

Choose Columbia

Columbia Economic Development Corporation

COLUMBIA ECONOMIC DEVELOPMENT CORPORATION NOTICE OF PUBLIC MEETING

Please take notice that there will be a meeting of the Columbia Economic Development Corporation Board on September 25, 2018 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: September 18, 2018

Sarah Sterling

CEDC Secretary, Columbia Economic Development Corporation

CEDC Board of Directors Agenda

Members:

Ruth Adams	Triona Fritsch	Robert Sherwood
Russell Bartolotta	Tony Jones	Gary Spielmann
Rick Bianchi	James Lapenn	Colin Stair
Jim Calvin	John Lee	Sarah Sterling
Jim Campion	Carmine Pierro	Brian Stickles
David Fingar	Michael Polemis	Maria Lagana Suttmeier
Tish Finnegan	John Reilly	

- 1. Chairman's Report
- 2. Minutes, August 28, 2018*
- 3. Treasurer's Report*
- 4. President and CEO Report
- 5. Committee Reports
 - a. Audit and Finance Committee
 - b. Executive Committee
 - 1. Hudson IDA Contract Renewal*
 - 2.CEDC 2019 Strategic Initiatives
 - 3.CEDC Preliminary Budget
 - c. Governance & Nominating Committee
 - d. Loan Committee
 - 1. Portfolio Review*
 - 2.G. G. & G. Flower Company, LLC.*
 - e. Workforce & Education Committee
- 6. Public Comments

Attachments:

Draft August 28, 2018 minutes Treasurer's Report Portfolio Report G. G. & G. Flower Company, LLC Siena Survey Strategic Plan Pillars

*Requires Approval





Choose Columbia

Columbia Economic Development Corporation

MINUTES COLUMBIA ECONOMIC DEVELOPMENT CORPORATION Tuesday, August 28, 2018 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 August 28, 2018. The meeting was called to order at 8:30 a.m. by Tony Jones, Chair.

Attendee Name	Title	Status Arrived
Ruth Adams	Board Member	Present
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	Excused
Tony Jones	Chairman	Present
James Lapenn	Board Member	Present
John Lee	Board Member	Present
Carmine Pierro	Board Member – Ex Officio	Excused
Michael Polemis	Board Member	Excused
John Reilly	Board Member – Ex Officio	Present
Robert Sherwood	Board Member	Present
Gary Spielmann	Board Member	Present
Colin Stair	Board Member	Present
Sarah Sterling	Secretary	Present
Brian Stickles	Board Member	Present
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	Excused
Carol Wilber	Marketing Director	Present
Tom DePietro	City of Hudson Common Council President	Present
Linda Mussmann	Supervisor, City of Hudson 4th Ward	Present



Chairman's Report:

Mr. Jones stated the most visible project in the county was the roundabout currently under construction at the 9G/23 intersection. He informed the Board the payment demand letter had been sent to DNJ Properties LLC (Ginsberg Project). He reminded the attendees Mr. Ginsberg had stated from the first, his intention to honor his commitment to the executed contract and had kept his word. Payment had been given to CEDC for the amount listed in the contract. Mr. Jones noted the property now belonged free and clear to DNJ Properties LLC and CEDC would assist in developing and/or sell the property.

Mr. Jones had informed the board at the last meeting 19 support letters had been written for Consolidated Funding Application projects. He noted additional projects had been submitted and outlined the review and award process. He noted the submitted projects included several from municipal and non-profit agencies, as well as a good representation of the County businesses. He noted there was some overlap with the DRI projects.

Mr. Jones stated September would begin the budget process with the County. He stated the contract would be up for renewal and he anticipated funding would remain level. He stated work on broadband continued with the bulk of new broadband hookups anticipated in the last quarter of 2018 and the first quarter of 2019. He stated the deadline for Spectrum's response to the Public Service Commission had been extended to October 9th.

Mr. Jones stated the Economic Development Committee discussions had been focused on housing and particularly on short term rentals. He announced the annual MicroBusiness Seminar series would begin on September 18th. He informed the attendees that it was CEDC's longest term program.

Minutes:

Mr. Spielmann made a motion, seconded by Mr. Lapenn to approve the July 31, 2018 minutes as presented. Carried.

Treasurer's Report:

Mr. Tucker stated the balance sheet was stable in relation to the previous year. He turned to the profit and loss statement noting net income totaled (\$19,000). He stated \$25,000 had been booked for the Goat Feasibility Study. Mr. Tucker noted the variances remained the same. Turning to the expenses, Mr. Tucker explained the consulting fees contained expenses from the job fair, Hudson Valley Creamery and the DNJ Properties LLC appraisal. He noted the appraisal and the Hudson Valley Creamery expenses were unexpected. Direct program expenses consisted of the CEDC annual meeting, and new initiatives. Mr. Fingar made a motion, seconded by Mr. Stair to approve the presented Treasurer's Report. Carried.

President/CEO Report:

Mr. Tucker stated he had been working on a meeting with the local land banks, which would be useful for the City and the hamlets. He stated he had received the report from the consultant heading the goat genetics study, noting the project was nearing completion. He informed the Board the rail trail RFP had generated six proposals, which had been reviewed. He stated the proposals had been narrowed to a group of three, who had been directed to send further information.

Mr. Tucker informed the Board the U.S. Secretary of Agriculture had visited Columbia County farms and farmers. Mr. Tucker had met with Hawthorne Valley to discuss their food hub project for which





Columbia Economic Development Corporation

a U.S. Department of Agriculture grant application had been submitted. He stated work had begun on October's job fair and an SBA auditing visit had been scheduled for the first week in September. He informed the Board he was working with the City of Hudson IDA on the recruitment of a new member.

Mr. Stair asked if there was any update on who would be managing the DRI. Mr. Tucker stated the Mayor had announced at the HIDA meeting, the City would be sending out an RFP for a consultant to manage the City DRI projects.

Committee Reports:

Mr. Jones stated there had been no meetings of the Audit and Finance, Governance and Nominating, Workforce and Education or Executive Committees. He noted DNJ Properties LLC issue had been addressed earlier in the meeting.

Loan Committee:

Mr. Jones requested Ms. Lane to present the loan request for Germantown Laundromat LLC, which had earlier been reviewed and recommended for approval to the full board by the Loan Committee Mr. Fingar recused himself as the holder of the mortgage for the current property owners. Mr. Stickles recused himself as having an ongoing credit relationship with the principals.

Ms. Lane stated the loan request was for \$50,000, with \$25,000 from SBA funds and \$25,000 from CEDC funds. She stated the principals had purchased the business from David Fingar who was holding the mortgage. She stated the funds would be used for building renovations, inventory, furniture, fixtures equipment and working capital. The CEDC loan would have an interest rate of 5% and the SBA loan would have a rate of 7% with terms of 72 months. Collateral would be all business assets and the personal guaranty of the principals. Ms. Finnigan made a motion, seconded by Mr. Stair to approve the loan as recommended by the Loan Committee. Carried. Mr. Jones noted the Loan Committee had suggested they revisit interest rates charged at the next Loan Committee meeting.

Portfolio Review:

Mr. Tucker noted all SBA loans were current. He stated there were three CEDC loans past due. He stated two loans were expected to make payments. Mr. Tucker requested the Board authorize a charge-off of the Nancyscans loan. He explained that over the course of the loan he had paid over \$30,000 in interest plus late fees, with a balance left on the loan of \$1,487. Mr. Calvin made a motion, seconded by Mr. Stickles to writeoff the Nancyscans loan as requested and approve the Portfolio review. Carried.

Mr. Jones recognized County Supervisor Linda Mussmann from the City of Hudson as well as City of Hudson Common Council President Thomas DePietro. Ms. Mussmann reminded the Board the City and County were investigating the possibility of purchasing the John L. Edwards Elementary School from the Hudson City School District and relocating City and County offices in the building. She noted consolidation would leave vacant buildings. She suggested a feasibility study be done and



requested CEDC fund the study. Mr. Tucker asked if a cost estimate was available. Ms. Mussmann noted she felt CEDC was better prepared to determine a fair cost. Mr. Tucker stated he would do preliminary research for firms and cost. Mr. Reilly suggested Mr. Stiffler work on mapping and square footage as well as value of the buildings to be vacated. Dr. Suttmeier stated the school was scheduled to be emptied by Thanksgiving. She stated she anticipated a May referendum vote. Mr. Tucker stated he would have an update by the next full Board meeting.

Mr. Jones asked if there was any further public comment. Having no other business to discuss and no further public comments, a motion to adjourn was made by Mr. Calvin seconded by Mr. Spielmann. Carried. The meeting adjourned at 9:26 a.m.

