



December 10, 2008

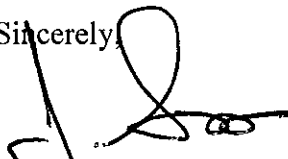
Dear Members of the Air Resources Board:

OBDC Small Business Finance is an Oakland-based small business lender and technical assistance provider that works to grow strong communities by providing financing and technical assistance to small businesses that provide employment, services, and community benefits. In line with our mission, we are writing to state our support of ARB's Heavy-Duty Air Quality Loan program, and our intention to participate as a CalCAP lender to assist truckers impacted by the Proposed Statewide In-Use Truck and Bus Regulations.

Since August 17, 2007, the Port of Oakland has engaged OBDC Small Business Finance to be a financing partner in its Truck Replacement Project, which goal is to reduce emission of diesel exhaust of toxic air contaminants from heavy duty truckers involved in hauling shipping containers for the Port Maritime Area. To date, OBDC Small Business Finance has provided \$330,000 of micro and small business loans to truckers serving the needs of the Port of Oakland and independent truckers serving Alameda, Contra Costa, and Solano Counties.

OBDC Small Business Finance has been an active CalCAP participating lender since September 2007 and to date has enrolled \$620,000 of qualified loans in the program. We look forward to the opportunity to work with CalCAP again, in this loan program to support truckers impacted by the proposed statewide air quality regulations.

Sincerely,



Jacob Singer
CEO