

5. Future Audits and Financial Compliance. Within six months after the end of each fiscal year, the Borrower will deliver to GEFA a copy of the Borrower's financial statements as required under the state audit requirements (O.C.G.A. Section 36-81-7) and a compliance certificate stating the Borrower is meeting the 1.05 times debt service coverage ratio, as detailed in the Loan Agreement. The loan agreement includes a full faith and credit pledge supporting this obligation.

If you have any questions, please contact me at 404-584-1061 or deldridge@gefa.ga.gov.

Sincerely,

A handwritten signature in cursive script that reads "Dana Eldridge".

Dana Eldridge
Project Manager

Enclosures

cc: Mr. Clayton Milligan, Lovell Engineering Associates (w/o enclosures)