

EXHIBIT 2

Oregon Business Development Department  
Capital Access Program

NOTICE TO BORROWER

This notice is provided to borrowers who may receive loans from financial institutions ("Lenders") that are enrolled in the Capital Access Program ("Program") of the Oregon Business Development Department.

The purpose of the Program is to assist Lenders to make loans to borrowers that might otherwise not qualify for such loans. The Program utilizes a special loan loss reserve to assist the Lender in covering losses from a portfolio of loans that the Lender enrolls in the Program. The borrower pays a fee to the reserve which the Lender matches, and the Business Development Department then matches the combined total of the borrower's and the Lender's payments.

While the Program is intended to assist a Lender in taking more risk than normal, a loan made under the Program is a private transaction between Lender and borrower, and the Lender bears the risk of the loan. The Oregon Business Development Department is not a party to the loan and plays no role 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 between itself and the borrower and in laws applicable to any financing, and the Oregon Business Development Department is not involved in any decision by the Lender with respect to enforcing the Lender's rights under the loan contract.

Because the Program is designed to provide access to financing that might not otherwise be available, borrowing under the Program is likely to be more expensive for the borrower than would be the case with a conventional loan, not only does the borrower make a payment to the reserve, but the borrower can expect that the Lender may, in some manner, recover from the borrower the cost of the Lender's payment into the reserve.

Borrower, by its signature below, acknowledges that it has read this notice and understands it.

Borrower: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

Dated: \_\_\_\_\_