

**EXHIBIT 2**  
SBA Partners Help Small Businesses

<b>SBA Partners</b>	<b>Services Provided</b>	<b>Customer</b>
Small Business Development Centers (SBDC)	SBDCs provide a nationwide network of more than 1,100 locations to provide management assistance. SBA's largest resource partner is in the management and technical area.	Owner-managers of small businesses and people wanting to start a business.
Lenders	SBA Lenders are commercial banks, credit unions, savings and loans, and other lenders that work with the SBA primarily on the basic 7(a) Guaranty Loan Program. The SBA has no direct monies, except on disaster loans. Grants are not available from the SBA. The SBA has the Certified Lenders Program (CLP) and Preferred Lenders Program (PLP) for giving special treatment to these banks.	Small businesses.
SBA Microloan 7(m) Loan Program Nonprofit community-based lenders (Intermediate Lenders)	Provides short-term loans of up to \$35,000 for working capital. ILs also provide management and technical assistance.	Small businesses and nonprofit childcare centers.
504 Certified Development Company (CDC) Program	Provides long-term, fixed-rate financing for small businesses to acquire real estate or machinery or equipment for expansion or modernization. The maximum SBA debenture is \$1.5 million (up to \$4 million in some cases), while projects may be any size.	Small businesses needing fixed-asset financing delivered through CDCs (private, nonprofit corporations).
Small Business Investment Company (SBIC) Program (SBICs are for-profit)	Provides equity capital and long-term loans to small businesses through SBA-licensed venture capital companies. SBICs buy stock or debt securities of small businesses.	Small business owners needing equity and long-term debt financing.
Service Corps of Retired Executives (SCORE)	A nonprofit organization headquartered in Washington, D.C., SCORE has 374 chapters with about 10,500 business counselors giving management assistance.	Owner-managers of small businesses.
Women's Business Center	Nationwide network of more than 80 centers to assist women in starting and improving small businesses.	Women owner-managers of small businesses.
Veterans Business Outreach Centers	Nationwide effort helping veterans to develop entrepreneurial skills.	Veterans of current and past wars.

Source: SBA; [www.sba.gov](http://www.sba.gov)

Note: An SBA partner is any organization that works with the SBA to help small businesses. Other SBA partners include the secondary loan markets, Native American centers, chambers of commerce, state governments, federal government agencies, colleges, and universities.