Respectfully submitted by Lisa Drahushuk

8:13 AM 09/10/18 Accrual Basis

Columbia Economic Development Corp Balance Sheet Prev Year Comparison As of August 31, 2018

	Aug 31, 18	Aug 31, 17	\$ Change	% Change
ASSETS Current Assets				
Checking/Savings Checking and Savings	2,260,629.06	2,182,941.94	77,687.12	3.6%
Total Checking/Savings	2,260,629.06	2,182,941.94	77,687.12	3.6%
Other Current Assets Due from PFL Accounts Receivable	220.48 43,666.65	0.00 20,666.67	220.48 22,999.98	100.0% 111.3%
Allowance for Bad debt SBA	-35,041.73	-37,978.57	2,936.84	7.7%
Other loans receivable	5,547.89	21,793.83	-16,245.94	-74.5%
SBA Loans Receivable	383,313.24	349,004.45	34,308.79	9.8%
Total Other Current Assets	397,706.53	353,486.38	44,220.15	12.5%
Total Current Assets	2,658,335.59	2,536,428.32	121,907.27	4.8%
Fixed Assets Property & Capitalized Assets	9,801.51	12,933.52	-3,132.01	-24.2%
Total Fixed Assets	9,801.51	12,933.52	-3,132.01	-24.2%
Other Assets Allowance for Bad Debt Loans	-114,992.17	-119,630.67	4,638.50	3.9%
Comm. Pk Land Sale Recv.	28,491.69	37,182.98	-8,691.29	-23.4%
Grants Receivable	250,271.48	308,077.77	-57,806.29	-18.8%
Loans Receivable	686,968.98	626,964.47	60,004.51	9.6%
Total Other Assets	850,739.98	852,594.55	-1,854.57	-0.2%
TOTAL ASSETS	3,518,877.08	3,401,956.39	116,920.69	3.4%
LIABILITIES & EQUITY Liabilities Current Liabilities Accounts Payable				
2000-01 · *Accounts Payable	14,480.11	11,216.09	3,264.02	29.1%
Total Accounts Payable	14,480.11	11,216.09	3,264.02	29.1%
Other Current Liabilities 2000-02 - Recruitment Exp - Due to RS Accrued Expenses	140.03 18,708.32	0.00 17,636.56	140.03 1,071.76	100.0% 6.1%
Deferred Revenue	43,333.34	38,333.34	5,000.00	13.0%
Land Deposit	3,300.00	3,300.00	0.00	0.0%
Total Other Current Liabilities	65,481.69	59,269.90	6,211.79	10.5%
Total Current Liabilities	79,961.80	70,485.99	9,475.81	13.4%
Long Term Liabilities Loans Payable to SBA	461,854.09	578,652.14	-116,798.05	-20.2%
Long term Deferrd Revenue	50,271.48	103,077.77	-52,806.29	-51.2%
Total Long Term Liabilities	512,125.57	681,729.91	-169,604.34	-24.9%
Total Liabilities	592,087.37	752,215.90	-160,128.53	-21.3%
Equity Invested in Capital Assets	9,801.51	12,933.52	-3,132.01	-24.2%
Net assets Restricted	294,483.20	308,332.47	-13,849.27	-4.5%

8:13 AM 09/10/18 **Accrual Basis**

Columbia Economic Development Corp Balance Sheet Prev Year Comparison As of August 31, 2018

	Aug 31, 18	Aug 31, 17	\$ Change	% Change
Unrestricted Net Position Net Income	2,297,630.95 324,874.05	2,269,737.81 58,736.69	27,893.14 266,137.36	1.2% 453.1%
Total Equity	2,926,789.71	2,649,740.49	277,049.22	10.5%
TOTAL LIABILITIES & EQUITY	3,518,877.08	3,401,956.39	116,920.69	3.4%

8:14 AM 09/10/18 Accrual Basis

Columbia Economic Development Corp Profit & Loss Budget vs. Actual January through August 2018

Ordinary Income/Expense Income 32,666.67 42,666.66 -0,999.99 76.6% Columbia County 306,666.66 306,666.66 306,666.66 0,00 100.0% Goat Geneics Grant 10,000.00 -		Jan - Aug 18	Budget	\$ Over Budget	% of Budget
Columbia County 306,666,66 306,666,66 0,00 100,0%	Ordinary Income/Expense				
Columbia County Columbia C		32,666.67	42,666.66	-9,999.99	76.6%
Goat Geneics Grant	• ,,,,,,,,	306,666.66	306,666.66	0.00	100.0%
Land Sale Revenue	•	10,000.00			
Loan Income	Grant Income	24,180.56	27,044.00	-2,863.44	89.4%
Membership/Sponsorship 83,192.23 28,551.88 -20,369.65 28,7% SBA Microloan T/A 51,063.79 45,333.33 5,730.46 112,6% Total Income 684,517.95 541,276.41 323,241.54 159,7% Expense Commerce Park Land Expenses 0.00 10,000.00 -10,000.00 0.0% Conferences and Training 986.00 1,686.68 -680.68 59.2% Consulting Fees 22,271.44 11,666.68 10,604.76 190.9% Direct Program Expenses 13,406.69 6,686.88 6,740.01 201.1% Employer Payroll Taxes 19,950.02 18,958.36 991.66 105.2% Facility 20,908.45 20,907.45 1.00 100.0% Fringe Benefits 34,328.55 33,333.33 995.22 103.0% Insurance 31,71.00 3,500.00 -329.00 90.6% MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1% New Initiatives 45,971.07 23,333.56 22,637.71 197.0%			34,347.20	6,023.71	117.5%
SBA Microloan T/A 51,083.79 45,333.33 5,730.46 112.0%	Membership/Sponsorship	52,308.65	56,666.68	-4,358.03	92.3%
Total Income 864,517.95 541,276.41 323,241.54 159.7% Expense Commerce Park Land Expenses 0.00 10,000.00 -10,000.00 0.0% Conferences and Training 986.00 1,666.68 -680.68 59.2% Consulting -TSI 85,336.00 80,000.00 5,336.00 108.7% Consulting Fees 22,271.44 11,666.68 10,604.76 190.9% Direct Program Expenses 13,406.69 6,666.68 6,740.01 201.1% Employer Payroll Taxes 19,950.02 18,958.36 991.66 105.2% Facility 20,908.45 20,807.45 1.00 100.0% Fringe Benefits 34,328.55 33,333.33 995.22 103.0% Insurence 3,171.00 3,500.00 -329.00 90.8% Interest Expense 346.20 353.75 -7.55 97.9% MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1% New Initiatives 45,971.07 23,333.36 22,637.71 197.0% Office Expense 5600.01 -0000/Expense Facility 8,621.51 10,000.00 -1,478.49 86.2% 6980.02 Telephone & Fax 926.30 1,333.35 -407.05 69.5% 6980.03 Internet 926.30 1,333.35 -407.05 69.5% 6980.04 Office Expense 4,807.49 6,600.00 -1,692.61 74.0% 6980.05 Dues & Subscriptions 4,807.49 6,600.00 -1,692	Other Income	8,192.23	28,551.88	-20,359.65	28.7%
Expense Commerce Park Land Expenses O.00 10,000.00 -10,000.00 O.0%	SBA Microloan T/A	51,063.79	45,333.33	5,730.46	112.6%
Commerce Park Land Expenses 0.00 10,000.00 -10,000.00 5.05.00 Conferences and Training 986.00 1,666.68 680.68 59.2% Consulting -TSI 85,336.00 80,000.00 5,336.00 106.7% Consulting Fees 22,271.44 11,666.68 10,604.76 190.9% Direct Program Expenses 13,406.69 6,666.68 6,740.01 201.1% Employer Payroll Taxes 19,950.02 18,958.36 991.66 105.2% Facility 20,908.46 20,907.45 1.00 100.0% Fringe Benefits 34,328.55 33,333.33 995.22 103.0% Insurance 3,171.00 3,500.00 -329.00 90.6% Interest Expense 366.20 353.75 -7.55 97.9% MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1% New Initiatives 45,971.07 23,333.36 22,637.71 197.0% Office Expenses 45,971.07 23,333.36 22,637.71 197.0% <t< td=""><td>Total Income</td><td>864,517.95</td><td>541,276.41</td><td>323,241.54</td><td>159.7%</td></t<>	Total Income	864,517.95	541,276.41	323,241.54	159.7%
Conferences and Training Consulting -TSI Consulting Fees 22,271.44 11,666.68 10,604.76 190.9% Direct Program Expenses 13,406.69 6,666.68 6,740.01 201.1% Employer Payroll Taxes 19,950.02 18,958.36 991.66 105.2% Facility 20,908.45 20,907.45 1.00 100.0% Fringe Benefits 34,328.55 33,333.33 995.22 103.0% Insurance 3,171.00 3,500.00 -329.00 90.6% Interest Expense 346.20 353.75 -7.55 97.9% MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1% New Initiatives 45,971.07 23,333.36 22,837.71 197.0% Office Expense 5060-01 - ComplEquip & Leasing & Maint. 5060-02 - Telephone & Fax 2,661.08 2,666.68 -5,60 99.8% 5060-03 - Internet 926.30 1,333.35 -407.05 699.5% 5060-04 - Office Supplies & Printing 3,042.94 3,033.35 -407.05 699.5% 5060-04 - Office Expenses 482.15 333.35 -407.05 699.5% 5060-05 - Dues & Subscriptions 482.15 333.35 -407.05 699.5% 5060-06 - Postage 5060-07 - Wisb. Site 1,832.25 3,333.35 -1,501.10 55.0% Total Office Expenses 28,762.58 29,263.0 1,333.35 -1,501.10 55.0% Total Office Expenses 28,762.58 32,083.42 -3,300.84 89.7% Other Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205.331.84 210,166.60 -4,683.34 1,825.52 139.8% 560-09.8 -4,683.34 1,825.52 139.8% 560.00 -1,478.99 94.5% Other Expenses 7,500.00 7,500.00 -1,478.99 94.5% Other Expenses 7,500.00 7,500.00 -1,478.99 94.5% Other Expenses 539,643.90 515,666.68 -4,562.36 70.9% Net Ordinary Income	Expense Commerce Park Land Expenses	0.00	10,000.00	-10,000.00	0.0%
Consulting -TSI 85,336.00 80,000.00 5,336.00 106.7% Consulting Fees 22,271.44 11,666.68 10,604.76 190.9% Direct Program Expenses 13,406.69 6,666.68 6,740.01 201.1% Employer Payroll Taxes 19,950.02 18,958.36 991.66 105.2% Facility 20,908.45 20,907.45 1.00 100.0% Fringe Benefits 34,328.55 33,333.33 995.22 103.0% Insurance 3,171.00 3,500.00 -329.00 90.6% Interest Expense 346.20 353.75 -7.55 97.9% MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1% Now Initiatives 45,971.07 23,333.36 22,637.71 197.0% Office Expenses 8 8621.51 10,000.00 1,378.49 86.2% 6080-01 - Comp./Equip & Leasing & Maint. 8 621.51 10,000.00 1,378.49 86.2% 6080-02 - Telephone & Fax 2,861.08 2,666.68 5.60 99.8%	Conferences and Training	986.00	1,666.68	-680.68	59.2%
Direct Program Expenses 13,406.69 6,666.88 6,740.01 201.1%		85,336.00	80,000.00	5,336.00	106.7%
Employer Payroll Taxes	Consulting Fees	22,271.44	11,666.68	10,604.76	190.9%
Facility	Direct Program Expenses	13,406.69	6,666.68	6,740.01	201.1%
Facility 20,908.45 20,907.45 1.00 100.0%	Employer Payroll Taxes	19,950.02	18,958.36	991.66	105.2%
Fringe Benefits 34,328.55 33,333.33 995.22 103.0%		20,908.45	20,907.45	1.00	100.0%
Interest Expense 346.20 353.75 -7.55 97.9%		34,328.55	33,333.33	995.22	103.0%
MicroBiz Expenses 15,018.71 13,166.72 1,851.99 114.1%	Insurance	3,171.00	3,500.00	-329.00	90.6%
New initiatives 15,010.71 10,100.72 23,333.36 22,637.71 197.0% Office Expense 45,971.07 23,333.36 22,637.71 197.0% Office Expense 5060-01 · Comp./Equip & Leasing & Maint. 8,621.51 10,000.00 -1,378.49 86.2% 5080-02 · Telephone & Fax 2,661.08 2,666.68 -5.60 99.8% 5080-03 · Internet 926.30 1,333.35 -407.05 69.5% 5080-04 · Office Supplies & Printing 3,042.94 3,333.35 -290.41 91.3% 5060-05 · Dues & Subscriptions 4,807.49 6,500.00 -1,692.51 74.0% 5060-07 · Misc. Office Expenses 6,408.86 4,563.34 1,825.52 139.8% 5060-08 · Web Site 1,832.25 3,333.35 -1,501.10 55.0% Total Office Expenses 28,782.58 32,083.42 -3,300.84 89.7% Other Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205,331.84 210,166.80 -4,834.98 97.7% Public Relations	Interest Expense	346.20	353.75	-7.55	97.9%
New Initiatives 45,91.07 25,000.00 Office Expense 5060-01 · Comp./Equip & Leasing & Maint. 8,621.51 10,000.00 -1,378.49 86.2% 5080-02 · Telephone & Fax 2,661.08 2,666.68 -5.60 99.8% 5080-03 · Internet 926.30 1,333.35 -407.05 69.5% 5080-04 · Office Supplies & Printing 3,042.94 3,333.35 -290.41 91.3% 5080-05 · Dues & Subscriptions 4,807.49 6,500.00 -1,692.51 74.0% 5080-06 · Postage 482.15 333.35 148.80 144.6% 5080-07 · Misc. Office Expenses 6,408.86 4,583.34 1,825.52 139.8% 5080-08 · Web Site 1,832.25 3,333.35 -1,501.10 55.0% Total Office Expense 28,782.58 32,083.42 -3,300.84 89.7% Other Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205,331.84 210,166.80 -4,834.96 97.7% Public Relations/Marketing 11,114.30 15,666.68	MicroBiz Expenses	15,018.71	13,166.72	1,851.99	114.1%
5060-01 · Comp./Equip & Leasing & Maint. 8,621,51 10,000.00 -1,376,49 502.78 5080-02 · Telephone & Fax 2,661.08 2,666.68 -5.60 99,8% 5060-03 · Internet 926.30 1,333.35 -407.05 69.5% 5060-04 · Office Supplies & Printing 3,042.94 3,333.35 -290.41 91.3% 5060-05 · Dues & Subscriptions 4,807.49 6,500.00 -1,692.51 74.0% 5060-06 · Postage 482.15 333.35 148.80 144.6% 5060-07 · Misc. Office Expenses 6,408.86 4,583.34 1,825.52 139.8% 5060-08 · Web Site 1,832.25 3,333.35 -1,501.10 55.0% Total Office Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205,331.84 210,166.80 -4,834.98 97.7% Professional Fees 25,221.05 26,700.04 -1,478.99 94.5% Public Relations/Marketing 11,114.30 15,666.68 -4,552.38 70.9% Total Expense 539,643.90 515,669.95 23,973.95 104.6%	New Initiatives	45,971.07	23,333.36	22,637.71	197.0%
Total Office Expense 26,762.36 32,003.42 5,000.00 100.0% Other Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205,331.84 210,166.80 -4,834.96 97.7% Professional Fees 25,221.05 26,700.04 -1,478.99 94.5% Public Relations/Marketing 11,114.30 15,666.68 -4,552.38 70.9% Total Expense 539,643.90 515,669.95 23,973.95 104.6% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%	5060-01 · Comp./Equip & Leasing & Maint. 5080-02 · Telephone & Fax 5060-03 · Internet 5060-04 · Office Supplies & Printing 5060-05 · Dues & Subscriptions 5060-06 · Postage 5060-07 · Misc. Office Expenses	2,661.08 926.30 3,042.94 4,807.49 482.15 6,408.86	2,666.68 1,333.35 3,333.35 6,500.00 333.35 4,583.34	-5.60 -407.05 -290.41 -1,692.51 148.80 1,825.52	99.8% 69.5% 91.3% 74.0% 144.6% 139.8%
Other Expenses 7,500.00 7,500.00 0.00 100.0% Payroll 205,331.84 210,166.80 -4,834.96 97.7% Professional Fees 25,221.05 26,700.04 -1,478.99 94.5% Public Relations/Marketing 11,114.30 15,666.68 -4,552.38 70.9% Total Expense 539,643.90 515,669.95 23,973.95 104.6% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%	Total Office Expense	28,782.58	32,083.42	-3,300.84	89.7%
Payroll 205,351.04 216,166.68 -1,478.99 94.5% Professional Fees 25,221.05 26,700.04 -1,478.99 94.5% Public Relations/Marketing 11,114.30 15,666.68 -4,552.38 70.9% Total Expense 539,643.90 515,669.95 23,973.95 104.6% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%		7,500.00	7,500.00	0.00	100.0%
Professional Fees 25,221.05 26,700.04 -1,478.99 94.5% Public Relations/Marketing 11,114.30 15,666.68 -4,552.38 70.9% Total Expense 539,643.90 515,669.95 23,973.95 104.6% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%	Payroll	205,331.84	210,166.80	-4,834.96	97.7%
Public Relations/Marketing 11,114.35 15,000.35 4,200.35 104.6% Total Expense 539,643.90 515,669.95 23,973.95 104.6% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%		25,221.05	26,700.04	-1,478.99	94.5%
Total Expense 539,043.90 513,063.00 29,267.59 1,268.7% Net Ordinary Income 324,874.05 25,606.46 299,267.59 1,268.7%	Public Relations/Marketing	11,114.30	15,666.68	-4,552.38	70.9%
Net Ordinary Income 024,074.05 25,000 29,000 29,000 20,000	Total Expense	539,643.90	515,669.95	23,973.95	104.6%
Net income 324,874.05 25,606.46 299,267.59 1,268.7%	Net Ordinary Income	324,874.05	25,606.46	299,267.59	1,268.7%
	Net Income	324,874.05	25,606.46	299,267.59	1,268.7%

