

Governance Information (Authority-Related)

Question	Response	URL (if applicable)
1. Has the Authority prepared its annual report on operations and accomplishments for the reporting period as required by section 2800 of PAL?	Yes	www.villageofcarthage.com/cidc
2. As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	www.villageofcarthage.com/cidc
3. Has the lead audit partner for the independent audit firm changed in the last five years in accordance with section 2802(4) of PAL?	Yes	N/A
4. Does the independent auditor provide non-audit services to the Authority?	No	N/A
5. Does the Authority have an organization chart?	Yes	www.villageofcarthage.com/cidc
6. Are any Authority staff also employed by another government agency?	No	
7. Has the Authority posted their mission statement to their website?	Yes	www.villageofcarthage.com/cidc
8. Has the Authority's mission statement been revised and adopted during the reporting period?	No	N/A
9. Attach the Authority's measurement report, as required by section 2824-a of PAL and provide the URL.		www.villageofcarthage.com/cidc

Governance Information (Board-Related)

Question	Response	URL
1. Has the Board established a Governance Committee in accordance with Section 2824(7) of PAL?	Yes	N/A
2. Has the Board established an Audit Committee in accordance with Section 2824(4) of PAL?	Yes	N/A
3. Has the Board established Finance Committee in accordance with Section 2824(8) of PAL?	No	N/A
4. Provide a URL link where a list of Board committees can be found (including the name of the committee and the date established):		www.villageofcarthage.com/cidc
5. Does the majority of the Board meet the independence requirements of Section 2825(2) of PAL?	Yes	N/A
6. Provide a URL link to the minutes of the Board and committee meetings held during the covered fiscal year		www.villageofcarthage.com/cidc
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	www.villageofcarthage.com/cidc
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	www.villageofcarthage.com/cidc
9. Does the Board review and monitor the Authority's implementation of financial and management controls?	Yes	N/A
10. Does the Board execute direct oversight of the CEO and management in accordance with Section 2824(1) of PAL?	Yes	N/A
11. Has the Board adopted policies for the following in accordance with Section 2824(1) of PAL?		
Salary and Compensation	No	N/A
Time and Attendance	Yes	N/A
Whistleblower Protection	Yes	N/A
Defense and Indemnification of Board Members	Yes	N/A
12. Has the Board adopted a policy prohibiting the extension of credit to Board members and staff in accordance with Section 2824(5) of PAL?	Yes	N/A
13. Are the Authority's Board members, officers, and staff required to submit financial disclosure forms in accordance with Section 2825(3) of PAL?	Yes	N/A
14. Was a performance evaluation of the board completed?	Yes	N/A
15. Was compensation paid by the Authority made in accordance with employee or union contracts?	No	N/A
16. Has the board adopted a conditional/additional compensation policy governing all employees?	No	

Board of Directors Listing

Name	Alexander, Don	Name	Smith, Paul
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	07/01/2008	Term Start Date	01/01/2014
Term Expiration Date	Ex-Officio	Term Expiration Date	12/31/2016
Title	executive Director of the JCIDA	Title	
Has the Board member appointed a designee?	Yes	Has the Board member appointed a designee?	
Designee Name	David Zembiec	Designee Name	
Ex-officio	Yes	Ex-officio	No
Nominated By	Ex-Officio	Nominated By	Local
Appointed By	Ex-Officio	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	McHugh, John F	Name	McIlroy, George W
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2013	Term Start Date	01/01/2014
Term Expiration Date	Ex-Officio	Term Expiration Date	12/31/2016
Title	carthage community development director	Title	
Has the Board member appointed a designee?	No	Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	Yes	Ex-officio	No
Nominated By	Ex-Officio	Nominated By	Local
Appointed By	Ex-Officio	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	Gormley, Robert	Name	Buckley, Terry L
Chair of Board	Yes	Chair of Board	No
If yes, Chair designated By.	Elected by Board	If yes, Chair designated By.	
Term Start Date	01/01/2014	Term Start Date	01/01/2012
Term Expiration Date	12/31/2016	Term Expiration Date	12/31/2014
Title		Title	
Has the Board member appointed a designee?		Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	No
Nominated By	Other	Nominated By	Local
Appointed By	Other	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	Piche', Tom	Name	Keddy, Mark
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2012	Term Start Date	01/01/2014
Term Expiration Date	12/31/2014	Term Expiration Date	12/31/2016
Title		Title	
Has the Board member appointed a designee?		Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	No
Nominated By	Other	Nominated By	Local
Appointed By	Other	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	No
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Davis, Derek	Name	Wright, James W
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2013	Term Start Date	11/01/2011
Term Expiration Date	12/31/2015	Term Expiration Date	Ex-Officio
Title		Title	DANC Executive Director
Has the Board member appointed a designee?		Has the Board member appointed a designee?	No
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	Yes
Nominated By	Other	Nominated By	Other
Appointed By	Other	Appointed By	Other
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Roche, Terrence	Name	Armstrong, Bruce
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2013	Term Start Date	01/01/2002
Term Expiration Date	12/31/2015	Term Expiration Date	Pleasure of Authority
Title		Title	
Has the Board member appointed a designee?		Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	No
Nominated By	Other	Nominated By	Local
Appointed By	Other	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Staff Listing

Name	Title	Group	Department / Subsidiary	Union Name	Bargaining Unit	Full Time/ Part Time	Exempt	Base Annualized Salary	Actual salary paid to the Individual	Over time paid by Authority	Performance Bonus	Extra Pay	Other Compensation/Allowances/Adjustments	Total Compensation	Individual also paid by another entity to perform the work of the Authority	If yes, Is the payment made by a State or local government
Roberts, Mark A	Maintenance worker	Operational	Maintenance			PT	No	8,190.00	8,190	0	0	0	0	8,190	No	

Benefit Information

During the fiscal year, did the Authority continue to pay for any of the above mentioned benefits for

No

Board Members

Name	Title	Severance Package	Payment for Unused Leave	Club Memberships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of These Benefits	Other
Gormley, Robert	Board of Directors												X	
Alexander, Don	Board of Directors												X	
Piche', Tom	Board of Directors												X	
McIlroy, George W	Board of Directors												X	
Armstrong, Bruce	Board of Directors												X	
Buckley, Terry L	Board of Directors												X	
Roche, Terrence	Board of Directors												X	
Keddy, Mark	Board of Directors												X	
Smith, Paul	Board of Directors												X	
Wright, James W	Board of Directors												X	
Davis, Derek	Board of Directors												X	
Zembiec, David	Board of Directors												X	
McHugh, John F	Board of Directors												X	

Staff

Name	Title	Severance Package	Payment for Unused Leave	Club Memberships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of These Benefits	Other
No Data has been entered by the Authority for this section in PARIS														

Subsidiary/Component Unit Verification

Is the list of subsidiaries, as assembled by the Office of the State Comptroller, correct? No
Are there other subsidiaries or component units of the Authority that are active, not included in the PARIS reports submitted by this Aut

Name of Subsidiary/Component Unit	Status	Requested Changes
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Subsidiary/Component Unit Creation

Name of Subsidiary/Component Unit	Establishment Date	Entity Purpose
Carthage Development Group, LP	07/03/2002	Carthage Development Group, LP was created by the CIDC to redevelop two properties in downtown Carthage at 256 to 262 State Street utilizing affordable housing and historic tax credits. Under the original limited partnership agreement of the Carthage Development Group, 256 West Main Street, LLC and CIDC were the general partners of the LP. On June 8, 2004, CDG,LP entered into an amended partnership agreement of limited partnership. At that point, the limited partner became NDC Corp. Equity Fund VA, LP. By this agreement the CIDC withdrew from the limited partnership as of that date, being replaced by the new limited partner NDC.
256 West Main Street, LLC	07/03/2002	CIDC renovated two buildings included 256 to 262 State Street in 2004 utilizing affordable housing tax credits and historic preservation tax credits. To effectuate this project, CIDC created 256 West Main Street, LLC which is the general partner of Carthage Development Group, LP. Because CDG, LP is a limited partnership, it needs a general partner to act for it, and that is the sole purpose of 256 West Main Street, LLC. The sole member of 256 West Main Street, LLC is Carthage Industrial Development Corp.
Braman Development, LLC	11/09/2010	Braman Development, LLC was created for the purpose of owning and redeveloping the former site of the Braman broom factory. The site has been cleared and an environmental assessment has been completed. Preparing redevelopment plans is the next step.

Subsidiary/Component Unit Termination

Name of Subsidiary/Component Unit	Termination Date	Termination Reason	Proof of Termination
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Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

<u>Assets</u>	
Current Assets	
Cash and cash equivalents	\$802,189
Investments	\$0
Receivables, net	\$202,047
Other assets	\$0
Total Current Assets	\$1,004,236
Noncurrent Assets	
Restricted cash and investments	\$2,379,695
Long-term receivables, net	\$310,054
Other assets	\$39,513
Capital Assets	
Land and other nondepreciable property	\$226,761
Buildings and equipment	\$142,027
Infrastructure	\$4,774,378
Accumulated depreciation	\$1,428,757
Net Capital Assets	\$3,714,409
Total Noncurrent Assets	\$6,443,671
Total Assets	\$7,447,907

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

Liabilities

Current Liabilities

Accounts payable	\$432
Pension contribution payable	\$0
Other post-employment benefits	\$0
Accrued liabilities	\$1,348
Deferred revenues	\$22,262
Bonds and notes payable	\$0
Other long-term obligations due within one year	\$12,083
Total Current Liabilities	\$36,125

Noncurrent Liabilities

Pension contribution payable	\$0
Other post-employment benefits	\$0
Bonds and notes payable	\$0
Long Term Leases	\$0
Other long-term obligations	\$60,418
Total Noncurrent Liabilities	\$60,418

Total Liabilities

\$96,543

Net Asset (Deficit)

Net Asset

Invested in capital assets, net of related debt	\$0
Restricted	\$0
Unrestricted	\$7,351,364
Total Net Assets	\$7,351,364

Summary Financial Information

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETS

Operating Revenues

Charges for services	\$0
Rental & financing income	\$504,890
Other operating revenues	\$9,756
Total Operating Revenue	\$514,646

Operating Expenses

Salaries and wages	\$0
Other employee benefits	\$0
Professional services contracts	\$14,327
Supplies and materials	\$289
Depreciation & amortization	\$100,424
Other operating expenses	\$154,796
Total Operating Expenses	\$269,836

Operating Income (Loss) **\$244,810**

Nonoperating Revenues

Investment earnings	(\$35,221)
State subsidies/grants	\$0
Federal subsidies/grants	\$0
Municipal subsidies/grants	\$0
Public authority subsidies	\$0
Other nonoperating revenues	\$0
Total Nonoperating Revenue	(\$35,221)

Summary Financial InformationSUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETSNonoperating Expenses

Interest and other financing charges	\$1,088
Subsidies to other public authorities	\$0
Grants and donations	\$115,000
Other nonoperating expenses	\$0
Total Nonoperating Expenses	\$116,088
Income (Loss) Before Contributions	\$93,501
Capital Contributions	\$0
Change in net assets	\$93,501
Net assets (deficit) beginning of year	\$7,257,863
Other net assets changes	\$0
Net assets (deficit) at end of year	\$7,351,364

Current Debt

Question	Response
1. Did the Authority have any outstanding debt, including conduit debt, at any point during the reporting period?	No
2. If yes, has the Authority issued any debt during the reporting period?	

New Debt Issuances List by Type of Debt and Program

No Data has been entered by the Authority for this section in PARIS

Schedule of Authority Debt

Type of Debt	Statutory Authorization (\$)	Outstanding Start of Fiscal Year (\$)	New Debt Issuances (\$)	Debt Retired (\$)	Outstanding End of Fiscal Year (\$)
State Obligation					
State Guaranteed					
State Supported					
State Contingent Obligation					
State Moral Obligation					
Other State Funded					
Authority Obligation					
General Obligation					
Revenue					
Other Non-State Funded					
Conduit					
Conduit Debt					
Conduit Debt - Pilot Increment Financing					

Real Property Acquisition/Disposal List

This Authority has indicated that it had no real property acquisitions or disposals during the reporting period.

Personal Property

This Authority has indicated that it had no personal property disposals during the reporting period.

Property Documents

Question	Response	URL (if applicable)
1. In accordance with Section 2896(3) of PAL, the Authority is required to prepare a report at least annually of all real property of the Authority. Has this report been prepared?	Yes	www.villageofcarthage.com/cidc
2. Has the Authority prepared policies, procedures, or guidelines regarding the use, awarding, monitoring, and reporting of contracts for the acquisition and disposal of property?	Yes	www.villageofcarthage.com/cidc
3. In accordance with Section 2896(1) of PAL, has the Authority named a contracting officer who shall be responsible for the Authority's compliance with and enforcement of such guidelines?	Yes	

