

EXHIBIT D
 Business Development Corporation of SC (BDC)
SC SSBCI Lender Participation Program
APPLICATION FOR PARTICIPATION

Lender _____
 Contact _____ Title _____
 Address _____ FEIN _____
 City _____ State _____ Zip _____
 Telephone _____ FAX _____
 Borrower _____

We request approval for participation in the following loan:

Total Amount of Loan: \$ _____ Loan Number _____
 Lender Share: \$ _____ Lender Percent _____ %
 BDC Share: \$ _____ BDC Percent _____ %
 Interest Rate _____ % Loan Term _____ Amortization _____
 Combined Loan Payment: \$ _____ Beginning: _____

The following must be completed and submitted:

1. Lenders Application for Participation.
2. Borrower's Project Proposal and Borrower's Certification.
3. Lender's Internal Loan Report to include:
 - a. Financial, Profitability and Repayment Analysis, including ratios, trends, and Industry Standards (e.g.: RMA Comparables)
 - b. Assessment of borrower's Management Skill and Business Plan.
 - c. Collateral Analysis, including lien position and adequacy.
 - d. Lender's experience with the borrower, including Strengths and Weaknesses.
 - e. Guarantor or co-borrower information.
4. Borrower's Historical Balance Sheets, Income Statements, and tax returns for two years, a Current Interim Statement, and Projected Income Statements for the first two years.
5. Borrower's Credit Report(s).

LENDER'S CERTIFICATION

I certify to BDC that the loan represented by this Application for Participation is approved subject to terms specified. Without BDC's participation, as requested, we would not be willing to make this loan, and in our opinion the financial assistance requested is not otherwise available on reasonable terms. I have reviewed and verified the information in the Borrower's Project Proposal, Borrower's Certification and the documentation supporting this Application for Participation. I certify, to the extent of my knowledge, that the borrower is eligible (for the purposes of this program), the proceeds will be used for an eligible purpose in South Carolina and the owners and managers of the borrower business are of good character. I certify that the loan has not been made in order to place under the protection of the Loan Participation Program prior debt that is not covered under the Loan Participation program and that is or was owed by the borrower to the lender or to an affiliate of the lender. I certify that loan is not a refinancing of a loan previously made to that borrower by the lender or an affiliate of the lender. I certify that lender is not attempting to enroll the unguaranteed portion of SBA-guaranteed loans.

Certifying Lender Signature	Title	Date
FOR BDC USE ONLY		
Borrower is	<input type="checkbox"/> eligible	<input type="checkbox"/> ineligible
Borrower	<input type="checkbox"/> has	<input type="checkbox"/> has not demonstrated the ability to carry out the project
Participation	<input type="checkbox"/> recommended	<input type="checkbox"/> not recommended <input type="checkbox"/> recommended for \$ _____
Review Committee Approval		
