NBG Financial Inc.

The Small Business Finance Authority

GENERAL AUTHORIZATION

I/we_____(merchants name) give my/our consent to file an application for a Credit Card Factoring Agreement to NBG Financial Inc., its processors or assigns for the business known as:_____(name of business).

This General Authorization includes credit references from, but not limited to, Merchant Account Providers, Credit Report Agencies, Suppliers, Banks, Landlords, Dunn & Bradstreet, Creditors, UCC Holders, etc.

I/We hereby agree and accept that personal and business credit information may be released to Business Financial Services and its processors or assigns, electronically, verbally or otherwise.

_____ _____

Owner Signature Owner Name, Printed

Dated this _____day of _____ 2008

_____ _____

Owner Signature Owner Name, Printed

Dated this_____day of_____2008

Business Name: _____

Physical Address: _____

City, State, Zip: _____

Mailing Address: _____

City, State, Zip: _____

Business Phone: _____

Owner's Cell: _____

Owner's E-Mail Address: _____

If your application for a business cash advance is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact NBG Financial, Inc., 25 Enterprise, Suite 515, Aliso Viejo, CA 92656 within 30 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.