**Annual Report for City of Watertown Local Development Corporation** **Run Date: 04/03/2015**

**Fiscal Year Ending:12/31/2014** **Status: CERTIFIED**

## 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/300-2014-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/295-2014-internal-control-report |
| 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 |
| 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 |
| 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/299-2014-measurement-report |

**Annual Report for City of Watertown Local Development Corporation** **Run Date: 04/03/2015**
**Fiscal Year Ending:12/31/2014** **Status: CERTIFIED**

## 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/cat_view/37-past-meeting- |
| 7. Has the Board adopted bylaws and made them available to Board members and staff? | Yes | http://watertownldc.com/index.php?Itemid=55&phpMyAdmin=5AvWVax5ARbDriYJiRSghebc,ff&phpMyAdmin=rZg-,3 |
| 8. Has the Board adopted a code of ethics for Board members and staff? | Yes | http://watertownldc.com/images/stories/Code_of_Ethics.pdf?phpMyAdmin=rZg-%2C3PLSzdElEFR5Stw43xpJe6 |
| 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** | Mix, Kenneth |
| **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** | 07/16/2012 |
| **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** | Michael Lumbis |
| **Ex-officio** | Yes | **Ex-officio** | Yes |
| **Nominated By** | Ex-Officio | **Nominated By** | Local |
| **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?** | Yes | **Does the Board member/designee also hold an elected or appointed municipal government position?** | No |

## Board of Directors Listing

| | | | |
|---|---|---|---|
| **Name** | Alexander, Donald | **Name** | Hunt, Stephen |
| **Chair of Board** | No | **Chair of Board** | No |
| **If yes, Chair designated By.** | | **If yes, Chair designated By.** | |
| **Term Start Date** | 05/15/2008 | **Term Start Date** | 07/01/2015 |
| **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** | Dave Zembiec | **Designee Name** | John Vanderloo |
| **Ex-officio** | Yes | **Ex-officio** | Yes |
| **Nominated By** | Ex-Officio | **Nominated By** | Ex-Officio |
| **Appointed By** | Local | **Appointed By** | Governor |
| **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** | Yes |
| **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 | **Name** | Dermady, RoAnn |
| **Chair of Board** | No | **Chair of Board** | No |
| **If yes, Chair designated By.** | | **If yes, Chair designated By.** | |
| **Term Start Date** | 10/20/2011 | **Term Start Date** | 01/01/2013 |
| **Term Expiration Date** | 12/31/2017 | **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** | Fallon, Jeffrey |
| **Chair of Board** | No |
| **If yes, Chair designated By.** | |
| **Term Start Date** | 01/01/2012 |
| **Term Expiration Date** | 12/31/2015 |
| **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 |

**Annual Report for City of Watertown Local Development Corporation** **Run Date: 04/03/2015**
**Fiscal Year Ending:12/31/2014** **Status: CERTIFIED**

## Staff Listing

| Name | Title | Group | Department / Subsidiary | Union Name | Barga-ining 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 Compens-ation | 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 | 46,376.44 | 0 | 0 | 0 | 0 | 0 | 0 | No | |
| Rutherford, Donald W | CEO | Executive | | | | FT | No | 87,376.42 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | Transpo-rtation | Housing Allow-ance | Spousal / Dependent Life Insurance | Tuition Assist-ance | Multi-Year Employ-ment | 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 | |
| Mix, Kenneth | Board of Directors | | | | | | | | | | | | X | |
| Lumbis, Michael | Board of Directors | | | | | | | | | | | | X | |
| Alexander, Donald | Board of Directors | | | | | | | | | | | | X | |
| Zembiec, Dave | Board of Directors | | | | | | | | | | | | X | |
| Vanderloo, John | Board of Directors | | | | | | | | | | | | X | |
| Hunt, Stephen | Board of Directors | | | | | | | | | | | | X | |

## Staff

| Name | Title | Severance Package | Payment for Unused Leave | Club Member-ships | Use of Corporate Credit Cards | Personal Loans | Auto | Transpo-rtation | Housing Allow-ance | Spousal / Dependent Life Insurance | Tuition Assist-ance | Multi-Year Employ-ment | 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 Au | No |

| Name of Subsidiary/Component Unit | Status | Requested Changes |
|---|---|---|

## Subsidiary/Component Unit Creation

| Name of Subsidiary/Component Unit | Establishment Date | Entity Purpose |
|---|---|---|

## Subsidiary/Component Unit Termination

| Name of Subsidiary/Component Unit | Termination Date | Termination Reason | Proof of Termination |
|---|---|---|---|

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

## Summary Financial Information

### SUMMARY STATEMENT OF NET ASSETS

| | |
|---|---|
| **Assets** | |
| **Current Assets** | |
| Cash and cash equivalents | $595,286 |
| Investments | $4,594,236 |
| Receivables, net | $5,205,576 |
| Other assets | $150,000 |
| **Total Current Assets** | $10,545,098 |
| **Noncurrent Assets** | |
| Restricted cash and investments | $117,196 |
| Long-term receivables, net | $0 |
| Other assets | $0 |
| **Capital Assets** | |
| Land and other nondepreciable property | $0 |
| Buildings and equipment | $6,275 |
| Infrastructure | $0 |
| Accumulated depreciation | $0 |
| Net Capital Assets | $6,275 |
| **Total Noncurrent Assets** | $123,471 |
| **Total Assets** | **$10,668,569** |

## Summary Financial Information

### SUMMARY STATEMENT OF NET ASSETS

| | |
|---|---|
| **Liabilities** | |
| **Current Liabilities** | |
| Accounts payable | $3 |
| Pension contribution payable | $0 |
| Other post-employment benefits | $0 |
| Accrued liabilities | $4,527 |
| Deferred revenues | $0 |
| Bonds and notes payable | $0 |
| Other long-term obligations due within one year | $0 |
| **Total Current Liabilities** | $4,530 |
| **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** | **$4,530** |
| **Net Asset (Deficit)** | |
| **Net Asset** | |
| Invested in capital assets, net of related debt | $0 |
| Restricted | $117,196 |
| Unrestricted | $10,546,843 |
| **Total Net Assets** | **$10,664,039** |

## Summary Financial Information

### SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETS

| | |
|---|---|
| **Operating Revenues** | |
| Charges for services | $9,092 |
| Rental & financing income | $62,737 |
| Other operating revenues | $382,223 |
| **Total Operating Revenue** | **$454,052** |
| **Operating Expenses** | |
| Salaries and wages | $149,593 |
| Other employee benefits | $72,910 |
| Professional services contracts | $28,629 |
| Supplies and materials | $11,532 |
| Depreciation & amortization | $1,757 |
| Other operating expenses | $93,196 |
| **Total Operating Expenses** | $357,617 |
| **Operating Income (Loss)** | **$96,435** |
| **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** | **$96,435** |
| **Capital Contributions** | $0 |
| **Change in net assets** | $96,435 |
| **Net assets (deficit) beginning of year** | $10,567,604 |
| **Other net assets changes** | $0 |
| **Net assets (deficit) at end of year** | **$10,664,039** |

## 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/images/stories/Property_Disposition_Policy.pdf?phpMyAdmin=rZg-%2C3PLSzdElEFR |
| 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**

This Authority has indicated that it did not award any grants during the reporting period.

## 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 Prinicipal Repaid to Date: | $14,979.24 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 804 State Street Wine & Liquors, LLC |
| Address Line1: | 804 State Street |
| Address Line2: | |
| City: | WATERTOWN |
| State: | NY |
| Zip - Plus4: | 13601 |
| Province/Region: | |
| Country: | USA |
| Original Amount of Loan: | $80,000 |
| Date Loan Awarded: | 12/11/2014 |
| Interest Rate(%): | 5 |
| Length of Loan(# of years to repay): | 7 |
| Amount of Loan Prinicipal Repaid to Date: | $0.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $20,393.73 |
| 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: | 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 Prinicipal Repaid to Date: | $100,000.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $10,749.39 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $46,686.36 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: 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 Prinicipal Repaid to Date: $19,028.80
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: 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 Prinicipal Repaid to Date: $35,959.12
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

9.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $11,145.67 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 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 Prinicipal Repaid to Date: | $20,000.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 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

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 Prinicipal Repaid to Date: $52,887.30
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: 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 Prinicipal Repaid to Date: $21,305.71
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

14.

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 Prinicipal Repaid to Date: $1,534.76
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: 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 Prinicipal Repaid to Date: $300,000.00
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

16.

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 Prinicipal Repaid to Date: $20,977.18
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: 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 Prinicipal Repaid to Date: $38,518.85
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

18.

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 Prinicipal Repaid to Date: $24,529.43
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

19.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $17,150.47 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

20.

| | |
|---|---|
| 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 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 |

## Loan Information

21.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $17,609.41 |
| 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 |

22.

| | |
|---|---|
| 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: | $40,160.51 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

23.

| | |
|---|---|
| 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: | $8,718.29 |
| 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: | 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 Prinicipal Repaid to Date: | $14,519.01 |
| 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: 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 Prinicipal Repaid to Date: $10,506.81
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

26.

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 Prinicipal Repaid to Date: $3,118.93
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: | 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 Prinicipal Repaid to Date: | $4,466.78 |
| 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 |

28.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $54,766.44 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

29.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $8,171.88 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

30.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $2,355.73 |
| 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

31.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $337,500.00 |
| 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 |

32.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $34,053.59 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

33.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $12,335.97 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

34.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $25,239.36 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

35.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $52,666.50 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $80,335.10 |
| 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

37.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $71,729.54 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $23,499.35 |
| 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

39.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $23,276.44 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $255,000.00 |
| Purpose of Loan: | Residential Property Construction/Acquisition/Rehabilitation/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $0.00 |
| Purpose of Loan: | Residential Property Construction/Acquisition/Rehabilitation/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $70,000.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

43.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $200,000.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

44.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $23,053.10 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $22,794.09 |
| 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 |

46.

