

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://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc
2. As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc
3. Has the lead audit partner for the independent audit firm changed in the last five years in accordance with section 2802(4) of PAL?	Yes	N/A
4. Does the independent auditor provide non-audit services to the Authority?	No	N/A
5. Does the Authority have an organization chart?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc
6. Are any Authority staff also employed by another government agency?	Yes	City of Binghamton
7. Has the Authority posted their mission statement to their website?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc
8. Has the Authority's mission statement been revised and adopted during the reporting period?	No	N/A
9. Attach the Authority's measurement report, as required by section 2824-a of PAL and provide the URL.		http://www.binghamton-ny.gov/binghamton-local-development-corporation-bldc

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://www.binghamton-ny.gov/binghamton-local-development-corporation-bl dc
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://www.binghamton-ny.gov/binghamton-local-development-corporation-bl dc
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-bl dc
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-bl dc
9. Does the Board review and monitor the Authority's implementation of financial and management controls?	Yes	N/A
10.Does the Board execute direct oversight of the CEO and management in accordance with Section 2824(1) of PAL?	Yes	N/A
11.Has the Board adopted policies for the following in accordance with Section 2824(1) of PAL?		
Salary and Compensation	No	N/A
Time and Attendance	Yes	N/A
Whistleblower Protection	Yes	N/A
Defense and Indemnification of Board Members	Yes	N/A
12.Has the Board adopted a policy prohibiting the extension of credit to Board members and staff in accordance with Section 2824(5) of PAL?	Yes	N/A
13.Are the Authority's Board members, officers, and staff required to submit financial disclosure forms in accordance with Section 2825(3) of PAL?	Yes	N/A
14.Was a performance evaluation of the board completed?	Yes	N/A
15.Was compensation paid by the Authority made in accordance with employee or union contracts?	No	N/A
16.Has the board adopted a conditional/additional compensation policy governing all employees?	No	

Board of Directors Listing

Name	Papastrat, Chris	Name	Sall, Ron
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2014	Term Start Date	01/01/2014
Term Expiration Date	12/31/2014	Term Expiration Date	12/31/2015
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	Local	Nominated By	Local
Appointed By	Local	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Cummings, Patricia	Name	Shager, Clarence
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2014	Term Start Date	06/02/2014
Term Expiration Date	12/31/2015	Term Expiration Date	Ex-Officio
Title		Title	City of Binghamton Comptroller
Has the Board member appointed a designee?		Has the Board member appointed a designee?	No
Designee Name		Designee Name	
Ex-officio	No	Ex-officio	Yes
Nominated By	Local	Nominated By	Ex-Officio
Appointed By	Local	Appointed By	Ex-Officio
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	Berling, Juliet	Name	Smith, Arthur
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	02/01/2015	Term Start Date	01/01/2014
Term Expiration Date	Ex-Officio	Term Expiration Date	12/31/2015
Title	Director	Title	
Has the Board member appointed a designee?	No	Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	Yes	Ex-officio	No
Nominated By	Local	Nominated By	Local
Appointed By	Local	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Frank, Kenneth	Name	Skeadas-Sherry, Jennie
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	01/01/2014	Term Start Date	05/01/2014
Term Expiration Date	Ex-Officio	Term Expiration Date	Ex-Officio
Title	City of Binghamton Corporation Counsel	Title	Director of Planning, Housing & Community Developm
Has the Board member appointed a designee?	No	Has the Board member appointed a designee?	No
Designee Name		Designee Name	
Ex-officio	Yes	Ex-officio	Yes
Nominated By	Ex-Officio	Nominated By	Ex-Officio
Appointed By	Ex-Officio	Appointed By	Ex-Officio
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	Yes

