

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	http://watertownldc.com/index.php/board-of-directors/past-minute-meetingss/doc_download/271-2013-annual-report
2. As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	http://watertownldc.com/index.php/financials-budgets-and-audits/doc_download/257-internal-control-certification-2013
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?	Yes	N/A
5. Does the Authority have an organization chart?	Yes	http://watertownldc.com/images/stories/paaa/WLDC_Organizational_Chart_2012.pdf?phpMyAdmin=rZg-%2C3PLSzdE1EFR5Stw43xpJe6
6. Are any Authority staff also employed by another government agency?	No	
7. Has the Authority posted their mission statement to their website?	Yes	http://watertownldc.com/index.php/mission?phpMyAdmin=rZg-,3PLSzdE1EFR5Stw43xpJe6
8. Has the Authority's mission statement been revised and adopted during the reporting period?	Yes	N/A
9. Attach the Authority's measurement report, as required by section 2824-a of PAL and provide the URL.		http://watertownldc.com/index.php/board-of-directors/past-minute-meetingss/doc_download/274-2013-performance-measurements

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?	Yes	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):		http://watertownldc.com/index.php/board-of-directors/committees
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		http://watertownldc.com/index.php/board-of-directors/past-minute-meetingss
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	http://watertownldc.com/index.php/accountability-act
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	http://watertownldc.com/index.php/accountability-act
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	Yes	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?	No	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?	No	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	Graham, Jeffrey	Name	Murphy, Roseanne
Chair of Board	Yes	Chair of Board	No
If yes, Chair designated By.	Elected by Board	If yes, Chair designated By.	
Term Start Date	01/15/2004	Term Start Date	08/11/2011
Term Expiration Date	Ex-Officio	Term Expiration Date	Ex-Officio
Title	President	Title	Director
Has the Board member appointed a designee?	Yes	Has the Board member appointed a designee?	Yes
Designee Name	James Mills	Designee Name	James Vanderloo
Ex-officio	Yes	Ex-officio	Yes
Nominated By	Ex-Officio	Nominated By	Ex-Officio
Appointed By	Local	Appointed By	Local
Confirmed by Senate?	No	Confirmed by Senate?	No
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?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Mix, Kenneth	Name	Alexander, Donald
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	07/16/2012	Term Start Date	05/15/2008
Term Expiration Date	Ex-Officio	Term Expiration Date	Ex-Officio
Title	Director	Title	Director
Has the Board member appointed a designee?	Yes	Has the Board member appointed a designee?	Yes
Designee Name	Michael Lumbis	Designee Name	Dave Zembiec
Ex-officio	Yes	Ex-officio	Yes
Nominated By	Local	Nominated By	Ex-Officio
Appointed By	Local	Appointed By	Local
Confirmed by Senate?	No	Confirmed by Senate?	No
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	Fallon, Jeffrey	Name	Dermady, RoAnn
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	01/01/2013
Term Expiration Date	12/31/2015	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	Other
Appointed By	Local	Appointed By	Local
Confirmed by Senate?	No	Confirmed by Senate?	No
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	Flint, Erika
Chair of Board	No
If yes, Chair designated By.	
Term Start Date	10/20/2011
Term Expiration Date	12/31/2017
Title	
Has the Board member appointed a designee?	
Designee Name	
Ex-officio	No
Nominated By	Other
Appointed By	Local
Confirmed by Senate?	No
Has the Board member/designee signed the acknowledgement of fiduciary duty?	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 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
Kim, Taylor S	CFO/Executive Assistant	Administrative and Clerical				FT	No	47,133.96	0	0	0	1,942.5	0	1,942.5	No	
Rutherford, Donald W	CEO	Executive				FT	No	85,933.04	0	0	0	12,418.86	0	12,418.86	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 Member-ships	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
Flint, Erika	Board of Directors												X	
Fallon, Jeffrey	Board of Directors												X	
Dermady, RoAnn	Board of Directors												X	
Graham, Jeffrey	Board of Directors												X	
Mills, James	Board of Directors												X	
Murphy, Roseanne	Board of Directors												X	
Vanderloo, James	Board of Directors												X	
Mix, Kenneth	Board of Directors												X	
Lumbis, Michael	Board of Directors												X	
Alexander, Donald	Board of Directors												X	
Zembiec, Dave	Board of Directors												X	

