

Note Authorization Agreement

The undersigned hereby agrees: (1) to allow Innovative Bank to score my loan application and determine the maximum amount of funding I/We qualify for with regard to the desired loan amount, (2) to complete the Promissory Note and related documents to reflect the actual amount of funding and to date such documents as of the date of loan funding, and (3) authorizes Innovative Bank to ACH packaging fees and/or other loan fees when appropriate. I/We understand that Innovative Bank has not approved a loan of any amount at this time. Interest and/or packaging fees will not be charged until the loan is approved and funded.

<input type="checkbox"/>	\$5,000	Approximately \$78.00/month for 84 months @ Prime + 4.75 %
<input type="checkbox"/>	\$10,000	Approximately \$156.00/month for 84 months @ Prime + 4.75 %
<input type="checkbox"/>	\$15,000	Approximately \$234.00/month for 84 months @ Prime + 4.75 %
<input type="checkbox"/>	\$20,000	Approximately \$312.00/month for 84 months @ Prime + 4.75 %
<input type="checkbox"/>	\$25,000	Approximately \$390.00/month for 84 months @ Prime + 4.75 %
<input type="checkbox"/>	\$35,000	Approximately \$529.00/month for 84 months @ Prime + 3.75 %
<input type="checkbox"/>	\$50,000	Approximately \$755.00/month for 84 months @ Prime + 3.75 %

* Monthly payments are estimated based on the current Prime Rate of 3.25% effective 12/16/2008.

** Community Express minimum loan amount is \$25,000.

**Proceeds of the loan MUST be used for WORKING CAPITAL exclusively for business-related purposes.
Approved loan will be cancelled after thirty (30) days if required documents to fund the loan are not submitted.**

- Please Initial One of the Following Choices -

Initial _____ If I/We qualify for a lesser amount than originally applied for, I/We authorize Innovative Bank to fund a loan in the increments above without any further communication between the Bank and Borrower.

- OR -

Initial _____ If I/We do not qualify for the desired loan amount, please cancel my/our loan application and do not cash my packaging fee check.

Date

Principal #1

Date

Principal #2

Date

Guarantor #1

Date

Guarantor #2