

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.

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 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, which is matched by a lender premium payment to the reserve. The Massachusetts Business Development Corporation will then match the combined total of the Borrower's payment and the lender'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. Massachusetts Business Development Corporation is not a party to the loan and does not play 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 term 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. Massachusetts Business Development Corporation does not play any role in any decision by the lender with respect to enforcing the lender's rights under 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. Not only does the borrower make a payment to the reserve, but it is expected that the lender may, in some manner, recover from the borrower the cost of the lender's payment into the reserve.