Staff

Name	Title	Severance Package	Payment for Unused Leave	Club Member-ships	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? Yes
 Are there other subsidiaries or component units of the Authority that are active, not included in the PARIS reports submitted by this Aut No

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
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Subsidiary/Component Unit Termination

Name of Subsidiary/Component Unit	Termination Date	Termination Reason	Proof of Termination
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No Data has been entered by the Authority for this section in PARIS

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

<u>Assets</u>	
Current Assets	
Cash and cash equivalents	\$1,202,770
Investments	\$3,965,715
Receivables, net	\$5,034,966
Other assets	\$250,000
Total Current Assets	\$10,453,451
Noncurrent Assets	
Restricted cash and investments	\$117,204
Long-term receivables, net	\$0
Other assets	\$0
Capital Assets	
Land and other nondepreciable property	\$0
Buildings and equipment	\$888
Infrastructure	\$0
Accumulated depreciation	\$0
Net Capital Assets	\$888
Total Noncurrent Assets	\$118,092
Total Assets	\$10,571,543

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

Liabilities

Current Liabilities

Accounts payable	\$10
Pension contribution payable	\$0
Other post-employment benefits	\$0
Accrued liabilities	\$3,929
Deferred revenues	\$0
Bonds and notes payable	\$0
Other long-term obligations due within one year	\$0
Total Current Liabilities	\$3,939

Noncurrent Liabilities

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

Total Liabilities

\$3,939

Net Asset (Deficit)

Net Asset

Invested in capital assets, net of related debt	\$0
Restricted	\$117,204
Unrestricted	\$10,450,400
Total Net Assets	\$10,567,604

Summary Financial Information

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETS

Operating Revenues

Charges for services	\$10,400
Rental & financing income	\$36,103
Other operating revenues	\$350,965
Total Operating Revenue	\$397,468

Operating Expenses

Salaries and wages	\$164,356
Other employee benefits	\$66,778
Professional services contracts	\$37,952
Supplies and materials	\$12,682
Depreciation & amortization	\$33
Other operating expenses	\$86,397
Total Operating Expenses	\$368,198

Operating Income (Loss) **\$29,270**

Nonoperating Revenues

Investment earnings	\$0
State subsidies/grants	\$0
Federal subsidies/grants	\$0
Municipal subsidies/grants	\$0
Public authority subsidies	\$0
Other nonoperating revenues	\$0
Total Nonoperating Revenue	\$0

Summary Financial Information

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETS

Nonoperating Expenses

Interest and other financing charges	\$0
Subsidies to other public authorities	\$0
Grants and donations	\$0
Other nonoperating expenses	\$0
Total Nonoperating Expenses	\$0
Income (Loss) Before Contributions	\$29,270
Capital Contributions	\$0
Change in net assets	\$29,270
Net assets (deficit) beginning of year	\$10,538,334
Other net assets changes	\$0
Net assets (deficit) at end of year	\$10,567,604

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?	No	
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	http://watertownldc.com/index.php/accountability-act
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: Watertown Urban Mission
Address Line1: 247 Factory Street
Address Line2:
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$5,000
Date Grant Awarded: 03/21/2013
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?

