

EXHIBIT 2

NOTICE TO BORROWER

This notice is provided to borrowers who may receive a loan from a bank under the Capital Access Program of the Arkansas Development Finance Authority.

The purpose of this program is to assist banks to make loans that might otherwise not qualify for a bank loan. The program utilizes a special loss reserve to assist the bank in covering losses from a portfolio of loans that a bank makes under the program. The borrower pays a premium charge to the reserve, which is matched by a bank premium payment to the reserve. The Arkansas Development Finance Authority ("ADFA") will then match the combined total of the Borrower's payment and the bank's payment.

It is important to emphasize that the loan is a private transaction between the bank and the borrower. While the program may assist a bank in being able to take more risk than normal, it is important to understand that it is still the bank that is bearing the risk of the loan. ADFA is not a party to the loan and plays no role at all in the bank'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 bank's rights and remedies are delineated in the loan contract and in law applicable to any bank financing. ADFA plays no role in any decision by the bank with respect to enforcing the bank's rights under the loan contract.

While the program is intended to assist the bank in providing you with access to bank financing, you should understand that it is likely to be more expensive for you than would be the case with a conventional bank loan. Not only do you make a payment to the reserve, but it is expected that the bank may, in some manner, recover from you the cost of the bank's payment into the reserve.