| | |
|---|---|
| Source of Loan Funds: | Federal |
| Name of Loan Recipient: | Olde World Pottery -Casa De Flor |
| Address Line1: | 89 Public Sqare |
| 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 Prinicipal Repaid to Date: | $50,000.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

47.

| | |
|---|---|
| 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 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 |

48.

| | |
|---|---|
| Source of Loan Funds: | Not for Profit |
| Name of Loan Recipient: | Olde World Pottery, LLC |
| Address Line1: | 315 S. Ewings |
| Address Line2: | |
| City: | LOUISVILLE |
| State: | KY |
| Zip - Plus4: | 40206 |
| Province/Region: | |
| Country: | USA |
| Original Amount of Loan: | $137,500 |
| Date Loan Awarded: | 08/21/2014 |
| Interest Rate(%): | 5 |
| Length of Loan(# of years to repay): | 15 |
| Amount of Loan Prinicipal Repaid to Date: | $1,651.99 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: 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 Prinicipal Repaid to Date: $8,056.84
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

50.

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 Prinicipal Repaid to Date: $59,515.24
Purpose of Loan: Commercial Property Construction/Acquisition/Revitalization/Improvement

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: | 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 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 |

52.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $0.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $34,266.58 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

54.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $35,563.53 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |
| 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 Prinicipal Repaid to Date: | $107,946.39 |
| 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 |

56.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $175,711.65 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: 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: $11,079.41
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

58.

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: $76,173.54
Purpose of Loan: Commercial Property Construction/Acquisition/Revitalization/Improvement

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: 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 Prinicipal Repaid to Date: $56,789.42
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

60.

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 Prinicipal 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

61.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $45,192.04 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

62.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $18,165.26 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

63.

Source of Loan Funds: Federal
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 Prinicipal Repaid to Date: $4,598.52
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

64.

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 Prinicipal Repaid to Date: $11,099.21
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

## Loan Information

65.

Source of Loan Funds: Not for Profit
Name of Loan Recipient: Scott Tolan d/b/a NoRemorse CrossFit
Address Line1: 1291 Faichney Drive
Address Line2:
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Original Amount of Loan: $40,000
Date Loan Awarded: 12/11/2014
Interest Rate(%): 5
Length of Loan(# of years to repay): 5
Amount of Loan Prinicipal 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

66.

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 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

## Loan Information

67.

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 Prinicipal Repaid to Date: $6,618.24
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

68.

Source of Loan Funds: Federal
Name of Loan Recipient: Susan Tanner & Jennifer McConnell d/b/a Co
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 Prinicipal Repaid to Date: $5,720.76
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

69.

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: $6,800
Date Loan Awarded: 03/02/2012
Interest Rate(%): 5
Length of Loan(# of years to repay): 5
Amount of Loan Prinicipal Repaid to Date: $3,608.51
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

70.

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 Prinicipal Repaid to Date: $12,471.30
Purpose of Loan: Residential Property Construction/Acquisition/Rehabilitation/Improvement

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: 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 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

72.

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 Prinicipal Repaid to Date: $5,148.58
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

73.

Source of Loan Funds: Not for Profit
Name of Loan Recipient: The Whimisical Pig, LLC
Address Line1: 50 Public Square
Address Line2: Suite E1
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Original Amount of Loan: $18,844.62
Date Loan Awarded: 02/04/2014
Interest Rate(%): 5
Length of Loan(# of years to repay): 5
Amount of Loan Prinicipal Repaid to Date: $2,001.76
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: 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 Prinicipal Repaid to Date: $16,474.21
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? Yes

## Loan Information

75.

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 Prinicipal Repaid to Date: $59,016.13
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: Travis Corliss d/b/a Watertown Airsoft
Address Line1: 800 Starbuck Avenue
Address Line2: Suite A-18
City: WATERTOWN
State: NY
Zip - Plus4: 13601
Province/Region:
Country: USA
Original Amount of Loan: $15,000
Date Loan Awarded: 04/10/2014
Interest Rate(%): 5
Length of Loan(# of years to repay): 5
Amount of Loan Prinicipal Repaid to Date: $224.79
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: | Not for Profit |
| Name of Loan Recipient: | WICLDC Renovation B |
| Address Line1: | 800 Starbuck Avenue |
| Address Line2: | |
| City: | WATERTOWN |
| State: | NY |
| Zip - Plus4: | 13602 |
| Province/Region: | |
| Country: | USA |
| Original Amount of Loan: | $450,000 |
| Date Loan Awarded: | 07/29/2014 |
| Interest Rate(%): | 3 |
| Length of Loan(# of years to repay): | 10 |
| Amount of Loan Prinicipal Repaid to Date: | $0.00 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $127,376.02 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |
| Name of Loan Recipient: | Watertown Industrial Center Local Dev Corp |
| 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: | $30,342.23 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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 |

80.

| | |
|---|---|
| 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: | $28,861.09 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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

81.

| | |
|---|---|
| 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 Prinicipal Repaid to Date: | $586,968.28 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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: | 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 Prinicipal Repaid to Date: | $13,951.42 |
| Purpose of Loan: | Commercial Property Construction/Acquisition/Revitalization/Improvement |
| 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:**