

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 January 29, 2019 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: January 22, 2019

Sarah Sterling, CEDC Secretary, Columbia Economic Development Corporation

CEDC Board of Directors Agenda

Members:

Traciliber 51		
Ruth Adams	Tish Finnegan	Gary Spielmann
Russell Bartolotta	James Lapenn	Sarah Sterling
Rick Bianchi	John Lee	Brian Stickles
Jim Calvin	Carmine Pierro	Maria Lagana Suttmeier
Jim Campion	John Reilly	
David Fingar	Robert Sherwood	

- 1. Governance & Nominating Committee Report
 - a. Election of Officers and CEO/President*
 - b. Election of New Board Members*
- 2. Chairman's Remarks
- 3. Annual Housekeeping Resolution*
- 4. Minutes, December 18, 2018*
- 5. Treasurer Report*
- 6. President/CEO Report
- 7. Committee Reports
 - a. Audit & Finance Committee
 - 1. CEDC/County Contract*
 - 2. National Grid Grant Application Wil-Roc Farms
 - b. Executive Committee
 - 1. Strategic Planning Update
 - c. Loan Committee
 - 1. Minna Goods LLC.*
 - 2. Portfolio Review*
 - 3. Business Plan Update
 - d. Workforce & Education Committee
 - e. Governance & Nominating Committee
 - 1. Sexual Harassment Training
- 8. Public Comments

Attachments:

Annual Housekeeping Resolution Draft December 18, 2018 minutes Treasurer's Report CEDC/County Contract Portfolio Report Loan Writeup - Minna Goods LLC.

*Requires Approval



ANNUAL HOUSEKEEPING RESOLUTION 2019

A regular meeting of Columbia Economic Development Corporation, Inc. ("CEDC") was convened at 4303 Route 9, Hudson, New York on January 29, 2019 at 8:30 o'clock a.m., local time.

The meeting was called to order by the Chairman and, upon roll being called, the following members of the Corporation were:

PRESENT:

Ruth Adams

Russell Bartolotta Richard Bianchi James Calvin

James Campion

ex-officio

David Fingar Patricia Finnegan James Lapenn John Lee

Carmine Pierro

ex officio

ex-officio

Robert Sherwood Gary Spielmann Brian Stickles Sarah Sterling Maria Suttmeier

ABSENT:

THE FOLLOWING PERSONS WERE ALSO PRESENT:

	F. Michael Tucker	President and CEO
to <u>re</u> iti	The following resolution was offered by_	, seconded by

RESOLUTION APPROVING CERTAIN APPOINTMENTS AND ADMINISTRATIVE MATTERS OF CEDC.

WHEREAS, the COLUMBIA ECONOMIC DEVELOPMENT CORPORATION (hereinafter, the "CEDC"), is authorized and empowered by the provisions of Chapter 35 of the Not-for-Profit Law of the State of New York and the Public Authorities Accountability Act of 2005, as amended by Chapter 506 of the Laws of 2009 (collectively, the "Act") to operate as a not-for-profit local development corporation operated for the exclusively charitable or public purposes of relieving and reducing unemployment, promoting and providing for additional and maximum employment, bettering and maintaining job opportunities, instructing or training individuals to improve or develop their capabilities for such jobs, carrying on scientific research for the purpose of aiding a community or geographical area by attracting new industry to the community or area or by encouraging the development of, or retention of, an industry in the



community or area, and lessening the burdens of government and acting in the public interest; and

WHEREAS, pursuant to the organization's by-laws, the Board of Directors of the CEDC desire to make certain appointments and approve certain administrative matters;

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE COLUMBIA ECONOMIC DEVELOPMENT CORPORATION, AS FOLLOWS:

- Section 1. The CEDC hereby takes the following actions:
- (A) Approves the appointments and the administrative matters described in Schedule A attached hereto.
- (B) Approves and confirms the policies described in Schedule A and contained in the Corporation's Policy Manual.
- Section 2. The CEDC hereby authorized the Chairman and the President and Chief Executive Officer to take all steps necessary to implement the matters described in Schedule A attached.
 - Section 3. This Resolution shall take effect immediately.

The question of the adoption of the foregoing resolution was duly put to vote on roll call, which resulted as follows:

	Aye	Nay
Ruth Adams		
Russell Bartolotta		
Richard Bianchi		
James Calvin		
David Fingar		
Patricia Finnegan		
James Lapenn		
John Lee		
Robert Sherwood		
Gary Spielmann		
Sarah Sterling		
Brian Stickles		
Dr. Maria Suttmeier		

The resolution was thereupon declared duly adopted.

STATE OF NEW YORK)
COUNTY OF COLUMBIA) SS.:
I, the undersigned Secretary of Columbia Economic Development Corporation ("CEDC"), do hereby certify that I have compared the foregoing extract of the minutes of the meeting of the members of the Corporation held on January 29, 2019 with the original thereof of file in my office, and that the same is a true and correct copy of said original and of the whole of said original so far as the same relates to the subject matters therein referred to.
I FURTHER CERTIFY that (A) all members of the Corporation had due notice of sai meeting: (B) said meeting was in all respects duly held; (C) pursuant to Article 7 of the Publi Officers Law (the "Open Meetings Law"), said meeting was open to the general public, and du notice of the time and place of said meeting was given in accordance with such Open Meeting Law; and (d) there was a quorum of the members of the Corporation present throughout said meeting.
I FURTHER CERTIFY that, as of the date hereof, the attached Resolution is in full forc and effect and has not been amended, repealed or rescinded.
IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of th Corporation this day of February, 2019.
- · ·
Secretary
(SEAL)

SCHEDULE A

- 1. <u>Confirmation of Regular Corporation Meeting Schedule</u> The regular meeting schedule for the Board of Directors shall be the last Tuesday every month at 8:30am beginning in February 2019.
- 2. <u>Appointment of President and Chief Executive Officer</u>— F. Michael Tucker of Tucker Strategies, Inc. shall serve as President and Chief Executive Officer of the Columbia Economic Development Corporation.
- 3. <u>Appointment of Accounting Firm of the Corporation</u> Pattison, Koskey, Howe & Bucci CPA's, P.C. shall be the accounting firm of CEDC.
- 4. <u>Appointment of Corporate Counsel</u> Freeman Howard, P.C. shall serve as counsel to CEDC.
- 5. <u>Appointment of Bank of the Corporation and Accounts</u> CEDC is hereby authorized to continue to maintain and utilize all of its current accounts in the various banking institutions in the County.
- 6. <u>Approval and Confirmation of Corporate Policies</u> CEDC is hereby authorized to continue the existing policies which it has previously adopted for:
 - a. Board Reimbursement and Attendance Policy
 - b. Code of Ethics
 - c. Conflict of Interest
 - d. Defense and Indemnification of Officers and Employees
 - e. Employee Manual updated with the NYS approved Sexual Harassment Policy
 - f. Equal Employment Opportunities
 - g. Employee Compensation Program
 - h. Financial Disclosure Policy
 - i. Investment Policy
 - j. Loan Policy Manual
 - k. Minority and Women Business Enterprise Policy
 - 1. Procurement Policy
 - m. Property Disposition Policy
 - n. Record Retention Policy
 - o. Whistleblower Policy

pursuant to the Public Authorities Accountability Act as well as New York State Not-For-Profit Law.





MINUTES COLUMBIA ECONOMIC DEVELOPMENT CORPORATION Tuesday, December 18, 2018 4303 Route 9 Hudson, NY 12534

A regularly scheduled meeting of the Columbia Economic Development Corporation (CEDC) Board of Directors was held at Columbia-Greene Community College, 4400 Route 23, Hudson, NY 12534 on December 18, 2018. The meeting was called to order at 8:35 a.m. by Tony Jones, Chair.

Attendee Name	Title	Status Arrived
Ruth Adams	Board Member	Present
Russell Bartolotta	Board Member	Excused
Rick Bianchi	Treasurer	Excused
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	Excused
John Lee	Board Member	Present
Carmine Pierro	Board Member – Ex Officio	Excused
Michael Polemis	Board Member	Excused
John Reilly	Board Member – Ex Officio	Excused
Robert Sherwood	Board Member	Excused
Gary Spielmann	Board Member	Present
Colin Stair	Board Member	Excused
Sarah Sterling	Secretary	Present
Brian Stickles	Board Member	Excused
Maria Suttmeier	Board Member	Excused
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
Mary Ellen O'Laughlin	Independent Management Consultant	Present



Mr. Jones stated he would not be presenting a Chairman's Report in order to give as much time as possible to the strategic planning portion.

Minutes:

Mr. Calvin made a motion, seconded by Mr. Fingar to approve the November 27, 2018 minutes as presented. Carried.

Treasurer's Report:

Mr. Tucker referred to the profit and loss statement, noting the income from the land sale and the receipt of the Goat Grant funds would bring the organization to a break-even point. He turned to the profit and loss by class noting the loss was between \$60,000 and \$70,000. He stated the loan interest helped the bottom line. He noted there had been unexpected expenses from the job fairs and the YES Program contribution. He noted the annual meeting had been over budget which had been mitigated by the increased sponsorships.

Mr. Tucker stated the Board of Supervisors had included \$460,000 contribution to CEDC in their yearly budget. He anticipated the contract would be renewed. Mr. Jones asked if the contract had been submitted to the County for their review. Mr. Tucker stated it had been. Mr. Spielmann made a motion, seconded by Mr. Lee to approve the Treasurer's Report as presented. Carried.

President's Report:

Mr. Tucker stated he continued to work with Hudson Valley Creamery on their waste permitting process. He stated the Drumlin Fields project continued to move forward. He noted he receives 3-4 contacts from new projects a month. He noted work continued on broadband and housing.

Committee Reports

Governance and Nominating Committee:

Mr. Campion reported the Committee would have a slate of officers ready for the January Board meeting. Mr. Tucker reminded the Board a 15 minute sexual harassment training session would be held at the January meeting for Board members, followed by the required training for staff. He handed out an information sheet to the Board regarding the Columbia –Greene 2019 CoGreene Career Institute, a pilot program. He noted the college was seeking panelists and coaches for the program and suggested those interested should contact Kelly Ann Radzik.

Executive Committee:

The Committee had not met in the past month.

Loan Committee:

Ms. Lane stated the Loan Committee had approved a loan to Karenquilts in the amount of \$12,000. Mr. Jones reviewed the loan portfolio, noting there was only one late payer. Mr. Calvin made a motion, seconded by Ms. Sterling to approve the portfolio report as presented. Carried.

Mr. Jones thanked Ms. Fritsch for her service on the CEDC Board, stating this would be her last meeting. He reminded the attendees that he would remain on the on the Board through January 25' 2019 for the committee meetings.





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Columbia Economic Development Corporation

Strategic Planning Session:

Mr. Tucker introduced Mary Ellen O'Laughlin. He stated the pillars from the 2016 Strategic Plan would remain and the objectives modified and updated. He handed out a sheet containing the pillars and objectives with no action items to be reviewed during the session.

The Board affirmed the mission statement and the pillars.

Pillar One:

Board suggestions/comments:

- Removing the word small when referring to businesses, nearly all the county businesses fall under that federal definition.
- Potential projects should have their own line.
- Understand where to lead, support partner.
- Advocate and anticipate new initiatives (projects).
- Are we assuming all who need to know about CEDC, do?
- Strategic targeted marketing
- Focus on employers, new businesses will employ more county citizens, adding value for county government.
- Unable to do much for bigger businesses.

Pillar two:

Successes:

- Broadband
- Greenport sewer project
- Opportunity Fund

No Success:

Shovel-ready site (due to lack of site availability to infrastructure, differing opinions on the definition of shovel-ready.

Pillar three:

Successes:

- Creative economy event, need to give attention to other sectors.
- Building relationships with County Planning and Tourism

No Success:

• Integrating "Smart" economic development into county and local level activities

Board comments/suggestions

- Address Airbnb, manufacturers, service industries
- Partner with Chamber of Commerce
- Assist County Planning Department with training



Pillar four:

Board comments/suggestions:

- Add "retain" to the longer term objective.
- Move housing to Pillar two.
- Remove the word "create" from the first objective.
- The current 2nd objective belongs under the 1st objective.
- Address home-based businesses.

Ms. O'Laughlin led the group through a SWOT process.

Mr. Lee made a motion, seconded by Mr. Calvin to enter executive session under §105 (f) of the General Municipal Law of New York State to discuss the medical, financial, credit or employment history of a particular person or corporation, or matters leading to the appointment, employment, promotion, demotion, discipline, suspension, dismissal or removal of a particular person or corporation. Executive Session was entered into at 10:25am.

Ms. Fritsch made a motion seconded by Ms. Finnigan to exit executive session and adjourn the meeting. Carried. Executive Session was exited at 10:40am and the meeting was adjourned.

Respectfully submitted by Lisa Drahushuk

9:26 AM 01/08/19 **Accrual Basis**

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

	Dec 31, 18	Dec 31, 17	\$ Change	% Change
ASSETS				
Current Assets Checking/Savings				44.007
Checking and Savings	2,342,591.14	2,039,145.98	303,445.16	14.9%
Total Checking/Savings	2,342,591.14	2,039,145.98	303,445.16	14.9%
Other Current Assets Due from PFL Accounts Receivable	99.66 69,715.09	0.00 31,866.30	99.66 37,848.79	100.0% 118.8%
Allowance for Bad debt SBA	-36,153.73	-42,291.54	6,137.81	14.5%
Other loans receivable	0.00	16,468.33	-16,468.33	-100.0%
Prepaid expense SBA Loans Receivable	4,769.40 391,400.77	1,373.40 352,613.17	3,396.00 38,787.60	247.3% 11.0%
Total Other Current Assets	429,831.19	360,029.66	69,801.53	19.4%
Total Current Assets	2,772,422.33	2,399,175.64	373,246.69	15.6%
Fixed Assets Property & Capitalized Assets	9,926.51	9,176.51	750.00	8.2%
Total Fixed Assets	9,926.51	9,176.51	750.00	8.2%
Other Assets Allowance for Bad Debt Loans	-115,005.32	-119,630.67	4,625.35	3.9%
Comm. Pk Land Sale Recv.	28,491.69	37,182.98	-8,691.29	-23.4%
Grants Receivable	237,346.86	272,767.80	-35,420.94	-13.0%
Loans Receivable	643,739.12	654,631.79	-10,892.67	-1.7%
Total Other Assets	794,572.35	844,951.90	-50,379.55	-6.0%
TOTAL ASSETS	3,576,921.19	3,253,304.05	323,617.14	10.0%
LIABILITIES & EQUITY Liabilities Current Liabilities				
Accounts Payable 2000-01 · *Accounts Payable	12,095.98	15,459.26	-3,363.28	-21.8%
Total Accounts Payable	12,095.98	15,459.26	-3,363.28	<i>-</i> 21.8%
Other Current Liabilities due to CRC Accrued Expenses	0.00 7,504.12	5,000.00 9,657.28	-5,000.00 -2,153.16	-100.0% -22.3%
Deferred Revenue	4,546.01	5,464.00	-917.99	-16.8%
Land Deposit	3,300.00	3,300.00	0.00	0.0%
Total Other Current Liabilities	15,350.13	23,421.28	-8,071.15	-34.5%
Total Current Liabilities	27,446.11	38,880.54	-11,434.43	-29.4%
Long Term Liabilities Loans Payable to SBA	563,880.57	539,740.05	24,140.52	4.5%
Long term Deferrd Revenue	37,346.86	72,767.80	-35,420.94	-48.7%
Total Long Term Liabilities	601,227.43	612,507.85	-11,280.42	-1.8%
Total Liabilities	628,673.54	651,388.39	-22,714.85	-3.5%
Equity Invested in Capital Assets	9,926.51	12,933.52	-3,007.01	-23.3%

9:26 AM 01/08/19 Accrual Basis

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

	Dec 31, 18	Dec 31, 17	\$ Change	% Change
Net assets Restricted	292,231.89	307,991.06	-15,759.17	-5.1%
Unrestricted Net Position Net Income	2,299,757.26 346,331.99	2,270,079.22 10,911.86	29,678.04 335,420.13	1.3% 3,073.9%
Total Equity	2,948,247.65	2,601,915.66	346,331.99	13.3%
TOTAL LIABILITIES & EQUITY	3,576,921.19	3,253,304.05	323,617.14	10.0%

9;29 AM 01/08/19 Accrual Basis

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

	Jan - Dec 18	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
income Administrative Revenue	49,000.00	64,000.00	-15,000,00	76.6%
Columbia County	460,000.00	460,000.00	0.00	100.0%
Goat Geneics Grant	10,000.00			
Grant Income	37,958.56	40,819.00	-2,860.44	93.0%
Land Sale Revenue Loan Income	339,068.48 61,087.74	48,029.20	13,058.54	127.2%
Membership/Sponsorship	62,183.65	85,000.00	-22,816.35	73.2%
Other Income	10,670.27	37,827.80	-27,157.53	28.2%
SBA incoming	22,500.00			
SBA Microloan T/A	82,778.90	67,999.97	14,778,93	121.7%
Total Income	1,135,247.60	803,675.97	331,571.63	141.3%
Expense Commerce Park Land Expenses	0.00	10,000.00	-10,000.00	0.0%
Conferences and Training	1,431.00	2,500.00	-1,069.00	57.2%
Consulting -TSI	128,004.00	120,000.00	8,004.00	106.7%
Consulting Fees	31,917.59	17,500.00	14,417.59	182.4%
Direct Program Expenses	13,156.69	10,000.00	3,156.69	131.6%
Employer Payroll Taxes	27,298.88	27,500.00	-201.12	99,3%
Facility	31,730.13	31,730.13	0.00	100.0%
Fringe Benefits	42,247.22	50,000,00	-7,752.78	84.5%
Insurance	3,171.00	3,500.00	-329.00	90.6%
Inter-Fund Expenses	22,500.00			
Interest Expense	497.59	500.25	-2.66	99.5%
MicroBiz Expenses	27,610.26	19,750.00	7,860.26	139.8%
New Initiatives	62,410.91	35,000.00	27,410.91	178.3%
Office Expense 5060-01 · Comp./Equip & Leasing & Maint. 5060-02 · Telephone & Fax 5060-03 · Internet 5060-04 · Office Supplies & Printing 5060-05 · Dues & Subscriptions 5060-06 · Postage 5060-07 · Misc. Office Expenses 5060-08 · Web Site	12,764.91 4,308.19 1,385.70 5,353.86 5,447.49 1,088.85 7,608.33 2,467.25	15,000.00 4,000.00 2,000.00 5,000.00 6,500.00 500.00 5,500.00 5,000.00	-2,235.09 308.19 -014.30 353.86 -1,052.51 588.85 2,108.33 -2,542.75	85.1% 107.7% 69.3% 107.1% 83.8% 217.8% 138.3% 49.1%
Total Office Expense	40,414.58	43,500.00	-3,085.42	92.9%
Other expense and activities	15.00			
Other Expenses	15,000.00	15,000.00	0.00	100.0%
Payroll	295,577.20	315,250.00	-19,672.80	93.8%
Professional Fees	30,229.05	32,250.00	-2,020.95	93.7%
Public Relations/Marketing	15,704.51	17,500.00	-1,795.49	89.7%
Total Expense	788,915.61	751,480.38	37,435.23	105.0%
Net Ordinary Income	346,331.99	52,195.59	294,136.40	663.5%
Net Income	348,331.99	62,196.59	294,136.40	663.5%

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

9:36 AM 01/08/19 Accrual Basis

	Land Sale	Total 1 Operating	2 Loan Fund	Total 3 CDBG Fund	Total 4 SBA	TOTAL
Ordinary Income/Expense						
Income						
Administrative Revenue	00:00	49,000.00	0.00	00:0	0.00	49,000.00
Columbia County	0.00	460,000.00	0.00	00.00	0.00	460,000.00
Grant Income **	0.00	0.00	0.00	00:0	0.00	0.00
Goat Genelos Grant	0.00	10,000.00	0.00	0.00	00:00	10,000.00
Grant Income	0.00	0.00	0.00	37,958.56	00:00	37,958.56
Land Sale Revenue	339,068.48	0.00	0.00	0.00	00:00	339,068.48
Loan Income	00'0	0.00	34,497.44	448.28	26,142.02	61,087.74
Membership/Sponsorship	0.00	62,183.65	00:0	0.00	0.00	62,183.65
Other Income	0.00	8,084.92	350.00	705.28	1,530.07	10,670.27
SBA Incoming	0.00	0.00	0.00	00'0	22,500.00	22,500.00
SBA Microloan T/A	0.00	82,778.90	0.00	0.00	0.00	82,778.90
Total Income	339,068.48	672,047.47	34,847,44	39,112.12	50,172.09	1,135,247.60
Expense						
Conferences and Training	0.00	1,431.00	0.00	0.00	0.00	1,431.00
Consulting -TSI	0.00	128,004.00	00.00	0.00	0.00	128,004.00
Consulting Fees	0.00	31,917.59	00'0	0.00	0.00	31,917,59
Direct Program Expenses	0.00	13,156.69	0.00	0.00	0.00	13,156.69
Employer Payroll Taxes	0.00	27,298.88	00'0	0.00	0.00	27,298.88
Facility	00.00	31,730.13	0.00	0.00	00.00	31,730.13
Fringe Benefits	0.00	42,247.22	0.00	0.00	00.00	42,247.22
Insurance	00'0	3,171.00	0.00	0.00	00:0	3,171.00
Inter-Fund Expenses	0.00	22,750.00	-250.00	0.00	0.00	22,500.00
Interest Expense	0.00	00:00	0.00	0.00	497.59	497,59
MicroBiz Expenses	0.00	27,610.26	0.00	0,00	00.00	27,610.26
New Initiatives	0.00	62,410.91	0.00	0.00	0.00	62,410.91
Office Expense	0.00	40,414.58	0.00	0.00	00.00	40,414,58
Other expense and activities	0.00	0.00	00'0	0.00	15.00	15.00
Other Expenses	0.00	0.00	15,000.00	00'0	0.00	15,000.00
Payroll	0.00	295,577.20	00.00	00'0	0.00	295,577.20
Professional Fees	0.00	30,229.05	00'0	0.00	0.00	30,229.05
Public Relations/Marketing	0.00	15,704.51	0.00	0.00	0.00	15,704.51
Total Expense	0.00	773,653.02	14,750.00	00.00	512.59	788,915.61
Net Ordinary Income	339,068.48	-101,605,55	20,097.44	39,112.12	49,659.50	346,331.99
Net income	339,068.48	-101,605.55	20,097.44	39,112.12	49,659.50	346,331.99
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CEDC Loan Fund	Bank Relationship	TYPE	Available to lend			Total Available	Current CEDC	Total
	Kinderhook Bank	۸S	•				Outstanding	CEDC & SBA
	Kinderhook Bank	S	•				Loan Balances	Outstanding
	Kinderhook Bank	CK	43,219.00	43,219.00				Loan Balances
CEDC Loan Fund (Small Cities)	Kinderhook Bank	K	•					
	Kinderhook Bank	SV	945,229.00	945,165.00	988,384.00		641,915.00	
SBA Micro Loan Fund						-	Current SBA	
	Key Bank	RLF3	27,040.00				Loan Portfolio	
	Key Bank	RLF 4	62,748.00				Balance	
	Bank of Greene County	RLF 5	104,720.00					
	Bank of Greene County	RLF6	157,703.00	352,211.00				
	SBA - Available Funds		•	•	352,211.00	1,340,595.00	391,401.00	1,033,316.00
Reserve Accounts	Bank Relationship	TYPE	Available			Total Reserves		
CEDC Loan Fund			115,005.00					
SBA Loan Funds			36,154.00	151,159.00	151,159.00			
SBA Loan Funds	Key Bank	LLR3	21,067.00					
	Key Bank	LLR 4	13,037.00					
	Bank of Greene County	LLR 5	39,686.00					
	Bank of Greene County	LLR 6	45,269.00	119,059.00	119,059.00	270,218.00		
Water Tower Reserve				71,817.00	71,817.00	342,035.00		