Columbia Economic Development Corp Profit & Loss by Class January through August 2018

8:15 AM 09/10/18 Accrual Basis

	Total 1 Operating	2 Loan Fund	Total 3 CDBG Fund	Total 4 SBA	TOTAL
Ordinary Income/Expense					
Administrative Revenue	32,666.67	0.00	0.00	0.00	32,666.67
Columbia County	306,666.66	0.00	0.00	0.00	306,666.66
Grant Income **	0.00	0.00	0.00	0.00	0.00
Goat Geneics Grant	10,000.00	0.00	0.00	0.00	10,000.00
Grant Income	0.00	0.00	24,180.56	0.00	24,180.56
Land Sale Revenue	339,068.48	0.00	0.00	0.00	339,068.48
Loan Income	0.00	22,854.57	390.68	17,125.66	40,370.91
Membership/Sponsorship	52,308.65	0.00	0.00	0.00	52,308.65
Other Income	6,456.70	250.00	467.03	1,018.50	8,192.23
SBA Microloan T/A	51,063.79	0.00	0.00	0.00	51,063.79
Total Income	798,230.95	23,104.57	25,038.27	18,144.16	864,517.95
Expense					
Conferences and Training	986.00	00.0	0.00	00.00	986.00
Consulting -TSI	85,336.00	00.0	0.00	0.00	85,336.00
Consulting Fees	22,271.44	0.00	0.00	0.00	22,271.44
Direct Program Expenses	13,406.69	0.00	0.00	00.00	13,406.69
Employer Payroll Taxes	19,950.02	0.00	0.00	0.00	19,950.02
Facility	20,908.45	0.00	0.00	00.00	20,908.45
Fringe Benefits	34,328.55	0.00	0.00	00.0	34,328.55
insurance	3,171.00	0.00	00.00	0.00	3,171.00
Inter-Fund Expenses	250.00	-250.00	0.00	0.00	0.00
Interest Expense	0.00	0.00	0.00	346.20	346.20
MicroBiz Expenses	15,018.71	0.00	0.00	0.00	15,018.71
New Initiatives	45,971.07	0.00	0.00	0.00	45,971.07
Office Expense	28,782.58	0.00	0.00	0.00	28,782.58
Other Expenses	0.00	7,500.00	0.00	0.00	7,500.00
Payroli	205,331.84	0.00	0.00	0.00	205,331.84
Professional Fees	25,221.05	0.00	0.00	0.00	25,221.05
Public Relations/Marketing	11,114.30	0.00	0.00	0.00	11,114.30
Total Expense	532,047.70	7,250.00	0.00	346.20	539,643.90

Columbia Economic Development Corp Profit & Loss by Class January through August 2018

8:15 AM 09/10/18 Accrual Basis

Net Ordinary Income Net Income

Total 1 Operating	2 Loan Fund	Total 3 CDBG Fund	Total 4 SI
266,183.25	15,854.57	25,038.27	17,797
266,183.25	15,854.57	25,038.27	17,797

TOTAL	324,874.05	324,874.05
_	17,797.96	
Total 3 CDBG Fund	25,038.27	25,038.27
2 Loan Fund	15,854.57	15,854.57
11 Operating	266,183.25	266,183.25

Loan, Current Outstanding Loan Porfolio & Reserve Account Balances - August 31, 2018

							3419	1040
CEDC Loan Fund	Bank Relationship	TYPE	Available to lend			Total Available	Current CEDC	lotal
	Kinderhook Bank	ΛS	•				Outstanding	CEDC & SBA
-	Kinderhook Bank	S					Loan Balances	Outstanding
	Kinderhook Bank	ð	52,850.00	52,850.00				Loan Balances
CEDC Loan Fund (Small Cities)	Kinderhook Bank	Ŋ	•					
	Kinderhook Bank	SV	869,991.00	869,932.00	922,782.00		686,969.00	
SBA Micro Loan Fund							Current 5BA	
	Key Bank	RLF3	39,256.00				Loan Portfolio	
	Key Bank	RLF 4	63,438.00				Balance	
	Bank of Greene County	RLF 5	126,993.00					
	Bank of Greene County	RLF6	19,358.00	249,045.00				
	SBA - Available Funds		150,000.00	150,000.00	399,045.00	1,321,827.00	383,312.00	1,070,281.00
Reserve Accounts	Bank Relationship	TYPE	Available			Total Reserves		
CEDC Loan Fund			114,992.00					
SBA Loan Funds			35,042.00	150,034.00	150,034.00			
SBA Loan Funds	Key Bank	LLR 3	21,064.00					
	Key Bank	LLR 4	13,035.00					
	Bank of Greene County	LLR 5	39,615.00					
	Bank of Greene County	LLR 6	22,711.00	96,425.00	96,425.00	246,459.00		
Water Tower Reserve		_		71,817.00	71,817.00	318,276.00		

