



U.S. SMALL BUSINESS ADMINISTRATION
Disaster Assistance
Processing and Disbursement Center
14925 Kingsport Road
Fort Worth, Texas 76155

800-659-2955
Hearing Impaired
800-877-8339

March 27, 2013

ANTON SHPIGEL, PRESIDENT
FULL HOUSE PROMOTIONS, INC.
40 RAGAZZI LANE
STATEN ISLAND, NY 10305

RE: Disaster Loan Application No.: 1000193917

Dear ANTON SHPIGEL:

We have thoroughly reviewed your recent application for a disaster loan from the U. S. Small Business Administration (SBA). Although we made every effort to approve your loan request, we are unable to offer you a disaster loan for the following reason(s):

Lack of repayment ability

Our analysis of all the information provided with your loan application concluded your income is insufficient to repay a disaster loan in addition to your existing debts, living expenses, taxes, insurance, and other obligations.

Not eligible due to delinquent child support payments

Federal law prohibits SBA from approving a disaster loan to an applicant who is more than sixty (60) days delinquent on child support obligations. These obligations include administrative orders, court orders, and agreements requiring the payment of child support.

The information available to us indicates that you have a child support obligation that is delinquent in excess of sixty (60) days.


If you disagree with our decision, you have the right to request reconsideration. Your request must:

1. Be in writing and be received by this office **within 6 months** from the date of this letter.
2. Contain significant new information that you believe will overcome the decline reason(s).
3. Include a completed, signed and dated (with current date), Tax Information Authorization, IRS Form 8821. The form may be obtained from the IRS at www.irs.gov or you may contact our Customer Service Center at 1-800-659-2955.
4. Contain current financial statements (dated **within 90 days**).

Full House Promotions, Inc
1000193917

If you have any questions about this action, please contact our office at the above address or the toll free number.

Sincerely,

A handwritten signature in black ink, appearing to read 'Laura J. Sonnier', written in a cursive style.

Laura J. Sonnier
Supervisory Loan Officer

The Federal Equal Credit Opportunity Act, 15 U.S.C. § 1691, prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580.