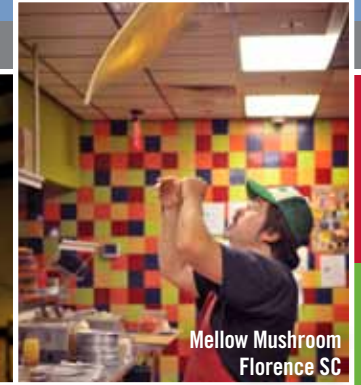




Zaxby's
Rock Hill SC



Carolina Medical Equipment
Lexington SC



Mellow Mushroom
Florence SC



Creature Comforts
Inman SC



Second Look Program

BDC's Second Look Program allows a small to medium-sized business that has been declined financing for their business to receive a "second look" at a financing request made to a bank for a business loan.

How the Program Works

Under this program, any loan request that has been declined by an area bank may be submitted by the bank or directly by the business to BDC for further review. Upon receipt of the loan request, BDC will:

- complete an analysis of the loan request
- review the bank's underwriting and/or perform additional due diligence
- identify and arrange for technical assistance of the business, if available

| IF THE LOAN IS APPROVED | IF THE LOAN IS DECLINED |
|--|--|
| If the loan is underwritten and recommended for approval, BDC will process the loan request in conjunction with the sponsoring bank and, if applicable, will obtain a SBA guaranty and advance the loan directly from BDC. | If the loan is declined by BDC, the logic for the declination will be discussed with the sponsoring bank and/or the borrower, along with possible remediation steps, if appropriate. |

Win-Win Scenario

Our Second Look Program presents a win-win scenario for the business and for the bank, as it offers the bank an opportunity to keep a customer and the ancillary business versus losing it to another financial institution. Plus, the bank is transferring any possible loan risk to BDC.

Partnering for Economic Growth in South Carolina

BDC believes that our Second Look Program further enhances the economic growth in South Carolina, as this program creates a partnership that utilizes the resources of the banks, BDC, the SBA and other available financial resources.



For more information about our
Second Look Program, please contact BDC at

803.798.4064

www.BDCofSC.org