SBAR WICTOL LOAT Loam Org Loam Crig Loam Grig Loam Grig Loam Fig Town Factor Date 3-30 Leaf PYMT Date 3-30 Load Control RASHICA INJUSTRIES Hudson HUGSON SSSSO GRAZINE 27,700 6 7,100% SSSSO 4 13 Date 3-30 CORDING ACW MILLA MONDRINES Hudson MICRO STSSOO GAZZINE 24,448,00 6 6,50% SSSSO 4 3-3 GOZZINE CALLIA MONDRING BERONNE GAR SLIES, LLC General MICRO STSSOO GAZZINE 14,440,0 6 6,50% SSSSO 3 4 GBCZURIS 14,440,	8/31/2018												
Hudson Type Amount date Loan Baj Years Rate Payment Due > 30 Last 1111 Last Hudson MICRO \$35,000 04024/18 20,177.00 6 7,00% \$426.23 20 0 08020/18 08020/18			Loan	Orig Loan	Orig Loan		# of	Interest	Monthly		Past Due if	1 set DVMT	Change
Hudson MiCRO \$55,000 O4/12/16 20,177.00 6 7,00% \$526.23 20 O8/12/18	SBA Micro Loan		Type	Amount	date	Loan Bal	Years	Rate	Payment	Due	>30	רמאר ב ו ואו ו	Date
Claverack MICRO \$55,000 O6/22/18 24,48.00 6 50% \$56,121 24 08/22/18 0 Claverack MICRO \$13,350 O6/22/18 12,780/00 \$50,431 24 08/22/18 0 Hutson MICRO \$15,000 O9/23/18 14,144,00 5 6,50% \$5293,49 23 08/24/18 0 Kinchenock MICRO \$15,000 O9/23/14 1,144,00 5 7,25% \$5296,39 4 08/24/18 0 Rivation MICRO \$20,000 O9/23/14 1,144,00 5 7,25% \$578,59 3 09/24/18 0 Intusion MICRO \$20,00 O9/23/14 4,01,10 6 5,05% \$14,41 0	BASII ICA INDI ISTRIES	Hudson	MICRO	\$35,000	04/13/16	20,177.00	9	7.00%	\$693.04	13		08/16/18	04/13/21
Claverack MICRO \$13.350 0.65/24/18 1.7780.00 6.65/0% \$2561.21 24 0.08/24/18 0.	ACW MILL WORK & CABINETRY	Claverack	MICRO	\$25,000	06/20/18	24,438.00	9	7.00%	\$426.23	8		08/20/18	06/20/24
Hudson Hickon MiCRO \$15,000 040/23/18 14/44 00 5 6.59% \$234.51 31 080/40/18 080/40/1	ALLII A WOODWORKS	Claverack	MICRO	\$13,350	05/24/18	12,780.00	5	6.50%	\$261.21	24		08/24/18	05/24/23
Stockport MICRO \$12,500 09/09/17 10,522.00 5 7,109% \$247.51 31 09/20/18 GORDA/18 Canton-Green MICRO \$20,000 08/04/16 3 7,25% \$227.87 5 1 09/04/18 CORDA/18 ICHEN Kinderhook MICRO \$20,000 08/21/14 3,418.00 5 7,25% \$25,06 7 09/04/18 0 09/04/18 0 Indeson MICRO \$25,000 02/04/17 3,718.00 4 7,00% \$359.26 1 08/04/18 0 Hudson MICRO \$25,000 02/04/17 3,748.00 6 6,00% \$340.25 1 08/04/18 0 R#2 Ghent MICRO \$25,000 06/04/17 3,248.00 6 6,00% \$340.25 1 08/04/18 0 R#2 Ghent MICRO \$25,000 06/04/18 3,248.00 6 7,00% \$359.22 1 08/04/18	REHIDA DOI IC MILLINERY	Hudson	MICRO	\$15,000	04/23/18	14,144.00	2	6.50%	\$293.49	23		08/15/18	04/23/23
Centain MICRO \$20,000 08/04/16 12,855,00 5 7.25% \$50.88.39 4 09/04/18 COHA/18 CHEN Kinderhock MICRO \$20,000 06/37/16 4,477,00 3 7.25% \$278,75 31 08/04/18 COHA/18 C	BROWN'S CAR SALES LLC	Stockbort	MICRO	\$12,500	09/08/17	10,522.00	5	7.00%	\$247.51	31		08/20/18	09/08/22
Earlich-Greene MICRO \$50.00 G9/31/16 3.447.00 3 7.25% \$278.75 3.1 G9/04/18 CD/04/18 CD/04/18 </th <th>EAST CHATHAM FOOD CO</th> <th>Canaan</th> <th>MICRO</th> <th>\$20,000</th> <th>08/04/16</th> <th>12,855.00</th> <th>5</th> <th>7.25%</th> <th>\$398.39</th> <th>4</th> <th></th> <th>09/04/18</th> <th>08/04/21</th>	EAST CHATHAM FOOD CO	Canaan	MICRO	\$20,000	08/04/16	12,855.00	5	7.25%	\$398.39	4		09/04/18	08/04/21
Kinderhook MICRO \$23,000 69/27/14 4,021,00 5 7,55% \$460.87 27 08/16/18 C Chathsan MICRO \$5,000 10/16/17 3,718.00 3 7,25% \$154.96 19 08/16/18 0 Chathsan MICRO \$5,000 10/16/17 2,718.00 1 7,25% \$154.96 18 08/16/18 1 Hudson MICRO \$25,000 06/12/17 2,737.00 6 6,50% \$444.32 18 08/16/18	F7 F00DS #3	Earlton-Greene	MICRO	\$9,000	08/31/16	3,447.00	8	7.25%	\$278.75	31		09/04/18	08/30/19
Hudson MICRO \$5,000 10/19/17 3,718,00 3 7,25% \$154,96 19 08/27/18 Chatham MICRO \$25,000 09/08/18 1,50% \$315,000 09/08/18 1,50% \$315,000 09/08/18 1,50% \$344,32 13 08/06/18 09/06/18	BLACK FOREST FLAMMKUCHEN	Kinderhook	MICRO	\$23,000	05/27/14	4,021.00	2	7.50%	\$460.87	27		08/16/18	05/27/19
SERTALL Hudson MICRO \$15,000 Q2/08/14 13,345,00 4 7,00% \$359,22 8 09/04/18 CORNAIS Hudson MICRO \$25,000 Q6/13/17 21,737,00 6 6,00% \$420,22 18 09/04/18 CORNAIS AlM WINERY Ghent MICRO \$20,500 Q6/02/13 3,248,00 6 6,00% \$320,25 18 09/04/18 CORNAIS VINERAL Ghent MICRO \$5,000 Q6/02/13 3,248,00 6 6,00% \$320,25 18 09/04/18 0 VAPOLETANA Hudson MICRO \$5,000 Q6/01/16 14,450,00 5 7,75% \$497,78 11 06/07/18 VAPOLETANA Hudson MICRO \$5,000 Q6/11/16 14,450,00 5 7,75% \$497,78 11 06/13/18 LLC Hudson MICRO \$5,500 Q6/11/16 14,533.00 6 7,75% \$497,78 11 06/13/18 <	GREEN BEAUTY	Hudson	MICRO	\$5,000	10/19/17	3,718.00	၉	7.25%	\$154.96	19		08/27/18	10/19/21
L Hudson MICRO \$25,000 09/13/17 21/737,00 43 6,00% \$414.32 13 08/06/18 CB/06/18 <	EAHARI RAZAR	Chatham	MICRO	\$15,000	02/08/18	13,345.00	4	7.00%	\$359.26	œ		09/04/18	02/08/22
Hiudson MiCRO \$25,000 05/18/18 24,141.00 6 6,50% \$420.25 18 09/05/18 C	HIDSON ATHENS RETAIL	Hudson	MICRO	\$25,000	09/13/17	21,737.00	13	8:00:9	\$414.32	13		08/06/18	09/13/23
Ghent MiCRO \$20,500 08/02/13 3,948.00 6 00% \$339.74 2 08/22/18 C #2 Ghent MiCRO \$10,000 04/08/15 1,200 6 0.0% \$339.74 2 08/22/18 C Kinderhock MiCRO \$25,000 04/13/17 13,203.00 5 7.0% \$432.25 1 08/21/18 08/21/18 Hudson MiCRO \$55,000 04/13/17 3,832.00 5 7.26% \$497.98 11 08/13/18	HIDRON CI OTHER #2	Hudson	MICRO	\$25,000	05/18/18	24,141.00	ဖ	6.50%	\$420.25	18		09/05/18	05/17/24
kinderhook MICRO \$10,000 04/08/16 4,810.00 5 7.75% \$201.57 8 08/20/18	LIDSON CHATHAM WINERY	Chent	MICRO	\$20,500	08/02/13	3,948.00	9	800.9	\$339.74	2		08/22/18	08/02/19
Ghent MICRO \$25,000 06/01/15 13,203.00 6 7.50% \$432.25 1 08/06/18 06/06/18 Kinderhock MICRO \$5,000 04/13/17 3,832.00 5 7.00% \$99.01 13 09/13/18 0 Hudson MICRO \$5,000 12/02/15 1,450.00 5 7.25% \$6497.88 11 08/13/18 0 N Hudson MICRO \$15,000 11/11/15 14,450.00 6 7.75% \$609.40 2 08/13/18 0 N Hudson MICRO \$15,000 04/23/13 1,554.00 6 7.26% \$245.29 11 08/15/18 0 Cataskiil-Greene MICRO \$15,000 04/23/13 1,554.00 6 7.00% \$255.74 23 08/15/18 0 Germantown MICRO \$25,000 03/28/17 1,427.00 3 7.00% \$243.23 6 08/04/18 0 Gepake MICRO	- SWADTY ENGINE DEDAID #2	Ghent	MICRO	\$10,000	04/08/15	4.810.00	ß	7.75%	\$201.57	8		08/20/18	04/08/20
Kinderhook MICRO \$5.000 04/13/17 3.832.00 5 7.00% \$99.01 13 09/13/18 08/13/18	IEM WOODWORKING #2	Ghent	MICRO	\$25,000	06/01/15	13,203.00	9	7.50%	\$432.25	٦		08/06/18	06/01/21
Hudson MICRO \$55,000 05/11/16 14,450.00 5 7.25% \$497.98 11 08/13/18 0 Hudson MICRO \$55,000 12/02/15 21,421.00 6 7.75% \$609.40 2 08/13/18 0 N Hudson MICRO \$55,000 11/11/15 14,533.00 6 7.75% \$699.40 2 08/13/18 0 N Hudson MICRO \$15,000 04/23/13 1,594.00 6 7.75% \$2452.93 11 08/13/18 Hudson MICRO \$25,000 03/21/1 1,578.00 3 7.00% \$258.47 8 02/08/14 Ancram MICRO \$25,000 09/28/17 1,470.00 3 7.00% \$426.23 6 08/12/18 Copake MICRO \$25,000 02/24/1 1,437.00 6 7.25% \$426.23 6 08/04/18 Claverack MICRO \$25,000 02/24/17 1,9417.00 6	NICK IENNINGS	Kinderhook	MICRO	\$5.000	04/13/17	3,832.00	5	7.00%	\$99.01	13		09/13/18	04/13/22
Hudson MICRO \$35,000 12/02/15 21,421.00 6 7.75% \$609.40 2 08/13/18 N Hudson MICRO \$25,000 11/11/15 14,533.00 6 7.75% \$435.29 11 08/13/18 N Hudson MICRO \$15,000 09/23/13 1,554.00 5 7.00% \$235.74 23 08/15/18 0 Hudson MICRO \$25,000 03/23/16 16,206.00 3 7.00% \$2286.47 8 02/08/18 0 Ancantown MICRO \$25,000 03/28/17 16,206.00 3 7.00% \$61.75 28 08/17/18 Copake MICRO \$25,000 02/06/14 7.721.00 6 7.50% \$426.23 6 08/04/18 Claverack MICRO \$25,000 02/24/17 19,417.00 6 7.50% \$426.23 6 08/03/18 Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.0	OAK PIZZERIA NAPOI ETANA	Hudson	MICRO	\$25,000	05/11/16	14,450.00	5	7.25%	\$497.98	11		08/13/18	05/11/21
Hudson MICRO \$25,000 11/11/15 14,533.00 6 7.75% \$435.29 11 08/20/18 Hudson MICRO \$15,000 04/23/13 1,954.00 6 7.00% \$255.74 23 08/15/18 0 Catskill-Greene MICRO \$9,277 02/08/18 7,782.00 3 7.00% \$286.47 8 02/08/17 0 Hudson MICRO \$25,000 03/31/16 16,206.00 6 7.25% \$428.84 30 08/12/18 0 Ancram MICRO \$25,000 02/08/18 1,427.00 3 7.00% \$432.25 6 09/04/18 08/12/18 Copake MICRO \$25,000 02/06/14 7,721.00 6 7.50% \$432.23 6 08/12/18 Chatham MICRO \$25,000 02/06/14 23,437.00 6 7.00% \$426.23 28 08/13/18 Livingston MICRO \$55,000 09/09/15 17,142.00 6	O DE HIDSON I C	Hudson	MICRO	\$35,000	12/02/15	21.421.00	9	7.75%	\$609.40	2		08/13/18	12/02/21
Hudson MICRO \$15,000 04/23/13 1,954,00 6 7,00% \$255.74 23 08/15/18 0 Catskill-Greene MICRO \$9,277 02/08/18 7,782.00 3 7,00% \$286.47 8 02/08/21 0 Hudson MICRO \$25,000 09/28/17 1,427.00 3 7.00% \$61.75 28 08/27/18 0 Ancram MICRO \$2,000 09/28/17 1,427.00 6 7.50% \$61.75 28 08/24/18 0 Copake MICRO \$25,000 02/06/14 7,721.00 6 7.50% \$426.23 6 08/04/18 0 Chathan MICRO \$25,000 02/24/17 19,417.00 6 7.00% \$426.23 6 08/03/18 Chathan MICRO \$25,000 06/28/18 23,582.00 6 7.00% \$426.23 28 08/29/18 Catskill-Greene MICRO \$52,000 06/28/18 24,438.00	PAGODA HOME INC.	Hudson	MICRO	\$25,000	11/11/15	14,533.00	9	7.75%	\$435.29	11		08/20/18	11/11/21
Catskill-Greene MICRO \$9,277 02/08/18 7,782.00 3 7.00% \$286.47 8 02/08/21 Hudson MICRO \$25,000 03/31/16 16,206.00 6 7.25% \$428.84 30 08/27/18 08/27/18 Ancram MICRO \$25,000 09/28/17 1,427.00 6 7.50% \$432.25 6 08/24/18 08/24/18 Copake MICRO \$25,000 10/13/17 22,121.00 6 7.50% \$426.23 6 08/04/18 Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.00% \$426.23 6 08/03/18 Livingston MICRO \$25,000 06/28/18 24,438.00 7 7.00% \$426.23 28 08/05/18 Catskiil-Greene MICRO \$53,000 09/09/15 17,142.00 6 7.06% \$426.23 28 08/06/18 Catskiil-Greene MICRO \$53,000 09/09/15 17,142.00 6 7.0	DARR INARAR CORPORATION	Hudson	MICRO	\$15,000	04/23/13	1,954.00	و	7.00%	\$255.74	23		08/15/18	04/23/19
Commutown MICRO \$25,000 03/31/16 16,206.00 6 7.25% \$428.84 30 08/27/18 Ancram MICRO \$2,000 09/28/17 1,427.00 3 7.00% \$61.75 28 08/24/18 08/24/18 LLC Copake MICRO \$25,000 02/06/14 7,721.00 6 7.50% \$426.23 6 09/04/18 Claverack MICRO \$25,000 02/04/17 19,417.00 6 7.05% \$426.23 6 08/03/18 SS Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.05% \$426.23 6 08/03/18 SS Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.05% \$426.23 28 08/03/18 Catskiil-Greene MICRO \$50,000 06/28/18 24,438.00 7 7.00% \$426.23 28 08/05/18 Catskiil-Greene MICRO \$50,000 09/09/15 17,142.00	PRIMITIVE TWIG #2	Catskill-Greene	MICRO	\$9,277	02/08/18	7,782.00	6	7.00%	\$286.47	8		02/08/21	02/08/21
Germantown MICRO \$2,000 09/28/17 1,427.00 3 7.00% \$61.75 28 08/24/18 08/24/18 LLC Copale MICRO \$25,000 02/06/14 7,721.00 6 7.50% \$432.25 6 09/04/18 09/04/18 LLC Copale MICRO \$25,000 10/13/17 22,121.00 6 7.00% \$426.23 6 09/04/18 SS Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.00% \$426.23 28 08/03/18 SS Chatham MICRO \$25,000 06/28/18 24,438.00 7 7.00% \$426.23 28 08/03/18 Catskill-Greene MICRO \$30,000 09/09/15 17,142.00 6 7.75% \$10,718.83 8 08/06/18 Action of the complex	TAI BOTT ARDING & CO.	Hudson	MICRO	\$25,000	03/31/16	16,206.00	9	7.25%	\$428.84	30		08/27/18	03/30/22
Ancram MICRO \$25,000 02/06/14 7,721.00 6 7.50% \$432.25 6 09/04/18 LLC Copake MICRO \$25,000 10/13/17 22,121.00 6 7.00% \$426.23 6 08/04/18 SS Chatham MICRO \$25,000 02/24/17 19,417.00 6 7.25% \$426.23 6 08/03/18 SS Chatham MICRO \$25,000 03/28/18 24,438.00 7 7.00% \$426.23 28 08/03/18 Catskill-Greene MICRO \$35,000 06/03/18 17,142.00 6 7.75% \$10,718.83 08/06/18 Catskill-Greene MICRO \$574,627.00 \$383,312.00 6 7.75% \$10,718.83 08/06/18 Ancross Ancross<	BCKHO INDZZ	Germantown	MICRO	\$2,000	09/28/17	1,427.00	3	7.00%	\$61.75	28		08/24/18	09/28/20
LLC Copake MICRO \$25,000 10/13/17 22,121,00 6 7.00% \$426,23 6 08/17/18 SS Claverack MICRO \$25,000 02/24/17 19,417.00 6 7.25% \$429,23 6 08/03/18 SS Chatham MICRO \$25,000 03/28/18 23,582.00 6 7.00% \$426,23 28 08/29/18 Catskill-Greene MICRO \$32,000 06/28/18 24,438.00 7 7.00% \$426,23 28 08/29/18 Catskill-Greene MICRO \$32,000 09/09/15 17,142.00 6 7.75% \$522,34 9 08/06/18 S 574,627.00 \$533,312.00 \$10,718.83 \$10,718.83 \$10,718.83 R \$1,664,833.00 \$1,070,281.00 \$224,437.49 \$224,437.49	RONNYBROOK	Ancram	MICRO	\$25,000	02/06/14	7,721.00	9	7.50%	\$432.25	9		09/04/18	02/06/20
SS Claverack MICRO \$25,000 02/24/17 19,417.00 6 7.25% \$429.23 6 08/03/18 SS Chatham MICRO \$25,000 03/28/18 23,582.00 6 7.00% \$426.23 28 08/29/18 Livingston MICRO \$25,000 06/28/18 24,438.00 7 7.00% \$426.23 28 08/29/18 Catskiil-Greene MICRO \$30,000 09/09/15 17,142.00 6 7.75% \$522.34 9 08/06/18 S 574,627.00 \$383,312.00 \$10,718.83 \$10,718.83 \$10,718.83 R \$1,664,833.00 \$1,070,281.00 \$224,437.49 \$224,437.49	SING ENTERPRISES, LLC	Copake	MICRO	\$25,000	10/13/17	22,121.00	9	7.00%	\$426.23	ဖ		08/17/18	10/13/23
SS Chatham MICRO \$25,000 03/28/18 23,582.00 6 7.00% \$426.23 28 08/29/18 Livingston MICRO \$25,000 06/28/18 24,438.00 7 7.00% \$426.23 28 08/29/18 Catskiil-Greene MICRO \$30,000 09/09/15 17,142.00 6 7.75% \$522.34 9 08/06/18 \$ 574,627.00 \$ 574,627.00 \$ 383,312.00 \$ 10,718.83 \$ 10,718.83 \$ 10,718.83 \$ \$1,664,833.00 \$ 1,070,281.00 \$ 524,437.49 \$ 224,437.49 \$ 10,000	STATE 11 DISTILLERY	Clayerack	MICRO	\$25,000	02/24/17	19,417.00	9	7.25%	\$429.23	ဖ		08/03/18	02/24/23
Livingston MICRO \$25,000 06/28/18 24,438.00 7 7.00% \$426.33 28 08/29/18 Catskill-Greene MICRO \$30,000 09/09/15 17,142.00 6 7.75% \$522.34 9 08/06/18 \$ 574,627.00 \$ 574,627.00 \$ 383,312.00 \$ 10,718.83 \$ 10,718.83 \$ \$ 1,664,833.00 \$ 1,070,281.00 \$ 224,437.49 \$ 224,437.49	2 DUKES & A PRINCESS	Chatham	MICRO	\$25,000	03/28/18	23,582.00	9	7.00%	\$426.23	28		08/29/18	03/28/24
Catskill-Greene MICRO \$530,000 09/09/15 17,142.00 6 7.75% \$52.34 9 08/06/18 \$ 574,627.00 \$ 383,312.00 \$ 10,718.83	WANDERING FOOL	Livingston	MICRO	\$25,000	06/28/18	24,438.00	7	7.00%	\$426.23	28		08/29/18	06/28/24
\$ 574,627.00 \$ 383,312.00 \$ \$ 383,312.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	VERDIGRIS TEA	Catskill-Greene	MICRO	\$30,000	09/09/15	17,142.00	9	7.75%	\$522.34	<u>ი</u>		08/06/18	09/09/21
\$1,664,833.00 \$1,070,281.00													
\$1,664,833.00					-								
	Current Total			\$1,664,833.00		\$1,070,281.00			\$24,437.49				

