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(g) There is no litigation or proceeding pending against the Corporation, nor to the knowledge of the officers of the Corporation threatened, which, if decided adversely to the Corporation, would have a material effect upon its financial condition or business;

(h) No material adverse changes have occurred since the loan application to the Lender or are, to the knowledge of the Corporation, threatened;

(i) The Corporation has no liabilities, direct or contingent, except those previously disclosed to the Lender;

(j) The Corporation has made no investments in, advances to, or guarantees of the obligations of any individual or other entity; and

(k) The Corporation has filed all required federal, state and local tax returns and has paid all taxes as they have become due.

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