

Annual Report for The North Country Alliance Local Development Corporation

Fiscal Year Ending: 12/31/2025

Run Date: 04/01/2026

Status: CERTIFIED

Certified Date: 04/01/2026

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	https://northcountryalliance.org/finance.php
2.	As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	https://northcountryalliance.org/finance.php
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	https://northcountryalliance.org/policies.php
6.	Are any Authority staff also employed by another government agency?	No	
7.	Has the Authority posted their mission statement to their website?	Yes	https://northcountryalliance.org/vision.php
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.		https://northcountryalliance.org/finance.php

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Governance Information (Board-Related)

Question	Response	URL (If Applicable)
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 a 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):		https://northcountryalliance.org/board.php
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		https://northcountryalliance.org/meetings.php
7. Has the Board adopted bylaws and made them available to Board members and staff?	Yes	https://northcountryalliance.org/policies.php
8. Has the Board adopted a code of ethics for Board members and staff?	Yes	https://northcountryalliance.org/policies.php
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?	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?	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?	Yes	N/A
16. Has the board adopted a conditional/additional compensation policy governing all employees?	Yes	https://northcountryalliance.org/policies.php

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Board of Directors Listing

Name	Aiken, Rob	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/18/2025	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/21/2028	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Calabrese, Carol	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/21/2023	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/17/2026	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Dixon, Benjamin	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Doyle, Manna	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	No
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Elisabeth, Cain	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Evans, Jeremy	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Gladwin, Brian	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/21/2023	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/17/2026	Complied with Training Requirement of Section 2824?	No
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Kelly, Patrick	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/18/2025	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/21/2028	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Little, Melinda	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/21/2023	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/21/2026	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Remington, Marijean	Nominated By	Other
Chair of the Board	Yes	Appointed By	Other
If yes, Chair Designated by	Elected by Board	Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Ryan, Molly	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/18/2025	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/21/2028	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Steria, Cheyenne	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/17/2023	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/17/2026	Complied with Training Requirement of Section 2824?	No
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

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Name	Vacant	Nominated By	Other
Chair of the Board		Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	
Term Start Date		Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	
Term Expiration Date		Complied with Training Requirement of Section 2824?	
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	
Designee Name		Ex-Officio	

Name	Virkler, Eric	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/18/2025	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/21/2028	Complied with Training Requirement of Section 2824?	No
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	Yes
Designee Name		Ex-Officio	

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Name	Weir, Marshall	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	

Name	Wilt, Christy	Nominated By	Other
Chair of the Board	No	Appointed By	Other
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	6/12/2024	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	06/12/2027	Complied with Training Requirement of Section 2824?	Yes
Title		Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?		Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	Yes
Designee Name		Ex-Officio	

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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	Overtime paid by Authority	Performance Bonus	Extra Pay	Other Compensati on/Allowanc es/Adjustme nts	Total Compensat ion paid by Authority	Individual also paid by another entity to perform the work of the Authority	If yes, Is the payment made by a State or local governme nt
Capone, Michelle	Contractor	Operational				PT	Yes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	Yes
Gold, Aviva	Contractor	Operational				PT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
Lockwood, Stephen	Contractor	Operational				PT	Yes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
Marra, Angie	Contractor	Operational				PT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	Yes
Siver, Matthew	Contractor	Operational				PT	Yes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	Yes

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Benefit Information

During the fiscal year, did the Authority continue to pay for any of the above mentioned benefits for former staff or individuals affiliated With the Authority after those individuals left the Authority?	No
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Board Members

Name	Title	Severance Package	Payment for Unused Leave	Club Memberships	Use of Corporate Credit Cards	Personal Loans	Auto	Transportation	Housing Allowance	Spousal / Dependent Life Insurance	Tuition Assistance	Multi-Year Employment	None of these Benefits	Other
Aiken, Rob	Board of Directors												X	
Calabrese, Carol	Board of Directors												X	
Dixon, Benjamin	Board of Directors												X	
Doyle, Manna	Board of Directors												X	
Elisabeth, Cain	Board of Directors												X	
Evans, Jeremy	Board of Directors												X	
Gladwin, Brian	Board of Directors												X	
Kelly, Patrick	Board of Directors												X	
Little, Melinda	Board of Directors												X	
Remington, Marijean	Board of Directors												X	
Ryan, Molly	Board of Directors												X	
Steria, Cheyenne	Board of Directors												X	
Vacant	Board of Directors												X	
Virkler, Eric	Board of Directors												X	
Weir,	Board of												X	

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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
Marshall	Directors													
Wilt, Christy	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
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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 Authority and not independently filing reports in PARIS?	No

Name of Subsidiary/Component Unit	Status
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Request Subsidiary/Component Unit Change

Name of Subsidiary/Component Unit	Status	Requested Changes
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Request Add Subsidiaries/Component Units

Name of Subsidiary/Component Unit	Establishment Date	Purpose of Subsidiary/Component Unit
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Request Delete Subsidiaries/Component Units

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

SUMMARY STATEMENT OF NET ASSETS

			Amount
Assets			
Current Assets			
	Cash and cash equivalents		\$62,299.00
	Investments		\$0.00
	Receivables, net		\$477,627.00
	Other assets		\$0.00
	Total current assets		\$539,926.00
Noncurrent Assets			
	Restricted cash and investments		\$862,276.00
	Long-term receivables, net		\$1,760,343.00
	Other assets		\$0.00
Capital Assets			
		Land and other nondepreciable property	\$0.00
		Buildings and equipment	\$0.00
		Infrastructure	\$0.00
		Accumulated depreciation	\$0.00
		Net Capital Assets	\$0.00
	Total noncurrent assets		\$2,622,619.00
Total assets			\$3,162,545.00
Liabilities			
Current Liabilities			
	Accounts payable		\$0.00
	Pension contribution payable		\$0.00
	Other post-employment benefits		\$0.00
	Accrued liabilities		\$4,500.00
	Deferred revenues		\$0.00
	Bonds and notes payable		\$0.00
	Other long-term obligations due within one year		\$467,012.00
	Total current liabilities		\$471,512.00
Noncurrent Liabilities			

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	Pension contribution payable		\$0.00
	Other post-employment benefits		\$0.00
	Bonds and notes payable		\$0.00
	Long term leases		\$0.00
	Other long-term obligations		\$1,414,102.00
	Total noncurrent liabilities		\$1,414,102.00
Total liabilities			\$1,885,614.00
Net Asset (Deficit)			
Net Assets			
	Invested in capital assets, net of related debt		\$0.00
	Restricted		\$0.00
	Unrestricted		\$1,276,931.00
	Total net assets		\$1,276,931.00

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGES IN NET ASSETS

			Amount
Operating Revenues			
	Charges for services		\$14,217.00
	Rental and financing income		\$139,372.00
	Other operating revenues		\$10,000.00
	Total operating revenue		\$163,589.00
Operating Expenses			
	Salaries and wages		\$0.00
	Other employee benefits		\$0.00
	Professional services contracts		\$75,439.00
	Supplies and materials		\$1,212.00
	Depreciation and amortization		\$0.00
	Other operating expenses		\$7,272.00
	Total operating expenses		\$83,923.00
Operating income (loss)			\$79,666.00
Nonoperating Revenues			
	Investment earnings		\$16,140.00
	State subsidies/grants		\$0.00
	Federal subsidies/grants		\$0.00
	Municipal subsidies/grants		\$0.00
	Public authority subsidies		\$0.00

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	Other nonoperating revenues		\$19,027.00
	Total nonoperating revenue		\$35,167.00
Nonoperating Expenses			
	Interest and other financing charges		\$19,933.00
	Subsidies to other public authorities		\$0.00
	Grants and donations		\$0.00
	Other nonoperating expenses		\$9,232.00
	Total nonoperating expenses		\$29,165.00
	Income (loss) before contributions		\$85,668.00
Capital contributions			\$0.00
Change in net assets			\$85,668.00
Net assets (deficit) beginning of year			\$1,191,263.00
Other net assets changes			\$0.00
Net assets (deficit) at end of year			\$1,276,931.00

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Current Debt

Question		Response
1.	Did the Authority have any outstanding debt, including conduit debt, at any point during the reporting period?	Yes
2.	If yes, has the Authority issued any debt during the reporting period?	Yes

New Debt Issuances
Type of Debt: Authority Debt - General Obligation

Program :

Project	Amounts	Bond Closing Date	Issue Process	True Interest Cost	Interest type	Term (Yrs)	Cost Of Issuance
USDA IRP #7	Refunding \$0.00	12/22/2023	Competitive	1%	Fixed	30	\$0.00
	New \$250,000.00						
	Total \$250,000.00						

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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 Obligation	State Supported						
State Obligation	State Contingent Obligation						
State Obligation	State Moral Obligation						
Other State-Funded	Other State-Funded						
Authority Debt - General Obligation	Authority Debt - General Obligation		0.00	1,730,807.00	250,000.00	99,693.00	1,881,114.00
Authority Debt - Revenue	Authority Debt - Revenue						
Authority Debt - Other	Authority Debt - Other						
Conduit		Conduit Debt					
Conduit		Conduit Debt - Pilot Increment Financing					
TOTALS			0.00	1,730,807.00	250,000.00	99,693.00	1,881,114.00

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Real Property Acquisition/Disposal List

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

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Personal Property

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

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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	https://northcountryalliance.org/finance.php
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	https://northcountryalliance.org/policies.php
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	N/A

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Grant Information

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

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Loan Information

Source of Loan Funds	Federal	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	Adirondack Foothills LLC	Date Loan Awarded	5/25/2023
Address Line1	43709 State Route 3	Interest Rate (%)	7.25
Address Line2		Length of Loan(# of years to repay)	11
City	NATURAL BRIDGE	Amount of Loan Principal Repaid to Date	\$7,664.33
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13665	Was the loan expected to result in new jobs being created?	Yes
Plus4	-3161	If Yes, how many jobs were planned to be created?	3
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	Adirondack Foothills LLC	Date Loan Awarded	5/26/2023
Address Line1	43079 State Route 3	Interest Rate (%)	7.25
Address Line2		Length of Loan(# of years to repay)	6
City	NATURAL BRIDGE	Amount of Loan Principal Repaid to Date	\$15,328.40
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13665	Was the loan expected to result in new jobs being created?	No
Plus4	-3161	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	Black River Valley Natural Holdings LLC	Date Loan Awarded	5/16/2025
Address Line1	4012 Center Street	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	5
City	LYONS FALLS	Amount of Loan Principal Repaid to Date	\$593.81
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13368	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	Blast Boss Inc.	Date Loan Awarded	1/11/2023
Address Line1	410 Main Street	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	10
City	MORRISTOWN	Amount of Loan Principal Repaid to Date	\$11,408.20
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13664	Was the loan expected to result in new jobs being created?	No
Plus4	-0381	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	Blast Boss Inc.	Date Loan Awarded	1/11/2023
Address Line1	410 Main Street	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	10
City	MORRISTOWN	Amount of Loan Principal Repaid to Date	\$11,408.20
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13664	Was the loan expected to result in new jobs being created?	Yes
Plus4	-0381	If Yes, how many jobs were planned to be created?	10
Province/Region		If Yes, how many jobs have been created to date?	12
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$150,000.00
Name of Loan Recipient	Carbone's Harbor Realty, LLC	Date Loan Awarded	8/26/2024
Address Line1	13437 County Route 123	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	10
City	HENDERSON	Amount of Loan Principal Repaid to Date	\$9,320.96
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13650	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	2
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$157,500.00
Name of Loan Recipient	Chamberlain LLC	Date Loan Awarded	4/29/2019
Address Line1	25177 NYS Route 3	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	15
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$55,814.57
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13601	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	2
Province/Region		If Yes, how many jobs have been created to date?	6
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$10,000.00
Name of Loan Recipient	Chuijenny LLC	Date Loan Awarded	6/23/2020
Address Line1	25835 Contessa Lane	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$10,000.00
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13601	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	Yes

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Source of Loan Funds	Federal	Original Amount of Loan	\$150,000.00
Name of Loan Recipient	Clifton Fine Health Care Group	Date Loan Awarded	5/12/2011
Address Line1	1014 Oswegatchie Trail	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	15
City	STAR LAKE	Amount of Loan Principal Repaid to Date	\$141,833.28
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13690	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$135,000.00
Name of Loan Recipient	Fair Wind Rentals LLC	Date Loan Awarded	12/8/2023
Address Line1	38201 NYS Route 12	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	15
City	CLAYTON	Amount of Loan Principal Repaid to Date	\$8,191.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13624	Was the loan expected to result in new jobs being created?	No
Plus4	-2211	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$225,000.00
Name of Loan Recipient	JL Widrick Trucking, LLC	Date Loan Awarded	10/17/2024
Address Line1	10809 State Route 26	Interest Rate (%)	7
Address Line2		Length of Loan(# of years to repay)	20
City	CARTHAGE	Amount of Loan Principal Repaid to Date	\$5,815.75
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13619	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	3
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	Jai Galub, LLC	Date Loan Awarded	12/27/2017
Address Line1	25791 NYS Route 37	Interest Rate (%)	4.25
Address Line2		Length of Loan(# of years to repay)	15
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$51,103.32
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13601	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	Jai Galub, LLC	Date Loan Awarded	12/27/2017
Address Line1	25791 NYS Route 37	Interest Rate (%)	4.25
Address Line2		Length of Loan(# of years to repay)	15
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$50,475.56
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13601	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	3
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	Johnson Lumber Company, LLC	Date Loan Awarded	9/20/2017
Address Line1	10972 State Route 26	Interest Rate (%)	4.25
Address Line2		Length of Loan(# of years to repay)	15
City	CARTHAGE	Amount of Loan Principal Repaid to Date	\$47,375.38
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	13619	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	5
Province/Region		If Yes, how many jobs have been created to date?	35
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	Johnson Lumber Company, LLC	Date Loan Awarded	9/20/2017
Address Line1	10972 State Route 26	Interest Rate (%)	4.25
Address Line2		Length of Loan(# of years to repay)	15
City	CARTHAGE	Amount of Loan Principal Repaid to Date	\$47,375.38
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	13619	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$40,000.00
Name of Loan Recipient	Katkesh Holding Company, LLC	Date Loan Awarded	2/12/2015
Address Line1	459 Margaret Street	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	10
City	PLATTSBURGH	Amount of Loan Principal Repaid to Date	\$40,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12901	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	4
Province/Region		If Yes, how many jobs have been created to date?	7
Country	United States	Have the terms of the loan been completed?	Yes

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Source of Loan Funds	State	Original Amount of Loan	\$40,000.00
Name of Loan Recipient	Katkesh Holding Company, LLC	Date Loan Awarded	2/12/2015
Address Line1	459 Margaret Street	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	10
City	PLATTSBURGH	Amount of Loan Principal Repaid to Date	\$40,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12901	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	Miskarie USA, LLC	Date Loan Awarded	12/15/2021
Address Line1	6950 State Highway 56	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	POTSDAM	Amount of Loan Principal Repaid to Date	\$76,569.14
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13676	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	3
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$150,000.00
Name of Loan Recipient	North Country Transitional Living Services, Inc.	Date Loan Awarded	2/26/2015
Address Line1	482 Black River Parkway	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	15
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$92,746.71
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13601	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	2
Province/Region		If Yes, how many jobs have been created to date?	3
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	Osceola Ski and Sport Resort LLC	Date Loan Awarded	11/14/2019
Address Line1	1573 Osceola Road	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	CAMDEN	Amount of Loan Principal Repaid to Date	\$50,000.00
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13316	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	1
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	Yes

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Source of Loan Funds	State	Original Amount of Loan	\$26,208.52
Name of Loan Recipient	Police Activities League of Massena Inc.	Date Loan Awarded	10/25/2024
Address Line1	30 Bayley Road	Interest Rate (%)	7
Address Line2		Length of Loan(# of years to repay)	1
City	MASSENA	Amount of Loan Principal Repaid to Date	\$26,208.52
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13662	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	State	Original Amount of Loan	\$40,000.00
Name of Loan Recipient	Pro-Tech Restoration, Inc.	Date Loan Awarded	12/16/2015
Address Line1	128 Park Row	Interest Rate (%)	3.25
Address Line2		Length of Loan(# of years to repay)	10
City	CADYVILLE	Amount of Loan Principal Repaid to Date	\$40,000.00
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12918	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	Yes

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Source of Loan Funds	Federal	Original Amount of Loan	\$40,000.00
Name of Loan Recipient	Pro-Tech Restoration, Inc.	Date Loan Awarded	12/16/2015
Address Line1	128 Park Row	Interest Rate (%)	3.25
Address Line2		Length of Loan(# of years to repay)	10
City	CADYVILLE	Amount of Loan Principal Repaid to Date	\$40,000.00
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12918	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	6
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	Federal	Original Amount of Loan	\$66,000.00
Name of Loan Recipient	RLE Howell Property LLC	Date Loan Awarded	10/23/2023
Address Line1	17421 NYS Route 12F	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	20
City	DEXTER	Amount of Loan Principal Repaid to Date	\$3,214.30
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13634	Was the loan expected to result in new jobs being created?	No
Plus4	-3064	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$40,000.00
Name of Loan Recipient	River Creek LLC	Date Loan Awarded	5/19/2023
Address Line1	2965 State Route 30	Interest Rate (%)	7.25
Address Line2		Length of Loan(# of years to repay)	10
City	SPECULATOR	Amount of Loan Principal Repaid to Date	\$6,930.99
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12164	Was the loan expected to result in new jobs being created?	Yes
Plus4	-1111	If Yes, how many jobs were planned to be created?	1
Province/Region		If Yes, how many jobs have been created to date?	3
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$35,000.00
Name of Loan Recipient	River Creek LLC	Date Loan Awarded	5/19/2023
Address Line1	2965 State Route 30	Interest Rate (%)	7.25
Address Line2		Length of Loan(# of years to repay)	5
City	SPECULATOR	Amount of Loan Principal Repaid to Date	\$6,064.60
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12164	Was the loan expected to result in new jobs being created?	No
Plus4	-1111	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	SBSP Real Estate, LLC	Date Loan Awarded	12/20/2017
Address Line1	528 Route 3	Interest Rate (%)	4.5
Address Line2		Length of Loan(# of years to repay)	15
City	PLATTSBURGH	Amount of Loan Principal Repaid to Date	\$45,642.42
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12901	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$112,500.00
Name of Loan Recipient	SBSP Real Estate, LLC	Date Loan Awarded	12/20/2017
Address Line1	528 Route 3	Interest Rate (%)	4.5
Address Line2		Length of Loan(# of years to repay)	15
City	PLATTSBURGH	Amount of Loan Principal Repaid to Date	\$45,642.42
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12901	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	7
Province/Region		If Yes, how many jobs have been created to date?	2
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$225,000.00
Name of Loan Recipient	Sandgate LLC	Date Loan Awarded	6/10/2025
Address Line1	23150 State Route 12	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	20
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$73.13
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13601	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	5
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$45,000.00
Name of Loan Recipient	Sci-Tech Center of Northern New York	Date Loan Awarded	1/25/2008
Address Line1	154 Stone Street	Interest Rate (%)	2.5
Address Line2		Length of Loan(# of years to repay)	20
City	WATERTOWN	Amount of Loan Principal Repaid to Date	\$34,792.81
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13601	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	4
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$40,875.00
Name of Loan Recipient	Shari L. Simmons	Date Loan Awarded	5/7/2025
Address Line1	10180 State Route 12	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	5
City	COPENHAGEN	Amount of Loan Principal Repaid to Date	\$680.65
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13626	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$40,875.00
Name of Loan Recipient	Shari L. Simmons	Date Loan Awarded	5/7/2025
Address Line1	10180 State Route 12	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	15
City	COPENHAGEN	Amount of Loan Principal Repaid to Date	\$680.65
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13626	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	1
Province/Region		If Yes, how many jobs have been created to date?	1
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$10,000.00
Name of Loan Recipient	Sharrow's Home Repair and Renovation LLC	Date Loan Awarded	4/9/2020
Address Line1	21 Doran Road	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	STAR LAKE	Amount of Loan Principal Repaid to Date	\$10,000.00
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13690	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	Small Town Cultures Inc.	Date Loan Awarded	7/24/2024
Address Line1	602 Tom Miller Road	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	5
City	PLATTSBURGH	Amount of Loan Principal Repaid to Date	\$9,426.38
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12901	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	8
Province/Region		If Yes, how many jobs have been created to date?	3
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$125,000.00
Name of Loan Recipient	St. Lawrence Suds LLC	Date Loan Awarded	7/18/2025
Address Line1	41 West Main Street	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	1
City	CANTON	Amount of Loan Principal Repaid to Date	\$0.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13617	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	12
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	St. Lawrence Suds LLC	Date Loan Awarded	7/18/2025
Address Line1	41 West Main Street	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	1
City	CANTON	Amount of Loan Principal Repaid to Date	\$0.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13617	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$72,500.00
Name of Loan Recipient	TMDM Properties LLC	Date Loan Awarded	8/14/2025
Address Line1	1715 Big Brook Road	Interest Rate (%)	6.5
Address Line2		Length of Loan(# of years to repay)	7
City	INDIAN LAKE	Amount of Loan Principal Repaid to Date	\$0.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12842	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	3
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$12,500.00
Name of Loan Recipient	Three Mile Bay Ventures LLC	Date Loan Awarded	12/19/2023
Address Line1	7828 NYS Route 12E	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	5
City	THREE MILE BAY	Amount of Loan Principal Repaid to Date	\$329.22
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13693	Was the loan expected to result in new jobs being created?	Yes
Plus4	-1111	If Yes, how many jobs were planned to be created?	14
Province/Region		If Yes, how many jobs have been created to date?	3
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	State	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	Three Mile Bay Ventures LLC	Date Loan Awarded	12/19/2023
Address Line1	7828 NYS Route 12E	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	5
City	THREE MILE BAY	Amount of Loan Principal Repaid to Date	\$2,633.59
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13693	Was the loan expected to result in new jobs being created?	No
Plus4	-1111	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$77,000.00
Name of Loan Recipient	Trail Head Restaurant Group LLC	Date Loan Awarded	2/26/2024
Address Line1	79 The Portage	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	5
City	TICONDEROGA	Amount of Loan Principal Repaid to Date	\$12,376.30
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12883	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	10
Province/Region		If Yes, how many jobs have been created to date?	6
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$76,258.72
Name of Loan Recipient	Tug Hill Artisan Roasters LLC	Date Loan Awarded	3/22/2024
Address Line1	7514 S State Street	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	2
City	LOWVILLE	Amount of Loan Principal Repaid to Date	\$76,258.72
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13367	Was the loan expected to result in new jobs being created?	No
Plus4		If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	State	Original Amount of Loan	\$76,258.72
Name of Loan Recipient	Tug Hill Artisan Roasters LLC	Date Loan Awarded	3/22/2024
Address Line1	7514 S State Street	Interest Rate (%)	7.5
Address Line2		Length of Loan(# of years to repay)	2
City	LOWVILLE	Amount of Loan Principal Repaid to Date	\$76,253.72
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	13367	Was the loan expected to result in new jobs being created?	No
Plus4	-1527	If Yes, how many jobs were planned to be created?	
Province/Region		If Yes, how many jobs have been created to date?	
Country	United States	Have the terms of the loan been completed?	No

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Source of Loan Funds	Federal	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	Zero Dock Street, LLC	Date Loan Awarded	9/18/2018
Address Line1	130 Canal Street	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	10
City	CARTHAGE	Amount of Loan Principal Repaid to Date	\$22,730.36
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	13619	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	12
Province/Region		If Yes, how many jobs have been created to date?	0
Country	United States	Have the terms of the loan been completed?	No

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Bond Information

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

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Additional Comments