

# Choose Columbia

Columbia Economic Development Corporation

### COLUMBIA ECONOMIC DEVELOPMENT CORPORATION NOTICE OF PUBLIC MEETING

Please take notice that there will be a regular meeting of the Columbia Economic Development Corporation Board on June 27, 2017 at 8:30am at 4303 Route 9, Hudson, NY 12534 for the purpose of discussing any matters that may be presented to the Corporation for consideration.

Dated: June 20, 2017 Sarah Sterling

CEDC Secretary, Columbia Economic Development Corporation

### **CEDC** Board of Directors Agenda

### Members:

Russell Bartolotta	Triona Fritsch	Michael Polemis
Rick Bianchi	Tony Jones	Robert Sherwood
Jim Calvin	James Lapenn	Colin Stair
Jim Campion	John Lee	Sarah Sterling
David Fingar	Jim Mackerer	Maria Lagana Suttmeier
Tish Finnegan	Ed Nabozny	

- 1. Chairman's Report
- 2. Minutes, May 23, 2017\*
- 3. Treasurer's Report\*
- 4. President and CEO Report
- 5. Guest Speaker: Katie Newcombe, Senior Economic Development Representative, National Grid
- 6. Committee Reports
  - a. Audit & Finance Committee
  - b. Executive Committee
  - c. Governance & Nominating Committee
  - d. Loan Committee
    - 1. Portfolio Review\*
  - e. Workforce Development and Education Committee
- 7. Public Comments

### Attachments:

Draft May 23, 2017 minutes Treasurer's Report Loan Status Report

\*Requires Approval





# MINUTES COLUMBIA ECONOMIC DEVELOPMENT CORPORATION Tuesday, May 23, 2017 4303 Route 9 Hudson, NY 12534

A regularly scheduled meeting of the Columbia Economic Development Corporation (CEDC) Board of Directors was held at their offices located at 4303 Route 9, Hudson, NY 12534 on May 23, 2017. The meeting was called to order at 8:31 a.m. by Tony Jones, Chair.

Attendee Name	Title	Status Arrived
Russell Bartolotta	Board Member	Excused
Rick Bianchi	Treasurer	Present
Jim Calvin	Board Member	Present
Jim Campion	Board Member – Ex Officio	Present
David Fingar	Vice-Chairman	Present
Tish Finnegan	Board Member	Present
Triona Fritsch	Board Member	Present
Tony Jones	Chairman	Present
James Lapenn	Board Member	Present
John Lee	Board Member	Excused
Jim Mackerer	Board Member – Ex Officio	Present
Ed Nabozny	Board Member – Ex Officio	Present
Michael Polemis	Board Member	Present
Robert Sherwood	Board Member	Excused
Colin Stair	Board Member	Excused
Sarah Sterling	Secretary	Excused
Maria Suttmeier	Board Member	Present
Andy Howard	CEDC Attorney	Present
F. Michael Tucker	President/CEO	Present
Lisa Drahushuk	Administrative Supervisor	Present
Martha Lane	Business Development Specialist	Present
Erin McNary	Bookkeeper	Present
Ed Stiffler	Economic Developer	Present
Carol Wilber	Marketing Director	Present

### Minutes:

Mr. Calvin made the motion, seconded by Ms. Finnegan to approve the minutes from the March 28<sup>th</sup> and April 25<sup>th</sup> 2017 meetings. Carried.



### Chairman's Report:

Mr. Jones informed the Board, the Wick Hotel had held their groundbreaking ceremony. Mr. Tucker spoke on behalf of CEDC and had done a wonderful job of tying the pieces of the complex project together. He noted the project had involved both the City of Hudson IDA and the Columbia County IDA. The hotel would be under the Marriott's Tribute brand, making it the first flag hotel in Columbia County.

Mr. Jones informed the Board, representatives of Empire State Development had visited the County for a CFA workshop at Columbia Greene Community College. He noted the event had a good turnout with approximately two thirds from Columbia County. Mr. Jones stated Empire State Development representatives had also taken a tour of Hawthorne Valley's newest endeavor in Hudson, the sauerkraut facility. They had also visited the Hudson Opera House, and the former Allen Street School building which was being converted to film workspaces by the owners of the Basilica. Following the tour, the group had gathered at the Basilica to discuss the upcoming DRI and to identify potential projects for the application.

Mr. Jones stated the Board of Supervisors had established a public hearing regarding the Greenport sewer project. He informed the Board that the Public Service Commission had announced a public meeting regarding Fairpoint's merger with Consolidated on May 31<sup>st</sup>. He noted CEDC's contract with the County for the administration of the Hudson Valley Creamery Goat Study was nearly done.

Mr. Jones stated that two or three inquiries regarding sizable projects had been received, noting that due to the preliminary nature all inquiries would remain confidential. He announced that the Project Manager's position had been filled. He stated that Brandon Dory a recent graduate of Williams College would be joining CEDC in that capacity. He noted Mr. Dory had obtained experience in economic development while interning at the City of Troy Mayor's office.

### **President/CEO Report:**

Mr. Tucker reviewed the City of Hudson Downtown Revitalization Initiative (DRI) process for last year and the present year, outlining the information Empire State Development shared at the meeting. He noted the application for the DRI was due on June 14<sup>th</sup>. He stated the Hudson Common Council would be asked to approve a \$10,000 contribution to HDC. The money would be used to hire a consultant to develop the application and supporting documents for the submission. He requested CEDC match the City's investment with up to an additional \$10,000 contribution subject to a review of the project budget. In order to offset the CEDC contribution, the County IDA would be asked to contribute \$5,000 to CEDC.

Mr. Polemis asked if \$20,000 would be sufficient. Mr. Tucker stated he had asked other consultants if quality work could be done for that amount, and he had received a positive answer. Ms. Suttmeier asked if Mr. Tucker had reviewed the quality of the work from the chosen consultant. Mr. Tucker stated he had. Mr. Howard stated the City of Hudson had gotten in the final running the previous year with their application which had cost \$4,000. Mr. Bianchi asked if feedback on the previous year had been obtained. Mr. Tucker stated it had, noting the scoring criteria had remained the same from the previous year. Mr. Tucker stressed the importance of CEDC being an equal partner with Hudson Development Corporation in terms of partnership and demonstration to Empire State Development that the City and County are working together on the DRI. Ms. Suttmeier made a motion, seconded by Ms. Fritsch to enter into an agreement with the City of Hudson to provide up to \$10,000 in funding toward the consultant fee for the DRI subject to a review of the budget. Carried.





Mr. Tucker stated Mr. Howard was working on the Hudson Valley Creamery contract. He stated Architectural Cast Stone was moving forward and he was also working on the Ancram Opera House, Catamount and a new project in the Village of Chatham. He noted he had been contacted by a number of not-for-profits, and was working with Columbia County to help them do CFA's for the sewer expansion project.

Mr. Tucker stated he continued to meet with the proposed developer on the Rte 66/9H corridor to discuss the proposed project and it's anticipated requirements.

Treasurer's Report:

Mr. Tucker stated total assets had increased from the prior year by \$53,000. Total income had increased and expenses had decreased compared to the prior year. Net income totaled \$40,000 for the reporting period. He noted total income for the reporting period was on target, while total expenses were below by \$33,000. He noted nearly half of that total was a savings in payroll expenses. Mr. Tucker stated that the insurance line shows an overage of \$1,000, which was a timing issue. He reminded the Board the insurance had been sent out for bids and had been awarded to a new broker at a relatively significant savings. He noted CEDC currently had \$1.4 million available to lend between the County Loan Fund and the SBA Microloan program. Mr. Fingar made a motion, seconded by Mr. Lapenn to approve the Treasurer's Report as presented. Carried.

### **Committee Reports:**

### **Executive Committee:**

Mr. Jones noted the Committee had not met since the last board meeting.

### Governance and Nominating Committee:

Mr. Jones noted the Governance Committee had not met since the last board meeting.

### Loan Committee:

### Central Market & Delicatessen:

Mr. Bianchi and Mr. Fingar recused themselves from the discussion due to ongoing business relationships with the involved parties.

Ms. Lane reminded the Board the Loan Committee had previously approved a \$25,000 SBA loan for the applicants. The applicants had originally requested an additional \$25,000 from CEDC. The Loan Committee had requested additional collateral due to CEDC's third position on the mortgage. Ms. Lane stated the applicants would not be pursuing the NYBDC loan, providing sufficient collateral for the Bank of Greene County and CEDC. The Loan Committee agreed to approve the loan based on the information provided.



The CEDC board agreed with the Loan Committee and recommended approval of the loan to Central Market & Delicatessen based on the Loan Committee approval. Mr. Howard noted that the Loan Committee maintained the ability to approve loans at \$25,000 and below.

### Fox and Harrow:

Ms. Lane informed the Board that Fox and Harrow, had been approved for a \$8.500 SBA loan. The principal would be growing crops on the Southwood Estate to sell to the lease holder as well as other customers.

### Angelo's Distributing:

After a discussion with the Loan Committee, Ms. Lane stated she had authorized a six-month deferment on the company's existing loan. The business owner was working with a consultant to find either a partner or an investor for the business.

### Loan Status:

Mr. Jones informed the Board the Chatham Café and Deli had closed. He informed the Board the equipment had been sold and \$1,000 of the proceeds had been applied to the SBA loan payment. Mr. Tucker and Ms. Lane are in discussions with the borrower and guarantors. Mr. Jones also noted Nancyscans was paying; Monkshood Nursery would be paying his loans in full once the property sells; and Mr. Calcagno had made a payment.

Having no other business to discuss and no public comments, a motion to adjourn was made by Mr. Calvin seconded by Mr. Fingar. Carried. The meeting was adjourned at 9:17 a.m.

Respectfully submitted by Lisa Drahushuk

### Columbia Economic Development Corp Balance Sheet Prev Year Comparison

As of May 31, 2017

	May 31, 17	May 31, 16	\$ Change	% Change
ASSETS Current Assets				
Checking/Savings Checking and Savings	2,045,306.82	1,821,954.57	223,352.25	12.3%
Total Checking/Savings	2,045,306.82	1,821,954.57	223,352.25	12.3%
Other Current Assets Accounts Receivable	24,833.33	0.00	24,833.33	100.0%
Allowance for Bad debt SBA	-53,712.00	-79,000.00	25,288.00	32.0%
Other loans receivable	25,730.22	40,993.85	-15,263.63	-37.2%
SBA Loans Receivable	342,848.76	482,830.12	-139,981.36	-29.0%
<b>Total Other Current Assets</b>	339,700.31	444,823.97	-105,123.66	-23.6%
Total Current Assets	2,385,007.13	2,266,778.54	118,228.59	5.2%
Fixed Assets Property & Capitalized Assets	12,933.52	6,539.65	6,393.87	97.8%
Total Fixed Assets	12,933.52	6,539.65	6,393.87	97.8%
Other Assets Allowance for Bad Debt Loans	-135,671.57	-161,864.82	26,193.25	16.2%
Comm. Pk Land Sale Recv.	45,500.00	0.00	45,500.00	100.0%
Grants Receivable	315,197.71	370,676.11	-55,478.40	-15.0%
Loans Receivable	639,631.93	752,925.00	-113,293.07	-15.1%
Total Other Assets	864,658.07	961,736.29	-97,078.22	-10.1%
TOTAL ASSETS	3,262,598.72	3,235,054.48	27,544.24	0.9%
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable			-	
2000-01 · *Accounts Payable	10,381.11	0.00	10,381.11	100.0%
Total Accounts Payable	10,381.11	0.00	10,381.11	100.0%
Other Current Liabilities Accrued Expenses	12,179.10	3,375.00	8,804.10	260.9%
Deferred Revenue	38,333.34	0.00	38,333.34	100.0%
Land Deposit	3,300.00	9,800.00	-6,500.00	-66.3%
Total Other Current Liabilities	53,812.44	13,175.00	40,637.44	308.4%
Total Current Liabilities	64,193.55	13,175.00	51,018.55	387.2%
Long Term Liabilities Loans Payable to SBA	448,795.89	517,665.70	-68,869.81	-13.3%
Long term Deferrd Revenue	110,197.71	165,676.11	-55,478.40	33.5%
Total Long Term Liabilities	558,993.60	683,341.81	-124,348.21	-18.2%
Total Liabilities	623,187.15	696,516.81	-73,329.66	-10.5%
Equity Invested in Capital Assets	12,933.52	773,357.13	-760,423.61	-98.3%
Net assets Restricted	305,624.49	1,042,905.94	-737,281.45	-70.7%

11:49 AM 06/20/17 Accrual Basis

# Columbia Economic Development Corp Balance Sheet Prev Year Comparison As of May 31, 2017

	May 31, 17	May 31, 16	\$ Change	% Change
Unrestricted Net Position Net Income	2,272,445.79 48,407.77	683,596.66 38,677.94	1,588,849.13 9,729.83	232.4% 25.2%
Total Equity	2,639,411.57	2,538,537.67	100,873.90	4.0%
TOTAL LIABILITIES & EQUITY	3,262,598.72	3,235,054.48	27,544.24	0.9%

# Columbia Economic Development Corp Profit & Loss Prev Year Comparison January through May 2017

	Jan - May 17	Jan - May 16	\$ Change	% Change
Ordinary Income/Expense Income	00.750.00	05.000.47	4.540.47	C 40/
Administration Revenue	23,750.00	25,298.17	-1,548.17	-6.1%
Columbia County support	191,666.66	218,500.00	-26,833.34	-12.3%
Grant Income	16,378.64	16,378.64	0.00	0.0%
Loan Income	26,720.52	31,136.46	-4,415.94	-14.2%
Membership/Sponsorship	39,331.00	35,175.00	4,156.00	11.8%
Other Income	3,806.37	3,114.07	692.30	22.2%
SBA Microloan T/A	31,777.83	0.00	31,777.83	100.0%
Total Income	333,431.02	329,602.34	3,828.68	1.2%
Expense Conferences and Training	450.00	715.00	-265.00	-37.1%
Consulting -TSI	50,000.00	0.00	50,000.00	100.0%
Consulting Fees	5,116.47	47,686.23	-42,569.76	-89.3%
Direct Program Expenses	3,906.20	3,560.46	345.74	9.7%
Employer Payroll Taxes	12,376.41	13,973.48	-1,597.07	-11.4%
Facility	11,627.64	10,570.56	1,057.08	10.0%
Fringe Benefits	18,611.50	8,000.00	10,611.50	132.6%
Insurance	3,187.79	4,365.93	-1,178.14	-27.0%
Inter-Fund Expenses	0.00	21,250.00	-21,250.00	-100.0%
Interest Expense	-1,232.46	-376.55	-855.91	-227.3%
MicroBiz Expenses	8,478.29	5,274.88	3,203.41	60.7%
New Initiatives Office Expense	8,000.00 18,169.95	0.00 21,580.14	8,000.00 -3,410.19	100.0% -15.8%
Other Expenses	3,750.00	4,237.71	-487.71	-11.5%
Payroll	109,471.40	118,339.70	-8,868.30	-7.5%
Professional Fees	23,261.60	23,695.29	-433.69	-1.8%
Public Relations/Marketing	9,848.46	8,051.57	1,796.89	22.3%
Total Expense	285,023.25	290,924.40	-5,901.15	-2.0%
Net Ordinary Income	48,407.77	38,677.94	9,729.83	25.2%
Net Income	48,407.77	38,677.94	9,729.83	25.2%

11:45 AM 06/20/17 Accrual Basis

## Columbia Economic Development Corp Profit & Loss Budget vs. Actual January through May 2017

	Jan - May 17	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income Administration Revenue	23,750.00	24,583.34	-833.34	96.6%
Columbia County support	191,666.66	191,666.69	-0.03	100.0%
Grant Income	16,378.64	17,222.50	-843.86	95.1%
Loan Income	26,720.52	27,051.00	-330.48	98.8%
Membership/Sponsorship	39,331.00	31,250.00	8,081.00	125.9%
Other Income	3,806.37	9,149.32	-5,342.95	41.6%
SBA Microloan T/A	31,777.83	33,333.31	-1,555.48	95.3%
4101 · CEO Roundtable sponsor	0.00	0.00	0.00	0.0%
Total Income	333,431.02	334,256.16	-825.14	99.8%
Expense Conferences and Training	450.00	2,083.31	-1,633.31	21.6%
Consulting -TSI	50,000.00	50,000.00	0.00	100.0%
Consulting Fees	5,116.47	10,416.69	-5,300.22	49.1%
Direct Program Expenses	3,906.20	9,622.80	-5,716.60	40.6%
Employer Payroli Taxes	12,376.41	10,364.06	2,012.35	119.4%
Facility	11,627.64	11,627.64	0.00	100.0%
Fringe Benefits	18,611.50 <sup>°</sup>	19,637.45	-1,025.95	94.8%
Insurance	3,187.79	2,708.31	479.48	117.7%
Interest Expense	-1,232.46	748.60	-1,981.06	-164.6%
MicroBiz Expenses	8,478.29	8,142.15	336.14	104.1%
New Initiatives Office Expense	8,000.00 18,169.95	10,416.70 19,729.11	-2,416.70 -1,559.16	76.8% 92.1%
Other Expenses	3,750.00	7,136.60	-3,386.60	52.5%
Payroll	109,471.40	128,956.78	-19,485.38	84.9%
Professional Fees	23,261.60	25,666.62	-2,405.02	90.6%
Public Relations/Marketing	9,848.46	7,500.00	2,348.46	131.3%
Total Expense	285,023.25	324,756.82	-39,733,57	87.8%
Net Ordinary Income	48,407.77	9,499.34	38,908.43	509.6%
et Income	48,407.77	9,499.34	38,908.43	509.6%

# Columbia Economic Development Corp Profit & Loss by Class January through May 2017

8:12 AM 06/20/17 Accrual Basis

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	Total 1 Operating	2 Loan Fund	Total 3 CDBG Fund	Total 4 SBA	TOTAL
Ordinary Income/Expense					
Income					
Administration Revenue	23,750.00	0.00	0.00	0.00	23,750.00
Columbia County support	191,666.66	0.00	0.00	0.00	191,666.66
Grant Income	0.00	0.00	16,378.64	0.00	16,378.64
Loan Income	0.00	15,231.63	616.92	10,871.97	26,720.52
Membership/Sponsorship	39,331.00	00.0	00.00	0.00	39,331.00
Other Income	912.04	2,162.24	246.18	485.91	3,806.37
SBA Microloan T/A	31,777.83	0.00	0.00	0.00	31,777.83
Total Income	287,437.53	17,393.87	17,241.74	11,357.88	333,431.02
Expense					
Conferences and Training	450.00	0.00	0.00	00:00	450.00
Consulting -TSI	50,000.00	0.00	0.00	00.00	50,000.00
Consulting Fees	5,116.47	0.00	0.00	00.00	5,116.47
Direct Program Expenses	3,886.20	20.00	0.00	00.00	3,906.20
Employer Payroll Taxes	12,376.41	0.00	0.00	0.00	12,376.41
Facility	11,627.64	0.00	0.00	00:00	11,627.64
Fringe Benefits	18,611.50	0.00	0.00	00:00	18,611.50
Insurance	3,187.79	0.00	0.00	0.00	3,187.79
Interest Expense	0.00	0.00	0.00	-1,232.46	-1,232.46
MicroBiz Expenses	8,478.29	0.00	0.00	0.00	8,478.29
New Initiatives	8,000.00	0.00	0.00	0.00	8,000.00
Office Expense	18,147.95	0.00	0.00	22.00	18,169.95
Other Expenses	0.00	3,750.00	0.00	0.00	3,750.00
Payroll	109,471.40	0.00	0.00	0.00	109,471.40
Professional Fees	23,261.60	0.00	0.00	0.00	23,261.60
Public Relations/Marketing	9,848.46	0.00	0.00	0.00	9,848.46
Total Expense	282,463.71	3,770.00	0.00	-1,210.46	285,023.25
Net Ordinary Income	4,973.82	13,623.87	17,241.74	12,568.34	48,407.77
Net Income	4,973.82	13,623.87	17,241.74	12,568.34	48,407.77

Columbia FDC Available Funds to Lo	e Finds to Loan. Current Outstanding Loan Portfolio & Reserve Account Balances -May 31, 2017	Loan P	ortfolio & Reserve A	ccount Balanc	es -May 31, 201			
CEDC Loan Fund	Bank Relationship	TYPE	Available to lend			Total Available	Current CEDC	Total
	Kinderhook Bank	λS	٠				Outstanding	CEDC & SBA
	Kinderhook Bank	λS	•				Loan Balances	Outstanding
	Kinderhook Bank	ŏ	32,073.00	32,073.00				Loan Balances
CEDC Loan Fund (Small Citles)	Kinderhook Bank	ਠੱ	-			_		
	Kinderhook Bank	SV	869,095.00	869,095.00	901,168.00	_	755,558.00	
SBA Micro Loan Fund							Current SBA	
	First Niagara	RLF3	30,866.00			•	Loan Portfollo	
	First Nagara	RLF 4	125,303.00				Balance	
	Bank of Greene County	RLF 5	87,555.00	243,724.00				
	SBA - Available Funds		300,000.00	300,000.00	543,724.00	1,444,892.00	342,846.00	1,098,404.00
Reserve Accounts	Bank Relationship	TYPE	Available			Total Reserves		
CEDC Loan Fund			135,671.00					
SBA Loan Funds			53,712.00	189,383.00	189,383.00			
SBA Loan Funds	First Nlagara	LLR 3	26,050.00			-		
	First Niagara	LLR 4	38,246.00					
	Bank of Greene County	LLR 5	36,358.00	100,654.00	100,654.00	290,037.00		
Water Tower Reserve		_		71,817.00	71,817.00	361,854.00		

Columbia EDC Avialable Funds to Lo	Funds to Loan, Current Outstanding Loan Portfolio & Reserve Account Balances - Post SBA \$300,000 Additional Funding	Loan Po	rtfolio & Reserve Ac	count Balanc	es - Post SBA \$30	00,000 Additional	funding.	
CEDC Loan Fund	Bank Relationship	TYPE	Available			Total Avallable	Current CEDC	Total
	Kinderhook Bank	NS.	•				Outstanding	CEDC & SBA
	Kinderhook Bank	λS	•				Loan Balances	Outstanding
	Kinderhook Bank	ά	32,073.00	32,073.00				Loan Balances
CEDC Loan Fund (Small Cities)	Kinderhook Bank	ŏ	•					
	Kinderhook Bank	SV	869,095.00	869,095.00	901,168.00	_	755,558.00	
SBA Micro Loan Fund							Current SBA	
	First Niagara	RLF3	30,866.00				Loan Portfolio	
	First Niagara	RLF 4	125,303.00				Balance	
	Bank of Greene County	RLF5	87,555.00					
	Bank of Greene County	RLF 6	300,000.00	543,724.00	543,724.00	1,444,892.00	342,846.00	1,098,404.00
Reserve Accounts	Bank Relationship	TYPE	Available			Total Reserves		
CEDC Loan Fund			135,671.00					
SBA Loan Funds			53,712.00	189,383.00	189,383.00			
SBA Loan Funds	First Niagara	LLR 3	26,050.00					
	First Niagara	LLR 4	38,246.00					
	Bank of Greene County	LLR 5	36,358.00			_		
	Bank of Greene County	LLR 6	45,000.00	1.45,654.00	145,654.00	_		
Water Tower Reserve				71,817.00	71,817.00	406,854.00		

CDAN   ORIG. LOAN   ORIG. LOAN   ORIGIN.		DAY PAST DUE  DUE  F > 30  1  4  2  1  13  15  11  11  11  12  13  14  15  17  18  19  10  10  10  10  10  10  10  10  10	Last CHANGE PYMT DATE 05/01/17 01/01/21 05/03/17 08/05/21 05/03/17 08/02/19 05/23/17 08/02/19 05/23/17 12/01/19 05/23/17 08/13/20 05/03/17 06/15/24 05/09/17 06/15/24 05/09/17 06/01/19 05/09/17 06/01/19 05/08/17 06/01/26 05/08/17 06/30/19
* SC \$100,000 01/01/06 CDBG \$25,000 08/06/15 CDBG \$25,000 08/06/16 CDBG \$15,000 08/06/16 CDBG \$15,000 08/04/16 CDBG \$25,000 08/04/16 CDBG \$25,000 08/13/14 CDBG \$25,000 06/15/14 SC \$100,000 01/01/12 CDBG \$20,000 05/01/12 CDBG \$148,209 12/08/15 CDBG \$100,000 12/08/15 CDBG \$100,000 12/08/17 CDBG \$100,000 12/08/17 CDBG \$100,000 11/16/09 CDBG \$100,000 11/16/09 CDBG \$100,000 11/11/16 CDBG \$25,000 05/03/17 CDBG \$25,000 05/03/17 CDBG \$25,000 05/03/17 CDBG \$25,000 05/03/17 CDBG \$25,000 02/08/14 CDBG \$25,000 02/08/14 CDBG \$25,000 02/08/14 CDBG \$25,000 02/08/14 CDBG \$25,000 02/08/17 CDBG \$25,000 02	Loan Bal YEARS RATE PA 33,273.00 15 6.00% 19,791.00 6 7.75% 13,080.00 5 7.25% 13,151.00 6 7.50% 46,285.00 7 5.00% 56,925.00 7 5.00% 56,925.00 7 5.00% 81,35.00 6 8.50% 81,25.00 6 8.50% 81,324.00 6 8.50% 81,324.00 6 8.50% 81,25.00 6 8.50%	DUE IF > 30  1 6 \$870.00 4 7 1 13 15 11 11 11 12 15 15 16 17 17 18 18 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	
* SC \$100,000 01/01/06  \$25,000 08/06/15  CDBG \$15,000 08/04/16  SS CDBG \$25,000 08/04/16  SS CDBG \$25,000 08/13/14  CDBG \$25,000 08/13/14  CDBG \$25,000 06/15/14  RY SC \$100,000 01/01/12  RY 184 SC \$100,000 05/01/15  CDBG \$110,000 12/05/15  CDBG \$100,000 12/05/17  CDBG \$100,000 04/13/17  CDBG \$25,000 05/03/17  CDBG \$25,000 05/03/17  CDBG \$25,000 02/05/14  CDBG \$25,000 02/05/14  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 12/15/14  CDBG \$25,000 02/05/14  CDBG \$25,000 02/05/14	33,273.00     15     6.00%       19,791.00     6     7.75%       13,080.00     5     7.25%       13,151.00     6     3.00%       5,975.00     3     6.00%       46,285.00     7     5.00%       25,730.00     7     5.00%       25,730.00     7     5.00%       23,144.00     6     6.50%       4,352.00     6     8.50%       8,125.00     6     8.50%       8,125.00     6     7.75%       9,851.00     6     6.00%       17,324.28     5     6.00%       5,984.00     7.75%       10,747.00     6     7.75%	1 6 \$870.00 4 2 1 1 13 15 1 1 1 1 1 1 1 1 1 1 2	
SS CDBG \$25,000 08/06/15  SS CDBG \$15,000 08/04/16  SS CDBG \$25,000 08/04/17  SC \$100,000 06/15/14  RY SC \$100,000 06/15/14  RY SC \$100,000 06/15/14  CDBG \$20,000 06/15/14  CDBG \$184,000 05/01/12  CDBG \$184,000 05/01/17  CDBG \$100,000 12/02/15  CDBG \$100,000 12/02/17  CDBG \$100,000 11/16/09  CDBG \$100,000 11/16/09  CDBG \$100,000 11/16/09  CDBG \$100,000 11/16/09  CDBG \$25,000 04/13/17  CDBG \$25,000 04/23/13  CDBG \$25,000 02/06/14  CDBG \$25,000 02/06/14  CDBG \$25,000 02/06/14  CDBG \$25,000 02/06/17	19,791.00     6     7.75%       13,080.00     5     7.25%       13,151.00     6     3.00%       5,975.00     3     6.00%       46,285.00     7     5.00%     \$       25,730.00     7     5.00%     \$       56,925.00     7     5.00%     \$       4352.00     6     6.50%     \$       4,352.00     6     8.50%     \$       4,352.00     6     8.50%     \$       8,125.00     6     8.50%     \$       8,125.00     6     7.75%       9,851.00     6     6.00%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7.75%     8.00%       4,674.00     7.75%	6 \$870.00 4 2 2 1 1 1 1 1 1 1 1 1 1 1 2	
SS \$15,000 08/04/16  SS \$12,045 08/02/13  SS CDBG \$25,000 08/13/14  CDBG \$25,000 08/13/14  CDBG \$25,000 06/15/14  RY SC \$100,000 01/01/12  CDBG \$32,067 06/01/15  CDBG \$148,000 05/01/15  CDBG \$148,209 12/08/15  CDBG \$100,000 12/05/17  CDBG \$100,000 12/05/17  CDBG \$100,000 12/05/17  CDBG \$100,000 11/11/16/09  NA CDBG \$100,000 04/13/17  CDBG \$100,000 11/11/16  CDBG \$25,000 11/11/16  CDBG \$25,000 05/03/17  CDBG \$25,000 05/03/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 12/15/14  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17	13,080.00     5       13,151.00     6       5,975.00     3       6,00%     7.50%       46,285.00     7       56,925.00     7       56,925.00     7       56,925.00     7       56,925.00     6       6,925.00     7       7     5.00%       8,125.00     6       8,125.00     6       17,324.28     6       6,851.00     6       17,324.28     7.75%       9,851.00     6       17,324.28     7.75%       17,324.28     7.75%       17,324.28     7.75%       17,324.28     7.75%       17,324.28     7.75%	4 2 1 1 15 1 1 1 1 1 1 1 1 1 2	
XYLF         CDBG         \$32,045         08/02/13           SS         CDBG         \$7,394         03/01/17           RY         SC         \$100,000         06/15/14           RY         SC         \$184,000         06/01/12           RY 184         SC         \$184,000         05/01/12           CDBG         \$32,067         06/01/15           CDBG         \$148,209         12/08/15           CDBG         \$10,000         12/08/15           CDBG         \$10,000         12/03/13           CDBG         \$10,000         12/03/13           CDBG         \$10,000         12/03/13           CDBG         \$10,000         12/03/17           X**         CDBG         \$10,000         12/03/17           X**         CDBG         \$10,000         11/11/15           CDBG         \$10,000         11/11/15           CDBG         \$25,000         12/15/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/24/17           CDBG         \$25,000         02/24/17           CDBG         \$25,000         02/11/15           CDBG         \$21,260,738,30<	13,151.00     6     3.00%       5,975.00     3     6.00%       14,920.00     6     7.50%       46,285.00     7     5.00%     \$       25,730.00     7     5.00%     \$       23,144.00     6     6.50%     \$       4,352.00     6     8.50%     \$       8,125.00     6     8.50%     \$       25,383.00     10     2.25%       25,383.00     6     7.75%       9,851.00     6     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       4,674.00     6     8.00%	2 13 15 1 1 1 1 15 30	
SS CDBG \$7,394 03/01/17  CDBG \$25,000 08/13/14  CDBG \$50,000 06/15/14  RY SC \$100,000 01/01/12  RY SC \$184,000 05/01/12  CDBG \$32,067 06/01/15  CDBG \$148,209 12/08/15  CDBG \$10,000 12/02/15  CDBG \$10,000 12/02/17  CDBG \$10,000 12/02/17  CDBG \$10,000 12/02/17  CDBG \$25,000 05/03/17  CDBG \$25,000 04/23/13  CDBG \$25,000 02/24/17  CDBG \$25,000 02/06/14	5,975.00     3     6.00%       14,920.00     6     7.50%       46,285.00     10     7.00%     \$       25,730.00     7     5.00%     \$       56,925.00     7     5.00%     \$       133,958.00     8     6.00%     \$       4,352.00     6     8.50%     \$       8,125.00     5     4.00%     \$       25,383.00     10     2.25%       9,851.00     6     6.00%     \$       17,324.28     5     7.75%     \$       5,984.00     7     8.00%     \$       4,6,74.00     6     7.75%     \$	1 13 15 1 1 11 15 30	
RY         \$25,000         08/13/14           RY         \$C         \$100,000         06/15/14           RY         \$C         \$100,000         01/01/12           RY         \$C         \$184,000         05/01/12           CDBG         \$148,209         12/08/15           CDBG         \$100,000         12/08/15           CDBG         \$100,000         12/02/15           CDBG         \$100,000         12/02/15           CDBG         \$100,000         12/02/15           CDBG         \$100,000         12/02/15           CDBG         \$100,000         11/16/09           NA *         CDBG         \$100,000         11/16/09           NA *         CDBG         \$20,000         04/13/17           CDBG         \$25,000         01/11/15           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/17           CDBG         \$25,000         02/07/17	14,920.00     6     7.50%       46,285.00     10     7.00%       25,730.00     7     5.00%       56,925.00     7     5.00%       23,144.00     6     6.50%       4,352.00     6     8.50%       8,125.00     5     4.00%       25,383.00     10     2.25%       32,154.00     6     7.75%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       4,674.00     6     7.75%	13 15 1 1 11 15 30	
RY SC \$100,000 06/15/14  RY SC \$100,000 01/01/12  SC \$184,000 01/01/12  D) CDBG \$32,067 06/01/15  CDBG \$148,209 12/08/15  CDBG \$10,000 12/30/13  CDBG \$10,000 12/30/17  CDBG \$10,000 12/02/15  CDBG \$10,000 12/02/15  CDBG \$10,000 11/16/09  NA CDBG \$10,000 11/16/09  CDBG \$25,000 11/11/15  CDBG \$25,000 04/13/17  CDBG \$25,000 04/23/13  CDBG \$25,000 02/24/17	46,285.00     10     7.00%       25,730.00     7     5.00%     \$       56,925.00     7     5.00%     \$       23,144.00     6     6.50%     \$       4,352.00     6     8.50%     \$       8,125.00     5     4.00%     \$       25,383.00     10     2.25%       32,154.00     6     7.75%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       4,674.00     6     7.75%	15 1 1 11 30 2	
RY SC \$100,000 01/01/12  RY 184 SC \$184,000 05/01/12  D) CDBG \$32,067 06/01/15  D) CDBG \$148,209 12/08/15  CDBG \$100,000 12/02/15  CDBG \$40,000 12/02/15  CDBG \$40,000 12/02/15  CDBG \$40,000 11/16/09  NA CDBG \$10,000 04/13/17  CDBG \$100,000 11/16/09  CDBG \$17,324 05/01/17  CDBG \$25,000 11/16/09  CDBG \$25,000 04/23/13  CDBG \$25,000 02/06/14  CDBG \$25,000 12/15/14  CDBG \$25,000 02/06/17  CDBG \$25,000 02/06/17  CDBG \$25,000 02/06/17  CDBG \$25,000 02/06/17	25,730.00     7     5.00%     \$       56,925.00     7     5.00%     \$       23,144.00     6     6.50%     \$       133,958.00     8     6.00%     \$       4,352.00     6     8.50%     \$       8,125.00     5     4.00%     \$       25,383.00     10     2.25%     \$       32,154.00     6     7.75%     \$       9,851.00     5     6.00%     \$       17,324.28     5     7.75%     \$       5,984.00     7     8.00%     \$       4,674.00     6     7.75%     \$	1 1 11 15 30 2	
RY 184         SC         \$184,000         05/01/12           CDBG         \$32,067         06/01/15           D)         CDBG         \$148,209         12/08/15           CDBG         \$10,000         02/15/11           CDBG         \$10,000         10/01/09           CDBG         \$40,000         10/01/09           CDBG         \$10,000         04/13/17           CDBG         \$17,324         05/01/17           CDBG         \$17,324         05/01/17           CDBG         \$30,000         04/13/17           CDBG         \$30,000         05/03/17           CDBG         \$25,000         11/11/15           CDBG         \$25,000         04/23/13           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/24/17           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/17           CDBG         \$25,000         02/06/17           CDBG         \$25,000         05/01/15           CDBG         \$21,300 <td< th=""><th>56,925.00     7     5.00%     \$       23,144.00     6     6.50%     \$       133,958.00     8     6.00%     \$       4,352.00     6     8.50%     \$       8,125.00     5     4.00%     \$       25,383.00     10     2.25%     \$       9,851.00     6     7.75%     \$       9,851.00     5     6.00%     \$       17,324.28     5     7.75%     \$       5,984.00     7     8.00%     \$       4,674.00     6     7.75%     \$</th><th>1 11 15 30 1</th><th></th></td<>	56,925.00     7     5.00%     \$       23,144.00     6     6.50%     \$       133,958.00     8     6.00%     \$       4,352.00     6     8.50%     \$       8,125.00     5     4.00%     \$       25,383.00     10     2.25%     \$       9,851.00     6     7.75%     \$       9,851.00     5     6.00%     \$       17,324.28     5     7.75%     \$       5,984.00     7     8.00%     \$       4,674.00     6     7.75%     \$	1 11 15 30 1	
D) CDBG \$148,209 12/08/15 CDBG \$148,209 12/08/15 CDBG \$10,000 02/15/11 CDBG \$10,000 12/30/13 CDBG \$10,000 12/30/15 CDBG \$10,000 04/13/17 CDBG \$10,000 04/13/17 CDBG \$10,000 04/13/17 CDBG \$10,000 04/13/17 CDBG \$25,000 11/11/15 CDBG \$25,000 05/03/17 CDBG \$25,000 02/06/14 CDBG \$25,000 02/24/17	23,144.00     6     6.50%       133,958.00     8     6.00%     \$       4,352.00     6     8.50%     \$       25,383.00     10     2.25%       32,154.00     6     7.75%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       40,747.00     6     7.75%	1 11 15 30 1	
H (THE POND)         CDBG         \$148,209         12/08/15           ALATIE, INC         CDBG         \$50,000         02/15/11           CENTER         CDBG         \$10,000         12/30/13           CENTER         CDBG         \$10,000         10/01/09           CENTER         CDBG         \$10,000         04/13/17           SK BREWERY *         CDBG         \$10,000         04/13/17           CORP         \$10,000         04/13/17           CORP         \$10,000         04/13/17           CORP         \$25,000         11/11/15           NO         CDBG         \$25,000         04/23/13           CORP         \$25,000         02/24/17           LLERY         CDBG         \$25,000         02/24/17           CDBG         \$25,000         02/11/15           CDBG         \$21,200,718,30         05/01/15	133,958.00     8     6.00%     \$       4,352.00     6     8.50%       8,125.00     5     4.00%       25,383.00     10     2.25%       32,154.00     6     7.75%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       40,747.00     6     7.75%	11 15 30 1	
ALATIE, INC         CDBG         \$50,000         02/15/11           IURSERY         CDBG         \$10,000         12/30/13           CENTER         CDBG         \$10,000         12/30/13           CENTER         CDBG         \$40,000         12/02/15           S(TBD)         CDBG         \$10,000         04/13/17           CORP         CDBG         \$100,000         1/1/16/09           CORP         \$30,000         1/1/16/09           LUTIFICATION*         CDBG         \$25,000         1/1/11/15           S, INC.         CDBG         \$25,000         1/1/11/15           CORP         \$25,000         04/23/13           CDBG         \$25,000         02/06/14           LLERY         CDBG         \$25,000         02/24/17           CEBG         \$25,000         02/24/17           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/04/14           CDBG         \$25,000         02/04/17           CDBG         \$25,000         02/04/17           CDBG         \$25,000         05/01/15           CDBG         \$21,200,718,30	4,352.00     6     8.50%       8,125.00     5     4.00%       25,383.00     10     2.25%       32,154.00     6     7.75%       17,324.28     5     7.75%       5,984.00     7     8.00%       40,747.00     6     7.75%	30 1	
IURSERY         CDBG         \$10,000         12/30/13           CENTER         CDBG         \$100,000         10/01/09           CENTER         CDBG         \$40,000         10/01/09           S (TBD)         CDBG         \$10,000         04/13/17           CORP         CDBG         \$10,000         04/13/17           CORP         CDBG         \$100,000         11/16/09           LUTIFICATION*         CDBG         \$25,000         11/11/15           NO         CDBG         \$25,000         12/15/14           CORP         CDBG         \$25,000         04/23/13           LLERY         CDBG         \$25,000         02/06/14           LLERY         CDBG         \$25,000         02/24/17           CEBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         02/06/14           CDBG         \$25,000         05/01/15           CDBG         \$128,699         05/01/15	8,125.00     5     4.00%       25,383.00     10     2.25%       32,154.00     6     7.75%       9,851.00     5     6.00%       17,324.28     5     7.75%       5,984.00     7     8.00%       40,747.00     6     7.75%	30	
CENTER         CDBG         \$100,000         10/01/09           S (TBD)         CDBG         \$40,000         12/02/15           SK BREWERY*         CDBG         \$17,324         05/01/17           CORP         CDBG         \$17,324         05/01/17           CORP         CDBG         \$100,000         11/16/09           UTIFICATION*         CDBG         \$25,000         11/11/15           NO         CDBG         \$60,000         12/15/14           CORP         CDBG         \$25,000         04/23/13           LLERY         CDBG         \$25,000         02/06/14           LLERY         CDBG         \$25,000         02/06/14           CDBG         \$128,699         05/01/15	25,383.00 10 2.25% 32,154.00 6 7.75% 9,851.00 5 6.00% 17,324.28 5 7.75% 5,984.00 7 8.00% 40.747.00 6 7.75%	2	_
S(TBD)       CDBG       \$40,000       12/02/15         SK BREWERY*       CDBG       \$10,000       04/13/17         CORP       \$17,324       05/01/17         CORP       \$17,324       05/01/17         CDBG       \$17,324       05/03/17         INC.       CDBG       \$25,000       11/11/15         NO       CDBG       \$60,000       12/15/14         CORP.       CDBG       \$25,000       04/23/13         CDBG       \$25,000       02/06/14         LLERY       CDBG       \$25,000       02/24/17         ICES       CDBG       \$128,699       05/01/15	32,154.00 6 7.75% 9,851.00 5 6.00% 17,324.28 5 7.75% 5,984.00 7 8.00% 30,000.00 1 3.00%	2	_
* CDBG \$10,000 04/13/17  * CDBG \$17,324 05/01/17  * CDBG \$100,000 11/16/09  * CDBG \$25,000 11/11/15  CDBG \$25,000 12/15/14  CDBG \$25,000 04/23/13  CDBG \$25,000 02/24/17  CDBG \$25,000 12/19/14  CDBG \$25,000 12/19/14  CDBG \$25,000 12/19/14  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17	9,851.00 5 6.00% 17,324.28 5 7.75% 5,984.00 7 8.00% 30,000.00 1 3.00%		05/15/17 10/01/19
* CDBG \$17,324 05/01/17  * CDBG \$100,000 11/16/09  * CDBG \$30,000 05/03/17  CDBG \$25,000 11/11/15  CDBG \$35,000 04/23/13  CDBG \$25,000 02/24/17  CDBG \$25,000 12/19/14  CDBG \$25,000 12/19/14  CDBG \$25,000 12/19/14	17,324.28     5     7.75%       5,984.00     7     8.00%     \$       30,000.00     1     3.00%       40,747.00     6     7.75%	13	06/01/17 04/13/22
ATION CDBG \$100,000 11/16/09  ATION CDBG \$30,000 05/03/17  CDBG \$25,000 11/11/15  CDBG \$35,000 04/23/13  CDBG \$25,000 02/06/14  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$25,000 02/24/17  CDBG \$128,699 05/01/15	5,984,00 7 8.00% 30,000,00 1 3.00%	1	
ATION * CDBG \$30,000 05/03/17	30,000.00 1 3.00%		
CDBG \$25,000 11/11/15 CDBG \$60,000 12/15/14 CDBG \$35,000 04/23/13 CDBG \$25,000 02/06/14 CDBG \$25,000 02/24/17 CDBG \$25,000 12/19/14 CDBG \$128,000 12/19/14	40 747 00 B 7 75%	S	
CDBG \$60,000 12/15/14  CDBG \$35,000 04/23/13  CDBG \$25,000 02/26/17  CDBG \$25,000 12/19/14  CDBG \$128,699 05/01/15	0/0/-	11	05/22/17 10/01/19
CDBG \$35,000 04/23/13 CDBG \$25,000 02/06/14 CDBG \$25,000 02/24/17 CDBG \$25,000 12/19/14 CDBG \$128,699 05/01/15	33,817.00 2 7.00% \$	15 \$2,464.00	
CDBG \$25,000 02/06/14 CDBG \$25,000 02/24/17 CDBG \$25,000 12/19/14 CDBG \$128,699 05/01/15	12,758.45 6 7.00%	23	_
CDBG \$25,000 02/24/17 CDBG \$25,000 12/19/14 CDBG \$128,699 05/01/15	12,853.00 7 7.50%	9	
X SERVICES \$25,000 12/19/14 CDBG \$128,699 05/01/15	24,108.00 6 5.25%	24	
X SERVICES CDBG \$128,699 05/01/15	16,297.00 6 7.75%	161	05/22/17 12/19/20
¢1 300 738 30		1	06/01/17 05/01/30
05,529,130.30	\$755,557.73	8 \$9,318.00	
Philmont Beautification * 6 month def			
Old Klaverack Brewery * 6 month def.			
Angello * 6 month def.			

5/31/2017											
		Orig Loan	Orig Loan		# of	Interest	Monthly	Day	Past Due if		Change
SBA Micro Loan	Loan Type	Amount	date	Loan Bal	Years	Rate	Payment	Due	>30	Last Pymt Date	Date
BASILICA INDUSTRIES	MICRO	\$35,000	04/13/16	28,417.00	ဖ	7.00%	\$693.04	13		05/15/17	04/13/21
CHATHAM CAFE & DELI	MICRO	\$25,000	08/06/15	19,483.00	9	7.75%	\$435.29	9	\$435.29	\$435.29 05/08/17	08/06/21
EAST CHATHAM FOOD CO	MICRO	\$20,000	08/04/16	17,441.00	2	7.25%	\$398.39	4		05/01/17	08/04/21
EZ FOODS #3	MICRO	000'6\$	08/31/16	7,153.00	က	7.25%	\$278.75	31		05/01/17	08/30/19
BLACK FOREST FLAMMKUCHEN	MICRO	\$23,000	05/27/14	10,241.00	2	7.50%	\$460.87	27		05/17/17	05/27/19
HUDSON -ATHENS RETAIL VENT	MICRO	\$25,000	03/26/14	13,203.00	မ	7.50%	\$432.25	26		05/15/17	03/26/20
HUDSON CLOTHIER	MICRO	\$20,000	05/01/15	14,333.00	9	7.75%	\$348.23	-		05/11/17	05/01/21
HUDSON CHATHAM WINERY	MICRO	\$20,500	08/02/13	8,857.00	9	%00.9	\$339.74	2		05/23/17	08/02/19
J. SWARTZ ENGINE REPAIR #2	MICRO	\$10,000	04/08/15	7,240.00	2	7.75%	\$201.57	00		05/22/17	04/08/20
JEM WOODWORKING #2	MICRO	\$25,000	06/01/15	18,196.00	9	7.50%	\$432.25	-		05/11/17	06/01/21
B,Dorsey Les Collines *	MICRO	\$19,500	07/06/15	15,912.00	9	7.75%	\$339.52	9		11/28/16	07/06/21
NICK JENNINGS (TBD)	MICRO	\$5,000	04/13/17	4,930.00	5	7.00%	\$99.01	13		06/01/17	04/13/22
OAK PIZZERIA NAPOLETANA	MICRO	\$25,000	05/11/16	20,696.00	S	7.25%	\$497.98	=		05/12/17	05/11/21
OLDE HUDSON, LLC	MICRO	\$35,000	12/02/15	28,135.00	9	7.75%	\$609.40	7		05/15/17	12/02/21
PAGODA HOME, INC.	MICRO	\$25,000	11/11/15	19,747.00	9	7.75%	\$435.29	1		05/22/17	11/11/21
PARR INABAR CORPORATION	MICRO	\$15,000	04/23/13	5,451.00	9	7.00%	\$255.74	23		05/18/17	04/23/19
PRIMITIVE TWIG	MICRO	\$15,000	12/10/13	6,147.00	S	7.50%	\$300.57	9	\$300.00	\$300.00 04/28/17	03/21/16
TALBOTT, ARDING & CO.	MICRO	\$25,000	03/31/16	20,945.00	9	7.25%	\$428.84	30		05/22/17	03/30/22
RONNYBROOK	MICRO	\$25,000	02/06/14	12,853.00	9	%05.7	\$432.25	9		04/27/17	02/06/20
STATE # DISTILLERY	MICRO	\$25,000	02/24/17	24,160.00	9	7.25%	\$429.23	9		05/09/17	02/24/23
SCHERIFF ELECTRICAL	MICRO	\$25,000	12/19/14	16,297.00	9	7.75%	\$435.29	19		05/22/17	12/19/20
VERDIGRIS TEA	MICRO	\$30,000	51/60/60	23,009.00	9	7.75%	\$522.34	6		05/10/17	09/09/21
		\$ 482,000.00	The second secon	\$ 342,846.00	er epitagia da	The sale of the sa	\$ 8,805.84		2500 50 0000000000000000000000000000000		
Current Total		\$1,881,738.30		\$1,098,403.73			\$27,517.92				
Dorsev (Les Collines) * 6 month def											