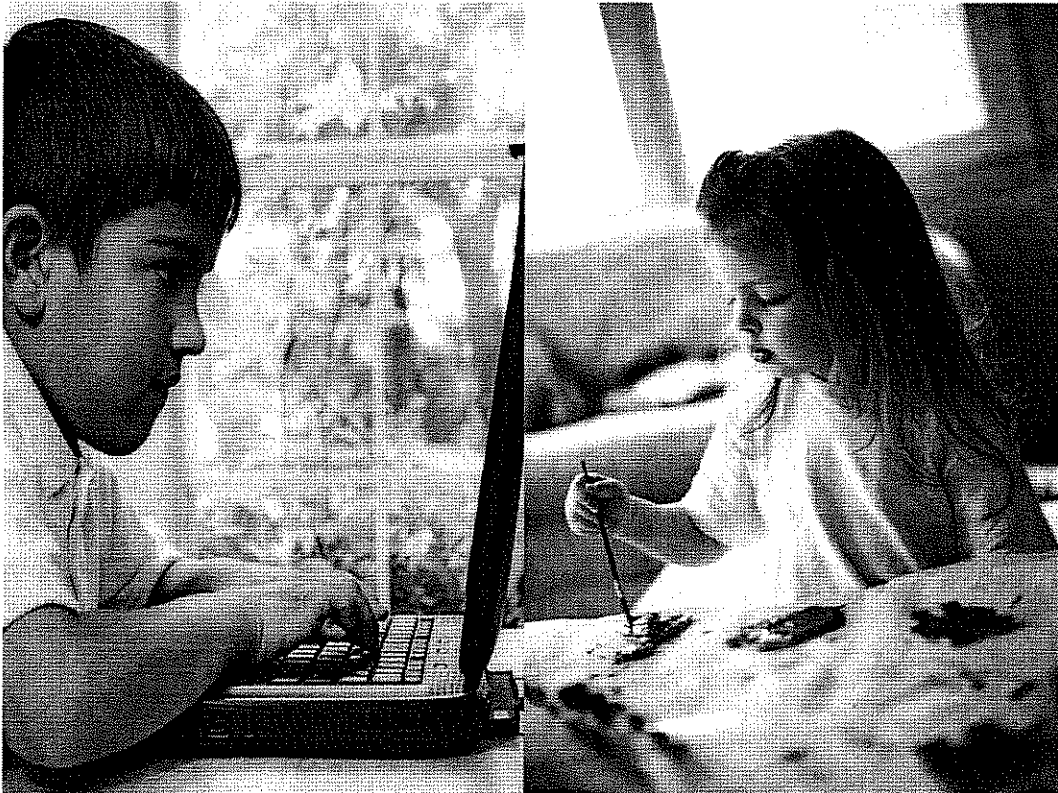


the children's

bank™



**LOAN
APPLICATION KIT**

the children's bank™

The Donald V. Watkins, P.C. Children's Fund, commonly known as "The Children's Bank" (www.thechildrensbank.org), was started in 2006. It was established to help children 18 years of age or younger start a new business or expand an already existing business they own. The child must submit this Loan Application Kit, which consists of a form describing the project for which they need the loan and a business plan. The application MUST INCLUDE projected income and expenses, how much money they would like to borrow and how they plan to pay the money back. The Fund Administrator will review all applications and forward them to the board of directors for final approval. If approved, the child will be contacted regarding the loan amount he/she is approved for and how to collect the money.

The Children's Bank is funded by Donald V. Watkins, President and CEO of Donald V. Watkins, P.C., in honor of his father, Levi Watkins. When he was a young boy, Watkins convinced his father to take him to a bank so that he could apply for a \$10.00 loan. He wanted to purchase a bicycle so that he could become a newspaper delivery boy. Since then, Watkins has spent most of his life expressing his entrepreneurial spirit. He has closely followed his father Levi's advice about being economically independent and making positive contributions to economic development in his community. Watkins's collective accomplishments have included, founding and operating his own law firm (www.donaldvwatkinspc.com), bank (www.alamericabank.com), real estate firm (First Highland Group, LLC), and a news service (www.voternewsnetwork.com). He has also watched his children achieve their own entrepreneurial success in fields such as banking, real estate development, web design and television production.

The Children's Bank was inspired by a similar organization created in 1983 by Mr. Watkins's close friend, Delford Smith, founder and owner of Evergreen International Aviation, Inc. in McMinnville, Oregon. The Children's Bank is located at the offices of Donald V. Watkins, P.C. in Birmingham, Alabama. Loan payments at 2% below the national rate will be structured based on projected income. The Fund Administrator will also provide financial counseling to the applicant. If you have any questions regarding the Bank you can contact the Fund Administrator at 205-558-4665.

Please send all correspondence to: The Children's Bank
c/o Donald V. Watkins, P.C.
2170 Highland Avenue
Suite 100
Birmingham, Alabama 35205

APPLICATION FOR CREDIT

Please fill out completely; incomplete applications will not be accepted.

YOUR INFORMATION:

FIRST: _____ LAST: _____

AGE: _____ SOCIAL SECURITY NUMBER: _____

ADDRESS: _____

CITY: _____ COUNTY: _____

STATE: _____ ZIP CODE: _____

PHONE: _____

YOUR PARENT OR GUARDIAN'S NAME: _____

YOUR SCHOOL: _____ GRADE: _____

YOUR TEACHER'S NAME: _____

REFERENCES

Someone other than a family member—such as a teacher, scout leader, Sunday school instructor, coach, family friend, or someone you have worked for. All three REFERENCES must be completely filled out.

REFERENCE #1:

FIRST NAME: _____ LAST NAME: _____

ADDRESS : _____

CITY: _____ STATE: _____

ZIP CODE: _____ PHONE NUMBER: _____

REFERENCE #2:

FIRST NAME: _____ LAST NAME: _____

ADDRESS : _____

CITY: _____ STATE: _____

ZIP CODE: _____ PHONE NUMBER: _____

REFERENCE #3:

FIRST NAME: _____ LAST NAME: _____

ADDRESS : _____

CITY: _____ STATE: _____

ZIP CODE: _____ PHONE NUMBER: _____

LOAN APPLICATION

LOAN AMOUNT REQUESTED: \$ _____

PURPOSE OF LOAN: _____

LOAN TO BE PAID IN _____ MONTHLY INSTALLMENTS OF APPROXIMATELY \$ _____ PRINCIPAL AND INTEREST, OR IF

REQUESTING A SINGLE PAYMENT OF PRINCIPAL AND INTEREST, THE PAYMENT SHALL BE MADE ON _____.

APPLICANT'S SIGNATURE

DATE