

Annual Report for Albany County Business Development Corporation

Fiscal Year Ending: 12/31/2022

Run Date: 03/29/2023

Status: CERTIFIED

Certified Date: 03/29/2023

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://www.advancealbanycounty.com/about/meetings/
2.	As required by section 2800(9) of PAL, did the Authority prepare an assessment of the effectiveness of its internal controls?	Yes	https://www.advancealbanycounty.com/about/meetings/
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://www.advancealbanycounty.com/about/meetings/
6.	Are any Authority staff also employed by another government agency?	Yes	Albany County, Advance Albany County Alliance
7.	Has the Authority posted their mission statement to their website?	Yes	https://www.advancealbanycounty.com/about/meetings/
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://www.advancealbanycounty.com/about/meetings/

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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?	No	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://www.advancealbanycounty.com/about/acbdc-documents/
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://www.advancealbanycounty.com/about/acbdc-documents/
7.	Has the Board adopted bylaws and made them available to Board members and staff?	Yes	https://www.advancealbanycounty.com/about/acbdc-documents/
8.	Has the Board adopted a code of ethics for Board members and staff?	Yes	https://www.advancealbanycounty.com/about/acbdc-documents/
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?	No	N/A
11.	Has the Board adopted policies for the following in accordance with Section 2824(1) of PAL?		
	Salary and Compensation	No	N/A
	Time and Attendance	No	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?	No	N/A
16.	Has the board adopted a conditional/additional compensation policy governing all employees?	No	

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Board of Directors Listing

Name	Joyce, Andrew	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	No
Term Start Date	1/31/2018	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	Yes
Term Expiration Date	Ex-Officio	Complied with Training Requirement of Section 2824?	No
Title	Chairman of the Albany County Legislature	Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?	No	Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	Yes
Designee Name		Ex-Officio	Yes

Name	Lansing, Pam	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	No
Term Start Date	12/31/2008	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	Yes
Term Expiration Date	12/31/2023	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	Maikels, Allen F	Nominated By	Local
Chair of the Board	Yes	Appointed By	Local
If yes, Chair Designated by	Local	Confirmed by Senate?	No
Term Start Date	12/31/2008	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	Yes
Term Expiration Date	12/31/2022	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	Penn, George	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	No
Term Start Date	3/15/2016	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	Ex-Officio	Complied with Training Requirement of Section 2824?	No
Title	Director of Operations	Does the Board Member/Designee also Hold an Elected or Appointed State Government Position?	No
Has the Board Member Appointed a Designee?	No	Does the Board Member/Designee also Hold an Elected or Appointed Municipal Government Position?	No
Designee Name		Ex-Officio	Yes

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Name	Pryor, Marcus Q	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	No
Term Start Date	1/22/2018	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	Yes
Term Expiration Date	12/31/2022	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	Stone, Jeff	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	No
Term Start Date	1/1/2016	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	No
Term Expiration Date	12/31/2022	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	Ward, Sean	Nominated By	Local
Chair of the Board	No	Appointed By	Local
If yes, Chair Designated by		Confirmed by Senate?	N/A
Term Start Date	9/12/2022	Has the Board Member/Designee Signed the Acknowledgement of Fiduciary Duty?	Yes
Term Expiration Date	12/31/2022	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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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	
Catalano, Kevin	Senior Vice President and Director of Comm Lending	Professional				FT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
Larose, Melanie	Executive Assistant	Administrative and Clerical				PT	No	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Yes	No
O'Connor, Kevin	CEO	Executive				PT	No	\$0.00	\$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
Joyce, Andrew	Board of Directors												X	
Lansing, Pam	Board of Directors												X	
Maikels, Allen F	Board of Directors												X	
Penn, George	Board of Directors												X	
Pryor, Marcus Q	Board of Directors												X	
Stone, Jeff	Board of Directors												X	
Ward, Sean	Board of Directors												X	

Staff

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
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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

Request Subsidiary/Component Unit Change

Name of Subsidiary/Component Unit	Status	Requested Changes

Request Add Subsidiaries/Component Units

Name of Subsidiary/Component Unit	Establishment Date	Purpose of Subsidiary/Component Unit

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	\$22,855.00
	Investments	\$0.00
	Receivables, net	\$1,740,389.00
	Other assets	\$0.00
	Total current assets	\$1,763,244.00
Noncurrent Assets		
	Restricted cash and investments	\$8,008,790.00
	Long-term receivables, net	\$9,850,329.00
	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	\$17,859,119.00
Total assets		\$19,622,363.00
Liabilities		
Current Liabilities		
	Accounts payable	\$0.00
	Pension contribution payable	\$0.00
	Other post-employment benefits	\$0.00
	Accrued liabilities	\$49,404.00
	Deferred revenues	\$0.00
	Bonds and notes payable	\$0.00
	Other long-term obligations due within one year	\$0.00
	Total current liabilities	\$49,404.00
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	\$0.00
	Total noncurrent liabilities	\$0.00
Total liabilities		\$49,404.00
Net Asset (Deficit)		
Net Assets		
	Invested in capital assets, net of related debt	\$0.00
	Restricted	\$19,537,359.00
	Unrestricted	\$35,600.00
	Total net assets	\$19,572,959.00

SUMMARY STATEMENT OF REVENUE, EXPENSES AND CHANGES IN NET ASSETS

		Amount
Operating Revenues		
	Charges for services	\$0.00
	Rental and financing income	\$0.00
	Other operating revenues	\$383,334.00
	Total operating revenue	\$383,334.00
Operating Expenses		
	Salaries and wages	\$0.00
	Other employee benefits	\$0.00
	Professional services contracts	\$200,693.00
	Supplies and materials	\$0.00
	Depreciation and amortization	\$0.00
	Other operating expenses	\$0.00
	Total operating expenses	\$200,693.00
Operating income (loss)		\$182,641.00
Nonoperating Revenues		
	Investment earnings	\$0.00
	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	\$0.00
	Total nonoperating revenue	\$0.00
Nonoperating Expenses		
	Interest and other financing charges	\$0.00
	Subsidies to other public authorities	\$0.00
	Grants and donations	\$0.00
	Other nonoperating expenses	\$0.00
	Total nonoperating expenses	\$0.00
	Income (loss) before contributions	\$182,641.00
Capital contributions		\$0.00
Change in net assets		\$182,641.00
Net assets (deficit) beginning of year		\$19,390,318.00
Other net assets changes		\$0.00
Net assets (deficit) at end of year		\$19,572,959.00

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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?	No
2. If yes, has the Authority issued any debt during the reporting period?	

New Debt Issuances

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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						
Authority Debt - Revenue	Authority Debt - Revenue						
Authority Debt - Other	Authority Debt - Other						
Conduit		Conduit Debt					
Conduit		Conduit Debt - Pilot Increment Financing					
TOTALS							

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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://www.advancealbanycounty.com/about/acbdc-documents/
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://www.advancealbanycounty.com/about/acbdc-documents/
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?	No	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	\$480,000.00
Name of Loan Recipient	1 West Albany Drive, LLC	Date Loan Awarded	3/30/2017
Address Line1	1 West Albany Drive	Interest Rate (%)	3
Address Line2		Length of Loan(# of years to repay)	5
City	COLONIE	Amount of Loan Principal Repaid to Date	\$156,473.39
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		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

Source of Loan Funds	Federal	Original Amount of Loan	\$50,000.00
Name of Loan Recipient	1020 Adventures, LLC	Date Loan Awarded	8/9/2022
Address Line1	540 Delaware Ave	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$717.66
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12209	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?	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	\$130,500.00
Name of Loan Recipient	1033 Loudon Road, LLC	Date Loan Awarded	4/18/2014
Address Line1	1033 Loudon Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	COHOES	Amount of Loan Principal Repaid to Date	\$60,341.66
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12047	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?	5
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$100,000.00
Name of Loan Recipient	135 Mohawk Street LLC	Date Loan Awarded	10/8/2009
Address Line1	345 Winter Street Ext.	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	TROY	Amount of Loan Principal Repaid to Date	\$84,492.52
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12180	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?	8
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	\$250,000.00
Name of Loan Recipient	219 Warehouse Grill, LLC	Date Loan Awarded	1/20/2016
Address Line1	219 Wolf Road	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$122,725.56
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	40
Province/Region		If Yes, how many jobs have been created to date?	29
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$368,000.00
Name of Loan Recipient	2191, LLC	Date Loan Awarded	1/3/2019
Address Line1	28 Emerick Lane	Interest Rate (%)	4.13
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$73,620.69
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12211	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	21
Province/Region		If Yes, how many jobs have been created to date?	10
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	\$200,000.00
Name of Loan Recipient	795 Realty NNC	Date Loan Awarded	4/1/2014
Address Line1	795 Broadway	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$200,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12207	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?	4
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	Federal	Original Amount of Loan	\$210,000.00
Name of Loan Recipient	828 Washington, LLC	Date Loan Awarded	3/31/2017
Address Line1	828 Washington Avenue	Interest Rate (%)	3
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$68,618.04
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12203	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?	8
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	\$225,270.48
Name of Loan Recipient	834 Kenwood, LLC	Date Loan Awarded	5/2/2012
Address Line1	834 Kenwood Avenue	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	SLINGERLANDS	Amount of Loan Principal Repaid to Date	\$225,270.48
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12159	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	Federal	Original Amount of Loan	\$200,000.00
Name of Loan Recipient	981 Broadway, LLC	Date Loan Awarded	4/17/2015
Address Line1	981 Broadway	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$89,256.94
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12207	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	11
Province/Region		If Yes, how many jobs have been created to date?	13
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	\$582,000.00
Name of Loan Recipient	Adams Corner, LLC	Date Loan Awarded	3/6/2015
Address Line1	90 Adams PLace	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	DELMAR	Amount of Loan Principal Repaid to Date	\$251,934.06
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12054	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?	15
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$1,000,000.00
Name of Loan Recipient	Afrim Realty Company, LLC	Date Loan Awarded	5/3/2019
Address Line1	636 Albany Shaker Road	Interest Rate (%)	4.13
Address Line2		Length of Loan(# of years to repay)	20
City	ALBANY	Amount of Loan Principal Repaid to Date	\$58,575.16
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12211	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	15
Province/Region		If Yes, how many jobs have been created to date?	55
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	\$186,300.00
Name of Loan Recipient	Albany Distilling Company, Inc.	Date Loan Awarded	6/29/2016
Address Line1	78 Montgomery Street	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$70,913.11
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12207	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?	13
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$200,000.00
Name of Loan Recipient	All Type Professional Door Service, Inc.	Date Loan Awarded	7/24/2019
Address Line1	400 North Pearl Street	Interest Rate (%)	4.13
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$61,724.82
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12207	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?	4
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	\$234,000.00
Name of Loan Recipient	Arcadia Supply, Inc.	Date Loan Awarded	3/31/2017
Address Line1	80 Cohoes Avenue	Interest Rate (%)	3
Address Line2		Length of Loan(# of years to repay)	5
City	GREEN ISLAND	Amount of Loan Principal Repaid to Date	\$234,000.00
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12183	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?	13
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	Federal	Original Amount of Loan	\$320,000.00
Name of Loan Recipient	Association Development Group, Inc.	Date Loan Awarded	12/20/2012
Address Line1	136 Everett Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$320,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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?	8
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	\$900,000.00
Name of Loan Recipient	Bennington Furniture, Inc.	Date Loan Awarded	9/23/2020
Address Line1	217A Boght Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	10
City	WATERVLIET	Amount of Loan Principal Repaid to Date	\$176,879.04
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12189	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	11
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	\$100,000.00
Name of Loan Recipient	Blue Agave	Date Loan Awarded	5/19/2009
Address Line1	20 Dutch Meadows Drive	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	COHOES	Amount of Loan Principal Repaid to Date	\$84,277.52
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12047	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?	4
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	\$130,000.00
Name of Loan Recipient	Brady Agency	Date Loan Awarded	1/23/2020
Address Line1	50 Delaware Avenue	Interest Rate (%)	3.56
Address Line2		Length of Loan(# of years to repay)	5
City	DELMAR	Amount of Loan Principal Repaid to Date	\$13,301.90
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12054	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?	0
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$915,000.00
Name of Loan Recipient	Breaktime V, LLC	Date Loan Awarded	11/30/2020
Address Line1	525 Route 9W	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	GLENMONT	Amount of Loan Principal Repaid to Date	\$104,198.31
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12077	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	14
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	\$834,000.00
Name of Loan Recipient	CB 25 Industrial Park Road, LLC	Date Loan Awarded	12/18/2020
Address Line1	25 Industrial Park Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	10
City	ALBANY	Amount of Loan Principal Repaid to Date	\$144,542.35
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12206	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	\$400,000.00
Name of Loan Recipient	Centrotherm Eco Systems, LLC	Date Loan Awarded	9/12/2014
Address Line1	75 Champlain Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$323,891.15
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	25
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	\$510,000.00
Name of Loan Recipient	Centrotherm Eco Systems, LLC	Date Loan Awarded	10/18/2016
Address Line1	400 South Pearl Street	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$285,160.11
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12202	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	19
Province/Region		If Yes, how many jobs have been created to date?	7
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$1,000,000.00
Name of Loan Recipient	Colonie Real Estate Holdings, LLC	Date Loan Awarded	2/2/2018
Address Line1	207 Troy Schenectady Road	Interest Rate (%)	3.38
Address Line2		Length of Loan(# of years to repay)	10
City	COLONIE	Amount of Loan Principal Repaid to Date	\$248,613.60
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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?	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	\$102,000.00
Name of Loan Recipient	Davenport Real Estate, LLC	Date Loan Awarded	7/5/2018
Address Line1	637 Third Avenue	Interest Rate (%)	3.75
Address Line2		Length of Loan(# of years to repay)	5
City	WATERVLIET	Amount of Loan Principal Repaid to Date	\$23,830.22
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12189	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	\$136,000.00
Name of Loan Recipient	Diamond Facility Enterprises, LLC	Date Loan Awarded	1/17/2018
Address Line1	4D Vatrano Road	Interest Rate (%)	3.38
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$82,346.84
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	9
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	\$100,000.00
Name of Loan Recipient	Don's Moving & Storage, Inc.	Date Loan Awarded	1/9/2020
Address Line1	981 Broadway	Interest Rate (%)	3.56
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$49,436.99
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12207	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	\$263,000.00
Name of Loan Recipient	Double L Ranch	Date Loan Awarded	5/8/2009
Address Line1	7181 Dunnsville Road	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	ALTAMONT	Amount of Loan Principal Repaid to Date	\$230,002.99
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12009	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?	5
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	Energy Catalyst, LLVC	Date Loan Awarded	8/2/2022
Address Line1	65 Sycamore St	Interest Rate (%)	2.56
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$9,185.48
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12208	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

Source of Loan Funds	Federal	Original Amount of Loan	\$60,000.00
Name of Loan Recipient	Franklin & Levi, LLC	Date Loan Awarded	10/25/2016
Address Line1	1274 Central Avenue	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$20,259.09
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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	\$325,000.00
Name of Loan Recipient	Garden Bistro 24 at Vista, LLC	Date Loan Awarded	1/24/2019
Address Line1	5 Vista Boulevard	Interest Rate (%)	4.13
Address Line2		Length of Loan(# of years to repay)	5
City	SLINGERLANDS	Amount of Loan Principal Repaid to Date	\$43,443.39
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12159	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	\$315,000.00
Name of Loan Recipient	Gig Computers, Inc.	Date Loan Awarded	1/19/2017
Address Line1	1314 Central Avenue	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$108,011.32
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12205	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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Source of Loan Funds	Federal	Original Amount of Loan	\$125,000.00
Name of Loan Recipient	Griner Real Estate, LLC	Date Loan Awarded	3/2/2020
Address Line1	23 Amanda Way	Interest Rate (%)	3.56
Address Line2		Length of Loan(# of years to repay)	5
City	NISKAYUNA	Amount of Loan Principal Repaid to Date	\$10,812.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12309	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	\$200,000.00
Name of Loan Recipient	Hameroff and Sons, LLC	Date Loan Awarded	5/27/2009
Address Line1	3 Wolfert Avenue	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	MENANDS	Amount of Loan Principal Repaid to Date	\$189,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12204	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	9
Province/Region		If Yes, how many jobs have been created to date?	8
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	\$70,000.00
Name of Loan Recipient	Hartmann Financial Group	Date Loan Awarded	4/28/2015
Address Line1	2 Howard Place	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	DELMAR	Amount of Loan Principal Repaid to Date	\$33,528.15
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12054	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	\$500,000.00
Name of Loan Recipient	Indra Holdings, LLC	Date Loan Awarded	5/5/2017
Address Line1	622 Watervliet-Shaker Road	Interest Rate (%)	3
Address Line2		Length of Loan(# of years to repay)	5
City	LATHAM	Amount of Loan Principal Repaid to Date	\$147,161.62
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12110	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	16
Province/Region		If Yes, how many jobs have been created to date?	5
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	\$400,000.00
Name of Loan Recipient	Inova, LLC	Date Loan Awarded	9/13/2017
Address Line1	2 Van Buren Blvd., Bldg 19, Bay 3	Interest Rate (%)	3.19
Address Line2		Length of Loan(# of years to repay)	5
City	GUILDERLAND CENTER	Amount of Loan Principal Repaid to Date	\$392,786.05
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12085	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	25
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	\$150,000.00
Name of Loan Recipient	J & J Garage, LLC	Date Loan Awarded	6/3/2016
Address Line1	493 South Pearl Street	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$57,088.79
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12207	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?	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	\$268,937.37
Name of Loan Recipient	JAK 18 Computer, LLC	Date Loan Awarded	1/28/2020
Address Line1	18 Computer Drive East	Interest Rate (%)	3.56
Address Line2		Length of Loan(# of years to repay)	7
City	ALBANY	Amount of Loan Principal Repaid to Date	\$98,853.99
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12205	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	\$75,000.00
Name of Loan Recipient	Jeff Ryan Integrative Wellness	Date Loan Awarded	6/30/2009
Address Line1	172 Chestnut Street	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$49,020.68
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12210	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

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Source of Loan Funds	Federal	Original Amount of Loan	\$300,000.00
Name of Loan Recipient	JeffDavid, LLC	Date Loan Awarded	2/12/2009
Address Line1	1544 Central Avenue	Interest Rate (%)	5
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$263,800.31
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	19
Province/Region		If Yes, how many jobs have been created to date?	17
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$300,000.00
Name of Loan Recipient	Joey Martin, Inc.	Date Loan Awarded	10/30/2015
Address Line1	479 south Pear Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$124,284.72
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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?	5
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	\$300,000.00
Name of Loan Recipient	Kingfield Associates, LTD	Date Loan Awarded	7/1/2011
Address Line1	497 Old Niskayuna Road	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	LATHAM	Amount of Loan Principal Repaid to Date	\$194,176.01
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12110	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?	13
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$200,000.00
Name of Loan Recipient	MAC Equipment, LLC	Date Loan Awarded	12/28/2012
Address Line1	246 First Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	TROY	Amount of Loan Principal Repaid to Date	\$122,571.73
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12180	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?	5
Country	United States	Have the terms of the loan been completed?	No

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Run Date: 03/29/2023

Status: CERTIFIED

Certified Date: 03/29/2023

Source of Loan Funds	Federal	Original Amount of Loan	\$384,000.00
Name of Loan Recipient	Merit Pages, Inc.	Date Loan Awarded	3/29/2019
Address Line1	915 Broadway, Suite 2E	Interest Rate (%)	4.13
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$273,669.95
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12207	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?	10
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$98,500.00
Name of Loan Recipient	Mug Shots	Date Loan Awarded	11/26/2013
Address Line1	54 James St	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$98,500.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12207	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?	Yes

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Source of Loan Funds	Federal	Original Amount of Loan	\$145,000.00
Name of Loan Recipient	New Scotland Liberty,LLC	Date Loan Awarded	9/30/2014
Address Line1	878 New Scotland Avenue	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$145,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12204	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

Source of Loan Funds	Federal	Original Amount of Loan	\$115,000.00
Name of Loan Recipient	Northeast Pest Control	Date Loan Awarded	12/19/2014
Address Line1	226 North Greenbush Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	TROY	Amount of Loan Principal Repaid to Date	\$54,542.37
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12180	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	19
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	\$750,000.00
Name of Loan Recipient	Phillips Family Realty Associates LLC	Date Loan Awarded	12/23/2022
Address Line1	6496 Ny 158	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	ALTAMONT	Amount of Loan Principal Repaid to Date	\$0.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12009	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?	7
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$125,000.00
Name of Loan Recipient	Priority Medical Services, PLLC	Date Loan Awarded	12/20/2018
Address Line1	2080 Western Avenue	Interest Rate (%)	3.94
Address Line2		Length of Loan(# of years to repay)	5
City	GUILDERLAND	Amount of Loan Principal Repaid to Date	\$43,600.01
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12084	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	14
Province/Region		If Yes, how many jobs have been created to date?	14
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	\$290,000.00
Name of Loan Recipient	R & J Sheet Metal Distributors, Inc.	Date Loan Awarded	3/2/2018
Address Line1	119 Sheridan Avenue	Interest Rate (%)	3.38
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$290,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12210	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?	1
Country	United States	Have the terms of the loan been completed?	Yes

Source of Loan Funds	Federal	Original Amount of Loan	\$384,000.00
Name of Loan Recipient	Raff Enterprises, LLC	Date Loan Awarded	9/27/2018
Address Line1	16 Petra Lane	Interest Rate (%)	3.75
Address Line2		Length of Loan(# of years to repay)	10
City	ALBANY	Amount of Loan Principal Repaid to Date	\$80,472.44
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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?	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	\$150,000.00
Name of Loan Recipient	Reeves Associates. LLC	Date Loan Awarded	9/12/2014
Address Line1	1525 Western Ave	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$70,931.80
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12204	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?	3
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$180,000.00
Name of Loan Recipient	Rifat Sharmin	Date Loan Awarded	4/12/2022
Address Line1	225 Washington Ave Ext	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$4,041.44
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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	\$750,000.00
Name of Loan Recipient	Ross Precision Manufacturing, Inc.	Date Loan Awarded	11/2/2020
Address Line1	1 Tibbits Avenue	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	7
City	GREEN ISLAND	Amount of Loan Principal Repaid to Date	\$150,196.92
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12183	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	\$50,000.00
Name of Loan Recipient	SICE USA, Ltd.	Date Loan Awarded	12/2/2015
Address Line1	PO Box 831	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$50,000.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12201	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	\$500,000.00
Name of Loan Recipient	Spitzie's Motorcycle Center, Inc.	Date Loan Awarded	7/28/2020
Address Line1	1970 Central Avenue	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$46,564.82
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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	\$300,000.00
Name of Loan Recipient	Spotted Zebra Learning Center, LLC	Date Loan Awarded	7/22/2014
Address Line1	26 Computer Drive East	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$252,300.40
State	NY	Purpose of Loan	Equipment and Fixed Asset Acquisition
Postal Code	12205	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?	13
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	\$204,000.00
Name of Loan Recipient	Tech Valley Office Interiors, Inc.	Date Loan Awarded	5/13/2020
Address Line1	50 Mohawk Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	10
City	COHOES	Amount of Loan Principal Repaid to Date	\$20,395.50
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12047	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	\$122,800.00
Name of Loan Recipient	The Two Betty's, LLC	Date Loan Awarded	5/18/2017
Address Line1	376 Delaware Avenue	Interest Rate (%)	3
Address Line2		Length of Loan(# of years to repay)	5
City	DELMAR	Amount of Loan Principal Repaid to Date	\$90,126.62
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12054	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	9
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	\$325,000.00
Name of Loan Recipient	Tiny Town of Colonie, LLC	Date Loan Awarded	11/23/2020
Address Line1	17 Conrad Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$25,843.92
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	9
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	\$136,000.00
Name of Loan Recipient	VVK, Inc.	Date Loan Awarded	11/24/2020
Address Line1	306 Glenmont Road	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	GLENMONT	Amount of Loan Principal Repaid to Date	\$15,392.03
State	NY	Purpose of Loan	Business Expansion/Startup
Postal Code	12077	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

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Source of Loan Funds	Federal	Original Amount of Loan	\$112,000.00
Name of Loan Recipient	Warrington Realty, LLC	Date Loan Awarded	5/10/2010
Address Line1	12 Old Myers Drive	Interest Rate (%)	4
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$89,639.86
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	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?	2
Country	United States	Have the terms of the loan been completed?	No

Source of Loan Funds	Federal	Original Amount of Loan	\$265,000.00
Name of Loan Recipient	Xander 41, LLC	Date Loan Awarded	11/2/2016
Address Line1	41 Fuller Road	Interest Rate (%)	2.63
Address Line2		Length of Loan(# of years to repay)	5
City	ALBANY	Amount of Loan Principal Repaid to Date	\$85,297.96
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12205	Was the loan expected to result in new jobs being created?	Yes
Plus4		If Yes, how many jobs were planned to be created?	15
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	\$62,500.00
Name of Loan Recipient	Zephyr Preservation Studio, LLC	Date Loan Awarded	5/7/2014
Address Line1	655 Remsen Street	Interest Rate (%)	2.44
Address Line2		Length of Loan(# of years to repay)	5
City	COHOES	Amount of Loan Principal Repaid to Date	\$62,500.00
State	NY	Purpose of Loan	Commercial Property Construction/Acquisition/Revitalization/Improvement
Postal Code	12047	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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Bond Information

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

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Additional Comments