

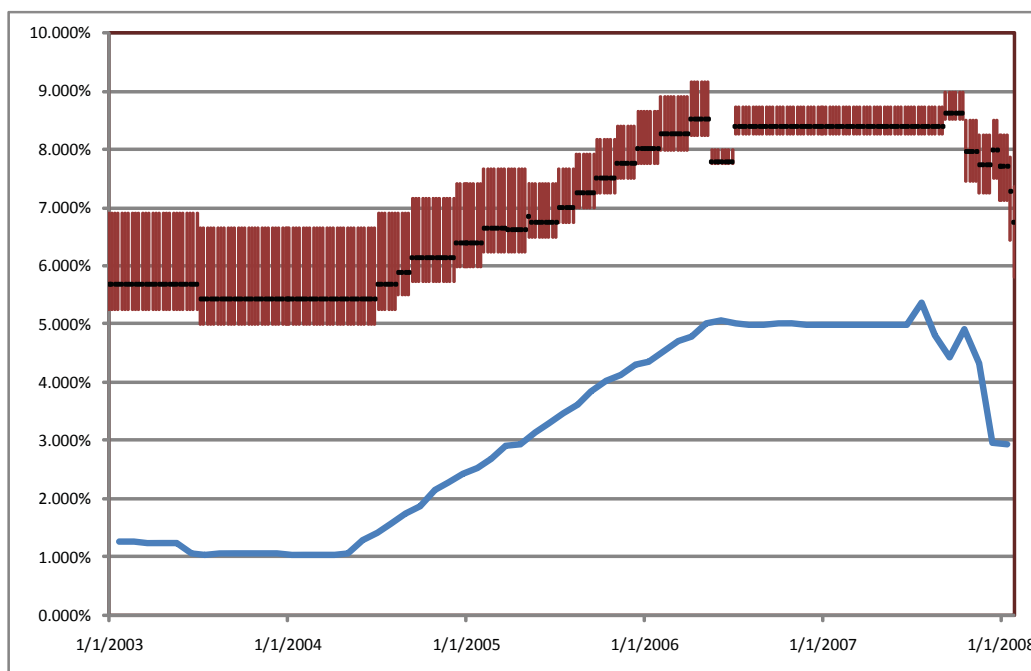
Entaire Rate History: 2003-2008

The rates that Entaire charges vary depending on a wide range of factors. As with many financing vehicles, the final rate agreed upon for the client is based on any and/or all of the following: total loan amount, credit scoring, payment history, business conditions and many other lending variables. The chart below illustrates historical rate performance for both Entaire's program offering and for the London Interbank Offered Rate (commonly referred to as LIBOR), which is a common benchmark for many other commercial financing programs.

Entaire Offered Rate (EOR) vs One Month LIBOR 2003-Present

In this chart, Entaire's Offered Rate (EOR) is represented by the red colored vertical bars. The high points are the rates charged to clients who have been determined to represent a higher degree of overall business risk, while the low points represent businesses which represent a low risk.

The blue line below the EOR line is representative of one month LIBOR over the same period.



While there is apparent correlation between LIBOR and the EOR, there is not a direct association. Numerous factors are taken into account in developing the EOR and market conditions will often dictate a significant divergence from one month LIBOR for EOR.

As a rule, the EOR can be adjusted through a number of mechanisms, including rate buy downs, changes in credit scoring and other factors deemed pertinent to client-specific EOR during the life of the Entaire Program. Below is a tabular illustration of the historical average EOR.

Q1 2003	5.240%	Q1 2004	4.990%	Q1 2005	5.990%	Q1 2006	7.820%	Q1 2007	8.250%	Q1 2008	7.750%
Q2 2003	5.240%	Q2 2004	4.990%	Q2 2005	6.320%	Q2 2006	8.320%	Q2 2007	8.250%	Q2 2008	6.375%
Q3 2003	4.990%	Q3 2004	5.240%	Q3 2005	6.570%	Q3 2006	8.250%	Q3 2007	8.250%		
Q4 2003	4.990%	Q4 2004	5.740%	Q4 2005	7.320%	Q4 2006	8.250%	Q4 2007	8.500%		

All figures above represent the standard rate applied to cases between \$1Million and \$1.99Million. Rates are those available at the beginning of the quarter.

For additional information about rate buy downs and other opportunities to reduce your rates, we invite you to contact your Entaire representative today.