

EXHIBIT 1

BORROWER'S REPRESENTATIONS REGARDING RESERVE FUND

The undersigned borrower (the "Borrower") acknowledges and understands:

(a) that the loan to be made to the Borrower will be filed for enrollment by the Lender in the Capital Access Program (the "Program"), a program established by the Arkansas Development Finance Authority ("ADFA"), an agency of the State of Arkansas;

(b) that the purpose of the Program is to assist the Lender in making loans that might otherwise not qualify for a loan from the Lender;

(c) that as a condition of having the loan filed for enrollment in the Program, the Borrower is required to pay a non-refundable premium charge to an administrative account called the Reserve Fund, which Reserve Fund is established by ADFA to help cover losses that the Lender may sustain on loans enrolled in the Program; and

(d) that the Borrower's payment of its non-refundable premium charge will be collected by the Lender for transmittal to the Reserve Fund, and that other payments or transfers will be made to the Reserve Fund by the Lender and ADFA.

The Borrower acknowledges the foregoing and hereby represents and warrants that it has no, and has not been promised or told by anyone that it has any, legal, beneficial or equitable interest in the aforementioned non-refundable premium charges or any other funds credited to the Reserve Fund, and hereby waives any right, claim or interest to any and all such funds paid or credited to the Reserve Fund from time to time.

Borrower Signature
Title: _____
Dated: _____