Columbia 1	Columbia Economic Development Corporation	poration						
Current Ba	Current Banking Relationships							
Deposits -	Deposits - December31, 2018							
			Total	Kinderhook	Key	Greene County	TD Bank	Berkshire
Operations								
	Bank of Greene County	CK	260,903.00			260,903.00		
*	Key Bank	CK	19,704.83		19,704.83			
*	Key Bank	ΛS	601,443.00		601,443.00			
Loan Fund								
	Kinderhook Bank	SΛ	945,229.00	945,229.00				
	Kinderhook Bank	CK	43,219.00	43,219.00				
SBA								
	Bank of Greene County	RLF6	157,703.00			157,703.00		
	Bank of Greene County	LLR 6	45,269.00			45,269.00		
	Bank of Greene County	RLF 5	104,720.00			104,720.00		
	Bank of Greene County	LLR 5	39,686.00			39,686.00		
	Key Bank	RLF 3	27,040.00		27,040.00			
	Key Bank	LLR 3	21,067.00		21,067.00			
	Key Bank	RLF 4	62,748.00		62,748.00			
	Key Bank	LLR 4	13,037.00		13,037.00			
Micro Loan Program	າ Program				;			
	TD Bank		821.00				821.00	
Total Deposits	sits		2,342,589.83	988,448.00	745,039.83	608,281.00	821.00	•



AGREEMENT

THIS is an Agreement made the ______day of ______, 2019, by and between COLUMBIA ECONOMIC DEVELOPMENT CORPORATION (hereinafter "CEDC"), with address at 4303 Route 9, Hudson, New York 12534, and the COUNTY OF COLUMBIA (hereinafter "County"), with address at 401 State Street, Hudson, New York 12534, as follows:

WHEREAS, the County desires CEDC to function as the lead economic development agency for the County of Columbia, and

WHEREAS, CEDC is committed to strengthening the county's tax base through economic development work and job creation, focused both on helping resident businesses grow and expand, and bringing compatible new businesses into the county,

WHEREAS, the County and CEDC wish to further collaborate through CEDC's 2018 Strategic Plan to coordinate the roles of CEDC and Columbia County to effectively further economic development in Columbia County,

NOW, THEREFORE, for good and valuable consideration given and received, the parties agree as follows:

SECTION 1. TERM OF CONTRACT

1. This Agreement shall run from January 1, 2019 to December 31, 2019.

SECTION 2. SCOPE OF SERVICES

1. CEDC will be responsible for administering the Community Development Block Grant (CDBG) program, the Small Business Administration (SBA) Loan Program, and the CEDC Revolving Loan Program consistent with the policies, procedures and standards associated with said programs. CEDC will continue to provide entrepreneurial training classes to new business owners, and offer targeted business training to existing business owners. Finally, CEDC will continue seeking to encourage and attract the location of new businesses to Columbia County while also seeking to retain existing businesses.

SECTION 3. REPORTING

1. CEDC shall furnish the County within fifteen (15) days of receipt of a request any information, requested related to CEDC's performance of its duties under this agreement,



- 2. CEDC shall furnish the County's Economic Development Committee (EDC) and the Board of Supervisors, with a Quarterly Report, along with periodic updates, on an as needed or requested basis.
 - 3. CEDC shall make a presentation at the County's EDC monthly meeting.

SECTION 4. CONTRACT SUM AND PAYMENT

1. The County shall pay CEDC the sum of Four Hundred Sixty Thousand and no/100 Dollars (\$460,000) for the 2019 calendar year in connection with providing the services set forth in this Agreement. Payments will be made as follows:

One Hundred Fifteen Thousand and no/ 100 Dollars (\$115,000.00) on or before January 31, 2019;

One Hundred Fifteen Thousand and no/ 100 Dollars (\$115,000.00) on or before April 30, 2019; One Hundred Fifteen Thousand and no/ 100 Dollars (\$115,000.00) on or before July 31, 2019; One Hundred Fifteen Thousand and no/ 100 Dollars (\$115,000.00) on or before October 31, 2019.

SECTION 5. INSURANCE AND INDEMNIFICATION

- 1. CEDC shall indemnify and hold harmless the County from and against any and all claims and demands whatsoever, including costs, litigation expenses, counsel fees and liabilities in connection therewith arising of injury or death to any person whomever or damage to any property of any kinds by whomsoever owned, caused in whole or in part, directly or indirectly, by the acts and/or omissions of CEDC, any person employed by the CEDC, its contractors, subcontractors, or any person directly employed by them or any of them, while engaged in the scope of services set forth in this Agreement. This clause shall not be considered to limit, or otherwise impair, other rights or obligations of indemnity, which exist in law or equity for the County's benefit.
- 2 CEDC shall maintain professional liability and general liability insurance issued by a company authorized and licensed to do business in the State of New York. The minimum amount of such coverage shall be \$1,000,000 for single injury, and \$1,000,000 for damage to property. The CEDC Certificate of Insurance shall name the County as a Certificate Holder and shall be in such form as approved by the County Attorney.

SECTION 6. GENERAL PROVISIONS

- 1. In performing the scope of services specified by this Agreement, CEDC is acting as an independent contractor and is not in any manner related to or an affiliate of the County.
- 2. CEDC shall comply with all applicable laws, ordinances and regulations, including but not limited to nondiscrimination and labor laws.



- 3. The parties recognize that the assets of CEDC are owned exclusively by CEDC and not by the County. CEDC may utilize said assets in such manner as determined by its Board of Directors.
- 4. This Agreement is not assignable by either party without the prior written consent of the other.
- 5. This Agreement may not be modified or amended except by written agreement executed by each of the parties.
- 6. Any notice or other formal communication given either by CEDC or by the County will be in writing, and shall be deemed sufficiently given if delivered by any one of the following methods: (i) personal delivery which shall be to an authorized representative thereof; (ii) certified or registered mail, return receipt requested, postage prepaid and properly addressed as set forth below; or (iii) Federal Express or other nationally recognized courier services providing written evidence of delivery. Addresses for receipt of notices are as follows:

To CEDC:

To the County:

Columbia Economic Development

County of Columbia

4303 Route 9 .

401 State Street

Hudson, New York 12534

Hudson, New York 12534

Either party may change address for receipt of notices by written notice given to the other party in the manner provided above.

7. If any party is required to take any action or proceeding in connection with enforcing or protecting its rights hereunder, the party taking such action or proceeding, if successful, shall be entitled to recover all costs, expenses and reasonable attorney's fees incurred in connection with any such action or proceeding.

IN WITNESS WHEREOF, the parties have hereunto set their hands and seal the day and year first above written.

COLUMBIA ECONOMIC DEVELOPMENT CORPORATION
By: Tony Jones, Chairman
COUNTY OF COLUMBIA
By: Matt Murell, Chairman



STATE OF NEW YORK)) ss.:	
COUNTY OF COLUMBIA)	
On theday of, in the year undersigned, personally appeared TONY JONES personal of satisfactory evidence to be the individual(s) whose instrument and acknowledged to me that he/she/they exe and that by his/her/their signature(s) on the instrument, the which the individual(s) acted, executed the instrument.	e name(s) is (are) subscribed to the within ecuted the same in his/her/their capacity(ies),
	Signature and Office of Individual Taking Acknowledgment
STATE OF NEW YORK)) ss.:	
COUNTY OF COLUMBIA)	whose name(s) is (are) subscribed to the within ecuted the same in his/her/their capacity(ies),
which the individual(s) acted, executed the instrument.	the murvidual(s), or the person upon behan or
	Signature and Office of Individual Taking Acknowledgment



MEMORANDUM

TO:

CEDC Loan Committee

FROM:

Martha E. Lane, Business Development Specialist

RE:

Loan Request

DATE:

January 17, 2019

Applicant:

Minna Goods LLC

421 Warren Street Hudson, NY 12534

Amount:

\$45,000 CEDC Loan

\$25,000 SBA Microloan

Purpose:

Pay down higher-interest debt, and working capital

Interest Rate: 5.00% on the CEDC Loan

7.25% on the SBA Microloan

Term:

CEDC: 72 level monthly payments, fully amortized, of \$724.72

SBA: 72 level monthly payments, fully amortized, of \$429.23

Collateral:

Second mortgage on personal residence; personal guaranty of the principal

Jobs:

