<u>Interviewer:</u> What would it mean to not have Ex-Im Bank insurance? How would that impact your business?

I think everybody should have an Ex-Im Bank insurance policy, because they are going to be covered. I do sell sometime without the policy but again that is because come buyers are not covered because they are not too big. So for those buyers I just have to sell it to them on a C-80 basis, cash business, so they have to pay the money and really pick up the document. I also sell on letters of credit, but all letters of credit are going to have to be covered by Ex-Im Bank insurance.

<u>Interviewer:</u> Does it make it easier to do business? Does it make it possible to make sales that you usually wouldn't otherwise be able to make?

In my case that may not be apply because I am continuously buying and selling, because its food business, it's for grain, so we have to sell everyday and all the time so I'm just buying-buying and selling-selling, at the same time.

Interviewer: But, what if it wasn't available?

Now, because I have an Ex-Im Bank policy, I'm looking into going into new markets; that's given me, it gives confidence to anybody to go into new markets.