

People are simply opposed to applying for a 20 million dollar loan. It's like writing a blank check. If you could tell the public this is what you get for ten million, this is what you get for \$12 million, etc, people would have an informed opinion. If you're buying a car, you get a loan for the amount of the car, not an additional \$20,000. Where's the budget? No one has a problem applying for a zero percent loan. It would be stupid not to. But we need to know how much we're spending.