



Re: Joe Wojtowicz  
BizLoanFunding.com

To Whom It May Concern:

I have known Joe for 10+ years thru my prior position as Assistant District Director of the Pittsburgh District of the U.S. Small Business Administration (SBA) as well as thru my current position as Senior Vice President of Enterprise Bank. I first met Joe when he was working a business development officer with a national SBA lender.

Over the years, we have also served together as active board members for the Western Pennsylvania Association of SBA-Guaranteed Lenders (W.P.A.S.G.L.) which provides a forum for continuing education for SBA lenders and promotes SBA lending in Western Pennsylvania and Eastern Ohio.

He has since started his own SBA business loan consulting, packaging and placement business and has submitted several of his client's application packages to our bank for review.

To date, his application packages have all included a very detailed analysis of the loan request from both an SBA eligibilty and creditworthiness perspective and have included substantial supporting documentation and exhibits, which has made it easy for us to quickly determine if it is a loan with which we can move forward, and if so, provides much of the documentation we are looking for both in underwriting and closing.

I would highly recommend Joe to any borrower that needs professional assistance in obtaining an SBA loan, or to any lender that may not be able to approve his or her client's loan request internally but wants to provide them with other viable financing options, as Joe also has a pretty extensive network of both local and national SBA lenders that he's developed over his many years in SBA lending.

Sincerely,

David Miller  
Senior Vice President