Grant Information

1. Source of Grant Funds: Not for Profit
Name of Grant Recipient: Buckley Realty, LLC
Address Line1: 315 State Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$40,000
Date Grant Awarded: 10/31/2013
Purpose of Grant: Commercial Property
Construction/Acquisition/Revitalization/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

2. Source of Grant Funds: State
Name of Grant Recipient: Chang Baik
Address Line1: 249 State Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$413
Date Grant Awarded: 02/14/2013
Purpose of Grant: Commercial Property
Construction/Acquisition/Revitalization/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

Grant Information

3. Source of Grant Funds: State
Name of Grant Recipient: Duane & Tracy Hoch
Address Line1: 266-268 State Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$1,755
Date Grant Awarded: 02/25/2013
Purpose of Grant: Commercial Property
Construction/Acquisition/Revitalization/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

4. Source of Grant Funds: Not for Profit
Name of Grant Recipient: Village of Carthage
Address Line1: 120 S. Mechanic Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$115,000
Date Grant Awarded: 07/15/2013
Purpose of Grant: Marketing and Business Recruitment
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

Loan Information

1. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: 4 River Valleys Historical Society
 Address Line1: PO Box
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 11/05/2013
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 2
 Amount of Loan Principal Repaid
 to Date: \$0.00
 Purpose of Loan: Land Preservation/Resource
 Conservation/Recreation

Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

2. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Buckley Realty, LLC
 Address Line1: 301-305 State Street
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 09/03/2007
 Interest Rate(%): 8
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$200,000.00
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement

Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? Yes

Loan Information

3. Source of Loan Funds: Not for Profit
Name of Loan Recipient: Carthage Area Hospital
Address Line1: 1001 West Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Original Amount of Loan: \$31,443.33
Date Loan Awarded: 03/28/2012
Interest Rate(%): 0
Length of Loan(# of years
to repay): 2
Amount of Loan Principal Repaid
to Date: \$0.00
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?
Have the terms of the loan been
completed? No

4. Source of Loan Funds: Not for Profit
Name of Loan Recipient: Carthage Area Hospital
Address Line1: 1001 West Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Original Amount of Loan: \$250,000
Date Loan Awarded: 07/23/2012
Interest Rate(%): 5
Length of Loan(# of years
to repay): 10
Amount of Loan Principal Repaid
to Date: \$0.00
Purpose of Loan: Business Expansion/Startup

Was the Loan expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?
Have the terms of the loan been
completed? No

Loan Information

5. Source of Loan Funds: Federal
 Name of Loan Recipient: Carthage Development Group, LP
 Address Line1: 260 State Street
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$320,000
 Date Loan Awarded: 04/01/2005
 Interest Rate(%): 1
 Length of Loan(# of years
 to repay): 32
 Amount of Loan Principal Repaid
 to Date: \$0.00
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

6. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Carthage Development Group, LP
 Address Line1: 260 State Street
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$294,439
 Date Loan Awarded: 04/01/2005
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$0.00
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

Loan Information

7. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Carthage Development Group,LP
 Address Line1: 260 State State St.
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$1,257,969
 Date Loan Awarded: 04/01/2005
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 16
 Amount of Loan Prinicipal Repaid
 to Date: \$0.00
 Purpose of Loan: Residential Property
 Construction/Acquisition/Rehabilitation/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

8. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Chang Baik
 Address Line1: 249 State Street
 Address Line2:
 City: CARTHAGE
 State: NY
 Zip - Plus4: 13619
 Province/Region:
 Country: USA
 Original Amount of Loan: \$2,947
 Date Loan Awarded: 02/14/2012
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Prinicipal Repaid
 to Date: \$413.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

Loan Information

9. Source of Loan Funds: Not for Profit
Name of Loan Recipient: Duane and Tracy Hoch
Address Line1: 266-268 State Street
Address Line2:
City: CARTHAGE
State: NY
Zip - Plus4: 13619
Province/Region:
Country: USA
Original Amount of Loan: \$12,532
Date Loan Awarded: 02/24/2012
Interest Rate(%): 0
Length of Loan(# of years
to repay): 7
Amount of Loan Principal Repaid
to Date: \$1,755.00
Purpose of Loan: Commercial Property
Construction/Acquisition/Revitalization/I
mprovement
Was the Loan expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?
Have the terms of the loan been
completed? No

Bond Information

This Authority has indicated that it did not have any outstanding bonds during the reporting period.

Additional Comments: