

FMC FINANCIAL SERVICES, INC.

15851 Dallas Parkway Suite 600 Addison, Texas 75001
Phone # 972-243-8599 Fax # 972-484-1615

SBA PACKAGING FEE AGREEMENT

_____, hereinafter referred to as Applicant hereby engages FMC Financial Services Inc. hereinafter referred to as Consultant, to prepare a Small Business Administration (SBA) 7-a loan application package. In order to familiarize you with the associated costs and conditions, please review the following carefully.

Packaging Fee

The fee for the preparation of the loan application is \$ _____ and paid upon signing of this agreement.

Conditions

- APPLICANT understands that Consultant does not warrant by payment of Consultant's fee, that the loan presentation will be approved by the SBA
- APPLICANT also acknowledges that the packaging fee charged is not conditioned on a loan approval.
- APPLICANT acknowledges that there could be other costs and requirements for which the APPLICANT will be responsible. These are:
 - >SBA Guaranty Fee of approximately 2.0% to 3.0% of the gross loan amount as determined by the SBA and payable to the SBA at closing.
 - >Attorney/Legal Fees, Filing Fees.
 - >Various Closing Fees.
 - >The interest rate charged will be floating
 - >Personal guarantees of all shareholders and their spouses (if applicable), owning 20% or more of the outstanding stock of the APPLICANT'S Company
- APPLICANT further acknowledges that all information submitted is complete, true and accurate to the best of their knowledge.

If you accept the terms as outlined and desire consultant to provide the services as described, please sign where indicated below and remit your check for \$ _____ payable the FMC Financial Services, Inc. Please return one signed copy.

The conditions as herein stated are accepted this _____ day of _____ 2005

FMC Financial Services, Inc.

Company

By: _____
Gary Lyles, President

By: _____
Name, Title