Project is expected to create 1 PT and retain 5 FT jobs

CEDC LOAN STATUS REPORT

SBA Micro Loan Type Amount Opt Loan Year Fair Name (Micro Loan) Fair Char Payment Due Payment	12/31/2018												
Hudson Mirch Sa5.000 Oxivity Clauses			Loan	Orig Loan	Orig Loan		Jo#	Interest	Monthly	Day	Past Due if	1967	Change
Hudson MICRO SSS 000 064/21/16 7.00% \$869.304 13 11/17/18 0 Claverack MICRO SSS 000 064/21/16 12,004.00 6 6.50% \$526.40 12/21/18 1 11/17/18 0 Claverack MICRO STS 300 06/21/18 12,004.00 6 6.50% \$526.40 12/21/18 1 12/21/18 1 Biockport MICRO STS 300 06/04/19 12,200.00 6 5.00% \$224.61 3 1 11/04/18 1 2 2 1 1 1 1 1 1 </th <th>Micro Loa</th> <th></th> <th>Type</th> <th>Amount</th> <th>date</th> <th>Loan Bal</th> <th>Years</th> <th>Rate</th> <th>Payment</th> <th>Due</th> <th>>30</th> <th>Last P t Wil</th> <th>Date</th>	Micro Loa		Type	Amount	date	Loan Bal	Years	Rate	Payment	Due	>30	Last P t Wil	Date
Cleverack MICRO \$53,500 G620/19 2.200 6.50% \$262.3 24 12/21/18 Cloverack MICRO \$15,500 G620/18 12,004.00 5 6.50% \$263.3 24 12/21/18 Stookbort MICRO \$15,500 G672/18 12,200.00 5 7.00% \$263.3 3 1,1020/18 1,1020/18 BIN Stration \$20,000 G60/67/1 2.220.00 3 7.25% \$2478.75 3 1,1020/18 1,1020/18 IN Kinderhock MICRO \$250,000 G67/71/14 2.220.00 3 7.25% \$2478.75 3 1,1070/18 IN Kinderhock MICRO \$250,000 G67/71/1 4,250,000 3 7.25% \$240,20 1,1070/18 Genmandown MICRO \$250,000 G67/41/1 2.280,000 6 6,00% \$240,20 1,1070/18 Gentral Micro \$250,000 G67/41/1 2.280,00 6 6,00% \$240	BASILICA INDUSTRIES	Hudson	MICRO	\$35,000	04/13/16	17,855.00	9	7.00%	\$693.04	13		11/19/18	04/13/21
Hudson	ACW MILLWORK & CABINETRY	Claverack	MICRO	\$25,000	06/20/18	23,292.00	9	7.00%	\$426.23	20		12/17/18	06/20/24
Hudson MICRO \$15,500 09/04/16 11,222.00 5 7.05% 5247.51 31 11/09/18 12/03/18 12/0	ALULA WOODWORKS	Claverack	MICRO	\$13,350	05/24/18	12,004.00	5	6.50%	\$261.21	24		12/21/18	05/24/23
Stockport MICRO \$20,000 08/04/16 1,1222.00 5 725% 5398.39 4 1/105/18	BEHIDA DOLIC MILLINERY	Hudson	MICRO	\$15,000	04/23/18	13,270.00	5	6.50%	\$293.49	23		12/03/18	04/23/23
Caracan MICRO \$20,000 OB/31/16 11,222,00 5 7,25% 5 378,878 7 12/03/18	BROWN'S CAR SALES, LLC	Stockport	MICRO	\$12,500	09/08/17	9,961.00	5	7.00%	\$247.51	31		11/09/18	09/08/22
Eartron-Greene MICRO \$8,000 08/21/16 2,282.00 5 7,55% \$560.87 27 1/20/118 7 Hudson MICRO \$5,500 10/21/14 3,725% \$164.96 19 1/1/19/16 7 1/1/19/16 7 1/1/19/16 <t< th=""><th>EAST CHATHAM FOOD CO</th><th>Canaan</th><th>MICRO</th><th>\$20,000</th><th>08/04/16</th><th>11,232.00</th><th>ટ</th><th>7.25%</th><th>\$398.39</th><th>4</th><th></th><th>12/03/18</th><th>08/04/21</th></t<>	EAST CHATHAM FOOD CO	Canaan	MICRO	\$20,000	08/04/16	11,232.00	ટ	7.25%	\$398.39	4		12/03/18	08/04/21
HEN Kinderhook MICRO \$25,000 101/1018 1262,000 5 7,50% \$144,96 19 11/1018 11/1018 14,580.00 5 7,00% \$144,96 19 11/1018 11/	EZ FOODS #3	Earlton-Greene	MICRO	000'6\$	08/31/16	2,928.00	3	7.25%	\$278.75	31		10/01/18	08/30/19
Hudson MICRO \$5,000 10/19/18 4,14650n 6 5,00% \$253,00 10/19/18 11/19/18 11/19/18 AT Chemantown MICRO \$55,000 09/16/100 14,580.00 5 7,00% \$293,02 10 12/13/18 1 At Charlann MICRO \$25,000 09/18/17 2,056,00 13 6,00% \$34,32 13 12/13/18 1 Hudson MICRO \$25,000 09/18/17 2,056,00 6,00% \$34,32 13 12/13/18 1 Ghent MICRO \$25,000 06/18/18 2,237,300 6 6,00% \$320,15 1 12/13/18 1 Ghent MICRO \$25,000 06/18/18 4,175,100 6 7,75% \$320,12 1 12/13/18 1 Ghent MICRO \$52,000 06/18/18 4,175,100 6 7,75% \$320,15 1 12/13/18 All Ludson MICRO \$52,000 06/18/17	BLACK FOREST FLAMMKUCHEN	Kinderhook	MICRO	\$23,000	05/27/14	2,262.00	2	7.50%	\$460.87	27		12/31/18	05/27/19
Hudson MiCRO \$15,000 10/10/18 14,580.00 5 7.00% \$2597.02 10 12/10/18 4T Germantown MiCRO \$155,000 09/14/18 124,154.00 6 6.00% \$359.26 14 12/10/18 12/10/18 Hudson MiCRO \$255,000 09/13/17 2.0,506.00 13 6.00% \$3540.25 18 12/10/18 12/10/18 #micro \$250,000 09/13/17 2.0,506.00 6 6.00% \$3540.25 18 12/10/18 12/10/18 #micro \$10,000 06/10/16 4.122.00 6 6.50% \$350.74 2 12/10/18 #micro \$10,000 04/13/17 2.2373.00 5 7.75% \$350.74 1 12/10/18 #micro \$10,000 04/13/17 1.2/13/10 4 7.00% \$350.74 2 1 1 1 1 #micro \$10,000 \$10,000 04/13/17 1.2/13/10 1 1	GREEN BEAUTY	Hudson	MICRO	\$5,000	10/19/17	3,318.00	3	7.25%	\$154.96	19		11/19/18	10/19/21
VT Germantown MICRO \$55,000 09/14/18 24.154.00 6 5.00% \$40.268 14 12/13/18 Contaban Hudson MICRO \$55,000 09/13/17 2.2573.00 6 6.00% \$414.32 1 12/13/18 0 #Ludson MICRO \$55,000 05/18/18 2.2573.00 6 6.00% \$432.02 18 12/13/18 1 #Z Ghent MICRO \$50,000 05/18/18 2.258.00 6 6.00% \$420.02 1 1/1/18/18	G.G.&G. FLOWER COMPANY	Hudson	MICRO	\$15,000	10/10/18	14,580.00	5	7.00%	\$297.02	10		12/10/18	10/10/23
Chatham MICRO \$15,000 \$20,001 4 7,00% \$359,26 8 12/10/18 0 Hudson MICRO \$25,000 \$6,10% \$4,120 13 \$6,00% \$450.25 18 \$12/10/18	GERMANTOWN LAUNDROMAT	Germantown	MICRO	\$25,000	09/14/18	24,154.00	9	5.00%	\$402.68	14		12/13/18	09/14/24
Hudson MICRO \$25,000 09/13/17 20,505,00 6 6,60% \$414,32 13 12/18/18 0 RY Ghent MICRO \$25,000 06/02/13 2,635,00 6 6,60% \$430,05 12/12/18 12/	FAHARI BAZAR	Chatham	MICRO	\$15,000	02/08/18	12,210.00	4	7.00%	\$359.26	8		12/06/18	02/08/22
Hudson MICRO \$25,000 G6/18/18 22,973.00 6 6.60% \$420.25 18 12/12/18 CIP/12/18 RKY Ghent MICRO \$50,000 G6/08/15 2,68.00 6 6.00% \$339.74 2 12/12/18 CIP/18 Ghent MICRO \$10,000 G4/08/15 1,759.00 6 .00% \$232.25 1 1,2/02/18 1 Kinderhook MICRO \$1,000 41/32/18 1,759.00 5 7,50% \$22.25 1 1,2/02/18 1 NAM Hudson MICRO \$1,000 41/31/18 1,759.00 5 7,00% \$287.35 1 1/2/04/18 1 INA Hudson MICRO \$1,000 41/31/1 1,759.00 5 7,00% \$280.40 2 1/2/18 1 1/2/2/18 1 1/2/2/18 1 1/2/2/18 1 1/2/2/18 1 1/2/2/18 1 1 1/2/2/18 1 1 1/2/2/18 1 1 1 </th <th>HUDSON ATHENS RETAIL</th> <th>Hudson</th> <th>MICRO</th> <th>\$25,000</th> <th>09/13/17</th> <th>20,505.00</th> <th>13</th> <th>6.00%</th> <th>\$414.32</th> <th>13</th> <th></th> <th>12/18/18</th> <th>09/13/23</th>	HUDSON ATHENS RETAIL	Hudson	MICRO	\$25,000	09/13/17	20,505.00	13	6.00%	\$414.32	13		12/18/18	09/13/23
Ghent MICRO \$20,500 08/02/13 2,656,00 6 6,00% \$339,74 2 12/31/18 7 genent MICRO \$10,000 64/08/15 1,722,00 5 7,75% \$422,25 8 12/21/18 1 GHATHAM MICRO \$10,000 14/12/16 1,741,20 5 7,05% \$4242,25 1 12/21/18 1 GHATHAM MICRO \$5,000 64/13/17 1,743,00 48 7,00% \$287,35 27 12/21/18 1 Hudson MICRO \$5,000 16/13/17 1,743,00 5 7,00% \$287,34 2 12/13/18 N Hudson MICRO \$15,000 04/23/13 969.00 6 7,00% \$255.74 23 12/13/18 A cashil-Greene MICRO \$2,000 04/23/13 969.00 6 7,00% \$255.74 23 12/13/18 Germatrown MICRO \$2,000 02/24/17 1,211,00 3	HUDSON CLOTHIER #2	Hudson	MICRO	\$25,000	05/18/18	22,973.00	9	6.50%	\$420.25	18		12/12/18	05/17/24
f2 Ghent MICRO \$10,000 04/08/15 4,122.00 5 7.75% \$201.57 8 12/20/18 0 CHATHAM MICRO \$25,000 06/01/15 11,781.00 6 7.50% \$323.25 1 12/20/18 1 Kinderhook MICRO \$52,000 04/13/17 1,783.00 5 7.00% \$350.00 12/17/18 1 Hudson MICRO \$53,000 04/13/17 1,273.00 5 7.20% \$350.01 <	HUDSON CHATHAM WINERY	Ghent	MICRO	\$20,500	08/02/13	2,658.00	9	%00.9	\$339.74	7		12/31/18	08/02/19
Ghent MICRO \$25,000 O6/01/16 11,791,00 6 7,50% \$432,25 1 12/06/18 0 CHATHAM MICRO \$12,000 11/27/18 11,783,00 48 7,00% \$290,11 1 12/17/18 1 Hudson MICRO \$55,000 04/13/17 3,219,00 6 7,75% \$509,40 2 1 11/10/18 1 N Hudson MICRO \$55,000 12/02/15 19,519,00 6 7,75% \$509,40 2 11/10/18 1 N Hudson MICRO \$55,000 12/02/15 19,519,00 6 7,75% \$509,40 2 12/13/18 1 Ancram MICRO \$52,000 12/02/18 4,570,00 6 7,75% \$569,40 2 12/13/18 1 Ancram MICRO \$25,000 10/23/14 1,271,00 6 7,75% \$428,84 30 12/13/18 Gemaratown MICRO \$25,000 <th>J. SWARTZ ENGINE REPAIR #2</th> <th>Ghent</th> <th>MICRO</th> <th>\$10,000</th> <th>04/08/15</th> <th>4,122.00</th> <th>5</th> <th>7.75%</th> <th>\$201.57</th> <th>8</th> <th></th> <th>12/20/18</th> <th>04/08/20</th>	J. SWARTZ ENGINE REPAIR #2	Ghent	MICRO	\$10,000	04/08/15	4,122.00	5	7.75%	\$201.57	8		12/20/18	04/08/20
CHATHAM MICRO \$12,000 11/27/18 11,783.00 48 7.00% \$287.35 27 12/17/18 Kinderhook MICRO \$5,000 04/13/17 3.573.00 5 7.00% \$99.01 13 12/28/18 1 Hudson MICRO \$15,000 05/11/16 12/73/30 6 7.00% \$99.01 13 12/13/18 N Hudson MICRO \$15,000 04/23/13 969.00 6 7.00% \$255.74 23 12/13/18 A Hudson MICRO \$25,000 04/23/13 969.00 6 7.00% \$255.47 20 12/13/18 Ancram MICRO \$25,000 02/31/16 14,870.00 6 7.00% \$428.24 30 12/13/18 Ancram MICRO \$25,000 02/06/14 \$7/77.00 6 7.00% \$428.22 6 12/14/18 Copake MICRO \$25,000 10/13/17 20,920.00 10/13/17 20,920.00	JEM WOODWORKING #2	Ghent	MICRO	\$25,000	06/01/15	11,791.00	9	7.50%	\$432.25	1		12/06/18	06/01/21
Kinderhook MICRO \$5,000 04/13/17 3,523.00 5 7,00% \$99,01 13 12/28/18 1 Hudson MICRO \$25,000 05/11/16 12,793.00 5 7,25% \$699,01 2 12/13/18 12/13/18 N Hudson MICRO \$15,000 04/23/13 969,0 6 7,00% \$256,04 2 12/13/18 Acatali-Greene MICRO \$15,000 04/23/13 969,0 6 7,00% \$256,04 2 12/13/18 Ancram MICRO \$25,000 03/31/16 14,870,00 6 7,25% \$248.4 30 12/13/18 Ancram MICRO \$25,000 09/28/17 1,211.00 3 7,00% \$138.55 13 12/13/18 Capake MICRO \$25,000 02/24/17 1,211/10 3 7,00% \$138.55 13 12/14/18 Chatham MICRO \$25,000 02/24/17 18,475.00 6 7,25% \$426.23 9	KARYNQUILTS	CHATHAM	MICRO	\$12,000	11/27/18	11,783.00	48	7.00%	\$287.35	27		12/17/18	11/27/22
Hudson MICRO \$25,000 05/11/16 12/793.00 5 7.25% \$497.98 11 11/01/18 0 N Hudson MICRO \$15,000 12/02/15 19,519.00 6 7.75% \$509.40 2 12/13/18 12/13/18 N Catskill-Greene MICRO \$15,000 04/23/16 14,870.00 6 7.20% \$255.74 23 12/13/18 Hudson MICRO \$25,000 09/28/17 1,211.00 3 7.00% \$258.47 8 02/08/17 Ancram MICRO \$25,000 09/28/17 1,211.00 3 7.00% \$428.84 30 12/13/18 Ancram MICRO \$25,000 09/28/17 1,211.00 3 7.00% \$41.25 6 7.03% \$41.41 0 1/1/13/18 Claverack MICRO \$25,000 10/13/18 2.25% \$429.23 6 7.10% \$429.23 6 1/1/13/18 Chatham MICRO	NICK JENNINGS	Kinderhook	MICRO	\$5,000	04/13/17	3,523.00	5	7.00%	\$99.01	13		12/28/18	04/13/22
Hudson MICRO \$35,000 12/02/15 19,519,00 6 7.75% \$609,40 2 12/13/18 Cotaskiil-Greene MICRO \$9,277 0.02/8/18 459,00 6 7.00% \$253.74 23 12/19/18 ¢.CO. Hudson MICRO \$2,277 0.02/8/18 4,590,00 6 7.00% \$253.74 3 7.00% \$253.74 3 7.00% \$253.74 3 7.00% \$253.74 3 7.00% \$253.74 3 7.00% \$428.84 30 12/13/18 SS Elizaville MICRO \$25,000 0.278/17 1.211.00 3 7.00% \$428.25 6 7.22% 8 1.210/18 Sh.LC Copake MICRO \$25,000 0.276/14 5.777.00 6 7.00% \$426.23 6 7.10/14 FSS Chathan MICRO \$25,000 0.274/17 1.240.00 6 7.00% \$426.23 28 1.2/13/18 ESS	OAK PIZZERIA NAPOLETANA	Hudson	MICRO	\$25,000	05/11/16	12,793.00	3	7.25%	\$497.98	11		11/01/18	05/11/21
Hudson MICRO \$15,000 04/23/13 969.00 6 7.00% \$255.74 23 12/19/18 Catskill-Greene MICRO \$9,277 02/08/18 6,754.00 3 7.00% \$286.47 8 12/19/18 Hudson MICRO \$25,000 09/28/17 1,211.00 3 7.00% \$458.84 30 12/03/18 Ancram MICRO \$25,000 02/06/14 5,777.00 6 7.50% \$432.25 6 12/10/18 Elizaville MICRO \$25,000 02/06/14 5,777.00 6 7.50% \$432.25 6 12/14/18 Copake MICRO \$25,000 02/06/14 2,777.00 6 7.50% \$426.23 6 12/14/18 Claverack MICRO \$25,000 02/28/18 22,2417.00 6 7.00% \$426.23 6 12/14/18 Livingston MICRO \$25,000 06/28/18 22,293.00 7.00% \$426.23 28 12/10/18	OLDE HUDSON, LLC	Hudson	MICRO	\$35,000	12/02/15	19,519.00	9	7.75%	\$609.40	7		12/13/18	12/02/21
Catskill-Greene MICRO \$9,277 02/08/18 6,754,00 3 7.00% \$286.47 8 02/08/21 Hudson MICRO \$25,000 03/31/16 14,870.00 6 7.25% \$428.84 30 12/03/18 Germantown MICRO \$25,000 09/28/17 1,211.00 3 7.00% \$450.75 12/28/18 Copake MICRO \$25,000 02/06/14 5,777.00 6 7.00% \$18,95 13 01/00/10 Claverack MICRO \$25,000 02/24/17 18,475.00 6 7.00% \$426.23 6 11/00/18 Chathan MICRO \$25,000 02/24/17 18,475.00 6 7.00% \$426.23 6 12/14/18 Catskiil-Greene MICRO \$25,000 09/09/15 15,480.00 7 7.00% \$426.23 28 12/10/18 Catskiil-Greene MICRO \$25,000 09/09/15 15,480.00 7 7.00% \$21,40/18 Anni	PARR INABAR CORPORATION	Hudson	MICRO	\$15,000	04/23/13	969.00	9	7.00%	\$255.74	23		12/19/18	04/23/19
Hudson MICRO \$25,000 09/38/17 1,211.00 3 7.05% \$428.84 30 12/03/18 Germantown MICRO \$2,000 09/28/17 1,211.00 3 7.00% \$61.75 28 12/03/18 Ancram MICRO \$25,000 02/06/14 \$777.00 6 7.50% \$432.25 6 12/10/18 C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$426.23 6 12/14/18 C Clather MICRO \$25,000 10/13/17 20,922.00 6 7.25% \$429.23 6 12/14/18 C Inhapston MICRO \$25,000 06/24/17 18,475.00 6 7.25% \$426.23 2 12/14/18 Catskiil-Greene MICRO \$25,000 06/28/18 22,417.00 6 7.25% \$426.23 2 12/10/18 Catskiil-Greene MICRO \$25,000 06/28/18 23,241.00 6 7.75% \$526.23 9	PRIMITIVE TWIG #2	Catskill-Greene	MICRO	\$9,277	02/08/18	6,754.00	3	7.00%	\$286.47	ω		02/08/21	02/08/21
Germantown MICRO \$2,000 09/28/17 1,211.00 3 7.00% \$61.75 28 12/28/18 Ancram MICRO \$25,000 02/06/14 5,777.00 6 7.50% \$432.25 6 12/10/18 C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$138.95 13 0/100/00 C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$426.23 6 12/14/18 C Chatham MICRO \$25,000 02/24/17 18,475.00 6 7.00% \$426.23 6 11/30/18 Livingston MICRO \$25,000 06/28/18 23,293.00 7 7.00% \$426.23 28 12/14/18 Catskiil-Greene MICRO \$30,000 09/09/15 15,480.00 7 7.00% \$426.23 28 12/13/18 Annickiil-Greene S 606,127.00 \$6/28/18 23,293.00 7 7.00% <	TALBOTT, ARDING & CO.	Hudson	MICRO	\$25,000	03/31/16	14,870.00	9	7.25%	\$428.84	စ္က		12/03/18	03/30/22
Ancram MICRO \$25,000 02/06/14 5,777.00 6 7.50% \$432.25 6 12/10/18 C Copake MICRO \$4,500 12/13/18 4,500.00 3 7.00% \$138.95 13 01/00/00 C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$426.23 6 12/14/18 Claverack MICRO \$25,000 02/24/17 18,475.00 6 7.00% \$426.23 6 12/14/18 Livingston MICRO \$25,000 06/28/18 22,417.00 6 7.00% \$426.23 28 12/13/18 Catskill-Greene MICRO \$350,000 09/09/15 15,480.00 6 7.75% \$322.34 9 12/13/18 Activity Creene MICRO \$506,127.00 \$9/09/15 \$15,401.00 \$7.75% \$11,409.54 9 12/13/18 Activity Creene \$1,579,141.44 \$1,033,316.00 \$23,794.78 \$1,409.54 \$1,409.74 <th>RCKHOUNDZZ</th> <th>Germantown</th> <th>MICRO</th> <th>\$2,000</th> <th>09/28/17</th> <th>1,211.00</th> <th>က</th> <th>7.00%</th> <th>\$61.75</th> <th>78</th> <th></th> <th>12/28/18</th> <th>09/28/20</th>	RCKHOUNDZZ	Germantown	MICRO	\$2,000	09/28/17	1,211.00	က	7.00%	\$61.75	78		12/28/18	09/28/20
Elizaville MICRO \$4,500 12/13/18 4,500.00 3 7.00% \$138.95 13 01/00/00 C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$426.23 6 12/14/18 Claverack MICRO \$25,000 02/24/17 18,475.00 6 7.25% \$426.23 6 11/30/18 Livingston MICRO \$25,000 03/28/18 22,417.00 6 7.00% \$426.23 28 12/14/18 Catskill-Greene MICRO \$30,000 09/09/15 15,480.00 6 7.75% \$426.23 28 12/13/18 Catskill-Greene MICRO \$30,000 09/09/15 15,480.00 6 7.75% \$522.34 9 12/13/18 A S 666,127.00 \$31,4144 \$1,033,316.00 \$23,794.78 \$11,409.54 9 12/10/18	RONNYBROOK	Ancram	MICRO	\$25,000	02/06/14	5,777.00	9	7.50%	\$432.25	9		12/10/18	02/06/20
C Copake MICRO \$25,000 10/13/17 20,922.00 6 7.00% \$426.23 6 12/14/18 Claverack MICRO \$25,000 02/24/17 18,475.00 6 7.25% \$429.23 6 11/30/18 Livingston MICRO \$25,000 03/28/18 22,417.00 6 7.00% \$426.23 28 12/13/18 Catskill-Greene MICRO \$55,000 06/28/18 23,233.00 6 7.75% \$426.23 28 12/13/18 Catskill-Greene MICRO \$50,000 09/09/15 15,480.00 6 7.75% \$522.34 9 12/13/18 Annual Catskill-Greene MICRO \$606,127.00 \$31,401.00 5 7.75% \$51,409.54 9 12/10/18 Annual Catskill-Greene MICRO \$1,579,141.44 \$1,033,316.00 5 7.75% \$23,794.78 9 12/10/18	SERENITY WELLNESS	Elizaville	MICRO	\$4,500	12/13/18	4,500.00	m	7.00%	\$138.95	13		01/00/00	12/13/21
Claverack MICRO \$25,000 02/24/17 18,475.00 6 7.25% \$429.23 6 11/30/18 Chatham MICRO \$25,000 03/28/18 22,417.00 6 7.00% \$426.23 28 12/31/18 Livingston MICRO \$25,000 06/28/18 23,233.00 7 7.00% \$426.23 28 12/13/18 Catskill-Greene MICRO \$30,000 09/09/15 15,480.00 6 7.75% \$522.34 9 12/10/18 Annual Catskill-Greene MICRO \$606,127.00 \$391,401.00 5 7.75% \$51,409.54 12/10/18 Annual Catskill-Greene Annual Catskill-Greene Annual Catskill-Greene \$1,579,141.44 \$1,033,316.00 \$23,794.78 \$23,794.78	SUH6 ENTERPRISES, LLC	Copake	MICRO	\$25,000	10/13/17	20,922.00	9	7.00%	\$426.23	ဖ		12/14/18	10/13/23
Chatham MICRO \$25,000 03/28/18 22,417.00 6 7.00% \$426.23 28 12/31/18 Livingston MICRO \$25,000 06/28/18 23,293.00 7 7.00% \$426.23 28 12/13/18 Catskill-Greene MICRO \$30,000 09/09/15 15,480.00 6 7.75% \$522.34 9 12/10/18 Annual Catskill-Greene MICRO \$606,127.00 \$391,401.00 6 7.75% \$11,409.54 12/10/18 Annual Catskill-Greene S1,579,141.44 \$1,033,316.00 \$23,794.78 \$23,794.78 1	STATE 11 DISTILLERY	Claverack	MICRO	\$25,000	02/24/17	18,475.00	9	7.25%	\$429.23	ဖ		11/30/18	02/24/23
Livingston MICRO \$25,000 06/28/18 23,293.00 7 7.00% \$426.23 28 12/13/18 Catskill-Greene MICRO \$30,000 09/09/15 15,480.00 6 7.75% \$522.34 9 12/10/18 1000 \$10,000	2 DUKES & A PRINCESS	Chatham	MICRO	\$25,000	03/28/18	22,417.00	9	7.00%	\$426.23	88		12/31/18	03/28/24
Catskill-Greene MICRO \$30.000 09/09/15 15,480.00 6 7.75% \$523.34 9 12/10/18 \$ 606,127.00 \$ 391,401.00 \$ 11,409.54 \$ 11,409.54 \$ 12,10/18 \$ 1,579,141.44 \$ 1,033,316.00 \$ 23,794.78 \$ 12,10/18	WANDERING FOOL	Livingston	MICRO	\$25,000	06/28/18	23,293.00	7	7.00%	\$426.23	88		12/13/18	06/28/24
\$ 606,127.00 \$ 391,401.00 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	VERDIGRIS TEA	Catskill-Greene	MICRO	\$30,000	09/09/15	15,480.00	9	7.75%	\$522.34	၈		12/10/18	09/09/21
\$1,579,141.44 \$1,033,316.00													
\$1,579,141.44 \$1,033,316.00										_			
	Current Total			\$1,579,141.44		\$1,033,316.00			\$23,794.78				

Town LOAN ORIG. LOAN ORIGIN # of INTEREST MONTHLY DAY Stockport TOPE AMOOINT Loan Date FAARS RATE PAYMENT DUE Y Claverack CDBG \$57,500 09/08/17 \$90,900 7 50% \$706.70 20 Y Claverack CDBG \$12,500 06/20/18 4,90% 7 50% \$706.70 20 ES Hillstan CDBG \$15,000 08/20/18 1,12,004.00 5 6.00% \$706.70 20 7 F Hillston CDBG \$15,000 08/13/17 \$1,100.40 5 5.00% \$240.28 4 F Ghent CDBG \$25,000 08/13/17 \$1,004.00 6 5.00% \$240.88 1 F Ghent CDBG \$25,000 08/13/17 \$1,004.00 6 5.00% \$240.88 1 Indison CDBG \$20,000 08/13/17 \$1,004.00	LOAN FUND 12/31/18												
Stockport CDBG \$12,500 Dol/08/17 9,909.00 5 RATE PAYMENT Stockport CDBG \$12,500 06/20/17 9,909.00 5 6,00% \$224.16 PAYMENT Claverack CDBG \$12,500 06/20/17 \$1,004.00 5 6,50% \$204.16 \$20.00 \$20.11 SCHA2LOS \$15,000 06/20/18 \$12,004.00 5 6,50% \$20.12 \$20.00 Claridan CDBG \$15,000 08/24/18 12,814.01 6 6,50% \$20.23 \$20.20 ELLC Germantown CDBG \$25,000 08/14/18 24,101.00 6 5,00% \$240.88 Hudson CDBG \$25,000 08/14/18 24,101.00 6 5,00% \$240.88 \$22.00 Ancram CDBG \$25,000 08/14/14 23,280.00 6 5,00% \$240.88 Antram CDBG \$20,000 08/14/14 43,928.00 10 7,00% \$323.30	RECIPIENT	Town	LOAN	ORIG. LOAN	ORIGIN.		# of	INTEREST	MONTHLY	DAY	PAST DUE	Last	CHANGE
Stockport CDBG \$12,500 09/08/17 9,909,00 5 6,00% \$24,166 Claverack CDBG \$12,500 06/20/18 12,036,00 5 6,00% \$24,166 SS Hillsdale CDBG \$13,350 06/20/18 12,036,00 5 6,00% \$274,96 Carnaan CDBG \$15,000 08/04/16 12,361,00 5 6,00% \$274,96 LLC Germantown CDBG \$15,000 08/04/18 12,361,00 5 6,00% \$274,96 FLLC Germantown CDBG \$15,000 08/04/18 14,558.00 5 6,00% \$274,96 FLLC Germantown CDBG \$15,000 08/14/18 14,558.00 5 6,00% \$274,96 FLLC Germantown CDBG \$15,000 08/14/18 14,558.00 5 6,00% \$221,27 Ghent CDBG \$10,000 06/15/14 43,928.00 10 7,00% \$228.05 K			TYPE	AMOUNT	Loan Date		YEARS	RATE	PAYMENT	DUE	IF > 30	PYMT	DATE
Claverack CDBG \$50,000 06/20/18 46,978,00 7 5,00% \$706,70 SS Hillscale CDBG \$14,325 05/24/18 12,040,00 5 6,650% \$276,12 SS Hillscale CDBG \$14,222 03/24/18 12,040,00 5 7.25% \$258,79 LLC Germantown CDBG \$15,000 09/14/18 24,101,00 6 5,00% \$278,79 F Hudson CDBG \$15,000 10/10/18 24,400 6 5,00% \$288,30 F Hudson CDBG \$25,000 09/14/18 24,101,00 6 5,00% \$283,07 F Hudson CDBG \$25,000 09/14/14 24,528,00 6 5,00% \$402,62 Ghent CDBG \$20,000 06/15/14 43,928,00 10 7,00% \$387,65 Ghent CDBG \$10,000 07/15/17 20,390,00 6 5,00% \$20,00% Ghent	BROWN'S CAR SALES, LLC	Stockport	CDBG	\$12,500	09/08/17	9,909.00	5	6.00%	\$241.66	31		11/09/18	09/08/22
Signature Claverack CDBG \$13.350 05/24/18 12,004,00 5 6.50% \$261,21 Signature CDBG \$14,222 03/24/18 12,004,00 5 6.00% \$274,99 LLC Gamantown CDBG \$25,000 09/14/18 24,104,00 6 5.00% \$202.08 F Gamantown CDBG \$25,000 09/14/18 24,104,00 6 5.00% \$228.30 F Ghent CDBG \$25,000 09/14/17 20,390,00 6 5.00% \$402.83 F Ghent CDBG \$50,000 06/15/14 43,928.00 10 7.00% \$438.00 Ghent CDBG \$50,000 06/15/14 43,928.00 10 7.00% \$438.00 Ancram CDBG \$10,000 10/10/10 8,305.00 1 2.00% \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 </th <th>ACW MILLWORK & CABINETRY</th> <th>Claverack</th> <th>CDBG</th> <th>\$50,000</th> <th>06/20/18</th> <th>46,978.00</th> <th>7</th> <th>2.00%</th> <th>\$706.70</th> <th>20</th> <th></th> <th>12/17/18</th> <th>06/20/24</th>	ACW MILLWORK & CABINETRY	Claverack	CDBG	\$50,000	06/20/18	46,978.00	7	2.00%	\$706.70	20		12/17/18	06/20/24
NES Hillscale CDBG \$14,222 G\(0.07/11/16\) \$12,351.00 \$6 000\% \$274.96 \$274.96 AT,LLC Ganaan CDBG \$15,000 08/04/16 \$14,600 \$6 000\% \$20.87 \$402.88 AT,LLC Genantown CDBG \$15,000 09/14/18 \$24,000 \$6 000\% \$402.88 Hudson CDBG \$15,000 09/13/17 \$24,000 \$6 000\% \$402.88 Hudson CDBG \$22,045 08/02/13 \$3,620 \$6 00\% \$402.82 Hudson CDBG \$100,000 06/15/14 \$4,580.00 \$6 50\% \$402.82 Hudson CDBG \$100,000 10/13/17 \$6,204.00 \$10 \$25%.04 \$50.00 Ninderhook CDBG \$100,000 10/13/17 \$6,204.00 \$10 \$25%.04 \$50.00 \$10.25\% \$50.00 \$10.25\% \$20.00 \$10.25\% \$20.00 \$10.25\% \$20.00 \$10.25\% \$20.00 \$2.50\% \$2.50\% \$2.50\% <th< th=""><th>ALULA WOODWORKS</th><th>Claverack</th><th>CDBG</th><th>\$13,350</th><th>05/24/18</th><th>12,004.00</th><th>2</th><th>6.50%</th><th>\$261.21</th><th>24</th><th></th><th>12/21/18</th><th>05/24/23</th></th<>	ALULA WOODWORKS	Claverack	CDBG	\$13,350	05/24/18	12,004.00	2	6.50%	\$261.21	24		12/21/18	05/24/23
Canaan CDBG \$15,000 08/04/16 8,424,00 6 7,25% \$288.79 AT,LLC Gemantrown CDBG \$25,000 09/14/18 24,101.00 6 7,00% \$2402.88 Ludson CDBG \$32,045 08/02/13 3,852.00 6 5,00% \$402.88 Ludson CDBG \$32,045 08/02/17 20,390.00 6 5,00% \$402.02 Hudson CDBG \$25,000 09/13/17 20,390.00 6 5,00% \$402.02 Hudson CDBG \$100,000 10/13/17 20,390.00 6 5,00% \$402.02 Kinderhook CDBG \$100,000 10/13/17 36,204.00 10 2,25% \$531.65 Kinderhook CDBG \$10,000 10/13/17 36,204.00 6 5,00% \$5183.33 Kinderhook CDBG \$10,000 10/13/17 36,204.00 6 5,00% \$5183.32 Kinderhook CDBG \$10,000 01/13/14	BRIGID DORSEY, LES COLLINES	Hillsdale	CDBG	\$14,222	03/21/18	12,351.00	9	800.9	\$274.96	21		12/10/18	03/21/23
AT,LLC Germantown CDBG \$25,000 09/14/18 24,101.00 6 5.00% \$402.68 Hudson CDBG \$15,000 10/10/18 14,588.00 5 5.00% \$426.88 Hudson CDBG \$20,000 06/13/17 20,390.00 6 5.00% \$498.88 Hudson CDBG \$50,000 06/13/17 20,390.00 6 5.00% \$498.88 Mancram CDBG \$50,000 06/13/17 20,390.00 6 5.00% \$498.88 Minderhook CDBG \$100,000 10/13/17 95,204.00 10 7.00% \$530.04 Kinderhook CDBG \$10,000 10/13/17 95,204.00 10 7.25% \$893.33 Kinderhook CDBG \$10,000 10/13/17 6,979.00 5 6.00% \$133.33 Kinderhook CDBG \$15,132 09/15/18 14,168.00 5 7.00% \$133.25 Claverack CDBG \$15,000 04/23/17 <th>EAST CHATHAM FOODS</th> <th>Canaan</th> <th>CDBG</th> <th>\$15,000</th> <th>08/04/16</th> <th>8,424.00</th> <th>2</th> <th>7.25%</th> <th>\$298.79</th> <th>4</th> <th></th> <th>12/03/18</th> <th>08/04/21</th>	EAST CHATHAM FOODS	Canaan	CDBG	\$15,000	08/04/16	8,424.00	2	7.25%	\$298.79	4		12/03/18	08/04/21
Hudson CDBG \$15,000 10/10/18 14,558.00 5 5.00% \$283.07 Hudson CDBG \$22,045 08/02/13 3.852.00 6 3.00% \$486.88 Hudson CDBG \$25,000 09/13/17 20,390.00 6 5.00% \$486.88 Hudson CDBG \$25,000 06/11/15 14,889.00 6 5.00% \$490.65 Hudson CDBG \$100,000 10/13/17 95,204.00 10 5.00% \$539.04 Kinderhook CDBG \$100,000 12/15/14 13,090.00 2 7.75% \$539.04 Kinderhook CDBG \$100,000 12/15/14 13,090.00 2 7.00% \$13.22.02 Kinderhook CDBG \$55,000 12/15/14 13,090.00 2 7.00% \$13.22.02 Kinderhook CDBG \$25,000 12/15/14 13,090.00 6 7.00% \$13.22.02 Kinderhook CDBG \$25,000 12/15/14 13,090.00 6 7.00% \$10.00% \$10.00% Claverack CDBG \$25,000 02/24/17 13,090.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 13,090.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 13,090.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 13,090.00 15 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 13,090.00 15 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 75,000.00 15 5.00% \$402.62 Claverack CDBG \$25,000 06/28/18 22,180.00 15 5.00% \$402.62 Claverack CDBG \$25,000 03/28/18 22,180.00 15 5.00% \$402.62 Claverack CDBG \$25,000 03/28/18 22,180.00 15 5.00% \$402.62 Claverack CDBG \$25,000 03/28/18 23,900 15 5.00% \$402.62 Claverack CDBG \$200,000 04/28/18 04	GERMANTOWN LAUNDROMAT, LLC	Germantown	CDBG	\$25,000	09/14/18	24,101.00	9	5.00%	\$402.68	14		12/13/18	09/14/24
Hudson CDBG \$32,045 08/02/13 3,852.00 6 3,00% \$448.88 8402.62 Hudson CDBG \$25,000 09/13/17 20,390.00 6 5,00% \$402.62 Hudson CDBG \$32,007 06/15/14 43,928.00 10 7,00% \$387.65 Ancram CDBG \$100,000 10/13/17 95,204.00 10 5,00% \$759.00 Kinderhook CDBG \$100,000 10/13/17 95,204.00 10 2,25% \$533.04 Kinderhook CDBG \$100,000 10/13/17 95,204.00 10 2,25% \$533.04 Kinderhook CDBG \$100,000 12/02/15 22,307.00 6 7,75% \$898.46 Kinderhook CDBG \$100,000 12/02/15 22,307.00 6 7,75% \$898.46 Kinderhook CDBG \$15,000 04/13/17 6,979.00 5 7,25% \$324.20 Kinderhook CDBG \$15,000 04/13/17 6,979.00 5 7,25% \$324.20 Kinderhook CDBG \$15,000 04/13/17 6,979.00 5 7,00% \$1,232.02 Kinderhook CDBG \$25,000 04/23/13 2,302.00 6 7,00% \$402.62 Copake CDBG \$25,000 02/06/14 5,777.00 7 7,50% \$402.62 Claverack CDBG \$25,000 02/06/14 5,777.00 6 5,00% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5,00% \$402.62 Livingston CDBG \$25,000 03/28/18 22,269.00 6 5,00% \$402.62 Livingston CDBG \$25,000 06/28/18 22,269.00 6 5,00% \$402.62 Clemont SC \$140,000 01/01/16 27,052.00 13 5,00% \$843.86 KV 184 Livingston CDBG \$718,000 01/01/10 01,295.00 15 5,00% \$412.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 15 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 15 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 15 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 15 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 15 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 12 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10 01,295.00 12 5,00% \$11,313.89 KV 184 Livingston CDBG \$100,000 01/01/10	G.G.& G FLOWER COMPANY	Hudson	CDBG	\$15,000	10/10/18	14,558.00	5	2.00%	\$283.07	10		12/10/18	10/10/23
Hudson CDBG \$25,000 09/13/17 20,390.00 6 5.00% \$402.62 Hudson CDBG \$50,000 06/15/14 43,928.00 10 7.00% \$402.62 D) Hudson CDBG \$100,000 10/13/17 95,204.00 10 2.25% \$533.04 D) Kinderhook CDBG \$100,000 10/13/17 95,204.00 10 2.25% \$533.77 Kinderhook CDBG \$10,000 12/02/15 22.307.00 6 7.75% \$696.46 Kinderhook CDBG \$10,000 12/15/14 13.090.00 7 7.25% \$5324.20 Kinderhook CDBG \$10,000 12/15/14 13.090.00 7 7.25% \$5324.20 Kinderhook CDBG \$51,000 04/13/17 6,979.00 5 6.00% \$11,232.02 Kinderhook CDBG \$51,000 04/23/13 2,302.00 2 7.00% \$10.232.00 Kinderhook CDBG \$25,000<	HUDSON CHATHAM WINERY LF	Ghent	CDBG	\$32,045	08/02/13	3,852.00	9	3.00%	\$486.88	7		12/31/18	08/02/19
Hudson CDBG \$50,000 06/15/14 43,928.00 10 7.00% \$387.65	HUDSON ATHENS RETAIL	Hudson	CDBG	\$25,000	09/13/17	20,390.00	9	2.00%	\$402.62	13		12/18/18	09/13/23
Ohent CDBG \$32,067 06/01/15 14,889.00 6 6.50% \$539.04 D) Ancram CDBG \$100,000 10/13/17 95,204.00 10 5.00% \$750.00 Minderhook CDBG \$100,000 10/01/09 8,305.00 10 2.25% \$931.37 Kinderhook CDBG \$40,000 12/02/15 22,307.00 6 7.75% \$808.46 Y Claverack CDBG \$10,000 12/02/14 14,168.00 5 6.00% \$193.33 Y Claverack CDBG \$10,000 12/15/14 13,090.00 2 7.00% \$193.23 Y Claverack CDBG \$10,000 04/13/17 2,302.00 6 7.00% \$193.23 Hudson CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Claverack CDBG	HUDSON CRUISES, INC.	Hudson	CDBG	\$50,000	06/15/14	43,928.00	10	7.00%	\$387.65	15		12/12/18	06/15/24
D) Ancram CDBG \$100,000 10/13/17 95,204.00 10 5.00% \$750.00 Kinderhook CDBG \$100,000 12/02/15 22.307.00 6 7.75% \$931.37 Kinderhook CDBG \$40,000 12/02/15 22.307.00 6 7.75% \$968.46 Y Claverack CDBG \$132 094/5/18 14,168.00 15 7.25% \$132.20 Y Claverack CDBG \$15,132 094/5/18 14,168.00 15 7.25% \$132.20 Hudshook CDBG \$25,000 12/15/14 13,090.00 2 7.00% \$132.20 Copake CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Chathan CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Chathan CDBG \$25,00	J.E.M. WOODWORKING #2	Ghent	CDBG	\$32,067	06/01/15	14,889.00	9	6.50%	\$539.04	1		12/06/18	06/01/21
Kinderhook CDBG \$100,000 10/01/09 8,305.00 10 2.25% \$931.37 Hudson CDBG \$40,000 12/02/15 22,307.00 6 7.75% \$696.46 Kinderhook CDBG \$10,000 04/13/17 6,979.00 5 6.00% \$193.33 Kinderhook CDBG \$15,132 09/15/18 14,168.00 15 7.25% \$123.20 Kinderhook CDBG \$55,000 12/15/14 13,090.00 2 7.00% \$1232.02 Ancram CDBG \$25,000 04/23/13 2,302.00 6 7.00% \$1232.02 Copake CDBG \$25,000 02/24/17 18,175.00 7 7.50% \$402.62 Chatham CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Chatham CDBG \$25,000 03/24/17 18,175.00 6 5.00% \$402.62 Livingston CDBG \$75,000 06/28/18 23,191.00 <th>LINDA MARRISH (THE POND)</th> <th>Ancram</th> <th>CDBG</th> <th>\$100,000</th> <th>10/13/17</th> <th>95,204.00</th> <th>10</th> <th>2.00%</th> <th>\$750.00</th> <th>13</th> <th></th> <th>12/28/18</th> <th>10/13/27</th>	LINDA MARRISH (THE POND)	Ancram	CDBG	\$100,000	10/13/17	95,204.00	10	2.00%	\$750.00	13		12/28/18	10/13/27
Hudson CDBG \$40,000 12/02/15 22,307.00 6 7.75% \$696.46 Ry Claverack CDBG \$10,000 04/13/17 6,979.00 5 6.00% \$193.33 Ry Claverack CDBG \$15,132 09/15/18 14,168.00 15 7.25% \$393.20 Ry Kinderhook CDBG \$50,000 12/15/14 13,090.00 2 7.00% \$1,232.02 Ancram CDBG \$25,000 04/23/13 2,302.00 6 7.00% \$432.25 Copake CDBG \$25,000 10/13/17 18,175.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Claverack CDBG \$22,000 02/28/18 22,180.00 6 5.00% \$402.62 Chatham CDBG \$25,000 06/28/18 23,191.00 6 5.00% \$402.62 Livingston CDBG \$73,0	MARIOS HOME CENTER	Kinderhook	CDBG	\$100,000	10/01/09	8,305.00	10	2.25%	\$931.37	1		11/28/18	10/01/19
Ry Claverack CDBG \$10,000 04/13/17 6,979.00 5 6.00% \$193.33 Ry Claverack CDBG \$15,132 09/15/14 14,168.00 15 7.25% \$324.20 Hudson CDBG \$50,000 12/15/14 13,090.00 2 7.00% \$1,232.02 Ancram CDBG \$35,000 04/23/13 2,302.00 6 7.00% \$1,232.02 Copake CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$402.62 Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 Chatham CDBG \$25,000 04/28/18 23,191.00 6 5.00% \$10,774 Chatham CDBG \$73,014.44 \$641	OLDE HUDSON	Hudson	CDBG	\$40,000	12/02/15	22,307.00	9	7.75%	\$696.46	2		12/13/18	10/01/19
Ry Claverack CDBG \$15,132 09/15/18 14,168.00 15 7.25% \$324.20 Kinderhook CDBG \$60,000 12/15/14 13,090.00 2 7.00% \$1,232.02 Hudson CDBG \$25,000 04/23/13 2,302.00 6 7.00% \$1,232.02 Ancram CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$432.25 Copake CDBG \$25,000 10/13/17 20,707.00 6 5.00% \$402.62 Chatham CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$41,017.74 Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$41,017.74 Livingston CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$512,385.24 G Clermont SC \$100,000 01/01/16 27,052.00 15 6 5.00% \$21,385.24 G Clermont <t< th=""><th>NICK JENNINGS</th><th>Kinderhook</th><th>CDBG</th><th>\$10,000</th><th>04/13/17</th><th>6,979.00</th><th>2</th><th>6.00%</th><th>\$193.33</th><th>5</th><th></th><th>12/28/18</th><th>03/15/23</th></t<>	NICK JENNINGS	Kinderhook	CDBG	\$10,000	04/13/17	6,979.00	2	6.00%	\$193.33	5		12/28/18	03/15/23
Kinderhook CDBG \$60,000 12/15/14 13,090.00 2 7.00% \$1,232.02 Hudson CDBG \$35,000 04/23/13 2,302.00 6 7.00% \$596.72 Ancram CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$432.25 Copake CDBG \$25,000 10/13/17 20,707.00 6 5.00% \$402.62 Chatham CDBG \$25,000 02/24/17 18,175.00 6 5.00% \$41,017.74 Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 Livingston CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 G Clermont SC \$100,000 01/01/06 27,052.00 15 6 5.00% \$12,385.24 G Clermont SC \$100,000 01/01/10 27,052.00 15 6 5.00% \$21,338.24 G Clermont	OLD KLAVERACK BREWERY	Claverack	CDBG	\$15,132	09/15/18	14,168.00	15	7.25%	\$324.20	-		03/15/23	07/01/22
Hudson CDBG \$35,000 04/23/13 2,302.00 6 7.00% \$596.72 Ancram CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$432.25 Copake CDBG \$25,000 10/13/17 20,707.00 6 5.00% \$402.62 Claverack CDBG \$25,000 10/13/17 18,175.00 6 5.00% \$402.62 Chatham CDBG \$128,698 05/01/15 103,057.00 15 5.00% \$402.62 Livingston CDBG \$25,000 06/28/18 22,269.00 6 5.00% \$402.62 TALITY Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 G Clermont SC \$100,000 01/01/06 27,052.00 15 6.00% \$21,385.24 G Clermont SC \$184,000 01/01/12 10,295.00 7 5.00% \$20.06 G Clermont SC	PAUL CALCAGNO	Kinderhook	CDBG	\$60,000	12/15/14	13,090.00	7	7.00%	\$1,232.02	72	\$2,464.00	12/31/18	09/25/19
Ancram CDBG \$25,000 02/06/14 5,777.00 7 7.50% \$432.25 Copake CDBG \$25,000 10/13/17 20,707.00 6 5.00% \$402.62 Claverack CDBG \$25,000 10/13/17 18,175.00 6 5.00% \$405.63 Chatham CDBG \$128,698 05/01/15 103,057.00 15 5.00% \$41,017.74 Livingston CDBG \$25,000 06/28/18 22,269.00 6 5.00% \$402.62 TALITY Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 G Clemont SC \$100,000 01/01/06 27,052.00 15 6.00% \$12,385.24 G Clemont SC \$184,000 05/01/12 10,295.00 7 5.00% \$20.06 SC \$184,000 05/01/12 10,295.00 7 5.00% \$1413.89 ERY 18 Livingston SC \$410.0	PARR INABAR CORP.	Hudson	CDBG	\$35,000	04/23/13	2,302.00	မ	7.00%	\$596.72	33		12/19/18	04/23/19
Copake CDBG \$25,000 10/13/17 20,707.00 6 5.00% \$402.62 Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.25% \$405.53 Greenport CDBG \$128,698 05/01/15 103,057.00 15 5.00% \$1,017.74 Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 Itivingston CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 G Clermont SC \$100,000 01/01/06 27,052.00 15 6.00% \$21,385.24 G Clermont SC \$100,000 01/01/16 27,052.00 15 6.00% \$21,385.24 G Clermont SC \$184,000 05/01/12 10,295.00 7 5.00% \$20.06 G SC \$184,000 05/01/12 7 5.00% \$1413.89	RONNYBROOK	Ancram	CDBG	\$25,000	02/06/14	5,777.00	7	7.50%	\$432.25	ဖ		12/10/18	03/06/20
Claverack CDBG \$25,000 02/24/17 18,175.00 6 5.25% \$405.53 SS Chatham CDBG \$128,698 05/01/15 103,057.00 15 5.00% \$1,017.74 SS Chatham CDBG \$25,000 05/28/18 22,269.00 6 5.00% \$402.62 DSPITALITY Hudson CDBG \$25,000 06/28/18 23,191.00 6 5.00% \$402.62 DSPITALITY Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 JTING Clemont SC \$100,000 01/01/06 27,052.00 15 6.00% \$12,385.24 EAMERY 184 Livingston SC \$100,000 01/01/16 27,052.00 7 5.00% \$20.064 SANEDY Livingston CDBG \$100,000 01/01/12 10,295.00 7 5.00% \$1413.89	SUH6 ENTERPRISES, LLC	Copake	CDBG	\$25,000	10/13/17	20,707.00	9	5.00%	\$402.62	13		12/14/18	10/13/23
SS Greenport CDBG \$128,698 05/01/15 103,057.00 15 5.00% \$1,017.74 CESS Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 HOSPITALITY Hudson CDBG \$75,000 06/28/18 23,191.00 6 5.00% \$402.62 BUTING Clemont SC \$100,000 01/01/06 27,052.00 13 5.00% \$312.50 IBUTING Clemont SC \$100,000 01/01/06 27,052.00 15 6.00% \$21,385.24 CREAMERY 184 Livingston SC \$100,000 01/01/12 10,295.00 7 5.00% \$200.64 CREAMERY 184 Livingston CDRG \$410.00 01/01/12 10,295.00 7 5.00% \$1413.89	STATE 11 DISTILLERY	Claverack	CDBG	\$25,000	02/24/17	18,175.00	9	5.25%	\$405.53	24		11/30/18	02/24/23
CESS Chatham CDBG \$25,000 03/28/18 22,269.00 6 5.00% \$402.62 HOSPITALITY Hudson CDBG \$25,000 06/28/18 23,191.00 6 5.00% \$402.62 HOSPITALITY Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$402.62 BUTING Clemont SC \$100,000 01/01/06 27,052.00 15 6.00% \$21,385.24 REAMERY 184 Livingston SC \$100,000 01/01/12 10,295.00 7 5.00% \$2,600.64 CREAMERY 184 Livingston CDBG \$100,000 01/01/12 10,295.00 7 5.00% \$1413.89	PHOENIX SERVICES	Greenport	CDBG	\$128,698	05/01/15	103,057.00	15	5.00%	\$1,017.74	-		12/06/18	05/01/30
Livingston CDBG \$25,000 06/28/18 23,191,00 6 5.00% \$402.62	2 DUKES & A PRINCESS	Chatham	CDBG	\$25,000	03/28/18	22,269.00	ဖ	2.00%	\$402.62	82		12/31/18	03/28/24
Hudson CDBG \$75,000 12/13/17 75,000.00 13 5.00% \$312.50 S973,014.44 \$641,915.00 \$12,385.24 Clermont SC \$100,000 01/01/06 27,052.00 15 6.00% \$843.86 Livingston SC \$184,000 05/01/12 10,295.00 7 5.00% \$1413.89 Livingston CDBG \$100.000 01/1/1/2 6.00% \$1413.89	WANDERING FOOL	Livingston	CDBG	\$25,000	06/28/18	23,191.00	9	5.00%	\$402.62	88		12/13/18	06/28/24
Clermont SC \$10,000 01/01/06 27,052.00 15 6.00% \$843.86 Livingston SC \$184,000 05/01/12 10,295.00 7 5.00% \$2,600.64 Livingston CDBG \$100.000 04/01/12 7 5.00% \$1413.89	41 CROSS STREET HOSPITALITY	Hudson	CDBG	\$75,000	12/13/17	75,000.00	13	2.00%	\$312.50	13		11/13/18	06/13/26
Clermont SC \$100,000 01/01/06 27,052.00 15 6.00% \$843.86 Livingston SC \$184,000 05/01/12 10,295.00 7 5.00% \$2,600.64 Livingston CDRG \$100.00 04/01/12 - 7 5.00% \$1.413.89	TOTAL			\$973,014.44		\$641,915.00			\$12,385.24		\$2,464.00		
Clermont SC \$100,000 01/01/06 27,052.00 15 6.00% \$843.86 Livingston SC \$184,000 05/01/12 10,295.00 7 5.00% \$2,600.64 Livingston CDRG \$100.00 04/01/12 - 7 5.00% \$1.413.89													
Livingston SC \$184,000 05/01/12 10,295.00 7 5.00% \$2,600.64	ANGELLO'S DISTRIBUTING	Clermont	၁Տ	\$100,000	01/01/06	27,052.00	15	6.00%	\$843.86	-		12/26/18	01/01/21
injureston CDBG \$100 000 01/01/12 - 7 5.00% \$1.413.89	HUDSON VALLEY CREAMERY 184	Livingston	းင	\$184,000	05/01/12	10,295.00	7	2.00%	\$2,600,64	-		11/19/18	05/01/19
Livingston CDD 4100,000 0100.	HUDSON VALLEY CREAMERY	Livingston	CDBG	\$100,000	01/01/12		_	5.00%	\$1,413.89	_		11/19/18	01/01/19
\$384,000 \$37,347.00 \$4.858.39				\$384,000		\$37,347.00			\$4,858.39				