



Lake Champlain - Lake George
Regional Planning Board
THE COUNTIES OF
CLINTON, ESSEX, HAMILTON, WARREN & WASHINGTON

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REVOLVING LOAN FUND LOAN ADMINISTRATIVE COMMITTEE Regular Meeting

July 9, 2021 10:00 am
LCLGRP Offices and Zoom

AGENDA

1. Welcome
2. Approval of April 9, 2021 and April 21, 2021 meeting minutes
3. EDA RLF Disbursement Benchmark Letter and Mohawk Valley EDD
4. Loan Applications for COVID-19 Small Business Recovery Loan Program
 - 10:00 – Irish Treasures, Essex County
 - 10:30 – Glenmoore Lodge, Warren County
 - 11:15 – Skewed Brew, Lewis County
5. Loan Balance Report
6. Witherbee's collateral
7. Adjourn

WELCOME

Ms. Gilles welcomed everybody to the loan meeting on July 9, 2021 at 10:02AM.
Roll call was taken.

MEMBERS PRESENT

Chris Hay
Paul Hamilton
Carol Calabrese
Christy Wilt
Chad Richards
Marc Monahan
Harry Booth

MEMBERS ABSENT

-





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ALSO PRESENT

Beth Gilles, LCLGRP
Carrie Yakush, LCLGRP
Dave O'Brien, LCLGRP
Steve Smith, MVEDD
Heather Devitt, MVEDD

APPROVAL OF APRIL 9, 2021 AND APRIL 21, 2021 MEETING MINUTES

Ms. Gilles asked if there were any changes to the April 9, 2021 and April 21, 2021 meeting minutes. Hearing none she asked for a motion to approve. Paul Hamilton made a motion to approve the minutes. Chad Richards seconded. Motion carried.

EDA RLF DISBURSEMENT BENCHMARK LETTER AND MOHAWK VALLEY EDD

Ms. Gilles reviewed a letter she received from the EDA. In summary, the letter stated that only 18.1% of our COVID revolving loan fund award has been spent. It also stated that if 25% is not spent down by November 1, then the EDA is going to start taking some of the money back. And if 75% is not spent down by April 1st, 2022 then the EDA will start taking some more of the funding away. Ms. Gilles informed the committee that Jamie White is no longer with LCLGRP anymore and that we ended up contracting with Mohawk Valley Economic Development District to assist with the COVID loan program. They have committed Heather Devitt and Stephen Smith to our program. They received \$2.7 million in Cares Act funding. Ms. Gilles said they're basically the us of the Mohawk Valley, and that they've gotten all of their loan funds out and they have some time to help us out. They're going to start cultivating the new loans and putting the packages together for us. That would be in lieu of replacing our staff position here in the short term. Ms. Gilles welcomed Steve and Heather to the loan committee and asked if they wanted to say anything. Steve Smith introduced himself. He stated the MVEDD covers 6 counties where 3 of those counties hug our territory. He has been with MVEDD since 1994 and has been the executive director for the last 8 or 10 years. He has a financial background and has always been doing the loans since he first started. When they received their Cares Act fund, \$2.74 million, he hired Heather Devitt. Together they have gotten out 34 loans quickly and they are all current. Heather Devitt introduced herself. Stating that she had worked for Macy's for 24 years but has a financial background.





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LOAN APPLICATIONS FOR COVID-19 SMALL BUSINESS RECOVERY LOAN PROGRAM

- IRISH TREASURES, ESSEX COUNTY, TIFFANI HEALEY

Ms. Gilles gave a review stating that Tiffani Healey purchased the Sugar Shack in Lake Placid in 2016. It was a bakery at the time, Tiffani added a deli and small retail shop. Things were going okay, then COVID hit and she had to close for three months. Then opening back up as a food establishment, Tiffani found it was too hard with the cost of goods and the regulations. She had noticed that her small retail space was doing well. So, she pivoted and went to all retail and changed the name to Irish Treasures. Right now, Tiffani is purchasing everything on credit cards because she doesn't have any stocked inventory. She's also looking to hire a staff person. Tiffani is the only one working there right now. She'd like to get at least a part time person to start with, and then build up from there. She's looking for a \$25,000 loan to help with inventory and her monthly bills as she moves forward. Ms. Gilles asked the committee if anyone wanted to bring anything up before Tiffani was let in to talk. The committee had no questions prior to Tiffani entering the meeting. Ms. Gilles welcomed Tiffani and asked her to give a brief overview of her business, where she is at, and what her plans are for the future. Tiffani explained that before COVID she had a deli/bakery with some retail. When COVID hit she was closed for 3 months. When she opened back up all the COVID restrictions made it difficult sustain the deli/bakery. She transitioned to only retail and the retail business took off. Tiffani stated she is currently using her credit card. She would like to take out a loan to help with fall inventory, to help her get ahead of things. Ms. Gilles asked if the committee had any questions for Tiffani. Mr. Hay asked Tiffani if she has been tracking, monthly, how the business has been doing, profit and loss? Tiffani stated that she uses Square, it tracks all of that. Mr. Hay mentioned to Tiffani that it sounds like she is able to pay off her credit card balance each month so there isn't an excessive balance. Tiffani stated she has a Tupper Lake credit card with 0% interest until December 2022 and she also uses her American Express to try to get ahead of things. Mr. Hay asked how much the balance was on the Tupper Lake Card. Tiffani stated it is \$8,000 right now and she has it set up to so automatic payments are made monthly to pay off balance. Ms. Gilles asked if anyone else had any questions for Tiffani. No further questions were asked so Ms. Gilles dismissed Tiffani and said she would be in touch with Tiffani later in the afternoon. Ms. Gilles asked the committee what they think. Mr. Richards said he's comfortable with the loan. Mr. Hamilton agrees with Mr. Richards. Mr. Hamilton stated she is in a good location. Ms. Gilles said she rents her space. In terms of collateral, there aren't a ton of assets on the business. There are no existing UCC's. It would be a blanket lien on





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business assets for the collateral. Mr. Hay said we would take the business assets but expressed that realistically by the time things would go bad all the inventory would be exhausted and all that would be left is shelving. He agrees with Mr. Monahan and Mr. Richards that she has pivoted impressively to get back on her feet after COVID. Ms. Gilles stated that she asked for seven years, which is the maximum. Ms. Gilles asked the committee what their thoughts are on the term and also noted that it would be interest only for the first year. Mr. Hay expressed a 5-year term. The committee agreed with a 5-year term.

Ms. Gilles stated we would require a personal guarantee from Tiffani as well. Ms. Gilles asked for any more questions or concerns. Hearing none, Ms. Gilles asked for a motion to approve a \$25,000 working capital loan to Irish Treasures under the COVID-19 Small Business Recovery Program RLF at 1.9% for 5 years, interest only payments for the first 12 months, collateral is a blanket lien on business assets with a personal guarantee from Tiffani Healey.

Mr. Richards made the motion. Ms. Calabrese seconded. Motion carries.

Ms. Gilles said that while waiting for Alicia and Kerry, next loan application, we will jump down in the agenda, to the loan balance report.

LOAN BALANCE REPORT

Ms. Gilles reviewed the loan balance report that was sent to everybody. RLF1: everybody is pretty much current. All About You was 24 days delinquent but tends to pay to get herself caught up. She is contacted every once in a while, to make sure she's okay. Burlap & Beams paid off. Their loan matured. The collateral was released. Thomas Barber was 42 days late. He is up and down on his payments. Washington County Agri-Park, Ted Berndt, from a verbal agreement in December, stated he would continue to pay his monthly loan payments. And also agreed to pay an additional \$400 on the first loan and additional \$100 on the second loan every month. He has been paying, just not the agreed upon dollar amount. In June, Ms. Gilles sent him a letter that she wanted him to sign to put the agreement in writing. He is refusing to sign it. Ms. Gilles talked to him two weeks ago. He read over our meeting minutes and he thinks that we do not understand the current economic climate out there right now. Regardless, he is delinquent on his loans. He made an agreement to pay the back principal on one of the loans, which he did do. He is paying, technically, but he is late. Ms. Gilles told him that we've been very lenient with him in his loans, but we have rules that we have to follow. Ms. Gilles asked the committee if they wanted to do anything; continue to





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let him pay for the next few months and see if he gets back on track or should we have our attorney send him a letter? Mr. O'Brien asked if one of his loans is 143 days past due? Ms. Gilles confirmed this and said it's the smaller second loan. Mr. O'Brien's concern is that he isn't on a regular payment schedule. Mr. O'Brien thinks we should get the commitment formalized. Mr. O'Brien asked if he's had problems in the past. Ms. Gilles stated that he has had problems making his payments long before COVID hit. Ms. Gilles said he calls it COVID related but it's not necessarily. Ms. Gilles pointed out that in looking at the loan balance report, almost everybody else is back up to making full payments and are mostly current except for the borrowers that are usually delinquent, even before COVID. Ms. Gilles asked if we wanted to have our attorney send him a letter to formalize the agreement beyond a verbal. Mr. Richards stated he supports having the attorney send a formalized agreement. Mr. Hamilton asked if there was any way to combine the two loans and get them on a new schedule with one new loan with new terms. Ms. Gilles said that we have the ability to do a loan modification and asked the committee what their thoughts are. Ms. Calabrese asked what the benefits would be. Ms. Gilles stated it would be to roll his arrears into a new dollar amount and re-amortize that. Mr. Hay stated that it may not be worth the legal rigmarole to redo the loans. But he supports getting him to commit to something in writing to catch up the past due portions through the attorney. Ms. Gilles said she would work on it with the attorney. Mr. Hamilton asked what kind of business Washington Agri-Park is? Ms. Gilles replied that he bought an old mushroom farm and thinks he's doing storage of things like boats and RVs. She said he was to start a farmers' market but doesn't know if he is doing that. She asked Mr. O'Brien if he knew anything more. Mr. O'Brien said he's been trying to development the park and rent some spaces out but doesn't know the status now. Mr. O'Brien feels we need to have a serious conversation with him because the value of that property is going to continue to go down. Ms. Calabrese asked if in our loan policy there was a condition if a business is X number of months late, and they don't come current by the next regular scheduled committee meeting or board meeting, that they are required to attend the meeting? Ms. Gilles replied back that we do not. Ms. Calabrese said that they do and sometimes people don't want to show up to a meeting, so they tend to pay. Ms. Calabrese suggested that is something to look at in the future. Ms. Gilles said she would talk to our attorney, Mark Lebowitz, to figure something out for Washington County Agri-Park. Ms. Gilles reviewed RLF2. North Country Club Restaurant defaulted and is in foreclosure. Schroon Lake Campground paid off. James Orlando passed away in December. We had a lien on his life insurance. We filed the paperwork and the life insurance paid off the rest of the loan and we released the remaining





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collateral. RLF4: Everybody's current except for Adirondack Meat and Cooper Logging. We received a \$995 check from the personal lawsuit we filed against the Wards from Adirondack Meat. That was a settlement coming out of their personal bankruptcy. We still have the foreclosure going on the piece of property in Ticonderoga. Cooper Logging - we have not heard back from Anton, nor has he made any payments. We are going to commence with that foreclosure. RLF5: The four loans that we have are current. IRP: Everyone is current as well. Mr. O'Brien asked what the status of Anton Cooper's taxes were. Ms. Gilles stated she would check on the taxes. And stated that usually Mike Swan lets her know if they are going to move on any of our pieces of property.

LOAN APPLICATIONS FOR COVID-19 SMALL BUSINESS RECOVERY LOAN PROGRAM (cont.)

- GLENMORE LODGE, WARREN COUNTY, ALICIA BARLOW AND KERRY SMITH
Ms. Gilles reviewed Glenmore Lodge, stating it is a small lodge and cabin on Glen Lake in Queensbury. Alicia Barlow and her life partner Kerry Smith purchased it in 2015. Alicia had been vacationing there as a child and it was her dream to own it. It is a seasonal business. They are the only ones working there. Alicia sometimes has a part time person help with housekeeping in the summer, but she and Kerry are the only full-time staff. The business was operating at a slim margin before COVID. They were forced to close for three months. They are several months behind on their mortgage. It's a private mortgage held by the previous owners. They have a good number of bookings coming through the summer. The projections that they gave us are a little ambitious. Where we're going to run into some issues is the collateral. They cannot afford an appraisal; they got a \$1,000 quote. If this loan does get approved, we will need to discuss paying for the appraisal as part of the closing costs. We don't require an appraisal for the loan to be approved but we do require it before it closes. With no questions from the committee, Ms. Gilles welcomed Alicia and Kerry to the loan committee meeting and asked for them to tell us what they've got going on; how COVID affected their business; what they're looking for the loan for. Kerry Smith explained that last year was the toughest year for them. As a seasonal business everything depends on that three-month time period. He stated that's when everything went south. Between cancellations and the unknown and everyone being nervous, not being allowed to travel or open. The Lodge was lumped in with the restaurants and couldn't open. Shortly after July 4th, 2020 they reopened. They had an 80% hit to their annual income last year. Kerry stated they submitted the supporting tax documents. He said the only way forward right now is to try and attack every day with a purpose of just trying to work hard and do





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the best they can for our guests and make the place as clean as possible. There's a lot of catching up to do. With the help of this money, it will allow an opportunity to get back on track, get some people hired to help with cleaning. Families come back and invite other families and business grows exponentially like that. Ms. Gilles asked if anyone on the committee has any questions for Kerry and Alicia. Mr. Richards asked if they applied for any other kind of financing. He asked if they didn't get any financing through programs such as EIDL and PPP what was the reasoning. Alicia stated that their accountant said they didn't qualify for a lot of what was being offered. She also stated it was a combination of not qualifying, not knowing what was out there and getting in too late. Kerry stated they did try twice for the PPP and SBA. He said they were turned down because they don't have any payroll and they are a 3-month seasonal business. Mr. Richards asked how reservations look going through 2021 and asked if they are open May through October. Kerry replied yes. July is looking really good. August is also filling up nicely. And September with the Americade being moved, coincides with the Balloon Festival this year. They have a pretty good, consistent following that comes to the car show, Balloon Festival, Americade and the Warrensburg garage sale. With that, September is starting to look OK. Mr. Richards asked what room rates are now compared to pre-COVID. Kerry stated that rates were not increased. Kerry said he will take some of the monies and spruce up the cabins to be able to charge more. Mr. Richards asked if the current mortgage holder has been working with them and how their relationship is. Kerry stated the relationship is good. He knew Alicia growing up and the family. Mr. Hay asked if they could talk about what makes their property special. Alicia stated that they are the only B&B on Glen Lake, and they were grandfathered in. She said guests have stated how they are made to feel like they are home. There are a lot are shopping opportunities close by. A lot of things to do. Mr. Hay asked what percentage of bookings this year are repeat customers. Kerry said between 65% to 75%. Alicia said they have guests that book for next year before they check out. Mr. Hamilton asked if people prebook or book last minute? Kerry replied that it seems that when people get their taxes that there is an influx of reservations made. Alicia said reservations are also made at the beginning of the year when people have to put in their vacation time. Kerry stated that reservations go up when school is out. He said September bookings seem to be more spur of the moment. He said they try to get 4-night minimums for the cabins and 2-night minimums for the B&B. There is no marketing budget to move themselves up on the list on the internet. Ms. Gilles asked if there were any more questions. No further questions were brought up and Ms. Gilles excused Alicia and Kerry.





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Mr. Hamilton asked how many units they have. Ms. Gilles replied that there are 5 cabins of various sizes and 6 rooms in the B&B. Mr. Hay asked what the loan to value looks like based on what they think the property is worth. Ms. Gilles said that is why the appraisal is needed. Kerry and Alicia claim the property is worth \$900,000. They currently have a \$520,000 mortgage on it. Warren County has the full market value at \$501,600. Ms. Gilles stated that there are no UCC's and they don't have a lot of debt, no loans. She said actual value of the property is a concern and that we can approve the loan with conditions. Mr. Hay asked what term they are looking for and asked is there was any wiggle room in the request amount. Ms. Gilles said they requested \$150,000 for 7 years but said they would be happy with a reduce amount. Mr. Richards asked if we pull credit scores. Ms. Gilles said we just pull credit reports. Mr. Richards feels their assessment of the property is off. Mr. Hay asked Mr. Richards if he was surprised that they couldn't get any PPP funds. Mr. Richards replied very surprised. He said he knew there was a lot of confusion with Schedule C especially if you didn't show any actual payroll. Mr. Hay said this was changed to gross income rather than net income. Mr. Richards said it sounded like they waited too long. He also expressed that he is surprised they didn't have a better 2020. He said most of his hotel customers had a very strong 2020. Ms. Gilles said she feels their lack of marketing didn't help them out. Ms. Wilt said not being able to book online is a deterrent. Ms. Calabrese said that quite a few businesses that could open, if they were compliant with COVID, chose not to because of extenuating circumstances with medical issues for safety reasons. Ms. Gilles asked if the committee was comfortable with giving them \$150,000 or reduce it due to the unknown value of the property. Ms. Calabrese asked if we could wait and consider the loan amount until after the appraisal. Ms. Gilles said we can do a loan to value percentage. Mr. Hay said he thinks that would work but the fact that they are in business now and they can't cover a \$1,000 appraisal makes him worry about the ability to cover a \$2,000 loan payment. Ms. Gilles and Mr. Hay discussed their financials for the past 3 years. Mr. Hay said his concern is that we are helping them through the difficult COVID periods and setting them up for failure 12 months from now. He commented that if lowering their loan amount would be enough to keep them head above water and give them a payment that they actually can afford once the principal and interest start. Ms. Gilles said she can talk to them today and then add them back to Wednesday's agenda and revisit. Ms. Wilt said it seems they requested \$150,000 just because it was the highest amount. Mr. Smith (MVEDD) said that occurred several times with them and that they reduced the loan amount on several of their applications. Ms. Devitt would like to know what they do in Brooklyn. Do they have other income coming in. Ms. Gilles recapped the questions to ask of Alicia and Kerry. Do they have any other income





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coming in? What do they need the money for, what will it be used for? Kerry's income, personal taxes for 3 years? Mr. Richards asked if we would only require Alicia's personal guarantee? Ms. Gilles said yes based on our rules. But we can require it from Kerry too. Mr. Richards said he thinks we should require a personal guarantee from Kerry too. The Committee agreed to revisit the loan request once Ms. Gilles received answers to the stated questions.

- SKEWED BREW, LEWIS COUNTY, RYAN CHAIF

Ms. Gilles reviewed Skewed Brew. It's a brewery in Lowville, Lewis County. Prior to COVID, they only did kegs. They had a tasting room in the mall in Watertown in Jefferson County that was doing well. During COVID the malls were shut down longer than any stores that have outdoor entrances. They have not reopened the mall tasting room. They did receive a grant to get bottling equipment so they could switch from just kegs because no restaurants were purchasing kegs, to bottling. They're now doing beer and hard cider, and seltzer, and kombucha. Now that restaurants and everything is back open, they're back to doing kegs, as well. And the problem that they've run into is refrigeration and storage. Ms. Gilles stated that Ryan says trucks will pull up and he'll still be making their order, and they'll have to sit and wait because he can't pre-make it because he has no refrigerated unit for storage. Ms. Gilles sent the committee the equipment that he wants to purchase that totals about \$114,000. I will note that there are a lot of UCC's on the business already in existence. He did, during COVID, have to lay off 35 people. And so he's trying to get his staff built back up. They have a tasting room now open and Lowville. His master plan is to have more of those open. In terms of collateral, purchasing money interest on the equipment. He's looking for \$150,000 for seven years. The remainder of the funding would be used to help add a space onto the existing building to put the equipment in for the new refrigeration and storage. Ms. Gilles asked the committee if they had any questions.

Cheyenne from Lewis County IDA entered the meeting. She stated the IDA purchased the brewery from the previous company that defaulted on their loan. Skewed needed to expand their production capabilities and went to the IDA and took over the space. They have been on top of their payments. Once in a while they get a month or two behind and they catch back up. They were very communicative throughout COVID. They started pursuing a canning line just before COVID hit which saved them as keg beer was not in demand. They keep expanding their offerings. They're expanding into kombucha. They've been very involved in doing good things in the small community. Ryan Chaif entered the meeting. Ms. Gilles asked Ryan to take five minutes to talk about the business and how COVID affected it and what he is looking to do





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with the loan money. Ryan Chaif said that they had a spot in the mall for years. COVID not only shut down all restaurants but also shut down malls. Because they were located inside the mall, they were not allowed to open back up until August. They closed that location. They opened up a tasting room in Lowville and they are trying to recoup some of the sales that the mall would have generated in an area with less foot traffic. The production part of the brewery has been starting to see an increase in sales. Currently a lot of stuff is being housed outside the brewery in the elements which will be a problem in the winter. The funds will help get storage and increase productivity and production. Ms. Gilles asked the committee if they had any questions for Ryan. Mr. Hamilton asked how much longer Ryan has to pay on the lease of the property. Ryan replied that it is approximately 7 years for the production facility. Mr. Richards asked how the product is distributed. Ryan responded that it is distributed at their location and a third-party distributor which distributes to the Potsdam, Utica and Buffalo areas. Mr. Richards asked if the bulk of the sales are wholesale distribution. Ryan said other than the taproom in Lowville, 98% of sales are through distribution because that's the way the law has it set up. Mr. Hay asked Ryan where he sees production and revenue volume tracking for the rest of this year and next given the loss of the mall. Ryan said they projected to do around 400 barrels this year which would be around the \$225,000 a year mark. But overhead is a lot lower compared to the mall. He stated managing the \$225,000 funds will be easier as the labor and everything is a lot lower. Mr. Hay said that one of the things the committee is trying to focus on with COVID loans because it's a loan and not a grant is making sure that businesses are comfortable with the funding that will come with a \$2200/month payment with the full loan amount requested and trying to make sure no one is being put in a bad position when they start having to pay their principal and interest payments a year from now. Taking that into consideration and knowing it will impact the overall cash flow, Mr. Hay asked Ryan what his comfort level was. Ryan said a giant advantage he has over other breweries is the ability to sell directly to six restaurants. A certain portion of sales will remain static. And if a tap line is lost in a restaurant, he can add another tap line to maintain a certain sales volume. Mr. Hay asked if he was having the same struggles as most businesses with the hiring process. Ryan replied yes. No more questions were asked. Ryan and Cheyenne left the meeting

Ms. Gilles asked for the committee for their thoughts. Mr. Hay asked Ms. Gilles if he owns restaurants as well as the brewery. Ms. Gilles said she thinks it his wife that owns restaurants. The committee questioned the financials and projections. Ms. Devitt suggested finding out what the sales were at the mall because it seems like the decrease is coming when he said he couldn't open up the mall location. Mr. Hay said





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that taking his projections at face value he would be able to service the debt, without our loan, until 2024. Ms. Gilles said we could reduce the amount he is asking for just the amount of the equipment which would also help on the collateral. This would bring it down to \$114,500 and have a first position on whatever we gave him the money for if the loan defaults. Mr. Hay said his thought is to table it until we can get a better picture of outside income looks like. He said the business doesn't provide enough debt service coverage to support the existing debt or our debt. Ms. Gilles asked if the committee wanted a breakdown of all of his businesses and where the money is coming in. Mr. Hay said the tax returns related to those businesses to understand the global cash flow. Because as a standalone entity if his projections don't show the ability to cover the debt then will have to reduce the loan. Ms. Gilles said she will see what she can get from Ryan.

WITHERBEE'S COLLATERAL

Ms. Gilles said for collateral we have mortgage on the restaurant along with Essex County IDA and Schroon Lake Revolving Loan Fund. We have a mortgage on three pieces of property as well. The owner would like us to release our lien on one of the pieces so they can sell it. They are paying our loan. It was a \$150,000 loan and is now down to \$43,800. Ms. Calabrese said she received the same request as they have a lien on the same lot. The Essex County IDA board approved the request last week. They have a remaining loan balance of \$11,000. Ms. Gilles is not sure if the Schroon Lake RLF committee has released their lien. They are owed about the same as the Essex County IDA. Ms. Gilles asked Patricia Christian, owner of Witherbee's, how much she thought the pieces were worth and how much she thought the restaurant was worth. She said the purchase price of the piece of property is \$45,000 and assumes the other two are worth that as well. Patricia hasn't had a recent appraisal on the restaurant. Her insurance company has the assessed value at \$600,000 for insurance purposes. Mr. Hay said it sounds like there is more than enough collateral to cover all three loans just with the restaurant property. He said he doesn't see a problem releasing it.

Mr. Hay made a motion to release the lien on the one piece of waterfront access property as part of the Witherbee's loan. Seconded by Ms. Wilt. Ms. Calabrese abstains. Motion passes.





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Ms. Gilles said she couldn't get a quorum for the 16th. So next meeting is the 14th from 9am to 11am. There are 4 other loans to go through. She'll try to get answers from Skewed Brew and Glenmore Lodge.

Meeting adjourned at 11:40am.

Respectfully submitted by Carrie Yakush, Senior Account Clerk, LCLGRP