Board of Directors Listing

Name	Stromhaug, Per	Name	Jacyna, Mary
Chair of Board	No	Chair of Board	No
If yes, Chair designated By.		If yes, Chair designated By.	
Term Start Date	02/01/2014	Term Start Date	02/01/2014
Term Expiration Date	12/31/2015	Term Expiration Date	12/31/2015
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	Local	Nominated By	Local
Appointed By	Local	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	No	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	David, Richard C	Name	Saraceno , John J
Chair of Board	No	Chair of Board	Yes
If yes, Chair designated By.		If yes, Chair designated By.	Local
Term Start Date	01/01/2014	Term Start Date	01/01/2014
Term Expiration Date	Ex-Officio	Term Expiration Date	12/31/2015
Title	Mayor City of Binghamton	Title	
Has the Board member appointed a designee?	No	Has the Board member appointed a designee?	
Designee Name		Designee Name	
Ex-officio	Yes	Ex-officio	No
Nominated By	Ex-Officio	Nominated By	Local
Appointed By	Ex-Officio	Appointed By	Local
Confirmed by Senate?		Confirmed by Senate?	
Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes	Has the Board member/designee signed the acknowledgement of fiduciary duty?	Yes
Complied with training requirement of Section 2824?	Yes	Complied with training requirement of Section 2824?	Yes
Does the Board member/designee also hold an elected or appointed State gove	No	Does the Board member/designee also hold an elected or appointed State gove	No
Does the Board member/designee also hold an elected or appointed municipal government position?	Yes	Does the Board member/designee also hold an elected or appointed municipal government position?	No

Board of Directors Listing

Name	Webb, Lea
Chair of Board	No
If yes, Chair designated By.	
Term Start Date	01/01/2014
Term Expiration Date	12/31/2014
Title	
Has the Board member appointed a designee?	
Designee Name	
Ex-officio	No
Nominated By	Local
Appointed By	Local
Confirmed by Senate?	
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?	Yes

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
Boyd, Joel C	Assistant Director Economic Development	Professional	City of Binghamton Economic Development			FT	No	0.00	0	0	0	0	0	0	Yes	Yes
Cornwall, Lesley	Financial Analyst	Professional	Economic Development			FT	Yes	0.00	0	0	0	0	0	0	Yes	Yes
Murphy, Robert C	Executive Director	Executive	City of Binghamton Economic Development			FT	Yes	0.00	0	0	0	0	0	0	Yes	Yes
Shager, Ashley	Business Specialist	Professional	Economic Development			FT	Yes	0.00	0	0	0	0	0	0	Yes	Yes

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
Cummings, Patricia	Board of Directors												X	
David, Richard C	Board of Directors												X	
Frank, Kenneth	Board of Directors												X	
Jacyna, Mary	Board of Directors												X	
Papastrat, Chris	Board of Directors												X	
Sall, Ron	Board of Directors												X	
Shager, Clarence	Board of Directors												X	
Smith, Arthur	Board of Directors												X	
Stromhaug, Per	Board of Directors												X	
Skeadas-Sherry, Jennie	Board of Directors												X	
Webb, Lea	Board of Directors												X	
Saraceno, John J	Board of Directors												X	
Berling, Juliet	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	\$2,353,668
Investments	\$0
Receivables, net	\$368,735
Other assets	\$0
Total Current Assets	\$2,722,403
Noncurrent Assets	
Restricted cash and investments	\$0
Long-term receivables, net	\$671,135
Other assets	\$0
Capital Assets	
Land and other nondepreciable property	\$136,954
Buildings and equipment	\$0
Infrastructure	\$0
Accumulated depreciation	\$0
Net Capital Assets	\$136,954
Total Noncurrent Assets	\$808,089
Total Assets	\$3,530,492

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

Liabilities

Current Liabilities

Accounts payable	\$3,531
Pension contribution payable	\$0
Other post-employment benefits	\$0
Accrued liabilities	\$0
Deferred revenues	\$0
Bonds and notes payable	\$0
Other long-term obligations due within one year	\$0
Total Current Liabilities	\$3,531

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 **\$3,531**

Net Asset (Deficit)

Net Asset

Invested in capital assets, net of related debt	\$136,954
Restricted	\$3,381,331
Unrestricted	\$8,676
Total Net Assets	\$3,526,961

Summary Financial InformationSUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETSOperating Revenues

Charges for services	\$4,000
Rental & financing income	\$104,474
Other operating revenues	\$150,730
Total Operating Revenue	\$259,204

Operating Expenses

Salaries and wages	\$100,000
Other employee benefits	\$50,750
Professional services contracts	\$0
Supplies and materials	\$4,061
Depreciation & amortization	\$0
Other operating expenses	\$11,923
Total Operating Expenses	\$166,734

Operating Income (Loss) **\$92,470**

Nonoperating Revenues

Investment earnings	\$688
State subsidies/grants	\$226,409
Federal subsidies/grants	\$0
Municipal subsidies/grants	\$0
Public authority subsidies	\$0
Other nonoperating revenues	\$1,938
Total Nonoperating Revenue	\$229,035

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

Interest and other financing charges	\$0
Subsidies to other public authorities	\$0
Grants and donations	\$214,395
Other nonoperating expenses	(\$72,458)
Total Nonoperating Expenses	\$141,937
Income (Loss) Before Contributions	\$179,568
Capital Contributions	\$0
Change in net assets	\$179,568
Net assets (deficit) beginning of year	\$3,347,393
Other net assets changes	\$0
Net assets (deficit) at end of year	\$3,526,961

Current Debt

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

New Debt Issuances List by Type of Debt and Program

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

Schedule of Authority Debt

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

Real Property Acquisition/Disposal List

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

Personal Property

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

Property Documents

Question	Response	URL (if applicable)
1. In accordance with Section 2896(3) of PAL, the Authority is required to prepare a report at least annually of all real property of the Authority. Has this report been prepared?	Yes	http://www.binghamton-ny.gov/binghamton-local-development-corporation-blcd
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://www.binghamton-ny.gov/binghamton-local-development-corporation-blcd
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: State
 Name of Grant Recipient: 23 Henry
 Address Line1: 23 Henry St.
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Amount of Grant Award Provided
 During Reporting Year: \$6,705
 Date Grant Awarded: 03/19/2015
 Purpose of Grant: Commercial Property
 Construction/Acquisition/Revitalization/Im
 provement
 Was the grant expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?

2. Source of Grant Funds: State
 Name of Grant Recipient: Charles Hunt
 Address Line1: 34 Chenango St.
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13903
 Province/Region:
 Country: USA
 Amount of Grant Award Provided
 During Reporting Year: \$35,407.93
 Date Grant Awarded: 06/18/2015
 Purpose of Grant: Commercial Property
 Construction/Acquisition/Revitalization/Im
 provement
 Was the grant expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?

Grant Information

3. Source of Grant Funds: State
Name of Grant Recipient: Margaret Johnson
Address Line1: 213 State Street
Address Line2:
City: BINGHAMTON
State: NY
Zip - Plus4: 13901
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$6,234.82
Date Grant Awarded: 11/18/2014
Purpose of Grant: Commercial Property
Construction/Acquisition/Revitalization/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

4. Source of Grant Funds: State
Name of Grant Recipient: SUNY Broome
Address Line1: P.O. Box 1017
Address Line2:
City: BINGHAMTON
State: NY
Zip - Plus4: 13901
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$88,000
Date Grant Awarded: 01/15/2015
Purpose of Grant: Education/Training (Business Development)
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

Grant Information

5. Source of Grant Funds: State
Name of Grant Recipient: Sentry Alarms, LLC
Address Line1: 40 Chenango St.
Address Line2:
City: BINGHAMTON
State: NY
Zip - Plus4: 13901
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$26,845.25
Date Grant Awarded: 02/19/2015
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?

6. Source of Grant Funds: State
Name of Grant Recipient: State Street Ventures LLC
Address Line1: 201 State Street
Address Line2:
City: BINGHAMTON
State: NY
Zip - Plus4: 13901
Province/Region:
Country: USA
Amount of Grant Award Provided
During Reporting Year: \$22,500
Date Grant Awarded: 09/30/2014
Purpose of Grant: Commercial Property
Construction/Acquisition/Revitalization/Im
provement
Was the grant expected to result
in new jobs being created? No
If yes, how many jobs were planned
to be created?
If yes, how many jobs have been
created to date?

Grant Information

7. Source of Grant Funds: State
 Name of Grant Recipient: Stephen Wietschner
 Address Line1: 60 Henry St.
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Amount of Grant Award Provided
 During Reporting Year: \$36,806.25
 Date Grant Awarded: 02/05/2015
 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?

8. Source of Grant Funds: State
 Name of Grant Recipient: Streetscape
 Address Line1: Binghamton
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Amount of Grant Award Provided
 During Reporting Year: \$15,000
 Date Grant Awarded: 06/18/2015
 Purpose of Grant: Land Preservation/Resource
 Conservation/Recreation
 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: 142 Court Street, LLC
 Address Line1: 142 Court Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$70,000
 Date Loan Awarded: 06/15/2010
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$20,712.00
 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: 142 Court Street, LLC
 Address Line1: 142 Court Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$30,000
 Date Loan Awarded: 06/02/2009
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$10,772.00
 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

3. Source of Loan Funds: Federal
 Name of Loan Recipient: 295 Court Street Associates, LLC #2
 Address Line1: 295 Court Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$119,000
 Date Loan Awarded: 01/29/2009
 Interest Rate(%): 5.75
 Length of Loan(# of years
 to repay): 6
 Amount of Loan Principal Repaid
 to Date: \$119,000.00
 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

4. Source of Loan Funds: Federal
 Name of Loan Recipient: Bearcats Development Group, LLC
 Address Line1: 73-75 State Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$213,314
 Date Loan Awarded: 10/27/2009
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$112,684.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 7
 If yes, how many jobs have been
 created to date? 7
 Have the terms of the loan been
 completed? No

Loan Information

5. Source of Loan Funds: Federal
 Name of Loan Recipient: Bubbles Professional Automobile Care, LLC
 Address Line1: 450 Court Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13904
 Province/Region:
 Country: USA
 Original Amount of Loan: \$100,282.82
 Date Loan Awarded: 10/01/2007
 Interest Rate(%): 4.25
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$73,282.82
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

6. Source of Loan Funds: Federal
 Name of Loan Recipient: Burger Monday
 Address Line1: 23 Henry Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$20,000
 Date Loan Awarded: 03/23/2011
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$16,917.00
 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

7. Source of Loan Funds: Federal
 Name of Loan Recipient: DDBing Properties, LLC
 Address Line1: 217-219 Washington Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$150,000
 Date Loan Awarded: 10/15/2010
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$28,670.00
 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

8. Source of Loan Funds: Federal
 Name of Loan Recipient: DDBing Properties, LLC
 Address Line1: 2170219 Washington Street
 Address Line2: City Hall 4th Floor
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$90,000
 Date Loan Awarded: 10/15/2010
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 10
 Amount of Loan Principal Repaid
 to Date: \$7,156.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? No
 If yes, how many jobs were planned
 to be created?
 If yes, how many jobs have been
 created to date?
 Have the terms of the loan been
 completed? No

Loan Information

9. Source of Loan Funds: Federal 10.
 Name of Loan Recipient: Finger Lakes Running Co DBA Confluence Run
 Address Line1: 46 South Washington St
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$24,000
 Date Loan Awarded: 05/23/2013
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$7,526.00
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal
 Name of Loan Recipient: Innovation in Imaging, Inc.
 Address Line1: 514 Chenango Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$210,000
 Date Loan Awarded: 08/01/2011
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$71,481.00
 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

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 6
 If yes, how many jobs have been
 created to date? 6
 Have the terms of the loan been
 completed? No

Loan Information

11. Source of Loan Funds: Federal
 Name of Loan Recipient: Kanenas, LLC
 Address Line1: 1202 Vestal Avenue
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13903
 Province/Region:
 Country: USA
 Original Amount of Loan: \$84,000
 Date Loan Awarded: 05/26/2005
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$51,704.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 5
 If yes, how many jobs have been
 created to date? 5
 Have the terms of the loan been
 completed? No

12. Source of Loan Funds: Federal
 Name of Loan Recipient: Kell Enterprises, Inc.
 Address Line1: 184-186 Main Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13905
 Province/Region:
 Country: USA
 Original Amount of Loan: \$24,000
 Date Loan Awarded: 11/10/2011
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$17,544.00
 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: Mountain Fresh Dairy, LLC
 Address Line1: 152 James Street
 Address Line2:
 City: LAKEWOOD
 State: NJ
 Zip - Plus4: 08701
 Province/Region:
 Country: USA
 Original Amount of Loan: \$200,000
 Date Loan Awarded: 11/19/2014
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$16,730.99
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 6
 If yes, how many jobs have been
 created to date? 0
 Have the terms of the loan been
 completed? No

14. Source of Loan Funds: Federal
 Name of Loan Recipient: NET2000 Computers, LLC
 Address Line1: 205 Clinton Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13905
 Province/Region:
 Country: USA
 Original Amount of Loan: \$24,100
 Date Loan Awarded: 07/25/2001
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$22,732.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 2
 If yes, how many jobs have been
 created to date? 2
 Have the terms of the loan been
 completed? No

Loan Information

15. Source of Loan Funds: Federal
 Name of Loan Recipient: Nielson Hardware Corporation, LLC
 Address Line1: 67 Fredrick Street
 Address Line2: City Hall 4th Floor
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$250,000
 Date Loan Awarded: 01/23/2013
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Prinicipal Repaid
 to Date: \$114,974.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 7
 If yes, how many jobs have been
 created to date? 5
 Have the terms of the loan been
 completed? No

16. Source of Loan Funds: Federal
 Name of Loan Recipient: On The Rocks, Inc.
 Address Line1: 29 Moore Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13903
 Province/Region:
 Country: USA
 Original Amount of Loan: \$35,000
 Date Loan Awarded: 02/18/2000
 Interest Rate(%): 6
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Prinicipal Repaid
 to Date: \$22,259.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

Loan Information

17. Source of Loan Funds: Federal
 Name of Loan Recipient: On The Roxx Bar & Grill, LLC
 Address Line1: 73 Court Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$15,300
 Date Loan Awarded: 02/06/2009
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$12,538.96
 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: Renkan Holdings, LLC
 Address Line1: 202-204 State Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$57,000
 Date Loan Awarded: 06/19/2000
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$57,000.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement

Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 4
 If yes, how many jobs have been
 created to date? 4
 Have the terms of the loan been
 completed? Yes

Loan Information

19. Source of Loan Funds: Federal
 Name of Loan Recipient: Rogers JFT, LLC
 Address Line1: 30 Tompkins Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13903
 Province/Region:
 Country: USA
 Original Amount of Loan: \$48,750
 Date Loan Awarded: 09/09/2009
 Interest Rate(%): 3
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$40,521.00
 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

20. Source of Loan Funds: Federal
 Name of Loan Recipient: Sedona Enterprises, LLC
 Address Line1: 7 Belknap Avenue
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13905
 Province/Region:
 Country: USA
 Original Amount of Loan: \$100,000
 Date Loan Awarded: 06/14/2004
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$67,871.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 7
 If yes, how many jobs have been
 created to date? 7
 Have the terms of the loan been
 completed? No

Loan Information

21. Source of Loan Funds: Federal
 Name of Loan Recipient: Syed Ali and Adam Ibrahim
 Address Line1: 14 Vanderverter Ave., Suite 255
 Address Line2:
 City: PORT WASHINGTON
 State: NY
 Zip - Plus4: 11050
 Province/Region:
 Country: USA
 Original Amount of Loan: \$24,500
 Date Loan Awarded: 05/05/2015
 Interest Rate(%): 3.75
 Length of Loan(# of years
 to repay): 5
 Amount of Loan Principal Repaid
 to Date: \$4,261.00
 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: T. Mitchell Holdings
 Address Line1: 4 Brick Avenue
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13904
 Province/Region:
 Country: USA
 Original Amount of Loan: \$45,000
 Date Loan Awarded: 03/17/2000
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$45,000.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? Yes

Loan Information

<p>23. Source of Loan Funds: Federal Name of Loan Recipient: Thomas Haines Address Line1: 196 State Street Address Line2: City: BINGHAMTON State: NY Zip - Plus4: 13901 Province/Region: Country: USA Original Amount of Loan: \$75,000 Date Loan Awarded: 01/08/2007 Interest Rate(%): 0 Length of Loan(# of years to repay): 7 Amount of Loan Principal Repaid to Date: \$61,607.00 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</p>	<p>24. Source of Loan Funds: Federal Name of Loan Recipient: Thomas R & Antionette W. Dunn Address Line1: 76 Robinson Street Address Line2: City: BINGHAMTON State: NY Zip - Plus4: 13904 Province/Region: Country: USA Original Amount of Loan: \$24,366 Date Loan Awarded: 10/22/2008 Interest Rate(%): 0 Length of Loan(# of years to repay): 7 Amount of Loan Principal Repaid to Date: \$24,366.00 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</p>
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Loan Information

25. Source of Loan Funds: Federal
 Name of Loan Recipient: VMR Electronics, LLC
 Address Line1: 100 Eldredge Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$108,000
 Date Loan Awarded: 05/04/2009
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$42,634.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 3
 If yes, how many jobs have been
 created to date? 3
 Have the terms of the loan been
 completed? No

26. Source of Loan Funds: Federal
 Name of Loan Recipient: VMR Realty Management, LLC
 Address Line1: 100 Eldredge Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13901
 Province/Region:
 Country: USA
 Original Amount of Loan: \$292,000
 Date Loan Awarded: 05/04/2009
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 20
 Amount of Loan Principal Repaid
 to Date: \$30,455.00
 Purpose of Loan: Commercial Property
 Construction/Acquisition/Revitalization/I
 mprovement
 Was the Loan expected to result
 in new jobs being created? Yes
 If yes, how many jobs were planned
 to be created? 9
 If yes, how many jobs have been
 created to date? 20
 Have the terms of the loan been
 completed? No

Loan Information

27. Source of Loan Funds: Federal
 Name of Loan Recipient: Wisteria House
 Address Line1: 51 Main Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13905
 Province/Region:
 Country: USA
 Original Amount of Loan: \$100,000
 Date Loan Awarded: 07/13/2007
 Interest Rate(%): 0
 Length of Loan(# of years
 to repay): 7
 Amount of Loan Principal Repaid
 to Date: \$74,140.00
 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

28. Source of Loan Funds: Federal
 Name of Loan Recipient: Wisteria House, LLC
 Address Line1: 55 Main Street
 Address Line2:
 City: BINGHAMTON
 State: NY
 Zip - Plus4: 13905
 Province/Region:
 Country: USA
 Original Amount of Loan: \$37,000
 Date Loan Awarded: 03/09/2009
 Interest Rate(%): 4
 Length of Loan(# of years
 to repay): 15
 Amount of Loan Principal Repaid
 to Date: \$37,000.00
 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

Bond Information

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

Additional Comments: