

**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	<a href="http://watertownldc.com/minutes/2016-meeting-minutes/328-2015-annual-report">http://watertownldc.com/minutes/2016-meeting-minutes/328-2015-annual-report</a>
2. As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	<a href="http://watertownldc.com/financials/certifications/324-internal-control-certification-2015">http://watertownldc.com/financials/certifications/324-internal-control-certification-2015</a>
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	<a href="http://watertownldc.com/images/stories/pdf/WLDC%20Organizational%20Chart.pdf">http://watertownldc.com/images/stories/pdf/WLDC%20Organizational%20Chart.pdf</a>
6. Are any Authority staff also employed by another government agency?	No	
7. Has the Authority posted their mission statement to their website?	Yes	<a href="http://watertownldc.com/about">http://watertownldc.com/about</a>
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.		<a href="http://watertownldc.com/minutes/2015-meeting-minutes/329-2015-measurement-report">http://watertownldc.com/minutes/2015-meeting-minutes/329-2015-measurement-report</a>

**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):		<a href="http://watertownldc.com/board-of-directors">http://watertownldc.com/board-of-directors</a>
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		<a href="http://watertownldc.com/minutes">http://watertownldc.com/minutes</a>
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	<a href="http://watertownldc.com/accountability-act">http://watertownldc.com/accountability-act</a>
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	<a href="http://watertownldc.com/index.php/accountability-act">http://watertownldc.com/index.php/accountability-act</a>
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

**Staff Listing**

Name	Title	Group	Department / Subsidiary	Union Name	Bargaining Unit	Full Time/ Part Time	Exempt	Base Annualized Salary	Actual salary paid to the Individual	Over time paid by Authority	Performance Bonus	Extra Pay	Other Compensation/Allowances/Adjustments	Total Compensation	Individual also paid by another entity to perform the work of the Authority	If yes, Is the payment made by a State or local government
Kim, Taylor S	CFO/Executive Assistant	Administrative and Clerical				FT	No	45,854.46	45,854.46	0	0	0	0	45,854.46	No	
Rutherford, Donald W	CEO	Executive				FT	No	85,904.34	85,904.34	0	0	0	0	85,904.34	No	

**Benefit Information**

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

No

**Board Members**

Name	Title	Severance Package	Payment for Unused Leave	Club Member-ships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of These Benefits	Other
Flint, Erika	Board of Directors												X	
Fallon, Jeffrey	Board of Directors												X	
Dermady, RoAnn	Board of Directors												X	
Graham, Jeffrey	Board of Directors												X	
Mills, James	Board of Directors												X	
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	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>	
<b>Current Assets</b>	
Cash and cash equivalents	\$576,597
Investments	\$4,790,433
Receivables, net	\$4,934,042
Other assets	\$0
<b>Total Current Assets</b>	<b>\$10,301,072</b>
<b>Noncurrent Assets</b>	
Restricted cash and investments	\$117,269
Long-term receivables, net	\$0
Other assets	\$0
<b>Capital Assets</b>	
Land and other nondepreciable property	\$0
Buildings and equipment	\$4,239
Infrastructure	\$0
Accumulated depreciation	\$0
Net Capital Assets	\$4,239
<b>Total Noncurrent Assets</b>	<b>\$121,508</b>
<b>Total Assets</b>	<b>\$10,422,580</b>

Summary Financial Information

SUMMARY STATEMENT OF NET ASSETS

Liabilities

**Current Liabilities**

Accounts payable	\$75
Pension contribution payable	\$0
Other post-employment benefits	\$0
Accrued liabilities	\$5,501
Deferred revenues	\$0
Bonds and notes payable	\$0
Other long-term obligations due within one year	\$0
<b>Total Current Liabilities</b>	<b>\$5,576</b>

**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
<b>Total Noncurrent Liabilities</b>	<b>\$0</b>

**Total Liabilities** **\$5,576**

Net Asset (Deficit)

**Net Asset**

Invested in capital assets, net of related debt	\$0
Restricted	\$117,196
Unrestricted	\$10,299,808
<b>Total Net Assets</b>	<b>\$10,417,004</b>

Summary Financial Information

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGE IN NET ASSETS

Operating Revenues

Charges for services	\$12,700
Rental & financing income	\$74,212
Other operating revenues	\$304,068
<b>Total Operating Revenue</b>	<b>\$390,980</b>

Operating Expenses

Salaries and wages	\$151,927
Other employee benefits	\$75,870
Professional services contracts	\$47,572
Supplies and materials	\$13,576
Depreciation & amortization	\$2,036
Other operating expenses	\$347,034
<b>Total Operating Expenses</b>	<b>\$638,015</b>

Operating Income (Loss) **(\$247,035)**

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
<b>Total Nonoperating Revenue</b>	<b>\$0</b>

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	\$0
Other nonoperating expenses	\$0
<b>Total Nonoperating Expenses</b>	<b>\$0</b>
Income (Loss) Before Contributions	(\$247,035)
Capital Contributions	\$0
Change in net assets	(\$247,035)
Net assets (deficit) beginning of year	\$10,664,039
Other net assets changes	\$0
Net assets (deficit) at end of year	\$10,417,004

**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 (\$)
<b>State Obligation</b>					
State Guaranteed					
State Supported					
State Contingent Obligation					
State Moral Obligation					
Other State Funded					
<b>Authority Obligation</b>					
General Obligation					
Revenue					
Other Non-State Funded					
<b>Conduit</b>					
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	<a href="http://watertownldc.com/images/stories/pdf/Real%20Property%20Disposition%20Policy.pdf">http://watertownldc.com/images/stories/pdf/Real%20Property%20Disposition%20Policy.pdf</a>
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: Federal  
Name of Grant Recipient: CL Property Management of NNY LLC  
Address Line1: 320 Ste Street  
Address Line2:  
City: WATERTOWN  
State: NY  
Zip - Plus4: 13601  
Province/Region:  
Country: USA  
Amount of Grant Award Provided  
During Reporting Year: \$16,000  
Date Grant Awarded: 05/14/2014  
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?

2. Source of Grant Funds: Federal  
Name of Grant Recipient: Doolittle & Hall LLC  
Address Line1: 215 Washington Street  
Address Line2:  
City: WATERTOWN  
State: NY  
Zip - Plus4: 13601  
Province/Region:  
Country: USA  
Amount of Grant Award Provided  
During Reporting Year: \$200,000  
Date Grant Awarded: 08/21/2014  
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?

Loan Information

<p>1. Source of Loan Funds: Federal          Name of Loan Recipient: 616 Leray, LLC          Address Line1: 261 Franklin Street          Address Line2:          City: WATERTOWN          State: NY          Zip - Plus4: 13601          Province/Region:          Country: USA          Original Amount of Loan: \$60,000          Date Loan Awarded: 12/21/2009          Interest Rate(%): 5          Length of Loan(# of years          to repay): 15          Amount of Loan Principal Repaid          to Date: \$18,201.63          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>2. Source of Loan Funds: Not for Profit          Name of Loan Recipient: 804 State Street Wine &amp; 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 Principal Repaid          to Date: \$8,241.02          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>
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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 Principal Repaid  
 to Date: \$27,000.00  
 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: Alteri Bakery, Inc.  
 Address Line1: 24685 State Route 37  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$100,000  
 Date Loan Awarded: 11/01/1999  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$100,000.00  
 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

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 Principal Repaid  
to Date: \$16,236.59  
Purpose of Loan: Commercial Property  
Construction/Acquisition/Revitalization/I  
mprovement  
Was the Loan expected to result  
in new jobs being created? No  
If yes, how many jobs were planned  
to be created?  
If yes, how many jobs have been  
created to date?  
Have the terms of the loan been  
completed? No

6. Source of Loan Funds: Federal  
Name of Loan Recipient: Bee Bee Island Properties  
Address Line1: 487 Bugbee Drive  
Address Line2:  
City: WATERTOWN  
State: NY  
Zip - Plus4: 13601  
Province/Region:  
Country: USA  
Original Amount of Loan: \$96,000  
Date Loan Awarded: 01/01/2002  
Interest Rate(%): 7  
Length of Loan(# of years  
to repay): 20  
Amount of Loan Principal Repaid  
to Date: \$51,858.35  
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: Benchmark Family Services  
 Address Line1: 1635 Ohio Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$239,175  
 Date Loan Awarded: 10/11/2012  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 16  
 Amount of Loan Principal Repaid  
 to Date: \$32,314.53  
 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: Not for Profit  
 Name of Loan Recipient: Black River Paper Company Inc. #1  
 Address Line1: 1 Factory Square  
 Address Line2: PO Box 809  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 06/09/2015  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 3  
 Amount of Loan Principal Repaid  
 to Date: \$1,335.71  
 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

**Loan Information**

9. Source of Loan Funds: Federal  
 Name of Loan Recipient: Blue Mountain Spring Service, Inc.  
 Address Line1: 1011 Waterman Drive  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$109,662.99  
 Date Loan Awarded: 06/08/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$47,696.72  
 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

10. Source of Loan Funds: Federal  
 Name of Loan Recipient: Brent J. Lewis Micro #1  
 Address Line1: 101 Public Square  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 04/16/2009  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$13,966.57  
 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

11. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: CL Property Management of NNY, LLC  
 Address Line1: 320 State Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$16,000  
 Date Loan Awarded: 01/26/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 10  
 Amount of Loan Principal Repaid  
 to Date: \$899.31  
 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

12. Source of Loan Funds: Federal  
 Name of Loan Recipient: Cerebral Palsy Association  
 Address Line1: 4 Commerce Lane  
 Address Line2:  
 City: CANTON  
 State: NY  
 Zip - Plus4: 13617  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$60,000  
 Date Loan Awarded: 10/06/2005  
 Interest Rate(%): 6  
 Length of Loan(# of years  
 to repay): 10  
 Amount of Loan Principal Repaid  
 to Date: \$60,000.00  
 Purpose of Loan: Business Expansion/Startup  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? Yes

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 Principal Repaid  
 to Date: \$24,870.23  
 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 Principal Repaid  
 to Date: \$3,010.54  
 Purpose of Loan: Business Expansion/Startup

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

**Loan Information**

15. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Computer Doc Inc. #2  
 Address Line1: 167 Polk Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 07/07/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$927.75  
 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

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 Principal Repaid  
 to Date: \$25,894.89  
 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: Not for Profit  
 Name of Loan Recipient: Current Applications, Inc. #10  
 Address Line1: 275 Bellew Avenue  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$101,403  
 Date Loan Awarded: 04/28/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$1,748.62  
 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

18. Source of Loan Funds: Federal  
 Name of Loan Recipient: Current Applications, Inc. #5  
 Address Line1: 275 Bellew Avenue  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$75,000  
 Date Loan Awarded: 05/07/2008  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$46,420.12  
 Purpose of Loan: Equipment and Fixed Asset Acquisition  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

Loan Information

19. Source of Loan Funds: Federal  
 Name of Loan Recipient: Current Applications, Inc. #8  
 Address Line1: 275 Bellew Avenue South  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$75,000  
 Date Loan Awarded: 12/20/2010  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 1  
 Amount of Loan Principal Repaid  
 to Date: \$40,260.21  
 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

20. Source of Loan Funds: Federal  
 Name of Loan Recipient: Current Applications, Inc. #9  
 Address Line1: 275 Bellew Avenue South  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$187,500  
 Date Loan Awarded: 12/15/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$23,629.16  
 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

21. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Edirin Igho-Akiti dba Eddy's Carribean  
 Address Line1: 126 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$30,000  
 Date Loan Awarded: 09/25/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Prinicipal Repaid  
 to Date: \$951.84  
 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

22. 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: \$27,127.78  
 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

**Loan Information**

23. 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: \$46,994.91  
 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

24. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Fabril, Inc.  
 Address Line1: 123 Coleman Avenue  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 04/02/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Prinicipal Repaid  
 to Date: \$4,866.08  
 Purpose of Loan: Business Expansion/Startup  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

**Loan Information**

25. 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 Principal Repaid  
 to Date: \$14,576.24  
 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

26. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Frankie G. Danielsen  
 Address Line1: 498 Factory Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 09/17/2015  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$309.77  
 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: Franklin Street Investments #1  
 Address Line1: 261 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$25,000  
 Date Loan Awarded: 03/09/2005  
 Interest Rate(%): 6  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$16,275.56  
 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: Not for Profit  
 Name of Loan Recipient: Funscape, LLC  
 Address Line1: 223 JB Wise Place  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$150,000  
 Date Loan Awarded: 03/30/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$9,193.88  
 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

29. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Goldfinger Enterprises, LLC  
 Address Line1: 817 Arsenal Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$72,000  
 Date Loan Awarded: 01/30/2013  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$17,194.46  
 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

30. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Jeffrey Graham #1  
 Address Line1: 557 Pearl Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 07/21/2015  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$797.54  
 Purpose of Loan: Business Expansion/Startup

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

Loan Information

31. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Jody Schuler dba Eyecrave Optics  
 Address Line1: 11 Public Square  
 Address Line2: Suite 102  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$47,039  
 Date Loan Awarded: 08/04/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$2,083.71  
 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

32. Source of Loan Funds: Federal  
 Name of Loan Recipient: John Bang #2  
 Address Line1: P.O. Box 298  
 Address Line2:  
 City: CHAUMONT  
 State: NY  
 Zip - Plus4: 13622  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 11/09/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$4,948.17  
 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**

33. Source of Loan Funds: Federal  
 Name of Loan Recipient: John Bang Loan #1  
 Address Line1: P.O. Box 298  
 Address Line2:  
 City: CHAUMONT  
 State: NY  
 Zip - Plus4: 13622  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 02/27/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$6,369.69  
 Purpose of Loan: Business Expansion/Startup

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

34. Source of Loan Funds: Federal  
 Name of Loan Recipient: Kenal Services Corporation #2  
 Address Line1: 1109 Water Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$111,420  
 Date Loan Awarded: 08/16/2005  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$62,686.82  
 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

35. 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: \$11,432.69  
 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

36. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Kingdom Strongholds, Ltd.  
 Address Line1: 146 Arsenal Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$192,000  
 Date Loan Awarded: 11/19/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 10  
 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**

37. Source of Loan Funds: Federal  
 Name of Loan Recipient: LKR Enterprises, Inc.  
 Address Line1: 107 Grove Street  
 Address Line2:  
 City: BOONVILLE  
 State: NY  
 Zip - Plus4: 13309  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$149,000  
 Date Loan Awarded: 05/28/2010  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$41,891.06  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

38. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Legal Docs by Me, LLC  
 Address Line1: 137 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 02/02/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 7  
 Amount of Loan Principal Repaid  
 to Date: \$3,700.71  
 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

Loan Information

39. 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: \$18,414.72  
 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

40. 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/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**

41. Source of Loan Funds: Federal  
 Name of Loan Recipient: MLR LLC #3  
 Address Line1: P.O. Box 23  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$300,000  
 Date Loan Awarded: 08/31/2012  
 Interest Rate(%): 5.5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$300,000.00  
 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

42. Source of Loan Funds: Federal  
 Name of Loan Recipient: MLR, LLC  
 Address Line1: P.O. Box 23  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$150,000  
 Date Loan Awarded: 05/03/2005  
 Interest Rate(%): 5.5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$91,489.47  
 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

43. Source of Loan Funds: Federal  
 Name of Loan Recipient: MLR, LLC #2  
 Address Line1: P.O. Box 23  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$250,000  
 Date Loan Awarded: 07/13/2007  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$84,894.29  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

44. Source of Loan Funds: Federal  
 Name of Loan Recipient: Marie A. Abougou, MD  
 Address Line1: 532 Coffeen Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 09/10/2010  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 1  
 Amount of Loan Principal Repaid  
 to Date: \$24,162.83  
 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**

45. Source of Loan Funds: Federal  
 Name of Loan Recipient: Michael Siptrott  
 Address Line1: 451 Arsenal Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$102,800  
 Date Loan Awarded: 07/01/2008  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$28,056.13  
 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

46. Source of Loan Funds: Federal  
 Name of Loan Recipient: Neighbors of Watertown (LOC)  
 Address Line1: 112 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$300,000  
 Date Loan Awarded: 01/16/2009  
 Interest Rate(%): 0  
 Length of Loan(# of years  
 to repay): 1  
 Amount of Loan Principal Repaid  
 to Date: \$300,000.00  
 Purpose of Loan: Residential Property  
 Construction/Acquisition/Rehabilitation/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? Yes

Loan Information

47. Source of Loan Funds: Federal  
 Name of Loan Recipient: Neighbors of Watertown (WC)  
 Address Line1: 112 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$200,000  
 Date Loan Awarded: 01/16/2009  
 Interest Rate(%): 0  
 Length of Loan(# of years  
 to repay): 1  
 Amount of Loan Principal Repaid  
 to Date: \$0.00  
 Purpose of Loan: Residential Property  
 Construction/Acquisition/Rehabilitation/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

48. Source of Loan Funds: Federal  
 Name of Loan Recipient: North Country Transitional Living Services  
 Address Line1: 482 Black River Parkway  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$260,000  
 Date Loan Awarded: 01/03/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$31,999.51  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

Loan Information

49. Source of Loan Funds: Federal  
 Name of Loan Recipient: Northern Pizza Company, LLC  
 Address Line1: 1228 Arsenal Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 09/21/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$31,182.50  
 Purpose of Loan: Business Expansion/Startup

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

50. 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 Principal Repaid  
 to Date: \$8,008.53  
 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**

51. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Pamela Whiting #1  
 Address Line1: 607 Coffeen Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 04/15/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Prinicipal Repaid  
 to Date: \$1,042.26  
 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

52. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Pamela Whiting #2  
 Address Line1: 607 Coffeen Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 06/25/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Prinicipal Repaid  
 to Date: \$741.37  
 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**

53. Source of Loan Funds: Federal 54.  
 Name of Loan Recipient: Patsy C. Anderson d/b/a Jefferson Fire Equ  
 Address Line1: 285 State Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$10,000  
 Date Loan Awarded: 07/02/2007  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$10,000.00  
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal  
 Name of Loan Recipient: Peppercorn Lodging Co. d/b/a Watertown Har  
 Address Line1: c/o Watertown Savings Bank  
 Address Line2: 111 Clinton Street  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$250,000  
 Date Loan Awarded: 02/08/2008  
 Interest Rate(%): 6.87  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$70,809.61  
 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

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: Public Square Developers LP  
 Address Line1: 116 Franklin Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$375,000  
 Date Loan Awarded: 10/18/2009  
 Interest Rate(%): 1  
 Length of Loan(# of years  
 to repay): 18  
 Amount of Loan Principal Repaid  
 to Date: \$0.00  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

56. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: RLF Cross Market d/b/a Save-A-Lot  
 Address Line1: 1851 State Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$233,704  
 Date Loan Awarded: 06/16/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 7  
 Amount of Loan Principal Repaid  
 to Date: \$11,912.07  
 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**

57. Source of Loan Funds: Federal  
 Name of Loan Recipient: Reny Management, Inc.  
 Address Line1: P.O. Box 528  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$200,000  
 Date Loan Awarded: 05/19/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$45,207.44  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

58. Source of Loan Funds: Federal  
 Name of Loan Recipient: Renzi Brothers, Inc.  
 Address Line1: P.O. Box 23  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$60,000  
 Date Loan Awarded: 06/27/2000  
 Interest Rate(%): 6  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$60,000.00  
 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

Loan Information

59. Source of Loan Funds: Federal  
 Name of Loan Recipient: Renzi Brothers, Inc. #2  
 Address Line1: P.O. Box 23  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$133,333  
 Date Loan Awarded: 11/16/2001  
 Interest Rate(%): 6  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$133,333.00  
 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

60. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Riverview Plaza LLC #2  
 Address Line1: 8 Star Court  
 Address Line2:  
 City: NORTH BABYLON  
 State: NY  
 Zip - Plus4: 11703  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$75,032.75  
 Date Loan Awarded: 04/15/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 10  
 Amount of Loan Principal Repaid  
 to Date: \$28,591.42  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement

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

**Loan Information**

61. Source of Loan Funds: Federal  
 Name of Loan Recipient: Riverview Plaza LLC (Permanent Financing)  
 Address Line1: 8 Star Court  
 Address Line2:  
 City: NORTH BABYLON  
 State: NY  
 Zip - Plus4: 11703  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$311,250  
 Date Loan Awarded: 04/15/2011  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 10  
 Amount of Loan Principal Repaid  
 to Date: \$171,728.87  
 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

62. 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 Principal Repaid  
 to Date: \$34,446.27  
 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

63. 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 Principal Repaid  
 to Date: \$88,216.18  
 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

64. Source of Loan Funds: Federal  
 Name of Loan Recipient: Roth Industries, Inc. #3  
 Address Line1: 268 Bellew Avenue South  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$66,668  
 Date Loan Awarded: 02/17/2010  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$66,668.00  
 Purpose of Loan: Equipment and Fixed Asset Acquisition  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? Yes

Loan Information

65. Source of Loan Funds: Not for Profit  
Name of Loan Recipient: Roth Industries, Inc. LOC  
Address Line1: 268 Bellew Avenue South  
Address Line2:  
City: WATERTOWN  
State: NY  
Zip - Plus4: 13601  
Province/Region:  
Country: USA  
Original Amount of Loan: \$400,000  
Date Loan Awarded: 03/22/2013  
Interest Rate(%): 5  
Length of Loan(# of years  
to repay): 1  
Amount of Loan Principal Repaid  
to Date: \$400,000.00  
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

66. Source of Loan Funds: Federal  
Name of Loan Recipient: Rowlands Appliance  
Address Line1: 327 Factory Street  
Address Line2:  
City: WATERTOWN  
State: NY  
Zip - Plus4: 13601  
Province/Region:  
Country: USA  
Original Amount of Loan: \$57,000  
Date Loan Awarded: 08/13/1999  
Interest Rate(%): 5  
Length of Loan(# of years  
to repay): 19  
Amount of Loan Principal Repaid  
to Date: \$49,932.64  
Purpose of Loan: Commercial Property  
Construction/Acquisition/Revitalization/I  
mprovement

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

Loan Information

67. Source of Loan Funds: Federal  
 Name of Loan Recipient: S & J Properties of Watertown, LLC  
 Address Line1: 113 Ten Eyck Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$200,000  
 Date Loan Awarded: 12/10/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$28,355.29  
 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

68. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Sandra Amo  
 Address Line1: 5 Public Square  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$5,593.51  
 Date Loan Awarded: 08/30/2013  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$2,413.02  
 Purpose of Loan: Business Expansion/Startup  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

**Loan Information**

69. Source of Loan Funds: Federal 70.  
 Name of Loan Recipient: Sandra Lee Amo d/b/a Sandy's Luncheonette  
 Address Line1: 5 Public Square  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$9,051  
 Date Loan Awarded: 06/15/2011  
 Interest Rate(%): 3  
 Length of Loan(# of years  
 to repay): 3  
 Amount of Loan Principal Repaid  
 to Date: \$3,457.49  
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Federal  
 Name of Loan Recipient: Sci Tech Center  
 Address Line1: 154 Stone Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$50,000  
 Date Loan Awarded: 01/25/2008  
 Interest Rate(%): 6  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$12,945.78  
 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? Yes

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

**Loan Information**

71. 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 Principal Repaid  
 to Date: \$6,732.99  
 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

72. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: Shelly McLean  
 Address Line1: 1511 Washington Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$5,000  
 Date Loan Awarded: 12/18/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$0.00  
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

Loan Information

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

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

75. Source of Loan Funds: Federal 76.  
 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 Principal Repaid  
 to Date: \$5,485.50  
 Purpose of Loan: Business Expansion/Startup

Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: The J.B. Wise Block, LLC  
 Address Line1: 223 JB Wise Place  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,983.37  
 Date Loan Awarded: 03/27/2015  
 Interest Rate(%): 4  
 Length of Loan(# of years  
 to repay): 10  
 Amount of Loan Principal Repaid  
 to Date: \$0.00  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement

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

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

Loan Information

77. Source of Loan Funds: Federal  
 Name of Loan Recipient: The Lodge at Ives Hill, Inc.  
 Address Line1: 1200 Jewell Drive  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$166,668  
 Date Loan Awarded: 05/11/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 20  
 Amount of Loan Principal Repaid  
 to Date: \$19,051.89  
 Purpose of Loan: Residential Property  
 Construction/Acquisition/Rehabilitation/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

78. Source of Loan Funds: Federal  
 Name of Loan Recipient: The Punkin Patch, LLC  
 Address Line1: 9999 Middle Road  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 07/11/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 7  
 Amount of Loan Principal Repaid  
 to Date: \$7,056.26  
 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**

79. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: The Treehouse Hourly Child Care, LLC  
 Address Line1: 1222 Arsenal Street  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 01/29/2015  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 5  
 Amount of Loan Principal Repaid  
 to Date: \$5,485.80  
 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

80. Source of Loan Funds: Not for Profit  
 Name of Loan Recipient: The Whimiscal 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 Principal Repaid  
 to Date: \$4,964.41  
 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

Loan Information

81. Source of Loan Funds: Federal  
 Name of Loan Recipient: Thomas F. Horning/Image Inc.  
 Address Line1: 259 J.B. Wise Place  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$100,000  
 Date Loan Awarded: 01/16/2007  
 Interest Rate(%): 8  
 Length of Loan(# of years  
 to repay): 7  
 Amount of Loan Principal Repaid  
 to Date: \$100,000.00  
 Purpose of Loan: Equipment and Fixed Asset Acquisition

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

82. 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 Principal Repaid  
 to Date: \$1,133.36  
 Purpose of Loan: Business Expansion/Startup

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

**Loan Information**

83. 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: \$27,882.19  
 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

84. 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: \$200,000.00  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? Yes

Loan Information

85. Source of Loan Funds: Federal 86. Source of Loan Funds: Federal  
 Name of Loan Recipient: Watertown Industrial Center Local Dev Corp Name of Loan Recipient: Watertown RX  
 Address Line1: 800 Starbuck Avenue Address Line1: 106 Washington Street  
 Address Line2: Suite 800 Address Line2:  
 City: WATERTOWN City: WATERTOWN  
 State: NY State: NY  
 Zip - Plus4: 13601 Zip - Plus4: 13601  
 Province/Region: Province/Region:  
 Country: USA Country: USA  
 Original Amount of Loan: \$200,000 Original Amount of Loan: \$40,000  
 Date Loan Awarded: 12/01/2010 Date Loan Awarded: 05/12/2006  
 Interest Rate(%): 3 Interest Rate(%): 7  
 Length of Loan(# of years Length of Loan(# of years  
 to repay): 20 to repay): 15  
 Amount of Loan Principal Repaid Amount of Loan Principal Repaid  
 to Date: \$38,676.89 to Date: \$32,543.17  
 Purpose of Loan: Commercial Property Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I Construction/Acquisition/Revitalization/I  
 mprovement mprovement  
 Was the Loan expected to result Was the Loan expected to result  
 in new jobs being created? No in new jobs being created? No  
 If yes, how many jobs were planned If yes, how many jobs were planned  
 to be created? to be created?  
 If yes, how many jobs have been If yes, how many jobs have been  
 created to date? created to date?  
 Have the terms of the loan been Have the terms of the loan been  
 completed? No completed? No

Loan Information

87. Source of Loan Funds: Federal  
 Name of Loan Recipient: Woodruff Professional Building  
 Address Line1: 53-59 Public Square  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$682,500  
 Date Loan Awarded: 08/05/1996  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$682,500.00  
 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

88. Source of Loan Funds: Federal  
 Name of Loan Recipient: Wright Brothers, LLC  
 Address Line1: P.O. Box 88  
 Address Line2:  
 City: WATERTOWN  
 State: NY  
 Zip - Plus4: 13601  
 Province/Region:  
 Country: USA  
 Original Amount of Loan: \$241,343  
 Date Loan Awarded: 07/03/2012  
 Interest Rate(%): 5  
 Length of Loan(# of years  
 to repay): 15  
 Amount of Loan Principal Repaid  
 to Date: \$19,349.53  
 Purpose of Loan: Commercial Property  
 Construction/Acquisition/Revitalization/I  
 mprovement  
 Was the Loan expected to result  
 in new jobs being created? No  
 If yes, how many jobs were planned  
 to be created?  
 If yes, how many jobs have been  
 created to date?  
 Have the terms of the loan been  
 completed? No

Bond Information

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

Additional Comments: