reserve Account

The undersigned borrower (the "Borrower") acknowledges and understands that:

(a) the loan to be made by ____________________________ (Lender) to the Borrower will be filed for enrollment by the Lender in the Capital Access Program (the "Program"), established by ORS 285B.126 to 285B.147;

(b) the purpose of the Program is to assist the Lender in making loans to borrowers that might not otherwise qualify for loans from the Lender;

(c) as a condition of having the loan filed for enrollment in the Program, the Borrower is required to pay a non-refundable fee to a deposit account called the Loss Reserve Account which is established by the Oregon Business Development Department to help cover losses that the Lender may sustain on loans enrolled in the Program; and

(d) the Borrower's payment of its non-refundable fee will be collected by the Lender for transmittal to the Loss Reserve Account, and other payments or transfers will be made to the Loss Reserve Account by the Lender and the Oregon Business Development Department.

The Borrower acknowledges the foregoing and hereby represents and warrants that it has not, and has not been promised or told by anyone that it has any, legal, beneficial or equitable interest in the aforementioned non-refundable fee or any other funds credited to the Loss Reserve Account, and hereby waives any right, claim or interest to any and all such funds paid or credited to the Loss Reserve Account from time to time.

Borrower: ____________________________

By: ____________________________

Title: ____________________________

Dated: ____________________________