Loan Information

1. Source of Loan Funds: Federal
 Name of Loan Recipient: 616 Leray, LLC
 Address Line1: 261 Franklin Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$60,000
 Date Loan Awarded: 12/21/2009
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$11,628.00
 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

2. Source of Loan Funds: Federal
 Name of Loan Recipient: Allison Carlos
 Address Line1: 345 Factory Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$27,000
 Date Loan Awarded: 08/26/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$13,939.00
 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

3. Source of Loan Funds: Federal
 Name of Loan Recipient: Alteri Bakery, Inc.
 Address Line1: 24685 State Route 37
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$100,000
 Date Loan Awarded: 11/01/1999
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$73,420.00
 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

4. Source of Loan Funds: Federal
 Name of Loan Recipient: Audrey Danielsen
 Address Line1: 20047 State Route 12F
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 11/07/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$5,529.00
 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

5. Source of Loan Funds: Federal
 Name of Loan Recipient: Bee Bee Island Properties
 Address Line1: 487 Bugbee Drive
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$96,000
 Date Loan Awarded: 01/01/2002
 Interest Rate(%): 7
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$41,409.00
 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

6. Source of Loan Funds: Federal
 Name of Loan Recipient: Benchmark Family Services
 Address Line1: 1635 Ohio Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$239,175
 Date Loan Awarded: 10/11/2012
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 16
 Amount of Loan Principal Repaid
 to Date: \$14,741.00
 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

7. Source of Loan Funds: Federal
 Name of Loan Recipient: Blue Mountain Spring Service, Inc.
 Address Line1: 1011 Waterman Drive
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$109,662.99
 Date Loan Awarded: 06/08/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$24,793.00
 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

8. Source of Loan Funds: Federal
 Name of Loan Recipient: Brent J. Lewis Micro #1
 Address Line1: 101 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 04/16/2009
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$9,228.93
 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: Federal
 Name of Loan Recipient: Brent Lewis Micro #2
 Address Line1: 101 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$20,000
 Date Loan Awarded: 04/16/2009
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$18,135.96
 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

10. Source of Loan Funds: Federal
 Name of Loan Recipient: Brent Lewis d/b/a Rent A Zone #1
 Address Line1: 101 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 09/14/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$10,000.00
 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? Yes

Loan Information

11. Source of Loan Funds: Federal
 Name of Loan Recipient: Brent Lewis d/b/a Rent A Zone #2
 Address Line1: 101 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 08/04/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$8,578.71
 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

12. Source of Loan Funds: Federal
 Name of Loan Recipient: Cerebral Palsy Association
 Address Line1: 4 Commerce Lane
 Address Line2:
 City: CANTON
 State: NY
 Zip - Plus4: 13617
 Province/Region:
 Country: USA
 Original Amount of Loan: \$60,000
 Date Loan Awarded: 10/06/2005
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$46,155.00
 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

13. Source of Loan Funds: Federal
 Name of Loan Recipient: Chantel J. Taylor
 Address Line1: 507 Franklin Street, Apt. 2
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 04/27/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$40,000.00
 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? Yes

14. Source of Loan Funds: Federal
 Name of Loan Recipient: Christine Haga d/b/a The Spindle
 Address Line1: 1026 State Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 12/18/2009
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$18,183.00
 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

15. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Christopher Hunt
 Address Line1: 316 Iroquois Avenue
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$8,500
 Date Loan Awarded: 11/11/2013
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 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

16. Source of Loan Funds: Federal
 Name of Loan Recipient: Community Action Planning Council
 Address Line1: 518 Davidson Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$300,000
 Date Loan Awarded: 02/01/1991
 Interest Rate(%): 5.25
 Length of Loan(# of years
 to repay): 23
 Amount of Loan Principal Repaid
 to Date: \$296,275.00
 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

17. Source of Loan Funds: Federal
 Name of Loan Recipient: Computer Doc, Inc.
 Address Line1: 167 Polk Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$45,000
 Date Loan Awarded: 01/05/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$15,514.00
 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

18. Source of Loan Funds: Federal
 Name of Loan Recipient: Current Applications, Inc. #5
 Address Line1: 275 Bellew Avenue
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$75,000
 Date Loan Awarded: 05/07/2008
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$31,002.00
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