Type	LOAN FUND 8/31/2018												
Stockport CDBG \$57,000 CBROBATE PAYMENT DUE F> 30 Glaverack CDBG \$50,000 CBROBATION \$ 50,000	RECIPIENT	Town	LOAN	ORIG. LOAN	ORIGIN.		# of	INTEREST	MONTHLY	DAY	PAST DUE	Last	CHANGE
Stockport CDBG \$12,500 09(08/17 10,4750,00 5 6,00% \$204.06 31			TYPE		Loan Date		EARS	RATE	PAYMENT	DUE	IF > 30	PYMT	DATE
Claverack CDBC \$50,000	BROWN'S CAR SALES, LLC	Stockport	CDBG	\$12,500	09/08/17	10,479.00	5	8.00.9	\$241.66	31		08/20/18	09/08/22
Claverack CDBG \$13,350 Ge/24/18 \$12,780.00 \$6.50% \$2261.21 \$24 \$0 Ganaan CDBG \$14,222 G9/21/18 \$1,480.00 \$6.50% \$224.96 \$21 \$1 Ganaan CDBG \$14,222 G8/21/18 \$1,480.00 \$6 \$100% \$24.96 \$21 \$2 \$1 Hudson CDBG \$25,000 G6/14/14 \$4,446.00 \$1 \$100% \$367.65 \$15 \$1 Hudson CDBG \$100,000 G6/14/14 \$4,446.00 \$1 \$200% \$15,83.04 \$1 \$2 \$1 Kinderhook CDBG \$100,000 \$10/14/19 \$1,961.00 \$1 \$26,96 \$36,000 \$1 \$26,96 \$36,000 \$1 \$26,96 \$36,000 \$100/14/19 \$1,136.00 \$1 \$26,96 \$36,000 \$1 \$1,143.00 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1 \$1	ACW MILLWORK & CABINETRY	Claverack	CDBG	\$50,000	06/20/18	49,001.00	7	5.00%	\$706.70	20		08/20/18	06/20/24
\$ Hillsdale CDBG \$14,322 GG/21/16 9,64,00 6 6,00% \$274,96 21 Canaan CDBG \$215,00 GB/04/16 9,64,00 6 7,25% \$228,79 4 C Hudson CDBG \$22,000 GB/13/17 2,1648,00 6 5,00% \$446,58 15 Hudson CDBG \$22,007 GB/13/17 4,481,00 6 6,00% \$327,62 15 Antram CDBG \$10,000 GB/13/17 4,482,00 6 6,00% \$327,62 15 Antram CDBG \$10,000 GB/13/17 4,481,00 6 6,00% \$350,00 15 Kinderhook CDBG \$10,000 10/13/17 4,481,00 6 7,75% \$593,04 1 1 Kinderhook CDBG \$10,000 10/13/17 4,487,00 6 7,75% \$343,20 1 1 Claverack CDBG \$10,000 11/14/18 1,487,00 <th< th=""><th>ALULA WOODWORKS</th><th>Claverack</th><th>CDBG</th><th>\$13,350</th><th>05/24/18</th><th>12,780.00</th><th>5</th><th>6.50%</th><th>\$261.21</th><th>24</th><th></th><th>08/24/18</th><th>05/24/23</th></th<>	ALULA WOODWORKS	Claverack	CDBG	\$13,350	05/24/18	12,780.00	5	6.50%	\$261.21	24		08/24/18	05/24/23
Canaan CDBG \$15,000 08/04/16 9,641,00 5 7,22% \$298.79 4 CG Ghent CDBG \$22,045 08/02/13 2,148,00 6 3,00% \$300% \$248,688 2 C Hutson CDBG \$25,000 08/15/14 2,16,48,00 6 5,00% \$320,667 15 Ancram CDBG \$100,000 08/15/14 2,16,48,00 10 7,00% \$320,667 15 Kinderhook CDBG \$100,000 10/21/15 24,481,00 10 5,00% \$350,00 13 Kinderhook CDBG \$10,000 12/02/15 24,481,00 5 7,75% \$353,00 13 Kinderhook CDBG \$10,000 12/02/15 24,481,00 5 7,75% \$353,20 1 \$1,487,00 Claverack CDBG \$10,000 04/14/14 7,61% 5,00% \$1,487,00 1 \$1,487,00 1 \$1,487,00 1 \$1,487,00 <t< th=""><th>BRIGID DORSEY, LES COLLINES</th><th>Hillsdale</th><th>CDBG</th><th>\$14,222</th><th>03/21/18</th><th>13,193.00</th><th>5</th><th>8.00.9</th><th>\$274.96</th><th>21</th><th></th><th>08/24/18</th><th>03/21/23</th></t<>	BRIGID DORSEY, LES COLLINES	Hillsdale	CDBG	\$14,222	03/21/18	13,193.00	5	8.00.9	\$274.96	21		08/24/18	03/21/23
Chent CDBG \$32,045 08/02/13 5,748,00 6 3,00% \$486.88 2 0 0 0 0 0 0 0 0 0	EAST CHATHAM FOOD Co.	Canaan	CDBG	\$15,000	08/04/16	9,641.00	5	7.25%	\$298.79	4		09/04/18	08/04/21
Hudson CDBG \$25,000 09/13/17 21,648,00 6 5,00% \$402,622 13 14 14 14 14 14 14 14	HUDSON CHATHAM WINERY LF	Ghent	CDBG	\$32,045	08/02/13	5,749.00	မ	3.00%	\$486.88	2		08/22/18	08/02/19
Hudson CDBG \$50,000 Ob/16/14 44,446,00 10 7,00% \$387.65 15 10 10 10 10 10 10 1	HUDSON ATHENS RETAIL	Hudson	CDBG	\$25,000	09/13/17	21,648.00	ဖ	2.00%	\$402.62	13		08/06/18	09/13/23
Cheent CDBG \$32,067 06/01/15 16,698 00 6 6,50% \$539,04 1 0 0 0 0 0 0 0 0 0	HUDSON CRUISES, INC.	Hudson	CDBG	\$50,000	06/15/14	44,446.00	10	7.00%	\$387.65	15		08/03/18	06/15/24
Minderhook CDBG \$100,000 10/13/17 96,950,00 10 5,00% \$750,00 13 CDBG \$100,000 10/13/17 10 10 2,25% \$959,137 1 CDBG \$100,000 10/13/17 10 10 2,25% \$959,137 1 CDBG \$100,000 10/13/17 10 10 2,4451.00 CDBG \$10,000 10/13/17 10 10 2,500 CDBG \$10,000 10/13/17 10 2,000 10 10 10 10 10 10 10 10 10 10 10 10	J.E.M. WOODWORKING #2	Ghent	CDBG	\$32,067	06/01/15	16,698.00	9	6.50%	\$539.04	1		08/06/18	06/01/21
Kinderhook CDBG \$100,000 100/109 11,951,00 10 2.25% \$8931,37 1 Hudson CDBG \$40,000 12/02/15 24,481,00 6 7.75% \$8931,37 1 Kinderhook CDBG \$17,324 05/01/17 15,132,00 5 1.75% \$136,33 13 Claverack CDBG \$17,324 05/01/17 15,132,00 5 1.75% \$136,33 13 0 Claverack CDBG \$10,000 01/16/09 1.487.00 7 8.00% \$15,487.00 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1 \$10,47.50 1<	LINDA MARRISH (THE POND)	Ancram	CDBG	\$100,000	10/13/17	96,950.00	10	2.00%	\$750.00	13		08/31/18	10/13/27
Hudson CDBG \$40,000 12/02/15 24,481.00 6 7.75% \$866.46 2 Claverack CDBG \$110,000 04/13/17 7,665.00 5 6.00% \$1836.33 13 Claverack CDBG \$110,000 04/13/17 7,665.00 5 7.75% \$349.20 14 Claverack CDBG \$30,000 11/16/09 1,487.00 7 8.00% \$1,558.88 16 51,487.00 Claverack CDBG \$25,000 04/13/14 14,633.00 6 7.75% \$432.25 11 Hudson CDBG \$25,000 04/13/14 14,633.00 6 7.75% \$432.25 13 Copate CDBG \$25,000 04/13/14 14,630.00 7 7.50% \$432.25 13 Copate CDBG \$25,000 04/13/17 19,146.00 6 5.00% \$405.25 13 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$432.25 6 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$405.25 13 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$405.25 13 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$405.25 13 Claverack CDBG \$25,000 02/04/17 19,146.00 6 5.00% \$405.62 28 Claverack CDBG \$25,000 02/04/17 19,146.00 6 5.00% \$405.62 28 Claverack CDBG \$25,000 02/04/17 19,146.00 6 5.00% \$405.62 28 Claverack CDBG \$25,000 02/04/17 19,146.00 6 5.00% \$405.62 28 Livingston CDBG \$25,000 02/04/17 75,000.00 13 5.00% \$405.62 13 Clemont SC \$100,000 01/01/06 29,851.00 7 5.00% \$2,800.64 1 YY 84 Livingston CDBG \$100,000 01/01/10 29,851.00 7 5.00% \$2,800.64 1 YY 84 Livingston CDBG \$100,000 01/01/10 25,420.00 7 5.00% \$2,800.64 1 YY 84 Livingston CDBG \$100,000 01/01/10 25,420.00 7 5.00% \$2,800.64 1 YY 84 Livingston CDBG \$100,000 01/01/10 20,801.00 7 5.00% \$2,803.90 1 YY 84 Livingston CDBG \$100,000 01/01/10	MARIOS HOME CENTER	Kinderhook	CDBG	\$100,000	10/01/09	11,951.00	10	2.25%	\$931.37	1		08/24/18	10/01/19
Kinderhook CDBG \$10,000 O4/13/17 7,655.00 5 6,00% \$193.33 13 13 14 15 15 14 15 15 14 15 15	OLDE HUDSON	Hudson	CDBG	\$40,000	12/02/15	24,481.00	6	7.75%	\$696.46	2		08/13/18	10/01/19
Claverack CDBG \$17,324 05/01/17 15,132.00 5 7.75% \$349.20 1 \$1,047.60 Claverack CDBG \$100,000 11/16/09 1,487.00 7 8.00% \$1,558.88 16 \$1,487.00 CDBG \$25,000 11/16/19 4,633.00 6 7.75% \$435.29 11 CDBG \$25,000 11/16/14 16,517.00 2 7.00% \$435.20 15 CDBG \$25,000 12/15/14 16,517.00 2 7.00% \$435.20 15 CDBG \$25,000 04/23/13 4,600.00 6 7.00% \$432.26 6 CDBG \$25,000 04/23/13 2,460.00 6 7.00% \$405.22 15 CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$405.53 24 CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$405.63 24 CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$405.62 28 CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$405.62 28 CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$243.86 1 CDBG \$25,000 05/24/17 20,420.00 7 5.00% \$243.86 1 CDBG \$25,000 05/04/14 \$25,000 7 5.00% \$243.86 1 CDBG \$25,000 05/04/14 \$25,000 7 5.00% \$243.86 1 CDBG \$25,000 05/04/14 \$256,010 7 5.00% \$243.86 1 CDBG \$25,000 7 5.00% \$243.80 1 CDBG \$25,000 7 5.00% \$243.80 1 CDBG \$25,000 7 5.00% \$243.80 1 CDBG \$2	NICK JENNINGS	Kinderhook	CDBG	\$10,000	04/13/17	7,605.00	5	%00'9	\$193.33	13		09/13/18	04/13/22
Chatham CDBG \$100,000 11/16/09 1,487.00 7 8.00% \$1,558.88 16 \$1,487.00 Claverack CDBG \$320,000 03/19/18 30,000.00 19 300% \$1,500 19 Hudson CDBG \$320,000 12/16/14 16,530.00 6 7.00% \$1,232.02 15 Hudson CDBG \$35,000 04/23/13 4,600.00 6 7.00% \$1,232.02 15 Ancram CDBG \$35,000 04/23/13 4,600.00 6 7.00% \$1,232.02 15 Ancram CDBG \$35,000 04/23/13 4,600.00 6 7.00% \$402.22 23 Copake \$25,000 02/24/17 19,146.00 6 5.00% \$402.62 28 Chatham CDBG \$128,696 05/24/17 11,141.00 11 11.00% \$400.65 12 10 LITY Hudson CDBG \$25,000 03/28/18 24,402.00 <t< th=""><th>OLD KLAVERACK BREWERY</th><th>Claverack</th><th>CDBG</th><th>\$17,324</th><th>05/01/17</th><th>15,132.00</th><th>5</th><th>7.75%</th><th>\$349.20</th><th>1</th><th>\$1,047.60</th><th>08/17/18</th><th>07/01/22</th></t<>	OLD KLAVERACK BREWERY	Claverack	CDBG	\$17,324	05/01/17	15,132.00	5	7.75%	\$349.20	1	\$1,047.60	08/17/18	07/01/22
Claverack CDBG \$30,000 03/19/18 30,000.00 19 3.00% \$0.00 19 Hudson CDBG \$25,000 11/11/15 14,533.00 6 7.75% \$435.29 11 Kinderhook CDBG \$25,000 12/13/13 4,600.00 6 7.00% \$596.72 25 Hudson CDBG \$25,000 02/06/14 7,721.00 7 7.60% \$402.25 6 Copake CDBG \$25,000 02/06/14 7,721.00 7 7.60% \$402.25 6 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.60% \$402.25 6 Claverack CDBG \$25,000 02/06/14 7,721.00 7 7.60% \$402.62 13 Claverack CDBG \$25,000 02/06/14 7,721.00 6 5.00% \$402.62 13 Claverack CDBG \$25,000 02/06/14 7,721.00 6 5.00% \$402.62 13 Claverack CDBG \$25,000 02/02/17 79,460 6 5.00% \$402.62 28 Livingston CDBG \$25,000 02/28/18 24,450 6 5.00% \$402.62 28 Livingston CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$813,718.66 \$2,534.60 Clermont SC \$100,000 01/01/06 29,851.00 7 5.00% \$1,13.89 1 Livingston CDBG \$100,000 01/01/12 20,420.00 7 5.00% \$1,13.89 1 Livingston CDBG \$100,000 01/01/14 \$200,000 \$1,43.89 1 Livingston CDBG \$100,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 \$1,43.89 1 Livingston CDBG \$1,000 01/01/14 \$1,000 \$1,43.89 1 Livingston CDBG \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14 \$1,000 01/01/14	NANCYSCANS CORP	Chatham	CDBG	\$100,000	11/16/09	1,487.00	7	8.00%	\$1,558.88	16	\$1,487.00	03/12/18	11/16/16
Hudson CDBG \$25,000 11/11/15 14,533.00 6 7.75% \$435.29 11 Hudson CDBG \$60,000 12/15/14 16,517.00 2 7.00% \$1,232.02 15 Hudson CDBG \$25,000 04/23/13 4,600.00 7 7.00% \$123.02 23 Hudson CDBG \$25,000 02/24/17 21,935.00 7 7.00% \$402.62 13 Hudson CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$402.62 13 Hudson CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$402.62 13 Hudson CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Hudson CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Hudson CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 6.00% \$312.50 13 Hudson CDBG \$100,000 01/01/10 29,851.00 7 5.00% \$113,718.66 \$25,334.60 Hudson CDBG \$100,000 01/01/10 20,851.00 7 5.00% \$11413.89 1 Hudson CDBG \$100,000 01/01/10 20,851.00 7 5.00% \$1413.89 1 Hudson CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1413.89 1 Hudson CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1413.89 1 Hudson CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1413.89 1 Hudson CDBG \$100,000 01/01/12 \$20,851.00 Hudson CDBG \$100,000 01/01/12 \$20,	PHILMONT BEAUTIFICATION	Claverack	CDBG	\$30,000	03/19/18	30,000.00	19	3.00%	\$0.00	19		12/03/18	05/03/18
Kinderhook CDBG \$60,000 12/16/14 16,517.00 2 7.00% \$1,232.02 15 Hudson CDBG \$35,000 04/23/13 4,600.00 6 7.00% \$1,232.02 15 Ancram CDBG \$25,000 02/06/14 7,710.00 7 7.00% \$402.25 6 Claverack CDBG \$25,000 02/06/17 19,146.00 6 5.00% \$402.25 13 Greenport CDBG \$128,698 05/01/15 19,146.00 6 5.00% \$1,017.74 1 Livingston CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$3402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$3402.62 28 Clermont SC \$1000,000 07/01/02 29,851.00 6 5.00%	PAGODA HOME, INC.	Hudson	CDBG	\$25,000	11/11/15	14,533.00	9	7.75%	\$435.29	7		08/20/18	10/01/19
Hudson CDBG \$35,000 04/23/13 4,600.00 6 7.00% \$596.72 23 Ancram CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$432.25 6 Copake CDBG \$25,000 02/24/17 19,59.00 6 5.00% \$402.62 13 Greenport CDBG \$25,000 02/24/17 18,148.00 6 5.00% \$402.62 28 Invingston CDBG \$25,000 03/28/18 24,402.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$402.62 28 Livingston SC \$100,000 01/01/02 \$686,969.00 15 6.00% \$94,8386 1 Livingston CDBG \$100,000 01/01/12 \$2,420.00 7 5.00% \$	PAUL CALCAGNO	Kinderhook	CDBG	\$60,000	12/15/14	16,517.00	2	7.00%	\$1,232.02	5		08/03/18	09/25/19
Ancram CDBG \$25,000 02/06/14 7,721.00 7 7.50% \$432.25 6 Copake CDBG \$25,000 10/13/17 21,959.00 6 5.00% \$402.62 13 Claverack CDBG \$25,000 02/24/17 19,146.00 6 5.00% \$402.62 13 Greenport CDBG \$128,698 05/01/15 108,355.00 15 5.00% \$402.62 28 Livingston CDBG \$25,000 06/28/18 23,495.00 6 5.00% \$402.62 28 A Livingston CDBG \$75,000 06/28/18 24,402.00 6 5.00% \$402.62 28 A Livingston SC \$1,090,206.00 12/13/17 75,000.00 13 5.00% \$21,006 1 A Livingston SC \$160,000 01/01/12 \$56,810.00 7 5.00% \$41,413.89 1 B Livingston SS \$384,000 \$65,819.00 7 5.00% \$4	PARR INABAR CORP.	Hudson	CDBG	\$35,000	04/23/13	4,600.00	စ	7.00%	\$596.72	23		08/15/18	04/23/19
Copake CDBG \$25,000 10/13/17 21,959.00 6 5.00% \$402.62 13 Claverack CDBG \$25,000 02/24/17 19,146.00 6 5.25% \$406.53 24 Greenport CDBG \$128,698 05/01/15 108,355.00 15 5.00% \$1077.74 1 Chatham CDBG \$25,000 06/28/18 23,495.00 6 5.00% \$402.62 28 Livingston CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$402.62 28 A Livingston SC \$1090,206.00 12/13/17 75,000.00 13 5.00% \$13,718.66 \$2,534.60 A Livingston SC \$184,000 05/01/12 20,420.00 7 5.00% \$1,413.89 1 B Copy \$1 \$1 \$20,000 \$2,584.00 \$4,858.39 1	RONNYBROOK	Ancram	CDBG	\$25,000	02/06/14	7,721.00	7	7.50%	\$432.25	ဖ		09/04/18	03/06/20
Claverack CDBG \$25,000 02/24/17 19,146.00 6 5.25% \$405.53 24 Greenport CDBG \$128,698 05/01/15 108,355.00 15 5.00% \$1,017.74 1 Chatham CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Livingston CDBG \$25,000 06/28/18 24,402.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$402.62 28 A Livingston CDBG \$71,090,206.00 12/13/17 75,000.00 15 6.00% \$843.86 1 A Livingston SC \$184,000 05/01/12 20,420.00 7 5.00% \$1,413.89 1 B Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$4,858.39 B Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00%	SUH6 ENTERPRISES, LLC	Copake	CDBG	\$25,000	10/13/17	21,959.00	و	5.00%	\$402.62	23		08/17/18	10/13/23
Greenport CDBG \$128,698 05/01/15 108,355.00 15 5.00% \$1,017.74 1 Chatham CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Livingston CDBG \$75,000 06/28/18 24,402.00 6 5.00% \$402.62 28 Audson CDBG \$75,000 06/28/18 24,402.00 6 5.00% \$402.62 28 Audson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$31,718.66 \$2,534.60 Clermont SC \$100,000 01/01/10 29,851.00 7 5.00% \$2,600.64 1 Livingston SC \$184,000 05/01/12 20,420.00 7 5.00% \$1,413.89 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$4,858.39 1 Livingston SS \$1,413.89 1 5.00% \$4,858.39 1 <th>STATE 11 DISTILLERY</th> <th>Claverack</th> <th>CDBG</th> <th>\$25,000</th> <th>02/24/17</th> <th>19,146.00</th> <th>စ</th> <th>5.25%</th> <th>\$405.53</th> <th>24</th> <th></th> <th>08/03/18</th> <th>02/24/23</th>	STATE 11 DISTILLERY	Claverack	CDBG	\$25,000	02/24/17	19,146.00	စ	5.25%	\$405.53	24		08/03/18	02/24/23
Chatham CDBG \$25,000 03/28/18 23,495.00 6 5.00% \$402.62 28 Livingston CDBG \$75,000 06/28/18 24,402.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 13 Clermont SC \$1,090,206.00 \$686,969.00 15 6.00% \$13,718.66 \$2,534.60 4 Livingston SC \$184,000 01/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 20,420.00 7 5.00% \$1,413.89 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$4,858.39 1	PHOENIX SERVICES	Greenport	CDBG	\$128,698	05/01/15	108,355.00	15	5.00%	\$1,017.74	-		08/31/18	05/01/30
Livingston CDBG \$25,000 06/28/18 24,402.00 6 5.00% \$402.62 28 Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 13 Clermont SC \$1,090,206.00 \$686,969.00 15 6.00% \$13,718.66 \$2,534.60 4 Livingston SC \$184,000 01/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 20,420.00 7 5.00% \$1,413.89 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 Livingston S384,000 \$385,819.00 7 5.00% \$4,858.39 1	2 DUKES & A PRINCESS	Chatham	CDBG	\$25,000	03/28/18	23,495.00	ဖ	5.00%	\$402.62	78		08/29/18	03/28/24
Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 13 Hudson \$1,090,206.00 \$686,969.00 \$686,969.00 \$13,718.66 \$2,534.60 Clermont SC \$100,000 01/01/10 29,851.00 15 6.00% \$243.86 1 4 Livingston SC \$184,000 01/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 Livingston S384,000 \$55,819.00 7 5.00% \$4,858.39 1	WANDERING FOOL	Livingston	CDBG	\$25,000	06/28/18	24,402.00	ဖ	5.00%	\$402.62	78		08/29/18	06/28/24
Clermont SC \$1090,206.00 \$686,969.00 15 6.00% \$843.86 1 Clermont SC \$100,000 01/01/06 29,851.00 7 5.00% \$260.64 1 Livingston SC \$184,000 01/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 S384,000 \$384,000 \$55,819.00 \$4,858.39 \$4,858.39 1	41 CROSS STREET HOSPITALITY	Hudson	CDBG	\$75,000	12/13/17	75,000.00	13	5.00%	\$312.50	13		08/13/18	06/13/26
Clermont SC \$100,000 01/01/06 29,851.00 15 6.00% \$843.86 1 Livingston SC \$184,000 05/01/1/2 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 \$384,000 \$384,000 \$55,819.00 \$4,858.39 \$4,858.39 1	TOTAL			\$1,090,206.00		\$686,969.00			\$13,718.66		\$2,534.60		
Clermont SC \$100,000 01/01/06 29,851.00 15 6.00% \$843.86 1 Livingston SC \$184,000 05/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 S384,000 \$384,000 \$55,819.00 \$4,858.39 1 IF 200,000,00 07/11/11 \$200,000,00													70,70,70
Livingston SC \$184,000 05/01/12 20,420.00 7 5.00% \$2,600.64 1 Livingston CDBG \$100,000 01/01/12 5,648.00 7 5.00% \$1,413.89 1 \$384,000 \$384,000 \$55,819.00 \$4,858.39 \$4,858.39 \$4,858.39	ANGELLO'S DISTRIBUTING	Clermont	ပ္တ	\$100,000	01/01/06	29,851.00	2	8.00.9	\$843.86	-		08/13/18	12/10/10
Livingston CDBG \$100,000 01/01/12 5,548.00 7 5.00% \$1,413.89 1 \$384,000 \$384,000 \$55,819.00 \$4,858.39	HUDSON VALLEY CREAMERY 184	Livingston	၁င	\$184,000	05/01/12	20,420,00	7	2.00%	\$2,600.64			08/13/18	05/01/19
\$384,000 \$55,819.00 \$55,819.00 1	HUDSON VALLEY CREAMERY	Livingston	CDBG	\$100,000	01/01/12	5,548.00	~	5.00%	\$1,413.89	•-		08/13/18	01/01/19
1 E 200 000 00 01				\$384,000		\$55,819.00			\$4,858.39				
1 E 200 000 00 02/11/11													
1 E 200 000 00 1111111	GRANTS											l	
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Flanders		5	200,000.00	07/11/11	\$ 200,000.00							