

SCHEDULE A - SEISMIC

(ON THE LETTERHEAD OF THE LICENSED BUILDING ARCHITECT
OR CONSTRUCTION ENGINEER FOR THE PROJECT)

_____, 200__

U.S. Small Business Administration
c/o Empire State Certified Development Corporation
41 State Street (P.O. Box 738)
Albany, New York 12201-0738

**RE: SBA Loan No. _____, in connection with the
construction of a new building and/or buildings and/or an addition to a building (the
"Project") on premises commonly known as _____
_____ (the "Commercial Premises").**

Dear Ladies and Gentlemen:

The above Project has been fully completed, and a final or permanent Certificate of Occupancy has been issued, and all new buildings and/or new additions to buildings have been constructed in accordance with applicable building permits, not only in accordance with the final plans and specifications concerning the Project, but also in accordance with the "National Earthquake Hazards Reduction Program Recommended Provisions for the Development of Seismic Regulations for New Buildings".

(We are) (I am) the (licensed architect) (construction engineer) engaged by _____
and/or _____ (the "Borrower" and the "Small Business Concern" being
benefitted) in connection with the above Project, and (we are) (I am) familiar with the facts and
circumstances in connection therewith, and all plans and specifications regarding same.

Yours truly,

(Revised 6/97)