19. Source of Loan Funds: Federal
 Name of Loan Recipient: Current Applications, Inc. #7
 Address Line1: 275 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$60,000
 Date Loan Awarded: 11/08/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 4
 Amount of Loan Principal Repaid
 to Date: \$60,000.00
 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? Yes

20. Source of Loan Funds: Federal
 Name of Loan Recipient: Current Applications, Inc. #8
 Address Line1: 275 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$75,000
 Date Loan Awarded: 12/20/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 1
 Amount of Loan Principal Repaid
 to Date: \$11,361.00
 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

21. Source of Loan Funds: Federal
 Name of Loan Recipient: Current Applications, Inc. #9
 Address Line1: 275 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$187,500
 Date Loan Awarded: 12/15/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$10,987.00
 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

22. Source of Loan Funds: Federal
 Name of Loan Recipient: David Bartlett d/b/a D.P. Bartlett & Sons,
 Address Line1: 1 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 08/14/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$10,000.00
 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? Yes

Loan Information

23. Source of Loan Funds: Federal
 Name of Loan Recipient: Denise McLane d/b/a Solitary Consignment
 Address Line1: 34 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 06/20/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$9,036.08
 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

24. Source of Loan Funds: Federal
 Name of Loan Recipient: Eric Richardson
 Address Line1: 1222 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$36,920
 Date Loan Awarded: 09/13/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$8,394.00
 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

25. Source of Loan Funds: Federal
 Name of Loan Recipient: Evalex Properties, LLC
 Address Line1: 636 Coffeen Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$160,000
 Date Loan Awarded: 09/28/2007
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Prinicipal Repaid
 to Date: \$33,659.00
 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

26. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Family Counseling Services of NNY
 Address Line1: 120 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 05/07/2013
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$3,145.00
 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

27. Source of Loan Funds: Federal
 Name of Loan Recipient: Family Counseling Services of NNY
 Address Line1: 120 Washington Street
 Address Line2: suite 510
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 02/03/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$17,608.00
 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? Yes

28. Source of Loan Funds: Federal
 Name of Loan Recipient: Fort Drum Storage LP
 Address Line1: 23442 NYS Route 37
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 05/13/2009
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$11,543.00
 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? Yes

Loan Information

29. Source of Loan Funds: Federal
 Name of Loan Recipient: Franklin Factory Group LLC
 Address Line1: 106 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$75,000
 Date Loan Awarded: 02/28/2007
 Interest Rate(%): 9.25
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$75,000.00
 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? Yes

30. Source of Loan Funds: Federal
 Name of Loan Recipient: Franklin Street Investments #1
 Address Line1: 261 Franklin Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$25,000
 Date Loan Awarded: 03/09/2005
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$12,698.00
 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

31. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Goldfinger Enterprises, LLC
 Address Line1: 817 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$72,000
 Date Loan Awarded: 01/30/2013
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$2,465.00
 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

32. Source of Loan Funds: Federal
 Name of Loan Recipient: Icantee, Inc d/b/a Smoking Joes Cafe
 Address Line1: 109 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/27/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$10,000.00
 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? Yes

Loan Information

33. Source of Loan Funds: Federal 34.
 Name of Loan Recipient: James C. & Sue Ives d/b/a Chop N Save Ware
 Address Line1: 454 State Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/05/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$10,000.00
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Jefferson Heights, LLC
 Address Line1: 215 Washington Street
 Address Line2: Suite 001
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$300,000
 Date Loan Awarded: 05/07/2012
 Interest Rate(%): 5.75
 Length of Loan(# of years
 to repay): 25
 Amount of Loan Principal Repaid
 to Date: \$300,000.00
 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

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

35. Source of Loan Funds: Federal
 Name of Loan Recipient: John Bang #2
 Address Line1: P.O. Box 298
 Address Line2:
 City: CHAUMONT
 State: NY
 Zip - Plus4: 13622
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 11/09/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$1,840.00
 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

36. Source of Loan Funds: Federal
 Name of Loan Recipient: John Bang Loan #1
 Address Line1: P.O. Box 298
 Address Line2:
 City: CHAUMONT
 State: NY
 Zip - Plus4: 13622
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 02/27/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$3,136.00
 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

37. Source of Loan Funds: Federal
 Name of Loan Recipient: Kenal Services Corporation #2
 Address Line1: 1109 Water Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$111,420
 Date Loan Awarded: 08/16/2005
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$47,845.00
 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

38. Source of Loan Funds: Federal
 Name of Loan Recipient: Kenal Services Corporation #3
 Address Line1: 1109 Water Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$61,881
 Date Loan Awarded: 02/10/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$5,322.00
 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

39. Source of Loan Funds: Federal
 Name of Loan Recipient: Kimberly Mittelstadt
 Address Line1: 1333 Holcomb Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$5,715.12
 Date Loan Awarded: 06/15/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$2,710.00
 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

40. Source of Loan Funds: Federal
 Name of Loan Recipient: Knowlton Technologies, LLC #3
 Address Line1: 213 Factory Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$337,500
 Date Loan Awarded: 04/15/2008
 Interest Rate(%): 3.25
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$179,010.00
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

41. Source of Loan Funds: Federal
 Name of Loan Recipient: LKR Enterprises, Inc.
 Address Line1: 107 Grove Street
 Address Line2:
 City: BOONVILLE
 State: NY
 Zip - Plus4: 13309
 Province/Region:
 Country: USA
 Original Amount of Loan: \$149,000
 Date Loan Awarded: 05/28/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$25,905.45
 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

42. Source of Loan Funds: Federal
 Name of Loan Recipient: MJCIDI, LLC
 Address Line1: 1280 Coffeen Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 12/20/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$5,501.42
 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

43. Source of Loan Funds: Federal
 Name of Loan Recipient: MJK Holdings, LLC
 Address Line1: 7866 Broadfield Road
 Address Line2:
 City: MANLIUS
 State: NY
 Zip - Plus4: 13104
 Province/Region:
 Country: USA
 Original Amount of Loan: \$123,851
 Date Loan Awarded: 11/10/2008
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$20,491.21
 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

44. Source of Loan Funds: Federal
 Name of Loan Recipient: MLR LLC #3
 Address Line1: P.O. Box 23
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$300,000
 Date Loan Awarded: 08/31/2012
 Interest Rate(%): 5.5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$28,094.83
 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

45. Source of Loan Funds: Federal
 Name of Loan Recipient: MLR, LLC
 Address Line1: P.O. Box 23
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$150,000
 Date Loan Awarded: 05/03/2005
 Interest Rate(%): 5.5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$69,776.31
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

46. Source of Loan Funds: Federal
 Name of Loan Recipient: MLR, LLC #2
 Address Line1: P.O. Box 23
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$250,000
 Date Loan Awarded: 07/13/2007
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$58,728.24
 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

47. Source of Loan Funds: Federal
 Name of Loan Recipient: Marie A. Abougou, MD
 Address Line1: 532 Coffeen Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 09/10/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 1
 Amount of Loan Principal Repaid
 to Date: \$20,810.34
 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

48. Source of Loan Funds: Federal
 Name of Loan Recipient: Michael Siptrott
 Address Line1: 451 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$102,800
 Date Loan Awarded: 07/01/2008
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$18,637.84
 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

49. Source of Loan Funds: Federal
 Name of Loan Recipient: Neighbors of Watertown (LOC)
 Address Line1: 112 Franklin Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$300,000
 Date Loan Awarded: 01/16/2009
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 1
 Amount of Loan Principal Repaid
 to Date: \$300,000.00
 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? No

50. Source of Loan Funds: Federal
 Name of Loan Recipient: Neighbors of Watertown (WC)
 Address Line1: 112 Franklin Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 01/16/2009
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 1
 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

51. Source of Loan Funds: Federal
 Name of Loan Recipient: North Country Children's Clinic
 Address Line1: 238 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$70,000
 Date Loan Awarded: 10/29/2008
 Interest Rate(%): 6.5
 Length of Loan(# of years
 to repay): 18
 Amount of Loan Principal Repaid
 to Date: \$11,879.37
 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

52. Source of Loan Funds: Federal
 Name of Loan Recipient: North Country Childrens Clinic #1
 Address Line1: 238 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 04/06/2006
 Interest Rate(%): 5.75
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$76,676.11
 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

53. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: North Country Family Health Center
 Address Line1: 238 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$125,000
 Date Loan Awarded: 09/30/2013
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 1
 Amount of Loan Principal Repaid
 to Date: \$125,000.00
 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? Yes

54. Source of Loan Funds: Federal
 Name of Loan Recipient: North Country Transitional Living Services
 Address Line1: 482 Black River Parkway
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$260,000
 Date Loan Awarded: 01/03/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$14,542.14
 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

55. Source of Loan Funds: Federal 56.
 Name of Loan Recipient: Northeast Apollo Restaurant, Inc. d/b/a A
 Address Line1: 1283 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/24/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$10,000.00
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Northern Pizza Company, LLC
 Address Line1: 1228 Arsenal Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 09/21/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$15,463.86
 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? Yes

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

57. Source of Loan Funds: Federal
 Name of Loan Recipient: Olde World Pottery -Casa De Flor
 Address Line1: 89 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 05/19/2006
 Interest Rate(%): 9
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$31,550.00
 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

58. Source of Loan Funds: Federal
 Name of Loan Recipient: Olde World Pottery Shop d/b/a Just Because
 Address Line1: 89 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/03/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$8,754.85
 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

59. Source of Loan Funds: Federal
Name of Loan Recipient: Olde World Pottery d/b/a Casa de Flor
Address Line1: 89 Public Square
Address Line2:
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Original Amount of Loan: \$10,000
Date Loan Awarded: 08/06/2007
Interest Rate(%): 3
Length of Loan(# of years
to repay): 5
Amount of Loan Principal Repaid
to Date: \$10,000.00
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? Yes

60. Source of Loan Funds: Federal
Name of Loan Recipient: Olde World Pottery d/b/a Just Because Pott
Address Line1: 89 Public Square
Address Line2:
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Original Amount of Loan: \$10,000
Date Loan Awarded: 08/06/2007
Interest Rate(%): 3
Length of Loan(# of years
to repay): 5
Amount of Loan Principal Repaid
to Date: \$10,000.00
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? Yes

Loan Information

61. Source of Loan Funds: Federal 62.
 Name of Loan Recipient: Pak Optical of Watertown d/b/a J. Opticiar
 Address Line1: 113 Court Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/02/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$10,000.00
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Parkview Cleaners, Inc.
 Address Line1: 631 State Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 10/04/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$10,000.00
 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? Yes

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

63. Source of Loan Funds: Federal 64.
 Name of Loan Recipient: Patsy C. Anderson d/b/a Jefferson Fire Equ
 Address Line1: 285 State Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/02/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$6,877.54
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Peppercorn Lodging Co. d/b/a Watertown Har
 Address Line1: c/o Watertown Savings Bank
 Address Line2: 111 Clinton Street
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$250,000
 Date Loan Awarded: 02/08/2008
 Interest Rate(%): 6.87
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$47,563.44
 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

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

65. Source of Loan Funds: Federal
 Name of Loan Recipient: Pizza Matters, Inc. d/b/a Cam's Pizzeria
 Address Line1: 25 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 05/28/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$9,108.85
 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

66. Source of Loan Funds: Federal
 Name of Loan Recipient: Public Square Developers LP
 Address Line1: 116 Franklin Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$375,000
 Date Loan Awarded: 10/18/2009
 Interest Rate(%): 1
 Length of Loan(# of years
 to repay): 18
 Amount of Loan Principal Repaid
 to Date: \$0.00
 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

67. Source of Loan Funds: Federal 68.
 Name of Loan Recipient: Renald Martini Jr d/b/a Avon Shoes & Otho
 Address Line1: 67 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 08/25/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$10,000.00
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Renald Martini Jr. d/b/a Avon Shoes & Otho
 Address Line1: 67 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 09/18/2007
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$10,000.00
 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? Yes

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

69. Source of Loan Funds: Federal
 Name of Loan Recipient: Reny Management, Inc.
 Address Line1: P.O. Box 528
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 05/19/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$23,858.21
 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

70. Source of Loan Funds: Federal
 Name of Loan Recipient: Renzi Brothers, Inc.
 Address Line1: P.O. Box 23
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$60,000
 Date Loan Awarded: 06/27/2000
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$31,985.28
 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

71. Source of Loan Funds: Federal
 Name of Loan Recipient: Renzi Brothers, Inc. #2
 Address Line1: P.O. Box 23
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$133,333
 Date Loan Awarded: 11/16/2001
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$96,348.29
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

72. Source of Loan Funds: Federal
 Name of Loan Recipient: Riverview Plaza LLC (Permanent Financing)
 Address Line1: 8 Star Court
 Address Line2:
 City: NORTH BABYLON
 State: NY
 Zip - Plus4: 11703
 Province/Region:
 Country: USA
 Original Amount of Loan: \$311,250
 Date Loan Awarded: 04/15/2011
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$73,703.10
 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

73. Source of Loan Funds: Federal
 Name of Loan Recipient: Romalato's Delicatessen, Inc.
 Address Line1: 1171 Coffeen Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 12/31/2009
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Prinicipal Repaid
 to Date: \$7,592.21
 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

74. Source of Loan Funds: Federal
 Name of Loan Recipient: Roth Industries, Inc. #1
 Address Line1: 268 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$250,000
 Date Loan Awarded: 12/22/2005
 Interest Rate(%): 7.25
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Prinicipal Repaid
 to Date: \$64,717.01
 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

75. Source of Loan Funds: Federal
 Name of Loan Recipient: Roth Industries, Inc. #3
 Address Line1: 268 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$66,668
 Date Loan Awarded: 02/17/2010
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$42,573.97
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

76. Source of Loan Funds: Not for Profit
 Name of Loan Recipient: Roth Industries, Inc. LOC
 Address Line1: 268 Bellew Avenue South
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$400,000
 Date Loan Awarded: 03/22/2013
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 1
 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

77. Source of Loan Funds: Federal
 Name of Loan Recipient: Rowlands Appliance
 Address Line1: 327 Factory Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$57,000
 Date Loan Awarded: 08/13/1999
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 19
 Amount of Loan Principal Repaid
 to Date: \$40,407.81
 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

78. Source of Loan Funds: Federal
 Name of Loan Recipient: S & J Properties of Watertown, LLC
 Address Line1: 113 Ten Eyck Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 12/10/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$9,260.68
 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

79. Source of Loan Funds: Federal 80.
 Name of Loan Recipient: Sandra Lee Amo d/b/a Sandy's Luncheonette
 Address Line1: 5 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$9,051
 Date Loan Awarded: 06/15/2011
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 3
 Amount of Loan Principal Repaid
 to Date: \$3,716.45
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Sci Tech Center
 Address Line1: 154 Stone Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$39,603.66
 Date Loan Awarded: 07/09/2003
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$39,603.66
 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

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

81. Source of Loan Funds: Federal
 Name of Loan Recipient: Sci Tech Center
 Address Line1: 154 Stone Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$50,000
 Date Loan Awarded: 01/25/2008
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$9,197.02
 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

82. Source of Loan Funds: Federal
 Name of Loan Recipient: Shelly Ann McLean d/b/a Acade Barber & Bea
 Address Line1: 102 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 06/23/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$3,976.69
 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

83. Source of Loan Funds: Federal
 Name of Loan Recipient: Shelly McLean #1
 Address Line1: 1511 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$9,406.43
 Date Loan Awarded: 02/01/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 4
 Amount of Loan Principal Repaid
 to Date: \$3,976.69
 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

84. Source of Loan Funds: Federal
 Name of Loan Recipient: Susan Tanner & Jennifer McConnell d/b/a C
 Address Line1: 110 Bridge Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 02/01/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$3,387.67
 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

85. Source of Loan Funds: Federal 86.
 Name of Loan Recipient: Susan Tanner & Jennifer McConnell d/b/a Cc
 Address Line1: 110 Bridge Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$6,800
 Date Loan Awarded: 03/02/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$1,897.78
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: The Lodge at Ives Hill, Inc.
 Address Line1: 1200 Jewell Drive
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$166,668
 Date Loan Awarded: 05/11/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$7,562.98
 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

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

87. Source of Loan Funds: Federal
 Name of Loan Recipient: The Paddock Coffee House, LLC
 Address Line1: 106 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$10,000
 Date Loan Awarded: 07/01/2008
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$8,754.85
 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

88. Source of Loan Funds: Federal
 Name of Loan Recipient: The Punkin Patch, LLC
 Address Line1: 9999 Middle Road
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 07/11/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$2,879.50
 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

89. Source of Loan Funds: Federal
 Name of Loan Recipient: The Whimsical Pig, LLC
 Address Line1: 139 J. B. Wise Place
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$16,474.21
 Date Loan Awarded: 05/10/2011
 Interest Rate(%): 6.25
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$7,456.36
 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

90. Source of Loan Funds: Federal
 Name of Loan Recipient: Thomas F. Horning/Image Inc.
 Address Line1: 259 J.B. Wise Place
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$100,000
 Date Loan Awarded: 01/16/2007
 Interest Rate(%): 8
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$57,559.00
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

91. Source of Loan Funds: Federal
 Name of Loan Recipient: Washington Street Properties, LLC
 Address Line1: 215 Washington Street, Suite 001
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$220,000
 Date Loan Awarded: 09/12/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$220,000.00
 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? Yes

92. Source of Loan Funds: Federal
 Name of Loan Recipient: Watertown Family YMCA (Rand Dr)
 Address Line1: 116 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 07/09/2009
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$43,092.74
 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

93. Source of Loan Funds: Federal 94.
 Name of Loan Recipient: Watertown Family YMCA, Inc. (Washington St
 Address Line1: 104 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 10/06/2009
 Interest Rate(%): 1
 Length of Loan(# of years
 to repay): 4
 Amount of Loan Principal Repaid
 to Date: \$200,000.00
 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? Yes

Source of Loan Funds: Federal
 Name of Loan Recipient: Watertown Food Market, LLC
 Address Line1: 1330 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 08/11/2005
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$200,000.00
 Purpose of Loan: Equipment and Fixed Asset Acquisition
 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

95. Source of Loan Funds: Federal 96.
 Name of Loan Recipient: Watertown Industrial Center Local Dev Cor
 Address Line1: 800 Starbuck Avenue
 Address Line2: Suite 800
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 12/01/2010
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Prinicipal Repaid
 to Date: \$22,253.60
 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

Source of Loan Funds: Federal
 Name of Loan Recipient: Watertown RX
 Address Line1: 106 Washington Street
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$40,000
 Date Loan Awarded: 05/12/2006
 Interest Rate(%): 7
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Prinicipal Repaid
 to Date: \$25,703.86
 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

97. Source of Loan Funds: Federal
 Name of Loan Recipient: Woodruff Professional Building
 Address Line1: 53-59 Public Square
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$682,500
 Date Loan Awarded: 08/05/1996
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$530,407.79
 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

98. Source of Loan Funds: Federal
 Name of Loan Recipient: Wright Brothers, LLC
 Address Line1: P.O. Box 88
 Address Line2:
 City: WATERTOWN
 State: NY
 Zip - Plus4: 13601
 Province/Region:
 Country: USA
 Original Amount of Loan: \$241,343
 Date Loan Awarded: 07/03/2012
 Interest Rate(%): 5
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$7,451.45
 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: