FINANCE AUTHORITY OF MAINE

Annual Report

Fiscal Year 2014

Table of Contents

Finance Authority of Maine

Business & Education Divisions
Programs and Services

FY 2014

Mission Statement

The Finance Authority of Maine provides innovative financial solutions to help Maine citizens pursue business and educational opportunities.

Business Division
Programs and Services

Credit Enhancement

Risk Reduction

Commercial Loan Insurance Program: Loan insurance helps cover a bank's credit risk. For a business, it may mean the difference between obtaining a loan, going out of business, or never getting the opportunity to start a business. Loan insurance is available for almost any prudent business activity, and insures up to 90 percent (100 percent for veterans) of a loan to a maximum FAME insurance exposure of $4.2 million. This maximum insurance amount is set at least annually in accordance with FAME's Direct Loan and Loan Insurance Credit Policy.

In FY 2014, FAME provided over $26 million in loan insurance to banks for loans to 253 Maine businesses, leveraging over $47 million in financing. This helped to create and retain 2,426 Maine jobs. In FY 2014, FAME made a total of $147,863 in payments on its loan insurance obligations for fourteen separate defaults and liquidations. This constituted 0.15 percent of FAME's total mortgage insurance obligations.

Major Business Expansion Program: Long-term credit-enhanced (through loan insurance) financing up to $25,000,000 at taxable bond rates for businesses creating or retaining a minimum of 50 jobs. In FY 2014, FAME authorized but did not finalize any transactions involving this program.

Rate Reduction

Linked Investment Programs for Agricultural Enterprises: This program enables a qualified borrower to obtain a 2 percent interest rate reduction on bank loans up to $200,000 for agricultural businesses. In FY 2014, this program experienced no activity.

Linked Investment for Commercial Enterprises: This program enables a qualified borrower to obtain a 2 percent interest rate reduction on bank loans up to $200,000 for non-agricultural businesses. In FY 2014, this program provided assistance to three businesses.

Direct Loans

General Purpose

Economic Recovery Loan Program: Provides subordinate or gap financing to businesses affected by their current economic situation. In FY 2014, FAME provided 22 loans to Maine businesses totaling approximately $4 million. This helped to create and retain 428 Maine jobs.

Intermediary Relending Program: Using funds borrowed from U.S. Department of Agriculture Rural Development, this program assists small businesses located in designated rural areas by providing up to $250,000 or no more than 75 percent in a project. In FY 2014, this program experienced no new loan activity.

State Small Business Credit Initiatives (SSBCI): Funded by the Small Business Jobs Act of 2010, this program provides financing through FAME's Economic Recovery Loan Program, the Maine Venture Fund (formerly the Small Enterprise Growth Fund), and the Regional Economic Development Revolving Loan Program. Businesses applying for SSBCI funding through one of the above programs must meet the standard eligibility requirements of the respective program. In June 30, 2013, FAME received $4,345,555 from the U.S. Department of Treasury for this program. FAME in turn allocated funding as follows: $580,450 for FAME's Economic Recovery Loan Program (ERLP); $2,194,500 for the Regional Economic Development Revolving Loan Program (REDRLP), which is administered in conjunction with participating regional economic development agencies; and $1,353,328 for the Small Enterprise Growth Fund (now known as Maine Venture Fund).

As of June 30, 2014, FAME has funded no ERLP loans through these monies. Additionally, the economic development agencies have funded eight loans totaling $1,117,954 through REDRLP, and the Maine Venture Fund has made 14 investments totaling $1,927,811 using this funding.

Focused Purpose

Nutrient Management Program: Provides 2 percent fixed rate loans up to 100 percent of an eligible project up to $450,000 for various agricultural non-point source pollution abatement projects, such as diversion, irrigation, anaerobic digesters, composting or treatment facilities in the state of Maine. Projects must be deemed eligible by the Maine Department of Agriculture, Conservation and Forestry. In FY 2014, FAME provided no loans through this program.

Oil Storage Facility and Tank Replacement Program: Provides businesses with low-interest fixed rate loans for removal, replacement and disposal of above-ground and underground commercial oil storage tanks and associated piping. Also available to companies purchasing and installing vapor recovery systems. In FY 2014, this program experienced no activity.

Regional Economic Development Revolving Loan Fund Program for Day Care: Provides quality childcare projects with loans up to $100,000 for physical site improvements. In FY 2014, REDRLP for Day Care provided one loan to a business totaling $45,675.

Partner-Focused Purpose (FAME provides services such as: contractor management, loan underwriting and servicing, fund management, as well as board administrative support):

Maine Department of Agriculture, Conservation and Forestry - Agricultural Marketing Loan Fund (AMLF): Provides 5 percent fixed-rate loans to natural resource-based businesses that employ new and innovative technologies and processes in order to improve, expand, and enhance the manufacturing, marketability, and production of Maine-made agricultural products. Funds may be used for the design, construction or improvement of facilities such as commodity storage buildings and packing and marketing facilities. Funds may also be used to purchase or retrofit machinery and equipment. In FY 2014, AMLF provided loans to six projects totaling $513,450.24.

Maine Department of Agriculture, Conservation and Forestry - Potato Marketing Improvement Fund Program (PMIF): Provides 5 percent fixed-rate loans to businesses for the construction and/or retro-fitting of potato packing and storage facilities. Funds may be used for new construction or improvements to storage and/or centralized packing facilities, as well as for the acquisition of packing, sizing, washing and drying equipment. In addition, PMIF funds may be used to fund programs that improve the economic viability of the potato industry. Such improvements may include irrigation equipment and water source development projects. Pursuant to legislation enacted during the First Session of the 126th Maine Legislature, control of program funds have been ceded to the Maine Potato Board as of October 5, 2013, and the program is now being administered by this body in conjunction with the Commissioner of the Department of Agriculture, Conservation and Forestry. In FY 2014, PMIF provided loans to one project totaling $95,038.

mPower - Kim Wallace Adaptive Equipment Loan Program Fund: Provides individuals and businesses with direct loans up to $100,000 with low-interest rates. This program provides assistance to individuals and businesses for the purchase, construction or installation of any product or equipment that allows an individual to become more independent within the community; provides mobility; promotes productivity; or improves quality of life. Businesses may use loan funds to facilitate compliance with the Americans with Disabilities Act (ADA). In FY 2014, mPower provided sixty-five loans to consumers totaling $504,672, and one loan to a commercial enterprise totaling $100,000.

The Maine Rural Development Authority (MRDA): In 2013, FAME entered into an agreement to provide underwriting and administrative services to the Maine Rural Development Authority (MRDA). The MRDA was established by the Maine Legislature in 2002 to assist Maine communities in realizing their economic development goals. The MRDA provides financial assistance to communities and their development partners to help develop speculative commercial and industrial buildings and to help develop/redevelop underutilized commercial industrial properties. The primary focus of the MRDA's activities is in the rural areas of Maine that have traditionally not experienced the same level of economic development success regions as other parts of the state or have experienced major economic losses, such as plant closings and downsizings or are economically distressed. In FY 2014, the MRDA provided two loans to customers totaling $1 million.

Revenue Bonds

Revenue Obligation Securities Program: Provides an opportunity for manufacturing businesses to access the tax-exempt bond market for funds to build and/or acquire real estate or machinery and equipment using Tax Exempt Industrial Revenue Bonds issued by FAME. In FY 14, the program provided $29,600,000 in bonds for three non-profits.

Smart Bond Program: Long-term fixed-rate taxable bond financing on loans up to $4,250,000 for real estate and machinery and equipment acquisitions with FAME credit enhancement. In FY 14, the program experienced no activity.

Smart-E Bond Program: Tax-exempt interest rate bond financing for manufacturing borrowers. FAME exposure to any one relationship may not exceed $4,250,000. In FY 14, there was no activity through the program.

Equity Capital

Maine Economic Development Venture Capital Revolving Investment Program: Allows FAME to invest as an equal partner with others in eligible private venture capital funds to support emerging and early-growth businesses in Maine and elsewhere. Over the life of the program (since March 2001), VRIP has made approximately $3.3 million in investments in six different funds and, as a result, has realized returns totaling $1.9 million thus far.

Maine Seed Capital Tax Credit Program: The Maine Seed Capital Tax Credit Program is designed to encourage equity and near-equity investments in eligible Maine businesses, directly and through private venture capital funds. FAME may authorize state income tax credits to investors for up to 50% of the cash equity they provide to eligible Maine businesses. Investments may be used for fixed assets, research or working capital. In FY 14, FAME issued no new tax credits due to lack of funding.

Maine New Markets Tax Credit Program: Modeled after the federal tax credit, this state program is designed to attract investment in economically distressed areas of Maine. An allocation of tax credits may be provided for businesses that invest in "qualified community development entities." The credit is equal to 39 percent of the qualified amount invested, and is spread over a seven-year period, with 7 percent allowed in year three and 8 percent in each of years four through seven. The credit may not be taken in the first two years after investment. The maximum aggregate amount of tax credit authority is set forth at $250 million and the amount of tax credits claimed per fiscal year limited to $20 million. In FY 14, FAME issued $32,913,305.87 in tax credits to five allocates for six separate projects.

Cooperative Programs

Regional Economic Development Revolving Loan Program: Provides subordinate and/or gap financing up to $250,000. The program is offered through the various regional economic development agencies throughout the state. In FY 14, REDRLP provided $74,650 in loans to four businesses.

Municipal Securities Approval Program: Provides an opportunity for municipalities to issue Tax Exempt Industrial Revenue Bonds for non-profits or manufacturing borrowers wanting to develop and/or acquire real estate or machinery and equipment. In FY 14, bonds in the amount of $13,729,093.35 were issued for three non-profits and one manufacturer.

Natural Resource Based Business Outreach

FAME annually engages in a variety of natural resource-based business outreach efforts. This past year's activities included staffing a booth and supporting Maine farmers at the annual Agricultural Products Trades Show in Augusta. We also assisted the Department of Agriculture, Conservation and Forestry with four Agricultural Marketing Loan Fund (AMLF) loans totaling $361,439 and three Potato Marketing Improvement Fund (PMIF) loans totaling $532,015. Also, through FAME's loan insurance, we helped to provide fifty-eight loans to natural resource companies, of which FAME's insurance portion was $4,444,719. The total bank balance for these loans was $8,351,202. Included in these numbers were two loan insurance commitments to B. M. Matthews for a new fishing vessel with FAME exposure of $300,000, which leveraged $1,200,000 in bank loans. FAME also insured $625,000 for Ecoshel, an Ashland-based manufacturer of specialized cedar shingle panels, which leveraged a bank loan of $750,000. Finally, FAME provided $180,000 in loan insurance for Mook Sea Farms, Inc., an oyster farm on the Damariscotta River, which allowed the company's bank to make a loan in the amount of $240,000.

Recap of Past Year and Projected Activities for Ensuing Year

FAME continues to discuss the suggestions of Maine's community banks through its Lenders' Advisory Group. Representing lending institutions of all sizes, geographic locations, and levels of FAME usage, the Lenders' Advisory Group has helped FAME develop and adapt programs to assist lenders in providing loans to their customers. Even in this time of an improving economy, FAME consults periodically with this group to ensure that it is providing required resources for Maine businesses of all types. If gaps are revealed, FAME will then use its Economic Recovery Loan Program and/or its Commercial Loan Insurance Program creatively to meet those needs. During the past year, and in conjunction with the Advisory Group, FAME made important changes to the OnLine Answer (OLA) program to improve its functionality and make the input from its many users more consistent. Additionally, through FAME Board action, the insurance amount was increased to $375,000 from $250,000 with up to 75% insurance coverage. This now allows a bank to make up to a $500,000 loan to its customer with insurance from FAME.

Legislative initiatives during the Second Session extended the Maine Seed Capital Tax Credit Program; amended the FAME-administered Regional Economic Development Revolving Loan Program (REDRLP) to make loans more flexible and to broaden eligibility for small businesses and mixed-use real estate projects A general obligation bond approved by Maine voters on November 4 authorized $4 million to recapitalize FAME's loan insurance program and an additional $8 million for the FAME-administered Regional Economic Development Revolving Loan Program.

FAME continues to re-evaluate its products and services through various methods, including the Lenders' Advisory Council, other groups, and surveys to better understand and react to current market needs. As FAME is under new leadership, we are in the process of reviewing and revamping our three-year strategic plan, and are looking to expanding our products to meet the changing economic environment. Included in these changes, FAME is undertaking an initiative we are calling the "3 Fs" Initiative. This program will provide subordinate (gap) financing to assist new entrants and/or companies looking toward expanding their operations in the forestry, fishing, and farming industries. The initiative's goal is to provide access to capital in order to leverage Maine's natural resources. The program will also promote the availability of lower cost funds to the natural resources market to encourage more investment in this segment by new entrants. In order to fund this initiative, FAME has allocated $1 million in Economic Recovery Loan Program (ERLP) funds and will also commit to providing up to $10 million in Commercial Loan Insurance (CLI) availability.

We also continue to partner with regional economic developers throughout the state. Over the past several years, FAME has worked closely with these agencies, and has recently begun utilizing an ability to participate a loan among a number of agencies to fund and track partnered loans to a mutual customer using one set of documents, have one closing, and make one payment that will then be applied to the various loans comprising the borrower's financing package. FAME is committed to ensuring that the state's resources are used most effectively for Maine businesses. FAME utilizes customer reviews and evaluations to improve our services to the citizens of Maine. FAME will continue to work closely with other departments and agencies, such as the Department of Economic and Community Development and the Department of Agriculture, Conservation and Forestry, to provide its expertise and assistance in commercial finance.

Higher Education Finance
Programs and Services

State Funded/Supported Programs: Information regarding awards made in FY 2014 is located at Tab 4.

Maine State Grant Program (MSGP)

- This is the state's basic need-based undergraduate grant program awarded to approximately 10,000 Maine students annually
- Students apply using the *Free Application for Federal Student Aid (FAFSA)*
- Award levels for academic year 2013-14:
    - $1,000 for full-time study at Maine institutions (public and private)
    - $500 for part-time study at Maine institutions (public and private)
    - $1,000 for full-time study under a New England Board of Higher Education (NEBHE) program at an eligible institution
    - $500 for part-time study under a NEBHE program at an eligible institution

Tuition Waiver Program (Foster Care) and Tuition Waiver Program (Public Servant)

- Tuition waivers for children and spouses of firefighters, law enforcement officers, and emergency medical services personnel who have been killed in the line of duty, or who died as a result of injuries received during the performance of their duties
- 30 new tuition waivers each year are available to students who were foster children under the custody of the Maine Department of Health and Human Services and for adopted persons whose adoptive parent(s) received a subsidy from the Department when they graduated from high school. Individuals who apply for a waiver in the Public Servant Program are funded by request
- Recipients must be Maine residents attending a school within the University of Maine System, the Maine Community College System, or Maine Maritime Academy

Educators for Maine

- Merit-based forgivable loans for Maine students pursuing initial certification as a teacher, including speech pathology or a career in child development
- Students may receive $3,000/year for a total of up to $12,000 for undergraduate and $2,000/year for a total of up to $8,000 for graduate studies
- Loans are forgiven if the recipient is an educator or speech pathologist in an eligible elementary or secondary school or a quality child care program in the state of Maine. Loan recipients who are Jobs for Maine's Graduates specialists may also be eligible for forgiveness in this program

Maine Health Professions Programs

- The Maine Health Professions Loan Program is a need-based loan of up to $25,000/year for Maine residents pursuing post-graduate medical, dental, or veterinary education. The program offers tiered interest rate loans depending on the type of return service rendered
- Loans made under the Maine Health Professions Loan Program prior to January 1, 2011, provided a loan forgiveness option for physicians who practice primary care in Maine

Maine Veterinary Medicine Loan Program

- This is a need-based forgivable loan for students enrolled in a program leading to a Doctor of Veterinary Medicine degree
- Loans in the amount of $25,000 annually are available to students

Maine Dental Education Loan and Loan Repayment Program

- The Maine Dental Education Loan provides a forgivable loan to Maine residents who are pursuing a postgraduate degree in dentistry. The Maine Dental Loan Repayment Program provides practicing dentists loan repayment. Under both programs, the dentist must provide dental services to Mainers living in underserved areas without regard to their ability to pay

Doctors for Maine's Future Medical Scholarship Program

- Provides a $25,000 scholarship annually for up to four years to Maine residents attending medical school at either University of New England or at Tufts-Maine Medical Center
- Schools must provide an equal number (match) of $25,000 scholarships to Maine resident students attending the school

Federal Programs

Federal Family Education Loan Program (FFELP)

- FAME is the state's designated guaranty agency for the Federal Family Education Loan Program
- Pursuant to federal legislation, no new loans were originated in this program after July 1, 2010
- FAME's portfolio of outstanding federal student loans for which it provides a guarantee as of June 30, 2014 was $558,043,480

GEAR UP Scholarship Program

- FAME administers the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) Scholarship Fund, which provides scholarships to students who successfully complete the GEAR UP Program in participating middle schools and high schools and demonstrate financial need
- In accordance with the federal grant that funds these scholarships, the program is being phased out. FAME will continue to fund renewals under this program until academic year 2014-2015

NextGenCollege Investing Plan®

- NextGen® is Maine's Section 529 plan, providing an opportunity for Maine residents to save and invest for higher education expenses while realizing tax advantages
- Earnings grow and withdrawals are federal and Maine state income tax-free when used for qualified higher education expenses
- Accounts can be set up for any child or grandchild, friend or relative regardless of income, residency or the age of the beneficiary
- Assets can be used at any U.S. accredited post-secondary institution, including graduate schools, trade schools and some foreign institutions
- FAME administers the program in conjunction with the State Treasurer, who also chairs the Advisory Committee on College Savings. Merrill Lynch, Pierce, Fenner & Smith, Inc. is the current Program Manager
- The Harold Alfond College Challenge provides a $500 grant to Maine resident babies to start a NextGen account, regardless of family income. As of Oct. 1, 2014, there are 24,609 Maine resident babies who have a NextGen account opened to receive the $500 Alfond Grant, and 40,633 Alfond Grants have been invested for Maine children.
- FAME provides a $200 Initial Matching Grant to Maine families when they open a NextGen account
- FAME provides a fifty percent match of contributions made to Maine accounts, up to $100 per year per beneficiary ($1,000 lifetime limit)
- FAME provides a one-time $50 grant to Maine account owners who elect to make automatic contributions to their accounts directly from a bank account or via payroll deduction
- NextGen's annual Account Maintenance Fee is waived for Maine accounts (account owner or account beneficiary must be Maine resident)
- Maine taxpayers who make contributions to a Section 529 plan may take up to a $250 tax deduction per beneficiary. The deduction is available only to Maine taxpayers with incomes of $100,000 or less ($200,000 for joint filers)
- NextGen is offered to self-directed investors or through Maine-based financial advisors and institutions
- Maine taxpayers may direct-deposit their Maine income tax refunds into a NextGen account

Maine College Access Challenge Grant

- The Maine College Access Challenge Grant, administered by FAME, provides college access and completion services, competitive grants, and scholarships for low-income students to enroll in early college courses. The program has been discontinued going forward due to lack of federal funding.
- In FY 2014, FAME awarded $901,790.92 in competitive sub-grants to a variety of public and non-profit organizations in Maine.

College Access and Financial Education (CAFÉ)

FAME's College Access and Financial Education (CAFÉ) Team provides comprehensive college access and financial education services to students and schools throughout the state of Maine. FAME educates students, families, counselors and advisors with a variety of college access, financial aid, financial education and education debt management services in order to encourage higher education aspirations and attainment in Maine.

Outreach Events

In FY 14, FAME's CAFÉ Team coordinated and participated in:

- 174 financial aid information sessions and workshops for 6,384 Maine students and families;
- 47 training workshops for 1,190 counselors and advisors;
- 47 workshops to help 740 students complete the Free Application for Federal Student Aid (FAFSA). An additional 435 students were assisted through FAME's Virtual FAFSA Lab;
- 180 financial literacy workshops for 5429 students; and
- 24 college and careers fairs attended by 13,907 students.

College Goal Maine

- In January and February of 2014, FAME's CAFÉ Team offered 43 *College Goal Maine* FAFSA completion events at various locations across Maine
- Total attendance of 1,650, including FAFSA Virtual Lab attendees.
- *College Goal Maine* is part of a national program, *College Goal Sunday*, which provides families with access to financial aid professionals who assist them in completing the FAFSA

Financial Education & Debt Management

- In FY 2014, FAME continued its partnership with American Student Assistance (ASA) to offer SALT to Maine colleges. SALT is a national industry-leading financial education and debt management program created by ASA
- For the past two years, FAME has piloted the program at ten Maine colleges and universities, including: Beal College; Husson University; New England School of Communications (NESCOM); Thomas College; University of Maine Presque Isle; University of Maine Augusta; University of Maine at Fort Kent; University of Maine at Machias; University of Maine at Farmington; and University of Southern Maine
- In addition to the pilot, ten additional Maine colleges have also signed up for SALT, including the University of Maine; the Maine Community College System; Northeast Technical Institute; and Saint Joseph's College of Maine
- The pilot program has been extremely successful in engaging faculty, staff, and students to expand their knowledge of financial literacy and debt management. For example:
  - 10,000 Maine students have activated their SALT account
  - 80 workshops have been conducted, benefitting 2,000 individuals
  - 1,275 SALT My Money 101 courses have been completed

- Five campuses have developed peer financial education programs
- 86% of borrowers are in good standing on their loans

- Maine led the nation in student participation with an average of 41% student activation among SALT pilot schools. FAME is committed to continuing its collaboration with ASA for an additional two years and will expand the program to all interested Maine colleges and universities.

AmeriCorps – VISTA Financial Capability Project

- In July of 2014, FAME hired a new AmeriCorps/VISTA volunteer to assist in the second year of FAME's three-year project. The focus of the project is to develop a statewide collective impact model for improving financial capability in Maine. Project partners include Unum, The United Way of Greater Portland, and the Maine Jump$tart Coalition.

Cohort Default Rate (Federal Family Education Loan Program)

- In FY14, FAME continued to experience a decline in its 3-Year Cohort Default Rate for Maine student loan borrowers. According to data recently released by the U.S. Department of Education, FAME's federal Fiscal Year 2011 official 3-year cohort default rate was 7.1 percent of borrowers. By comparison, the national average was 13.7 percent.

The 3-year Cohort Default Rates measures loans that entered repayment during FY 2011 (October 1, 2010 – September 30, 2011) and defaulted prior to September 30, 2014.

PROGRAM KEY

AMLF = Agricultural Marketing Loan Fund

CLI = Commercial Loan Insurance Program

DAYCARE = Loan made to daycare facility through Regional Economic Development Revolving Loan Program

ECLP = Energy Conservation Loan Program

EMRLP = Electronic Medical Records Loan Program

ERLP = Economic Recovery Loan Program

ERLP-Energy = Economic Recovery Loan made for energy-related purposes

ERLP-FOODPROC=Economic Recovery Loan made for food processing

ERLP-No Snow= Economic Recovery Loan made due to lack of snow

IRP = Intermediary Relending Program

MFPGP = Maine Food Processing Grant Program

NMLP = Nutrient Management Loan Program

PMIF = Potato Marketing Improvement Fund

UOSF = Underground Oil Storage Facility

VRIP = Venture Capital Revolving Investment Program

Kim Wallace Adaptive Equipment Loan Program Active Loans Through 6/30/2014		
Borrower	**Original Balance**	**City**
1774 House, LLC & RFD #2, Inc.	$30,316.00	Wells
Academy Street Properties, LLC	$60,500.00	Presque Isle
Adams, Lisa	$2,750.00	Fort Fairfield
Agura, April	$4,759.00	Bangor
Albee, Emma L	$26,585.45	Seal Cove
Ames, Bobbie-Jo	$10,979.25	Unity
Ames, Jill	$5,598.00	Trenton
Anda, John M	$22,004.20	Portland
Anderson, Jane	$26,999.95	Saco
Armstrong, Faith E	$2,660.00	Sabattus
Arris, Robert	$3,499.00	Sumner
Avery, Sanford	$3,400.00	Athens
Badalucco, Caitlyn	$4,249.97	Gorham
Baker, Russell	$3,400.00	Freeport
Ballengee, Robert	$10,000.00	North Waterboro
Banville, Paul	$7,411.63	Bangor
Barnett, Stephanie	$5,500.00	Sarasota
Beane, Chad	$5,000.00	Fairfield
Beasley, Doris	$2,995.00	
Beccue, Shirley A	$12,000.00	Bar Harbor
Beccue, Shirley A	$42,982.00	Bar Harbor
Begin-Turmel, Jessie	$5,000.00	Waterville
Belanger, Paula	$6,000.00	Caribou
Belanger, Paula	$7,983.67	Caribou
Belleville, Mary	$3,598.00	Lewiston
Bennett, Joann	$1,000.00	Leeds
Berry, Lisa R	$6,000.00	Naples
Bishop, June E.	$10,000.00	Albion
Bishop, Tracey Lynn	$5,462.95	Cape Elizabeth
Bisson, Virginia H.	$15,915.25	Patten
Blanchard, David	$2,990.00	Boothbay Harbor
Blaschke, Amanda	$2,000.00	Winslow
Boisvert, Francis	$14,000.00	Oakfield
Boivin, Andre	$16,053.94	Saco
Bolduc, Michelle	$6,499.90	Lewiston
Bouchard, Lottie	$4,100.00	Caribou
Bouchard, Noelle	$7,000.00	Bowdoin
Boucher, June	$2,300.00	Fairfield
Boucher, Trena E	$2,450.00	Georgetown
Bouffard, William H.	$17,000.00	Westbrook
Boutin, Vicki L.	$18,000.00	Arundel
Bradley, Kate	$27,655.55	Waterford

Borrower	Original Balance	City
Breton, Francis	$2,780.00	Auburn
Broadus, Reed	$8,308.40	So Portland
Bryant, Mary	$4,250.00	Henderson
Burdet, Tara	$17,966.00	Springvale
Burns, Maynard	$3,900.00	Bridgton
Burroughs, Warren	$12,500.00	Rumford
Burt, Irene	$17,277.95	Poland
Butterfield, Heidi	$6,931.63	Gardiner
Buzzell, Leslie	$4,150.00	Auburn
Carney, KELLEY L	$18,539.25	Mapleton
Carros, Dawn & Cole, Lawrence A.	$58,495.00	Trenton
Chafin, James H.	$17,362.55	Southport
Chasse, Scott	$3,275.00	Corinth
Chesley, Sr., Dennis L.	$12,157.30	Oxford
Coffin, Beth	$19,982.95	West Paris
Colella, Raffaele	$6,319.45	Carmel
Cole-McGuire, Terry	$3,700.00	Winn
Collin, Jerry & Collin, Christopher	$17,000.00	Hollis
Conway, Lise	$15,825.00	Lewiston
Coombs, Nicole	$30,000.00	Wells
Crabtree, Marykathryn & Crabtree, Raymond	$8,000.00	Standish
Cramp, Jill	$25,000.00	Poland
Crawford, Kevin	$4,665.00	So. Portland
Cross, Linda & Snell, Scott	$40,000.00	Warren
Curit, Keith W.	$9,299.20	Biddeford
Curtis, Christopher S	$8,455.25	Sebec
Cyr, Michael D.	$11,700.00	Leeds
Daigle, Tammy	$7,000.00	Eagle Lake
Davis, Linda	$2,700.00	Bangor
Dawbin, Karrina & Dawbin III, George A.	$6,890.00	West Gardiner
Dearborn, Patricia A.	$100,000.00	Corinth
DeMarco, Wenda G	$2,089.20	Passadumkeag
Derouche, Troy	$16,500.00	Peru
Devoe, Gerald L	$2,795.08	Portland
Dolloff, Shelly & Dolloff, Mark	$6,963.00	Turner
Dugas, Roger	$4,800.00	Veazie
Dunson, Margie	$12,090.42	Westbrook
Eder, Kimberly A. & Russell, Donald A.	$20,347.00	Topsham
Emmons, Anne M.	$19,589.95	Livermore
Emmons, Anne M. & Emmons, Mark D.	$30,000.00	Livermore
Erving, Irene	$2,085.67	Wellington
Fallen, Marie	$11,308.42	Buxton
Fancy, Stephen	$18,468.40	Springfield
Favreau, Kristen	$7,000.00	Winthrop
Fellman, Donna T. & Fellman, Robert	$13,462.00	Vienna

Borrower	Original Balance	City
First Universalist Church of Auburn, Maine	$100,000.00	Auburn
Fitts, Mary	$3,000.00	Monroe
Flagg, Brent A.	$8,000.00	Dixmont
Follett, Freda R	$30,387.72	Solon
Foster, Madeline	$27,000.00	Unity
Foster, Sheena L	$15,200.00	Sabattus
Fox, Duane R	$5,000.00	Glenburn
Gagne, Maurice	$3,990.00	Lewiston
Gagnon, Linda & Gagnon, Harvey	$30,000.00	Phippsburg
Gardiner, James	$1,699.00	Mapleton
Gero, Robert	$25,885.38	Lincoln
Gerstenberger, Karl	$4,300.00	Norridgewock
Gilbert, Audrey	$1,992.52	Plymouth
Gilligan, Jennifer M	$26,897.20	New Gloucester
Gilmore, Lucy A.	$9,996.90	Yarmouth
Godin, Michael	$2,225.00	Sanford
Goodwin, Wendy C	$5,500.00	Biddeford
Googins, Stanley	$20,000.00	Biddeford
Goulet, Jacqueline	$2,550.00	Sabattus
Grant, Linda	$3,350.00	Lincoln
Gray, Tracy & Gray, Robert	$27,000.00	Winterport
Gregory, Mary Ellen	$3,000.00	Waterville
Grover, Michael J	$1,159.44	Bangor
Growe, Charles	$11,900.00	Bangor
Guernsey, Garrett J	$53,702.70	Bangor
Hallee, Kimberly	$5,795.00	Randolph
Hamm, Laura A	$8,646.58	Bangor
Hanna, Charlotte L.	$23,500.00	North Waterboro
Hansell, David	$2,700.00	Caribou
Hatch, Arthur	$6,544.00	West Paris
Hathaway, Arlene F.	$13,895.11	Winterport
Haynes, Mary	$3,118.50	Brewer
Hensley, Brenda J	$5,940.25	Corinna
Herbest, Benjamin F	$4,200.00	Pittsfield
Hibbard, Marleine Jean	$24,045.69	Gouldsboro
Hicks, Dawn	$25,603.47	Bangor
Higgins, Arnold D.	$30,665.00	Westbrook
Hodge, Michael	$15,500.00	Industry
Hoffman, Christopher	$2,590.00	Cornville
Inn of Acadia, LLC, The	$100,000.00	Madawaska
Ivers, Shawn A. & Meade, Michelle L.	$30,000.00	Bucksport
Jalbert, Paul H	$4,000.00	Lewiston
Jean, Trysha D.	$13,500.00	Orono
Johnson, Hazel	$6,500.00	Milford
Johnson, June	$10,161.49	Corinth

Borrower	Original Balance	City
Jones, Gary & Jones, Sandra	$32,313.95	Chelsea
Kelley, Brenda L	$10,972.00	Lubec
Kenney, Joyce	$965.08	Portland
King, Cheryl Ann	$30,000.00	Hermon
Kinney, Arnold	$24,000.00	Blaine
Kistulinec, Sarah	$17,934.00	Augusta
Klotz, Alma	$2,500.00	Ocean Park
Lacasse, Mark	$18,900.00	Lisbon Falls
Ladd, Karlene	$16,942.95	Standish
Lafave, Cheryl	$6,897.70	Fryeburg
LaFreniere, Diane	$2,047.72	Cumberland
Lambert, Nancy A	$20,000.00	Cape Neddick
Lathrop, Regina	$24,224.89	Pittston
Learningworks	$85,000.00	Portland
Lee, James	$29,981.90	Lancaster
Leeman, Peter J.	$70,416.15	Falmouth
Leonard, Mary	$2,491.00	Old Orchard Beach
LeSan, Elizabeth	$9,379.00	Morrill
LeVasseur, Mabel	$19,134.38	Orono
Libby, Brenda	$4,400.00	Limington
Lilly, Shane D.	$31,992.88	Princeton
Lincoln County Community Theater and Orchestra	$100,000.00	Damariscotta
Littlefield, Jessica B	$10,500.00	So Portland
Maddox, Mary	$4,300.00	Rockport
Madore, Randy	$4,700.00	Newport
Main Eco Homes	$19,750.00	Bridgton
Malmstrom, Ericka	$8,000.00	Westbrook
Markey, Cheryl	$33,500.00	Presque Isle
Marquis, Kimberly	$17,000.00	Fort Kent
Matarazzo, Michael	$6,300.00	Lubec
Mayhew, Esther	$4,200.00	Hampden
McDougal, Kim	$5,964.00	Belfast
McFarland, Darla S	$3,000.00	Rockland
McInnis-Misenor, Kathryn J.	$100,000.00	Saco
McIntyre, Sandra	$8,260.00	Skowhegan
McLaughlin (Deceased), Patrick	$28,592.95	Haynesville
McLellan, Joan	$1,670.00	Presque Isle
McNally, Joseph	$6,104.10	Belfast
McPhail, James	$3,650.00	Bar Harbor
Merrill, Edwin E.	$25,252.31	Howland
Merritt, Sr., Alberton	$2,800.00	Jonesport
Michaud, Raymond	$6,000.00	Sanford
Miljkovic, Svetlana	$12,384.75	Portland
Miljkovic, Svetlana	$17,611.40	Portland

Borrower	Original Balance	City
Miller, Craig A.	$37,886.00	Parsonsfield
Mills, Karen	$5,274.00	Portland
Miniutti, Lisa	$2,004.65	Wilton
Mitchell, Kelley	$9,798.00	Stillwater
Moffatt, Ruth	$11,000.00	Howland
Mogan, Bethany J.	$16,805.25	Scarborough
Moody, Richard H	$49,997.20	New Vineyard
Moore, Royce	$5,500.00	Saco
Moore, Victoria	$18,500.00	Madison
Morang, Donald	$15,000.00	Rockland
Morel, Marilyn	$32,500.00	Biddeford
Morey, Anna	$3,632.00	Bangor
Morin, Patria A.	$18,555.60	Kennebunk
Morin, Timothy P	$7,548.75	Lisbon
Morrarty, Sr., Robert	$15,693.75	Patten
Murch, Kristin	$6,806.02	Turner
Murchison, Tiffany Leigh	$10,000.00	Bath
Nadeau, Joyce	$1,400.00	Waterville
Nelson, Jim	$700.00	Biddeford
Nelson, Leeann M.	$12,600.00	Appleton
Nichols, David E	$29,000.00	Portland
O'Grady, Joanne	$2,776.00	Eastport
Oliver, Nicholas	$24,172.95	Portland
Ouellette, Jason	$16,715.50	Waterville
Oxford County Mental Health Services	$100,000.00	Rumford
Palermo, Peter	$6,100.00	Camden
Parady, Tina M & Parady, Gregory A	$24,390.88	Old Town
Pare', Celeste A.	$65,000.00	Brewer
Patriquin, Donald E	$16,800.00	Kennebunk
Pelkey, Heather	$15,000.00	Presque Isle
Pelletier, Darold	$2,700.00	Caswell
Pelletier, Louis	$8,900.00	Millinocket
Perry, Linniea	$5,212.50	Sherman
Peterson, Matthew J.	$30,000.00	Rumford
Phoenix-Wiseman, Jeannie L	$4,750.00	Corinna
Pinette, Timothy	$1,900.00	Portage
Pitts, Frances P.	$31,482.65	Thorndike
Plourde, Penny	$95,709.15	Vassalboro
Pooler, Barbara	$15,000.00	Oakland
Pooler, Virginia M	$4,300.00	Augusta
Portwine, Carla A. & Portwine, Peter C.	$28,000.00	Millinocket
Powell, Kelly	$34,183.09	Standish
Pulsoni, Bernadette	$7,000.00	Portland
Rackliff, Paul G.	$25,000.00	Whitefield
Rea, Corinne	$4,300.00	Fayette

Borrower	Original Balance	City
Reardon, Seth A.	$43,668.08	Orrington
Redfield, Richard	$5,600.00	Otisfield
Rice, Tracy	$3,500.00	Prospect Harbor
Rinks, Warren D.	$24,392.95	Bangor
Rizgalla, Hinda	$27,857.95	Portland
Roberts, Michele	$15,800.00	Lisbon Falls
Robichaud, Leo Shawn & ROBICHAUD, VERONICA J	$35,000.00	Augusta
Roscoe, Frank E.	$20,000.00	Thomaston
Russell, Debra	$2,000.00	Buckfield
Russell, Jessica	$72,690.45	Portland
Russo, Diane	$3,800.00	Portland
Ryan, Lydia S	$2,950.00	Westbrook
Sawyer, Corey E.	$33,375.75	Port St Lucie
Scott, James F	$14,000.00	Stetson
Searles, Betty	$650.00	Kittery
Seelye-Sarver, Patricia	$9,478.75	Jefferson
Shawley, Heidi	$25,000.00	Eddington
Shepard-Kegl, James & Shepard-Kegl, Judy	$50,000.00	North Yarmouth
Silverio, Elizabethe	$5,972.97	Lincolnville
Simoneau, Donald	$20,000.00	Fayette
Sirois, Bernadette	$8,500.00	Augusta
Small, Georgeanne	$45,000.00	Biddeford
Small, Melanie	$6,825.07	Cooper
Small, Sarah	$14,904.50	Waterboro
Smart, Robert M	$25,680.25	Howland
Smith, Cynthia C	$14,590.95	Gardiner
Smith, Roger	$3,400.00	Carmel
Spencer, Craig	$31,617.95	Chelsea
Spires, Cynthia	$61,435.10	Brunswick
Sprowl, Dennis	$4,466.94	Machias
Stanley, Nickolas & Soderholm, Patricia	$10,000.00	West Farmington
Staples, Loel	$4,986.98	Lisbon
Stewart, Ronald	$4,275.00	Moscow
Stone, Adam	$13,737.15	Old Town
Strandell, Kimberly	$9,793.35	Greenbush
Sullivan, Francis V	$23,639.05	West Farmington
Sullivan, Leigh	$4,400.00	Gray
Sweeney, Sr., Timothy	$8,224.00	Saco
Szczechowicz, Darren	$6,937.51	North Berwick
Taferner, Anne & Taferner, Maria	$41,000.00	Naples
Tait, Aarika	$4,957.45	Brewer
Taylor, Scott	$32,672.95	Dunedin
Theroux, Rachel	$24,000.00	Saco
Thibodeau, Sharon	$32,000.00	Medway

Borrower	Original Balance	City
Tholke, Gloria	$1,155.22	Thomaston
Thompson, Carl	$14,009.45	Albion
Thompson, Terri L	$28,617.45	Hampden
Tobin, Judith	$5,500.00	Lewiston
Townsend, Duane	$20,000.00	Buxton
Treats Falls House, Inc. dba Independence Advocates of Maine, Inc.	$27,638.00	Orono
Treats Falls House, Inc. dba Independence Advocates of Maine, Inc.	$67,551.00	Orono
Tripp, Linda	$1,125.00	Norway
Tripp, Rebecca	$12,000.00	Searsport
Turner, Ruth	$2,183.50	Mapleton
Tweedie, Jeffrey J.	$24,297.70	Winthrop
Twohearts, Lou	$30,692.95	Sanford
Vachon, Mary Jane	$12,505.20	Sabattus
Valliere, Janine	$8,530.00	Auburn
Veilleux, Claude A	$19,972.07	Augusta
Voter, Dennis N	$2,800.00	Anson
Wade, Libby	$28,788.00	Lisbon
Wallace, Wayne	$3,900.00	Bangor
Waller, Faith	$1,800.00	Bridgewater
Walls, Robin J.	$27,440.62	Brunswick
Walsh, Donald	$4,400.00	Lewiston
Wardwell, Rebecca	$10,209.00	Ashland
Warner, Sally (deceased)	$5,977.94	Dixmont
Watkinson, Christy	$5,700.00	Owls Head
Waycott, Rochelle	$1,171.93	Baileyville
Weeks, Brenda & Weeks, Donald	$40,000.00	Auburn
Weese, Victor	$9,999.55	Anson
Wentworth, John	$10,707.85	Augusta
Wentzell, Charles	$2,590.00	Litchfield
Weymouth, John	$18,427.50	North Berwick
White, Brenda	$5,625.00	Hodgdon
White-Rogers, Karen	$9,298.00	Penobscot
Whitmore, Vicki L	$3,341.00	Caribou
Whittaker, Christopher	$2,925.40	Woolwich
Wilbur, Dennis	$685.18	Pittsfield
Wilbur, Dennis	$4,815.00	Pittsfield
Williams, Charity	$5,000.00	Gardiner
Williams, Kevin	$54,446.25	Kennebunk
Worcester, Bryce	$1,300.00	Lewiston
Worcester, Bryce	$2,000.00	Lewiston
Wormell, Chad	$17,535.69	Westbrook
Wozniak, Michael	$5,962.20	Manchester
Wright, Ronald	$6,198.00	Hope
308	**$5,098,398.53**	

FAME Active Loans through 6/30/2014

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
11 Western Avenue Realty, LLC	$1,000,000.00	25	$250,000.00	$964,679.24	$241,169.81	The Bank of Maine	Kennebunk	CLI	-	10
11 Western Avenue Realty, LLC	$137,000.00	75	$102,750.00	$135,317.72	$101,488.29	The Bank of Maine	Kennebunk	CLI	-	-
19 Bartlett Road, LLC	$810,000.00	90	$729,000.00	$790,334.16	$711,300.81	Camden National Bank	Portland	CLI	-	-
200 Main Street, LLC	$537,500.00	25	$134,375.00	$428,359.72	$107,089.93	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	4	-
3 Sisters Sanitation	$122,000.00	47.2	$57,584.00	$118,031.30	$55,710.77	Katahdin Trust Company	Eagle Lake	CLI	-	1
319 ENTERPRISES LLC	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Machias Savings Bank	South Thomaston	CLI	-	12
319 ENTERPRISES LLC	$210,000.00	75	$157,500.00	$204,309.19	$153,231.89	Machias Savings Bank	South Thomaston	CLI	-	-
541 Ocean House Road LLC	$328,500.00	75	$246,375.00	$316,468.85	$237,351.64	Androscoggin Bank	Cape Elizabeth	CLI	3	5
601 Wiscasset Rd., LLC	$188,000.00	25	$47,000.00	$180,397.41	$45,099.35	Camden National Bank	Nobleboro	CLI	-	-
65 Pritham, LLC	$200,000.00	60	$120,000.00	$196,931.50	$118,158.90	Camden National Bank	Sangerville	CLI	-	8
7 Second Street LLC	$139,200.00	75	$104,400.00	$123,875.58	$92,906.68	Atlantic Regional Federal Credit Union	Topsham	CLI	-	3
938 Pushaw Properties, LLC	$1,200,000.00	25.8	$309,599.98	$587,041.02	$151,456.56	Camden National Bank	Glenburn	CLI	1	8
A. C. Parsons Landscaping & Garden Center	$450,000.00	55	$247,500.00	$450,000.00	$247,500.00	Bar Harbor Banking & Trust Company	Bernard	CLI	10	35
A.C.P. Realty, LLC	$188,500.00	75	$141,375.00	$33,205.28	$24,903.96	Kennebunk Savings Bank	Lebanon	CLI	-	5
A.C.P. Realty, LLC	$521,500.00	25	$130,375.00	$429,961.58	$107,490.40	Kennebunk Savings Bank	Lebanon	CLI	-	-
Abatement Professionals Corp.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Gorham Savings Bank	Portland	CLI	18	20
Abatement Professionals Corp.	$58,000.00	75	$43,500.00	$31,350.71	$23,513.03	Gorham Savings Bank	Portland	CLI	-	-
Abatement Professionals Corp.	$87,000.00	75	$65,250.00	$73,435.22	$55,076.41	Gorham Savings Bank	Portland	CLI	-	-
Abram Environmental	$37,000.00	50	$18,500.00	$28,792.72	$14,396.36	Atlantic Regional Federal Credit Union	Windham	CLI	-	1
Acadia Area Restaurant Group Holdings, Inc.	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Machias Savings Bank	Ellsworth	CLI	-	65
Acadia Area Restaurant Group Holdings, Inc.	$235,000.00	75	$176,250.00	$225,199.85	$168,899.88	Machias Savings Bank	Ellsworth	CLI	-	-
Acadia Fuel	$250,000.00	75	$187,500.00	$250,000.00	$187,500.00	Bar Harbor Banking & Trust Company	Southwest Harbor	CLI	-	13
Acadia Village Resort	$30,000.00	75	$22,500.00	$9,185.65	$6,889.24	Machias Savings Bank	Ellsworth	CLI	-	19
Acker, Allen C	$22,000.00	60	$13,200.00	$16,645.00	$9,987.00	Atlantic Regional Federal Credit Union	Gardiner	CLI	2	-
Adamar Associates	$300,000.00	70	$210,000.00	$190,924.22	$133,646.95	Androscoggin Bank	Lewiston	CLI	-	90
Adex Properties, LLC	$308,500.00	60	$185,100.00	$196,847.64	$118,108.58	Kennebunk Savings Bank	Springvale	CLI	1	2

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
ADVANCED MODIFICATIONS INC	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Machias Savings Bank	Hermon	CLI	-	7
Ainslie, Jay C	$71,500.00	60	$42,900.00	$32,354.26	$19,412.56	The Bank of Maine	Gardiner	CLI	-	13
Air Quality Management Services Inc	$240,000.00	70	$168,000.00	$17,555.97	$12,289.18	Androscoggin Bank	Gray	CLI	-	4
Air Quality Management Services Inc	$110,500.00	60	$66,300.00	$81,775.97	$49,065.58	Androscoggin Bank	Gray	CLI	-	-
AKTEM Business Park, LLC	$1,100,000.00	90	$989,999.97	$1,033,826.88	$930,444.19	TD Bank	Brewer	CLI	8	-
Alexander, Brett	$80,000.00	50	$40,000.00	$60,047.17	$30,023.59	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	4
All Directions Transport, Inc.	$190,000.00	40	$76,000.00	$156,694.30	$62,677.72	The First, NA	Hope	CLI	-	5
All Seasons Enterprises, LLC	$88,800.00	60	$53,280.00	$83,903.53	$50,342.12	Gorham Savings Bank	Oxford	CLI	2	-
Allagash International, Inc.	$685,000.00	95	$650,750.00	$410,136.06	$389,629.25	People's United Bank	South Portland	CLI	3	16
Allagash International, Inc.	$800,000.00	20	$160,000.00	$800,000.00	$160,000.00	People's United Bank	South Portland	CLI	-	-
Allard, Abram	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Camden National Bank	Bucksport	CLI	1	1
Allclean Carpet Care, Restoration, and Maintenance Service, Inc.	$108,000.00	75	$81,000.00	$62,478.99	$46,859.24	Atlantic Regional Federal Credit Union	Topsham	CLI	-	2
Allen Associates, LLC	$231,725.00	74.44	$172,496.09	$207,547.79	$154,498.59	The First, NA	S W Harbor	CLI	4	26
Allen Properties, LLC	$405,000.00	90	$364,499.99	$381,052.15	$342,946.97	Camden National Bank	Brunswick	CLI	3	2
AMMA LLC	$197,500.00	75	$148,125.00	$189,698.16	$142,273.63	The First, NA	Nobleboro	CLI	52	-
Amy T. Wells, D.P.M., P.A.	$46,000.00	75	$34,500.00	$27,030.65	$20,272.99	Mechanics Savings Bank	Lewiston	CLI	-	2
Aneela, LLC	$210,000.00	70	$147,000.00	$192,527.17	$134,769.02	People's United Bank	Gray	CLI	-	5
Apothecary by Design	$150,000.00	90	$135,000.00	$132,368.84	$119,131.96	Bangor Savings Bank	Portland	CLI	3	35
Apothecary by Design	$300,000.00	65	$195,000.00	$850,000.00	$552,500.00	Bangor Savings Bank	Portland	CLI	-	-
Apothecary by Design	$600,000.00	90	$539,999.99	$410,561.84	$369,505.63	Bangor Savings Bank	Portland	CLI	-	-
Apothecary by Design	$1,200,000.00	90	$1,079,999.97	$893,012.32	$803,711.13	Bangor Savings Bank	Portland	CLI	-	-
Apple Core, LLC	$64,000.00	75	$48,000.00	$56,140.70	$42,105.52	Kennebunk Savings Bank	Acton	CLI	-	1
Archer LLC	$58,000.00	64	$37,120.00	$53,332.79	$34,132.98	The First, NA	Surry	CLI	-	8
Archer, Lynn W	$50,000.00	75	$37,500.00	$25,261.84	$18,946.38	Camden National Bank	Rockland	CLI	35	-
Artful Wares, Inc.	$50,000.00	60	$30,000.00	$22,639.78	$13,583.87	Bar Harbor Banking & Trust Company		CLI	5	-
Arthur D Henry Inc.	$271,000.00	75	$203,250.00	$232,899.59	$174,674.70	Machias Savings Bank	Thomaston	CLI	-	5
Atlantic Veterinary Care, P.A. Inc.	$425,000.00	60	$255,000.00	$410,245.90	$246,147.55	Camden National Bank	Damariscotta	CLI	3	4
Atwater Concrete Inc.	$71,500.00	60	$42,900.00	$10,645.26	$6,387.16	Bar Harbor Banking & Trust Company	Steuben	CLI	-	4
Aufgang Holdings LLC	$750,000.00	25	$187,500.00	$721,117.82	$180,279.45	Camden National Bank	Herman	CLI	2	10
Augustine, Candace T	$25,000.00	75	$18,750.00	$12,315.41	$9,236.56	Machias Savings Bank	Orland	CLI	-	2
Aurora and Quanta Productions, Inc.	$75,000.00	60	$45,000.00	$1,518.65	$911.19	Norway Savings Bank	Portland	CLI	-	21
Aurora Provisions	$50,000.00	60	$30,000.00	$31,639.42	$18,983.65	Camden National Bank	Portland	CLI	-	6
Auto Radiator Service, Inc	$100,000.00	75	$75,000.00	$95,028.91	$71,271.68	Machias Savings Bank	Bangor	CLI	-	2

FAME Active Loans through 6/30/2014

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
11 Western Avenue Realty, LLC	$1,000,000.00	25	$250,000.00	$964,679.24	$241,169.81	The Bank of Maine	Kennebunk	CLI	-	10
11 Western Avenue Realty, LLC	$137,000.00	75	$102,750.00	$135,317.72	$101,488.29	The Bank of Maine	Kennebunk	CLI	-	-
19 Bartlett Road, LLC	$810,000.00	90	$729,000.00	$790,334.16	$711,300.81	Camden National Bank	Portland	CLI	-	-
200 Main Street, LLC	$537,500.00	25	$134,375.00	$428,359.72	$107,089.93	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	4	-
3 Sisters Sanitation	$122,000.00	47.2	$57,584.00	$118,031.30	$55,710.77	Katahdin Trust Company	Eagle Lake	CLI	-	1
319 ENTERPRISES LLC	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Machias Savings Bank	South Thomaston	CLI	-	12
319 ENTERPRISES LLC	$210,000.00	75	$157,500.00	$204,309.19	$153,231.89	Machias Savings Bank	South Thomaston	CLI	-	-
541 Ocean House Road LLC	$328,500.00	75	$246,375.00	$316,468.85	$237,351.64	Androscoggin Bank	Cape Elizabeth	CLI	3	5
601 Wiscasset Rd., LLC	$188,000.00	25	$47,000.00	$180,397.41	$45,099.35	Camden National Bank	Nobleboro	CLI	-	-
65 Pritham, LLC	$200,000.00	60	$120,000.00	$196,931.50	$118,158.90	Camden National Bank	Sangerville	CLI	-	8
7 Second Street LLC	$139,200.00	75	$104,400.00	$123,875.58	$92,906.68	Atlantic Regional Federal Credit Union	Topsham	CLI	-	3
938 Pushaw Properties, LLC	$1,200,000.00	25.8	$309,599.98	$587,041.02	$151,456.56	Camden National Bank	Glenburn	CLI	1	8
A. C. Parsons Landscaping & Garden Center	$450,000.00	55	$247,500.00	$450,000.00	$247,500.00	Bar Harbor Banking & Trust Company	Bernard	CLI	10	35
A.C.P. Realty, LLC	$188,500.00	75	$141,375.00	$33,205.28	$24,903.96	Kennebunk Savings Bank	Lebanon	CLI	-	5
A.C.P. Realty, LLC	$521,500.00	25	$130,375.00	$429,961.58	$107,490.40	Kennebunk Savings Bank	Lebanon	CLI	-	-
Abatement Professionals Corp.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Gorham Savings Bank	Portland	CLI	18	20
Abatement Professionals Corp.	$58,000.00	75	$43,500.00	$31,350.71	$23,513.03	Gorham Savings Bank	Portland	CLI	-	-
Abatement Professionals Corp.	$87,000.00	75	$65,250.00	$73,435.22	$55,076.41	Gorham Savings Bank	Portland	CLI	-	-
Abram Environmental	$37,000.00	50	$18,500.00	$28,792.72	$14,396.36	Atlantic Regional Federal Credit Union	Windham	CLI	-	1
Acadia Area Restaurant Group Holdings, Inc.	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Machias Savings Bank	Ellsworth	CLI	-	65
Acadia Area Restaurant Group Holdings, Inc.	$235,000.00	75	$176,250.00	$225,199.85	$168,899.88	Machias Savings Bank	Ellsworth	CLI	-	-
Acadia Fuel	$250,000.00	75	$187,500.00	$250,000.00	$187,500.00	Bar Harbor Banking & Trust Company	Southwest Harbor	CLI	-	13
Acadia Village Resort	$30,000.00	75	$22,500.00	$9,185.65	$6,889.24	Machias Savings Bank	Ellsworth	CLI	-	19
Acker, Allen C	$22,000.00	60	$13,200.00	$16,645.00	$9,987.00	Atlantic Regional Federal Credit Union	Gardiner	CLI	2	-
Adamar Associates	$300,000.00	70	$210,000.00	$190,924.22	$133,646.95	Androscoggin Bank	Lewiston	CLI	-	90
Adex Properties, LLC	$308,500.00	60	$185,100.00	$196,847.64	$118,108.58	Kennebunk Savings Bank	Springvale	CLI	1	2

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
ADVANCED MODIFICATIONS INC	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Machias Savings Bank	Hermon	CLI	-	7
Ainslie, Jay C	$71,500.00	60	$42,900.00	$32,354.26	$19,412.56	The Bank of Maine	Gardiner	CLI	-	13
Air Quality Management Services Inc	$240,000.00	70	$168,000.00	$17,555.97	$12,289.18	Androscoggin Bank	Gray	CLI	-	4
Air Quality Management Services Inc	$110,500.00	60	$66,300.00	$81,775.97	$49,065.58	Androscoggin Bank	Gray	CLI	-	-
AKTEM Business Park, LLC	$1,100,000.00	90	$989,999.97	$1,033,826.88	$930,444.19	TD Bank	Brewer	CLI	8	-
Alexander, Brett	$80,000.00	50	$40,000.00	$60,047.17	$30,023.59	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	4
All Directions Transport, Inc.	$190,000.00	40	$76,000.00	$156,694.30	$62,677.72	The First, NA	Hope	CLI	-	5
All Seasons Enterprises, LLC	$88,800.00	60	$53,280.00	$83,903.53	$50,342.12	Gorham Savings Bank	Oxford	CLI	2	-
Allagash International, Inc.	$685,000.00	95	$650,750.00	$410,136.06	$389,629.25	People's United Bank	South Portland	CLI	3	16
Allagash International, Inc.	$800,000.00	20	$160,000.00	$800,000.00	$160,000.00	People's United Bank	South Portland	CLI	-	-
Allard, Abram	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Camden National Bank	Bucksport	CLI	1	1
Allclean Carpet Care, Restoration, and Maintenance Service, Inc.	$108,000.00	75	$81,000.00	$62,478.99	$46,859.24	Atlantic Regional Federal Credit Union	Topsham	CLI	-	2
Allen Associates, LLC	$231,725.00	74.44	$172,496.09	$207,547.79	$154,498.59	The First, NA	S W Harbor	CLI	4	26
Allen Properties, LLC	$405,000.00	90	$364,499.99	$381,052.15	$342,946.97	Camden National Bank	Brunswick	CLI	3	2
AMMA LLC	$197,500.00	75	$148,125.00	$189,698.16	$142,273.63	The First, NA	Nobleboro	CLI	52	-
Amy T. Wells, D.P.M., P.A.	$46,000.00	75	$34,500.00	$27,030.65	$20,272.99	Mechanics Savings Bank	Lewiston	CLI	-	2
Aneela, LLC	$210,000.00	70	$147,000.00	$192,527.17	$134,769.02	People's United Bank	Gray	CLI	-	5
Apothecary by Design	$150,000.00	90	$135,000.00	$132,368.84	$119,131.96	Bangor Savings Bank	Portland	CLI	3	35
Apothecary by Design	$300,000.00	65	$195,000.00	$850,000.00	$552,500.00	Bangor Savings Bank	Portland	CLI	-	-
Apothecary by Design	$600,000.00	90	$539,999.99	$410,561.84	$369,505.63	Bangor Savings Bank	Portland	CLI	-	-
Apothecary by Design	$1,200,000.00	90	$1,079,999.97	$893,012.32	$803,711.13	Bangor Savings Bank	Portland	CLI	-	-
Apple Core, LLC	$64,000.00	75	$48,000.00	$56,140.70	$42,105.52	Kennebunk Savings Bank	Acton	CLI	-	1
Archer LLC	$58,000.00	64	$37,120.00	$53,332.79	$34,132.98	The First, NA	Surry	CLI	-	8
Archer, Lynn W	$50,000.00	75	$37,500.00	$25,261.84	$18,946.38	Camden National Bank	Rockland	CLI	35	-
Artful Wares, Inc.	$50,000.00	60	$30,000.00	$22,639.78	$13,583.87	Bar Harbor Banking & Trust Company		CLI	5	-
Arthur D Henry Inc.	$271,000.00	75	$203,250.00	$232,899.59	$174,674.70	Machias Savings Bank	Thomaston	CLI	-	5
Atlantic Veterinary Care, P.A. Inc.	$425,000.00	60	$255,000.00	$410,245.90	$246,147.55	Camden National Bank	Damariscotta	CLI	3	4
Atwater Concrete Inc.	$71,500.00	60	$42,900.00	$10,645.26	$6,387.16	Bar Harbor Banking & Trust Company	Steuben	CLI	-	4
Aufgang Holdings LLC	$750,000.00	25	$187,500.00	$721,117.82	$180,279.45	Camden National Bank	Herman	CLI	2	10
Augustine, Candace T	$25,000.00	75	$18,750.00	$12,315.41	$9,236.56	Machias Savings Bank	Orland	CLI	-	2
Aurora and Quanta Productions, Inc.	$75,000.00	60	$45,000.00	$1,518.65	$911.19	Norway Savings Bank	Portland	CLI	-	21
Aurora Provisions	$50,000.00	60	$30,000.00	$31,639.42	$18,983.65	Camden National Bank	Portland	CLI	-	6
Auto Radiator Service, Inc	$100,000.00	75	$75,000.00	$95,028.91	$71,271.68	Machias Savings Bank	Bangor	CLI	-	2

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Automation Integrators, Inc.	$50,000.00	75	$37,500.00	$34,579.04	$25,934.28	People's United Bank	Auburn	CLI	1	3
Averill Insurance Agency	$77,000.00	70.13	$54,000.10	$40,563.31	$28,447.05	Atlantic Regional Federal Credit Union	North Yarmouth	CLI	-	5
Award Champs, LLC,	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	Evergreen Credit Union	Windham	CLI	2	2
Award Champs, LLC,	$25,000.00	75	$18,750.00	$22,228.75	$16,671.56	Evergreen Credit Union	Windham	CLI	-	-
B & B Precise Products Inc.	$550,000.00	90	$494,999.99	$550,000.00	$495,000.00	Androscoggin Bank	Benton	CLI	10	57
B & B Precise Products Inc.	$1,588,736.00	90	$1,429,862.36	$1,380,090.25	$1,242,081.25	Androscoggin Bank	Benton	CLI	-	-
Bailey Island Motel, Inc.	$270,000.00	25	$67,500.00	$252,562.16	$63,140.54	Atlantic Regional Federal Credit Union	Bailey Island	CLI	-	7
Baines, Taylor Ann	$38,000.00	60	$22,800.00	$30,220.27	$18,132.16	Camden National Bank	Warren	CLI	4	-
Baker Family Chiropractic P A	$202,000.00	75	$151,500.00	$194,610.88	$145,958.16	Machias Savings Bank	Hampden	CLI	-	2
Balfours, Inc.	$40,000.00	90	$36,000.00	$17,286.75	$15,558.08	Androscoggin Bank	Gray	CLI	-	8
Ball, Ryan J	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Damariscotta Bank & Trust Co.	Nobleboro	CLI	-	7
Bangor Canvas Supply	$35,000.00	75	$26,250.00	$35,000.00	$26,250.00	Machias Savings Bank	Bangor	CLI	-	7
Barberi, Joseph E	$45,000.00	60	$27,000.00	$18,264.59	$10,958.75	People's United Bank	York Beach	CLI	1	21
Bardwell, Robert T	$8,000.00	75	$6,000.00	$4,544.81	$3,408.61	The Bank of Maine	Fairfield	CLI	-	1
Bardwell, Robert T	$55,000.00	90	$49,500.00	$19,971.33	$17,974.20	The Bank of Maine	Fairfield	CLI	-	-
Base Design Group, Inc.	$60,000.00	75	$45,000.00	$60,000.00	$45,000.00	Evergreen Credit Union	Portland	CLI	2	3
Basham & Scott, LLC	$50,000.00	75	$37,500.00	$39,266.63	$29,449.97	Androscoggin Bank	Brunswick	CLI	-	10
Bass Harbor Boat Shop, LLC	$10,000.00	50	$5,000.00	$10,000.00	$5,000.00	Machias Savings Bank	Bernard	CLI	2	2
Bass Harbor Boat Shop, LLC	$360,000.00	60	$216,000.00	$360,000.00	$216,000.00	Machias Savings Bank	Bernard	CLI	-	-
Baxter Academies of Maine	$250,000.00	75	$187,500.00	$250,000.00	$187,500.00	Bangor Savings Bank	Portland	CLI	17	-
BayView Animal Hospital, LLC	$150,000.00	90	$135,000.00	$110,427.66	$99,384.89	Machias Savings Bank	Gouldsboro	CLI	3	-
Beach Pea Baking Company, LLC	$35,000.00	60	$21,000.00	$3,396.88	$2,038.13	Kennebunk Savings Bank	Kittery	CLI	-	28
Beauregard Equipment, Inc.	$500,000.00	54	$270,000.00	$500,000.00	$270,000.00	Bangor Savings Bank	Scarborough	CLI	24	18
Beauregard Maine Realty, LLC	$1,152,000.00	60	$691,200.00	$1,125,356.51	$675,213.94	Bangor Savings Bank	Colchester	CLI	-	-
Beauty Mark Co	$13,000.00	75	$9,750.00	$9,303.52	$6,977.64	The First, NA	Camden	CLI	-	8
Beauty Mark Co.	$81,715.00	75	$61,286.25	$81,715.11	$61,286.33	The First, NA	Camden	CLI	-	-
BEKA Holdings, LLC	$120,000.00	75	$90,000.00	$117,323.87	$87,992.90	The First, NA	Boothbay	CLI	4	4
Bell Transport, Inc.	$118,900.00	50	$59,450.00	$104,346.23	$52,173.11	The County Federal Credit Union	Mars Hill	CLI	-	2
Bell, Ann M	$10,000.00	40	$4,000.00	$10,000.00	$4,000.00	Bar Harbor Banking & Trust Company	Lubec	CLI	-	3
Bell, Ann M	$87,500.00	40	$35,000.00	$75,621.88	$30,248.75	Bar Harbor Banking & Trust Company	Lubec	CLI	-	-
Bella Luna Toys, Inc	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	The First, NA	Rockland	CLI	-	4
Ben Savage Logging, Inc	$376,000.00	66	$248,160.00	$352,032.35	$232,341.34	Katahdin Trust Company	Dover-Foxcroft	CLI	-	3
Benner, Matthew R	$32,400.00	75	$24,300.00	$19,158.94	$14,369.21	The First, NA	Jefferson	CLI	2	3
Bernard, Melodie D. & Bernard, Archer W.	$142,343.12	60	$85,405.87	$100,340.08	$60,204.05	Kennebunk Savings Bank	Springvale	CLI	4	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Bernier Egg Farms, Inc.	$575,000.00	61	$350,750.00	$357,907.91	$218,323.81	TD Bank	Sanford	CLI	-	3
Berube, William J	$15,000.00	75	$11,250.00	$4,441.57	$3,331.18	The Bank of Maine	Augusta	CLI	2	-
Biddeford Internet Corporation	$450,000.00	90	$404,999.99	$750,000.00	$675,000.00	Bangor Savings Bank	Biddeford	CLI	-	61
Biddeford Internet Corporation	$4,000,000.00	80	$3,200,000.05	$3,009,644.46	$2,407,715.50	Bangor Savings Bank	Biddeford	CLI	-	-
Big Guy's Landscaping, Inc	$348,000.00	60	$208,800.00	$230,972.31	$138,583.39	Kennebunk Savings Bank	East Waterboro	CLI	-	8
Bill's Auto Transport, Inc.	$918,000.00	60	$550,800.00	$298,658.00	$179,194.80	Androscoggin Bank	Greene	CLI	7	31
Billy's Chowderhouse Inc.	$130,000.00	60	$78,000.00	$50,668.35	$30,401.01	Kennebunk Savings Bank	Wells	CLI	-	84
Billy's Chowderhouse Inc.	$640,000.00	25	$160,000.00	$502,123.55	$125,530.89	Kennebunk Savings Bank	Wells	CLI	-	-
Bilodeau Drywall Corporation	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Camden National Bank	Sidney	CLI	15	3
Bio Renewable Fuels	$72,000.00	90	$64,800.00	$23,653.98	$21,288.58	TD Bank	Fairfield	CLI	18	2
Birdsall, Nicholas	$95,000.00	75	$71,250.00	$90,098.90	$67,574.17	Machias Savings Bank	Lamoine	CLI	-	1
BISHOP, PETER R	$95,000.00	75	$71,250.00	$95,000.00	$71,250.00	Machias Savings Bank	Warren	CLI	-	2
Bjork, John	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	Kennebunk Savings Bank	Berwick	CLI	-	1
BLASIUS, DOUGLAS	$48,000.00	75	$36,000.00	$48,000.00	$36,000.00	Machias Savings Bank	Friendship	CLI	1	1
Blemaster & Cohn, Inc	$23,450.00	75	$17,587.50	$21,968.82	$16,476.62	The First, NA	Camden	CLI	-	6
Blue Cold Distributors, Inc.	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Kennebunk Savings Bank	Scarborough	CLI	-	5
Blue Hill Donuts, Inc.	$495,000.00	50	$247,500.00	$440,567.37	$220,283.69	Camden National Bank	Brewer	CLI	17	-
Blue Hill Investments, LLC	$30,000.00	75	$22,500.00	$22,351.65	$16,763.74	Camden National Bank	Blue Hill	CLI	12	-
Blue Ledge Property Development Inc	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Bar Harbor Banking & Trust Company	Brooklin	CLI	-	10
Blue Sphere Energy Solutions, LLC	$173,175.00	60	$103,905.00	$159,700.02	$95,820.01	Camden National Bank	Searsmont	CLI	2	11
Blue Sphere Energy Solutions, LLC	$210,000.00	60	$126,000.00	$133,395.54	$80,037.33	Camden National Bank	Searsmont	CLI	-	-
Blue Water Ventures, LLC	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Norway Savings Bank	Falmouth	CLI	-	10
Blue Water Ventures, LLC	$140,000.00	75	$105,000.00	$107,333.38	$80,500.03	Norway Savings Bank	Falmouth	CLI	-	-
Blueberry Hill Nursery School, LLC	$180,000.00	25	$45,000.00	$171,628.54	$42,907.14	Atlantic Regional Federal Credit Union	Brunswick	CLI	2	2
Bob's Mailbox Express, Inc.	$15,905.00	70	$11,133.50	$12,249.16	$8,574.41	The First, NA	Newcastle	CLI	-	5
Bob's Mailbox Express, Inc.	$5,716.00	75	$4,287.00	$4,734.89	$3,551.17	The First, NA	Newcastle	CLI	-	-
Bowden Enterprises, LLC	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	The First, NA	Rockland	CLI	-	8
Bowden Enterprises, LLC	$45,000.00	40	$18,000.00	$38,025.18	$15,210.07	The First, NA	Rockland	CLI	-	-
Bowen, Scott A	$57,000.00	90	$51,300.00	$37,252.54	$33,527.29	Farm Credit East, ACA	Jay	CLI	-	1
Bragdon II, Michael J	$150,000.00	60	$90,000.00	$150,000.00	$90,000.00	Machias Savings Bank	Millinocket	CLI	-	8
Bragdon II, Michael J	$150,000.00	60	$90,000.00	$150,000.00	$90,000.00	Machias Savings Bank	Millinocket	CLI	-	-
Bray's Brewing Company, Inc.	$40,000.00	61	$24,400.00	$40,000.00	$24,400.00	Evergreen Credit Union	Naples	CLI	14	36
Bray's Brewing Company, Inc.	$55,329.00	60	$33,197.40	$55,073.95	$33,044.37	Evergreen Credit Union	Naples	CLI	-	-
Bray's Brewing Company, Inc.	$444,997.00	40	$177,998.80	$444,996.57	$177,998.63	Evergreen Credit Union	Naples	CLI	-	-
Brian Gilbert Associates	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Atlantic Regional Federal Credit Union	Cumberland Center	CLI	9	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Bridges, Mark	$65,000.00	60	$39,000.00	$18,483.32	$11,089.99	Skowhegan Savings Bank	Rangeley	CLI	2	-
Bridgton Veterinary Hospital	$475,480.00	62.13	$295,415.72	$366,895.09	$227,951.92	TD Bank	Bridgton	CLI	-	14
BROHAM PROPERTIES LLC	$250,000.00	75	$187,500.00	$250,000.00	$187,500.00	Machias Savings Bank	Rockport	CLI	-	4
Brushwein, Lloyd C	$200,000.00	60	$120,000.00	$155,510.11	$93,306.07	Kennebunk Savings Bank	Sanford	CLI	-	2
Brusso, Jeffrey	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Biddeford Savings Bank	Hollis Center	CLI	-	1
Bryco, Inc.	$564,392.00	25	$141,098.00	$501,217.45	$125,304.36	Camden National Bank	Union	CLI	-	8
Bucksport Regional Health Center	$750,000.00	52.8	$396,000.00	$680,446.99	$359,276.00	Machias Savings Bank	Bucksport	CLI	2	46
Buddies Real Estate, Inc.	$325,000.00	54	$175,500.00	$309,259.07	$166,999.89	The Bank of Maine	Oakland	CLI	-	8
Bueno Loco	$30,000.00	60	$18,000.00	$23,475.56	$14,085.34	Norway Savings Bank	Falmouth	CLI	22	-
Bumen, Joseph F	$740,000.00	25	$185,000.00	$693,424.41	$173,356.09	The Bank of Maine	Cape Neddick	CLI	2	20
Burke, Bethany	$40,000.00	75	$30,000.00	$21,931.95	$16,448.96	Machias Savings Bank	Sedgwick	CLI	2	-
Burns Cleaning, LLC	$10,000.00	60	$6,000.00	$4,688.68	$2,813.21	Norway Savings Bank	Portland	CLI	1	2
Butler, Michael J	$20,000.00	50	$10,000.00	$7,174.13	$3,587.06	Bar Harbor Banking & Trust Company	Blue Hill	CLI	-	1
Buzzie Bee Diapers, LLC	$137,500.00	75	$103,125.00	$127,503.85	$95,627.89	Camden National Bank	Camden	CLI	-	10
Byrnes, James H	$337,000.00	45	$151,650.00	$311,213.35	$140,046.00	People's United Bank	Scarborough	CLI	-	5
C NICKS INC	$477,000.00	39	$186,030.00	$442,067.34	$172,406.27	Machias Savings Bank	Bangor	CLI	-	19
Cadillac Mountain Sports	$375,000.00	80	$300,000.00	$279,423.12	$223,538.50	Machias Savings Bank	Bar Harbor	CLI	5	44
Cado Enterprises, Inc.	$325,000.00	90	$292,499.99	$229,838.16	$206,854.34	Machias Savings Bank	Robbinston	CLI	-	6
Campbell Property Management, LLC	$660,000.00	25	$165,000.00	$643,090.60	$160,772.66	The First, NA	Rockport	CLI	4	1
Campbell, Laurie A	$93,750.00	75	$70,312.50	$93,448.35	$70,086.27	The First, NA	Union	CLI	1	1
Cape Veterinary Inc.	$400,000.00	60	$240,000.00	$179,912.60	$107,947.56	Norway Savings Bank	So Portland	CLI	3	9
Caretree Healthcare	$50,000.00	90	$45,000.00	$125,000.00	$112,500.00	Evergreen Credit Union	Portland	CLI	-	-
Caron, Rose M.	$213,500.00	50	$106,750.00	$149,091.27	$74,545.63	Kennebunk Savings Bank	Sanford	CLI	2	8
Casco Bay Vending Enterprises, LLC	$656,000.00	60	$393,600.02	$566,301.21	$339,780.72	Camden National Bank	Lewiston	CLI	-	19
CAYCE Holdings, LLC	$525,000.00	50	$262,500.00	$483,886.24	$241,943.13	Kennebunk Savings Bank	Pompano Beach	CLI	1	4
Central Maine Archery, LLC	$125,000.00	65	$81,250.00	$113,591.32	$73,834.36	Mechanics Savings Bank	Auburn	CLI	2	2
Central Maine Cabinetry & Millwork, Inc.	$200,000.00	60	$120,000.00	$148,261.32	$88,956.79	People's United Bank	Lewiston	CLI	-	7
Central Maine Golf Carts, Inc.	$245,000.00	25	$61,250.00	$223,044.27	$55,761.07	Skowhegan Savings Bank	Pittsfield	CLI	2	3
Cervesas, Inc.	$265,000.00	90	$238,499.99	$185,495.31	$166,945.78	Skowhegan Savings Bank	Newport	CLI	6	20
Chandler Funeral Homes & Cremation Services, Inc.	$50,000.00	25	$12,500.00	$47,773.18	$11,943.29	The Bank of Maine	South Paris	CLI	-	-
Chandler Funeral Homes & Cremation Services, Inc.	$365,000.00	25	$91,250.00	$348,055.61	$87,013.91	The Bank of Maine	South Paris	CLI	-	-
Chart Metalworks, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Portland	CLI	-	6
ChaseFace, LLC	$76,500.00	90	$68,850.00	$66,463.81	$59,817.43	Machias Savings Bank	Bar Harbor	CLI	-	14

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Chebeague Island Inn, LLC	$75,000.00	75	$56,250.00	$75,000.00	$56,250.00	Camden National Bank	Chebeague Islan	CLI	-	47
Cheney Insurance Agency	$165,000.00	40	$66,000.00	$136,771.00	$54,708.40	Damariscotta Bank & Trust Co.	Damariscotta	CLI	-	14
Cheney Insurance Agency, Inc	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Damariscotta Bank & Trust Co.	Damariscotta	CLI	-	-
Chipman, Jonathan M	$38,500.00	75	$28,875.00	$38,500.00	$28,875.00	Machias Savings Bank	Tremont	CLI	-	1
Christopher Leeman Building Contractor	$75,000.00	40	$30,000.00	$75,000.00	$30,000.00	The First, NA	New Harbor	CLI	-	2
Cierlan Enterprises	$45,000.00	60	$27,000.00	$36,702.75	$22,021.65	The Bank of Maine	Gardiner	CLI	-	9
Cindy Asbjornsen, DO, LLC	$149,385.00	75	$112,038.75	$135,911.66	$101,933.74	People's United Bank	So Portland	CLI	-	4
Cindy Asbjornsen, DO, LLC	$75,000.00	75	$56,250.00	$75,000.00	$56,250.00	People's United Bank	So Portland	CLI	-	-
Cindy Asbjornsen, DO, LLC	$105,000.00	75	$78,750.00	$53,044.60	$39,783.45	People's United Bank	So Portland	CLI	-	-
CL Real Estate Holdings, LLC	$855,000.00	25	$213,750.00	$780,855.62	$195,213.91	Camden National Bank	Gardiner	CLI	-	3
Clark Island Enterprises, LTD DBA Clark Island Cruises	$124,125.00	60	$74,475.00	$124,125.00	$74,475.00	Damariscotta Bank & Trust Co.	Union	CLI	2	2
Clean Green Energy, LLC	$200,000.00	60	$120,000.00	$200,000.00	$120,000.00	Camden National Bank	Bangor	CLI	4	-
Clover Leaf Farm LLC	$230,000.00	60	$138,000.00	$227,028.71	$136,217.22	The First, NA	Bucksport	CLI	2	-
Coastal Dog, Inc.	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	The First, NA	Edgecomb	CLI	3	-
Coastal Metal Fab, Inc.	$643,000.00	60	$385,800.02	$116,214.44	$69,728.66	Bangor Savings Bank	Topsham	CLI	11	37
Coastal RV Repair, LLC	$40,000.00	60	$24,000.00	$40,000.00	$24,000.00	Norway Savings Bank	Topsham	CLI	-	5
Coastal T-Shirts, Inc.	$150,000.00	90	$135,000.00	$104,573.05	$94,115.74	Mechanics Savings Bank	Auburn	CLI	-	11
Cobscook Bay Company LLC	$100,000.00	50	$50,000.00	$96,545.51	$48,272.75	Bar Harbor Banking & Trust Company	Trescott	CLI	2	1
Colony Cottages, Inc.	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Machias Savings Bank	Hulls Cove	CLI	-	7
Commercial Cleaning Company	$640,000.00	64.68	$413,952.00	$392,523.11	$253,883.95	Norway Savings Bank	South Portland	CLI	-	140
Commercial Delivery Systems	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Machias Savings Bank	Bangor	CLI	-	90
Community Wellness Center	$100,000.00	60	$60,000.00	$77,835.14	$46,701.09	The Bank of Maine		CLI	-	6
Convet, Inc.	$415,000.00	25	$103,750.00	$176,504.66	$44,126.16	Kennebunk Savings Bank	Wells	CLI	-	1
Corporate Fleet Leasing	$160,000.00	60	$96,000.00	$160,000.00	$96,000.00	Norway Savings Bank	Cumberland Center	CLI	-	3
Corporate Intelligence	$177,000.00	75	$132,750.00	$162,703.57	$122,027.67	TD Bank	Lewiston	CLI	2	9
Country Store Vassalboro, LLC	$50,000.00	75	$37,500.00	$47,522.24	$35,641.68	Bar Harbor Banking & Trust Company	Vassalboro	CLI	-	5
Country Store Vassalboro, LLC	$186,000.00	40	$74,400.00	$176,782.82	$70,713.13	Bar Harbor Banking & Trust Company	Vassalboro	CLI	-	-
Craig Dyer Enterprises Inc	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	The First, NA	Brewer	CLI	3	4
Craig Dyer Enterprises Inc	$50,000.00	60	$30,000.00	$45,553.51	$27,332.11	The First, NA	Brewer	CLI	-	-
Creative IT Solutions LLC	$22,592.00	75	$16,944.00	$7,402.96	$5,552.22	Machias Savings Bank	Bangor	CLI	-	2
Cricket Corporation	$17,450.00	60	$10,470.00	$14,895.81	$8,937.49	Machias Savings Bank	Machias	CLI	7	26
Cricket Corporation	$230,000.00	90	$207,000.00	$220,560.23	$198,504.22	Machias Savings Bank	Machias	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Crosson, Stephen	$110,000.00	51	$56,100.00	$105,365.76	$53,736.54	Camden National Bank	Bucksport	CLI	-	2
Crow's Nest Restaurant & Event Center, LLC, The	$628,929.00	90	$566,036.09	$610,467.19	$549,420.50	Machias Savings Bank	Presque Isle	CLI	33	-
CTA, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Evergreen Credit Union	Naples	CLI	2	4
Custom Milling and Machining, Inc.	$50,000.00	75	$37,500.00	$48,573.60	$36,430.20	Machias Savings Bank	Steep Falls	CLI	-	1
D S Land Management, LLC & J & M Machining, Inc.	$197,500.00	90	$177,750.00	$187,755.25	$168,979.72	Skowhegan Savings Bank	Skowhegan	CLI	-	14
D.J.E. Inc.	$332,000.00	75	$249,000.00	$288,719.10	$216,539.31	Farm Credit East, ACA	Norway	CLI	-	3
Dahlias Delights, LLC	$30,000.00	60	$18,000.00	$23,461.80	$14,077.08	Bangor Savings Bank	Biddeford	CLI	3	3
Daily Soup LLC	$21,175.00	60	$12,705.00	$20,659.26	$12,395.56	Camden National Bank	Belfast	CLI	1	-
Day Jr., Richard W	$220,000.00	60	$132,000.00	$220,000.00	$132,000.00	Farm Credit East, ACA	West Baldwin	CLI	5	-
DCC Furniture Inc. DBA Country Farm Furniture	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Camden National Bank	Cumberland Center	CLI	1	5
DCC Furniture Inc. DBA Country Farm Furniture	$100,000.00	60	$60,000.00	$99,001.21	$59,400.73	Camden National Bank	Cumberland Center	CLI	-	-
Delano, Daniel	$75,000.00	50	$37,500.00	$67,045.94	$33,522.97	Five County Credit Union	Wiscasset	CLI	-	1
Deli Girl LLC	$15,000.00	75	$11,250.00	$14,148.82	$10,611.62	The First, NA	Bar Harbor	CLI	-	4
Delisle, Bernard R	$18,000.00	40	$7,200.00	$11,346.00	$4,538.40	Damariscotta Bank & Trust Co.	Nobleboro	CLI	-	2
Dexter Regional Development Cooperative	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Machias Savings Bank	Dexter	CLI	4	1
DiMauro, Jr., David P	$27,164.00	40	$10,865.60	$25,532.64	$10,213.06	The First, NA	Pemaquid	CLI	-	1
Direct Mail of Maine, Inc.	$450,000.00	75	$337,500.00	$388,874.28	$291,655.72	Camden National Bank	Scarborough	CLI	36	102
Direct Mail of Maine, Inc.	$500,000.00	75	$375,000.00	$500,000.00	$375,000.00	Camden National Bank	Scarborough	CLI	-	-
DJ Properties LLC	$1,086,030.00	25	$271,507.50	$1,004,275.09	$251,068.77	Camden National Bank	Auburn	CLI	-	2
DMT Construction, Inc.	$80,000.00	58.75	$47,000.00	$40,411.79	$23,741.93	Androscoggin Bank	Lewiston	CLI	-	14
Don White & Son, Inc.	$15,000.00	75	$11,250.00	$15,000.00	$11,250.00	Gorham Savings Bank	Sebago	CLI	-	1
Donna's Dream LLC	$264,000.00	75	$198,000.00	$247,690.96	$185,768.22	People's United Bank	Fryeburg	CLI	2	-
Dot's Market	$54,000.00	75	$40,500.00	$52,482.64	$39,361.98	Camden National Bank	Lincolnville	CLI	-	3
Doty Group, LLC	$60,000.00	40	$24,000.00	$30,215.19	$12,086.08	Androscoggin Bank	Westbrook	CLI	-	12
Dragonfly Guest House, Inc.	$400,000.00	60	$240,000.00	$376,296.66	$225,778.00	Kennebunk Savings Bank	Ogunquit	CLI	2	-
Dropping Springs Bait Co., LLC	$269,000.00	40	$107,600.00	$269,000.00	$107,600.00	Farm Credit East, ACA	Portland	CLI	-	5
Dube Environmental, Inc.	$180,000.00	50	$90,000.00	$173,252.00	$86,626.00	Camden National Bank	Sidney	CLI	9	2
Dube, Michael M	$198,000.00	90	$178,200.00	$103,249.66	$92,924.69	Norway Savings Bank	Saco	CLI	1	6
Dube, Michael M	$25,000.00	90	$22,500.00	$35,000.00	$31,500.00	Norway Savings Bank	Saco	CLI	-	-
Durgin, Keith P	$34,687.00	40	$13,874.80	$25,588.67	$10,235.47	Farm Credit East, ACA	Newry	CLI	-	2
East Coast Heating, Inc	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Biddeford Savings Bank	Lyman	CLI	-	2
Eastern Maine Development Corporation	$350,000.00	90	$314,999.99	$350,000.00	$315,000.00	Bar Harbor Banking & Trust Company	Bangor	CLI	-	32
Eat, Inc.	$10,000.00	50	$5,000.00	$10,000.00	$5,000.00	The First, NA	Rockland	CLI	-	11

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
EcoMovement Consulting & Hauling LLC	$107,000.00	75	$80,250.00	$101,684.17	$76,263.13	Kennebunk Savings Bank	Eliot	CLI	5	6
Ed Hodsdon Masonry, Inc.	$179,163.00	40	$71,665.20	$149,016.11	$59,606.45	The Bank of Maine	North Monmouth	CLI	-	9
Ed Hodsdon Masonry, Inc.	$260,000.00	50	$130,000.00	$260,000.00	$130,000.00	The Bank of Maine	North Monmouth	CLI	-	-
Electrical Systems of Maine, Inc.	$800,000.00	60	$480,000.02	$800,000.00	$480,000.00	Camden National Bank	Auburn	CLI	6	34
Ellsworth Market Place, LLC	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Machias Savings Bank	Ellsworth	CLI	-	7
Elm City Photo Service, Inc.	$185,000.00	100	$185,000.00	$175,296.85	$175,296.84	Skowhegan Savings Bank	Waterville	CLI	-	5
Elscott Manufacturing, LLC	$250,000.00	24.2	$60,500.00	$223,046.70	$53,977.30	Bangor Savings Bank	Ellsworth	CLI	6	39
Elscott Manufacturing, LLC	$420,000.00	25	$105,000.00	$338,879.05	$84,719.77	Bangor Savings Bank	Ellsworth	CLI	-	-
Elsmere, LLC	$30,000.00	60	$18,000.00	$24,962.84	$14,977.70	Norway Savings Bank	South Portland	CLI	12	-
Employment Specialists of Maine, Inc.	$500,000.00	75	$375,000.00	$402,673.92	$302,005.41	TD Bank	Augusta	CLI	32	312
ENDEAVOUR INC.	$40,000.00	75	$30,000.00	$40,000.00	$30,000.00	Machias Savings Bank	Camden	CLI	-	5
Engineered Drafting & Design	$14,000.00	60	$8,400.00	$12,349.85	$7,409.91	Kennebunk Savings Bank	Biddeford	CLI	1	-
Evergreen Equestrian Instruction, LLC	$300,000.00	90	$269,999.99	$261,037.33	$234,933.59	Norway Savings Bank	Pownal	CLI	1	1
Evergreen Home Performance LLC	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Rockland	CLI	6	23
Evergreen Home Performance LLC	$60,000.00	75	$45,000.00	$30,437.70	$22,828.28	Camden National Bank	Rockland	CLI	-	-
Fairfield Restaurant Group	$175,000.00	75	$131,250.00	$154,220.11	$115,665.08	Skowhegan Savings Bank	Fairfield	CLI	-	9
Farm Fresh Connection, LLC	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Farm Credit East, ACA	Freeport	CLI	-	2
Fermentation & Distillation, LLC	$50,000.00	40	$20,000.00	$50,000.00	$20,000.00	Bangor Savings Bank	Portland	CLI	-	40
Fermentation & Distillation, LLC	$335,000.00	90	$301,499.99	$269,404.72	$242,464.23	Bangor Savings Bank	Portland	CLI	-	-
Fiddlehead School	$100,000.00	60	$60,000.00	$100,000.00	$60,000.00	Androscoggin Bank	Gray	CLI	8	-
Figgins, Aleshia L	$67,500.00	60	$40,500.00	$66,967.82	$40,180.69	Maine Savings Federal Credit Union	Bangor	CLI	1	-
Fine Line Pavement Striping, LLC	$215,597.00	75	$161,697.75	$90,052.19	$67,539.14	Machias Savings Bank	Hermon	CLI	-	8
Fiore, LLC	$80,000.00	50	$40,000.00	$52,404.82	$26,202.41	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	6	-
FIORE, LLC	$47,000.00	50	$23,500.00	$46,105.79	$23,052.89	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	-
FIORE, LLC	$89,000.00	50	$44,500.00	$81,092.33	$40,546.16	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	-
FIORE, LLC	$90,000.00	50	$45,000.00	$90,000.00	$45,000.00	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	-
Fisherman's Dock, LLC	$25,000.00	60	$15,000.00	$22,786.83	$13,672.10	Kennebunk Savings Bank	York	CLI	11	11
Fisherman's Dock, LLC	$75,000.00	60	$45,000.00	$75,000.00	$45,000.00	Kennebunk Savings Bank	York	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Fisherman's Wharf Restaurant & Seafood	$130,500.00	75	$97,875.00	$83,862.97	$62,897.23	Machias Savings Bank	Lubec	CLI	2	-
Fishmaine, Inc.	$400,000.00	75	$300,000.00	$400,000.00	$300,000.00	The First, NA	Hulls Cove	CLI	-	45
Fishmaine, Inc.	$225,000.00	75	$168,750.00	$211,191.51	$158,393.64	The First, NA	Hulls Cove	CLI	-	-
Fitness Unlimited Augusta, Inc.	$205,000.00	75	$153,750.00	$153,936.65	$115,452.49	Skowhegan Savings Bank	Madison	CLI	2	2
Fleming, Stephen R & Fleming, Jessica G	$49,000.00	60	$29,400.00	$17,172.68	$10,303.61	Kennebunk Savings Bank	Shapleigh	CLI	-	2
Flue Gas Solutions, Inc.	$250,000.00	74	$185,000.00	$250,000.00	$185,000.00	Evergreen Credit Union	Windham	CLI	3	9
Folly 101, Inc.	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	Norway Savings Bank	Portland	CLI	-	3
Folsom, James L	$77,000.00	50	$38,500.00	$64,744.42	$32,372.21	The County Federal Credit Union	Littleton	CLI	-	2
Footbridge Lobster, L.L.C.	$50,000.00	50	$25,000.00	$50,000.00	$25,000.00	Kennebunk Savings Bank	Eliot	CLI	-	1
Foreside Real Estate Management	$80,000.00	53	$42,400.00	$14,724.93	$7,804.21	KeyBank National Association	Portland	CLI	1	13
Foss, Robert D.	$62,250.00	40	$24,900.00	$52,689.45	$21,075.78	Bar Harbor Banking & Trust Company	Columbia Falls	CLI	-	2
Four Corners General Store, LLC	$165,000.00	90	$148,500.00	$163,861.71	$147,475.53	Skowhegan Savings Bank	West Gardiner	CLI	3	1
Four Corners Variety Store, LLC	$50,000.00	60	$30,000.00	$44,481.34	$26,688.80	Camden National Bank	LaGrange	CLI	1	2
Framemakers, Inc.	$10,000.00	60	$6,000.00	$9,827.68	$5,896.61	Camden National Bank	Waterville	CLI	1	5
Francis, David	$25,000.00	60	$15,000.00	$7,344.06	$4,406.44	Norway Savings Bank	Topsham	CLI	-	3
Frantz's Furniture & Imports, Inc.	$41,284.00	60	$24,770.40	$35,396.20	$21,237.72	Camden National Bank	Warren	CLI	-	3
Fraser Energy Solutions LLC	$330,000.00	75	$247,500.00	$329,008.37	$246,756.28	Machias Savings Bank	Addison	CLI	1	2
Frederick, Sr., Philip C	$185,500.00	60	$111,300.00	$155,567.10	$93,340.26	Camden National Bank	Bangor	CLI	1	5
Freedom Auto Holdings, LLC	$467,500.00	12	$56,100.00	$430,474.70	$51,656.96	The First, NA	Boothbay	CLI	-	5
Freeport Yoga Company	$20,000.00	75	$15,000.00	$12,251.31	$9,188.48	Atlantic Regional Federal Credit Union		CLI	1	-
Functional Spine Center, P.A.	$10,000.00	90	$9,000.00	$10,000.00	$9,000.00	Mechanics Savings Bank	Auburn	CLI	3	-
Functional Spine Center, P.A.	$66,070.00	90	$59,463.00	$26,009.93	$23,408.94	Mechanics Savings Bank	Auburn	CLI	-	-
G&S Partnership	$370,400.00	40	$148,160.00	$317,313.92	$126,925.56	TD Bank	Topsham	CLI	-	10
G. R. Porter & Sons, Inc.	$380,000.00	60	$228,000.00	$305,998.67	$183,599.20	Machias Savings Bank		CLI	-	8
Gaftek, LLC	$250,000.00	75	$187,500.00	$152,218.98	$114,164.24	Machias Savings Bank	Bangor	CLI	-	65
Gagne, Roland P	$44,000.00	75	$33,000.00	$21,161.64	$15,871.23	People's United Bank	Standish	CLI	-	4
Gamage, Gregory A	$91,400.00	40	$36,560.00	$86,749.72	$34,699.89	The First, NA	Walpole	CLI	-	1
Gebo, Justin	$81,500.00	60	$48,900.00	$70,791.89	$42,475.14	Bar Harbor Banking & Trust Company	Robbinston	CLI	-	3
Geiger, Elizabeth J.	$390,000.00	25	$97,500.00	$315,441.17	$78,860.29	Machias Savings Bank	Southwest Harbor	CLI	-	6
General Concrete Cutting Services	$55,000.00	75	$41,250.00	$53,312.97	$39,984.73	Camden National Bank	Lewiston	CLI	1	10
George C. Hall & Sons, Inc.	$250,000.00	25	$62,500.00	$238,731.73	$59,682.93	Camden National Bank	Rockland	CLI	-	65

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
George C. Hall & Sons, Inc.	$440,000.00	25	$110,000.00	$356,992.16	$89,248.04	Camden National Bank	Rockland	CLI	-	-
GEORGE, ALFRED F	$96,800.00	75	$72,600.00	$87,184.44	$65,388.33	Seaboard Federal Credit Union	Swanville	CLI	1	8
Gerald MacKenzie, Inc.	$300,000.00	75	$225,000.00	$221,804.89	$166,353.67	Skowhegan Savings Bank	Waterville	CLI	3	12
Get Etched, Inc.	$350,000.00	38.6	$135,100.00	$237,490.84	$91,671.46	TD Bank	Brunswick	CLI	-	4
Gillis, Jeffrey	$311,800.00	75	$233,850.00	$311,033.05	$233,274.80	TD Bank	Brunswick	CLI	-	6
Girardin, Norma J	$35,000.00	75	$26,250.00	$31,969.24	$23,976.93	The First, NA	Lewiston	CLI	1	2
Girardin, Norma J	$45,000.00	75	$33,750.00	$41,248.00	$30,936.00	The First, NA	Lewiston	CLI	-	-
Glidden Lumber, Inc.	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Camden National Bank	Parkman	CLI	-	15
Glidden Roofing Corp.	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Bangor Savings Bank	Scarborough	CLI	-	21
Glidden Roofing Corp.	$630,000.00	75	$472,500.00	$330,301.29	$247,725.95	Bangor Savings Bank	Scarborough	CLI	-	-
Goings Electric Supply Inc	$221,767.00	40	$88,706.80	$212,129.61	$84,851.84	Camden National Bank	Farmington	CLI	-	5
Goodwin, Korey J	$374,000.00	38	$142,120.00	$353,647.35	$134,385.98	Machias Savings Bank	S W Harbor	CLI	-	6
Gooly McNullivan LLC	$35,000.00	60	$21,000.00	$35,000.00	$21,000.00	Machias Savings Bank	Fairfield	CLI	3	-
Gosline's Hardware, Inc.	$39,000.00	40	$15,600.00	$3,398.77	$1,359.51	The Bank of Maine	Farmingdale	CLI	-	8
Gourmet Food Trucks of Maine, Inc.	$63,400.00	60	$38,040.00	$42,585.91	$25,551.54	Gorham Savings Bank	Gorham	CLI	1	-
Gower, Kevin E	$150,000.00	75	$112,500.00	$146,763.32	$110,072.48	Skowhegan Savings Bank	South China	CLI	1	1
Graham & Stimpson, Inc d/b/a Tuffy Bear Discount Furniture	$150,000.00	35	$52,500.00	$116,989.36	$40,946.27	Camden National Bank	Glenburn	CLI	1	10
Grampa's Garden, Inc.	$50,000.00	40	$20,000.00	$18,401.81	$7,360.72	TD Bank	Brunswick	CLI	-	6
Granite Coast Properties, LLC	$3,350,000.00	75	$2,512,500.00	$2,614,732.19	$1,961,049.13	Kennebunk Savings Bank	Portsmouth	CLI	4	40
Grant, Benjamin	$32,000.00	70	$22,400.00	$21,018.45	$14,712.92	Bath Savings Institution	Lisbon Falls	CLI	1	1
Grassette, Scot D & Grassette, Cynthia J	$292,000.00	49.7	$145,000.00	$262,339.13	$130,382.55	Bangor Savings Bank	Rumford	CLI	5	-
Graves, Gerard	$204,000.00	60	$122,400.00	$194,543.34	$116,726.01	Bar Harbor Banking & Trust Company	Veazie	CLI	3	5
Gray, Aaron	$420,000.00	59	$247,800.00	$140,107.14	$82,663.22	Bar Harbor Banking & Trust Company		CLI	8	20
Green with Envy Salon, LLC	$30,000.00	75	$22,500.00	$28,295.94	$21,221.96	The First, NA	Camden	CLI	-	6
Greener Postures Yoga, LLC	$150,000.00	75	$112,500.00	$89,293.98	$66,970.48	Mechanics Savings Bank	Portland	CLI	-	3
Gregory L. Goding, DMD, LLC, PA	$35,000.00	75	$26,250.00	$35,000.00	$26,250.00	Norway Savings Bank	New Gloucester	CLI	-	5
Gregory L. Goding, DMD, LLC, PA	$263,000.00	75	$197,250.00	$239,633.14	$179,724.86	Norway Savings Bank	New Gloucester	CLI	-	-
Grenier, Robert J	$235,000.00	46	$108,100.00	$194,401.76	$89,424.81	Skowhegan Savings Bank	Mount Vernon	CLI	-	5
Griffin, Adam J	$31,500.00	75	$23,625.00	$28,211.55	$21,158.66	Farm Credit East, ACA	Harpswell	CLI	-	1
Griffon Securities Technologies LLC	$200,000.00	75	$150,000.00	$200,000.00	$150,000.00	Machias Savings Bank	Springvale	CLI	4	14
Griswold, Richard A	$620,000.00	25	$155,000.00	$461,977.30	$115,494.33	Camden National Bank	Wilton	CLI	-	31
Gulf of Maine, Inc.	$226,714.26	60	$136,028.56	$226,914.00	$136,148.41	Machias Savings Bank	Pembroke	CLI	-	4

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Guyot Designs, LLC	$150,000.00	90	$135,000.00	$79,270.74	$71,343.67	Bar Harbor Banking & Trust Company	Deer Isle	CLI	-	3
Guyot Designs, LLC	$150,000.00	90	$135,000.00	$149,609.57	$134,648.61	Bar Harbor Banking & Trust Company	Deer Isle	CLI	-	-
H & B Investments LLC	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Camden National Bank	Milo	CLI	1	11
H & B Investments LLC	$80,000.00	75	$60,000.00	$55,554.80	$41,666.10	Camden National Bank	Milo	CLI	-	-
H & B Investments LLC	$180,000.00	75	$135,000.00	$167,238.93	$125,429.20	Camden National Bank	Milo	CLI	-	-
Hair and Beyond	$103,000.00	50	$51,500.00	$99,983.22	$49,991.61	Katahdin Trust Company	Presque Isle	CLI	-	2
Hallett, Lawrence E	$80,000.00	75	$60,000.00	$64,404.79	$48,303.59	Machias Savings Bank	Millinocket	CLI	3	-
Ham, William H	$18,400.00	75	$13,800.00	$16,499.50	$12,374.63	Norway Savings Bank	Hollis Center	CLI	-	6
Harley Plumbing and Heating LLC	$276,000.00	55	$151,800.00	$267,643.54	$147,203.94	Bangor Savings Bank	Bangor	CLI	2	9
Harley Plumbing and Heating LLC	$60,000.00	55	$33,000.00	$60,000.00	$33,000.00	Bangor Savings Bank	Bangor	CLI	-	-
Harmon Tire	$40,000.00	75	$30,000.00	$30,501.00	$22,875.75	Machias Savings Bank	Ellsworth	CLI	-	13
Harmon Tire	$50,000.00	40	$20,000.00	$50,000.00	$20,000.00	Machias Savings Bank	Ellsworth	CLI	-	-
Harmon Tire	$258,000.00	40	$103,200.00	$233,751.62	$93,500.65	Machias Savings Bank	Ellsworth	CLI	-	-
Hatch, James S	$16,000.00	75	$12,000.00	$5,252.64	$3,939.48	Camden National Bank	Rockland	CLI	5	12
Hatch, James S	$444,733.00	20	$88,946.60	$436,906.63	$87,381.32	Camden National Bank	Rockland	CLI	-	-
Hawks & Hawks, LLC	$15,000.00	60	$9,000.00	$11,455.52	$6,873.31	Kennebunk Savings Bank	Wells	CLI	4	-
Hawks & Hawks, LLC	$20,000.00	60	$12,000.00	$20,000.00	$12,000.00	Kennebunk Savings Bank	Wells	CLI	-	-
Hawks & Hawks, LLC	$183,750.00	60	$110,250.00	$179,360.31	$107,616.19	Kennebunk Savings Bank	Wells	CLI	-	-
Hayes Maine LLC	$215,000.00	75	$161,250.00	$191,564.02	$143,673.02	Camden National Bank	Monmouth	CLI	2	2
Heaton, Lance C	$12,000.00	75	$9,000.00	$212.97	$159.73	Machias Savings Bank	Bar Harbor	CLI	-	12
Heaton, Lance C	$25,000.00	60	$15,000.00	$22,662.31	$13,597.39	Machias Savings Bank	Bar Harbor	CLI	-	-
Herrick & Salsbury, Inc.	$146,861.00	50	$73,430.50	$146,860.27	$73,430.13	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	5
Herringbones Pub and Grill LLC	$25,000.00	60	$15,000.00	$24,995.37	$14,997.22	The First, NA	Boothbay	CLI	5	5
Herringbones Pub and Grill LLC	$75,000.00	60	$45,000.00	$74,989.87	$44,993.92	The First, NA	Boothbay	CLI	-	-
Hewke, Christopher J	$189,000.00	60	$113,400.00	$148,921.09	$89,352.66	Camden National Bank		CLI	-	2
HF Enterprises, Inc.	$652,500.00	60	$391,500.02	$599,681.28	$359,808.75	Bath Savings Institution	Bath	CLI	-	28
Hillview Market & Deli, Inc.	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Biddeford Savings Bank	Saco	CLI	-	11
Hines Community Properties, LLC	$17,000.00	75	$12,750.00	$17,000.00	$12,750.00	Evergreen Credit Union	Raymond	CLI	-	14
Hodgdon Marine, LLC	$2,420,000.00	25	$605,000.00	$2,186,840.00	$546,710.00	TD Bank	East Boothbay	CLI	11	128
Hodgdon Marine, LLC	$1,018,250.00	25	$254,562.50	$793,538.00	$198,384.50	TD Bank	East Boothbay	CLI	-	-
Holy Cannoli, Inc.	$30,000.00	60	$18,000.00	$28,826.76	$17,296.06	Camden National Bank	Waterville	CLI	1	2
Hooper, Cody E	$45,000.00	75	$33,750.00	$39,342.69	$29,507.02	Machias Savings Bank	Gouldsboro	CLI	-	2
Hornor, Eileen B.	$270,000.00	20.7	$55,000.00	$234,147.71	$48,468.57	Machias Savings Bank	Pittsfield	CLI	3	-
Horse Feather Transport Inc.	$67,915.00	49.77	$33,801.30	$56,301.83	$28,021.42	The First, NA	Edgecomb	CLI	-	2
Howell Laboratories, Inc.	$616,250.00	25	$154,062.50	$465,594.00	$116,398.50	KeyBank National Association	Bridgton	CLI	-	58

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Howell Laboratories, Inc.	$1,600,000.00	20	$320,000.00	$1,600,000.00	$320,000.00	KeyBank National Association	Bridgton	CLI	-	-
Howell, LTD	$87,586.50	79.8	$69,894.03	$27,023.00	$21,564.36	TD Bank	Westbrook	CLI	-	16
HPA Production Services Inc.	$62,970.00	75	$47,227.50	$27,618.47	$20,713.85	Northeast Bank	Turner	CLI	1	2
ImPAWSible Impressions Dog Salon, Inc.	$7,500.00	60	$4,500.00	$2,289.98	$1,373.99	Norway Savings Bank	Yarmouth	CLI	-	3
Imported Motor Cars of Freeport, Ltd.	$220,000.00	90	$198,000.00	$200,038.75	$180,034.88	TD Bank	Freeport	CLI	3	3
Inn By The River Holdings LLC	$550,000.00	45	$247,499.99	$550,000.00	$247,500.00	Camden National Bank	The Forks	CLI	3	8
Inniger, Craig	$56,250.00	75	$42,187.50	$53,863.76	$40,397.82	Machias Savings Bank	Bridgewater	CLI	-	2
Innovatec, Inc.	$20,000.00	60	$12,000.00	$8,928.41	$5,357.05	Norway Savings Bank	Scarborough	CLI	-	4
InspireMe LLC	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Atlantic Regional Federal Credit Union	Bath	CLI	3	3
InspireMe LLC	$45,000.00	54	$24,300.00	$43,245.10	$23,352.36	Atlantic Regional Federal Credit Union	Bath	CLI	-	-
Intervale Holding Company, LLC	$140,000.00	50	$70,000.00	$139,157.91	$69,578.95	Camden National Bank	So Portland	CLI	1	4
Iroquoia Properties LLC	$161,250.00	75	$120,937.50	$160,172.23	$120,129.18	Kennebunk Savings Bank	Eliot	CLI	5	5
Irv's Drywall, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Warren	CLI	-	18
Irv's Drywall, Inc.	$78,600.00	40	$31,440.00	$35,526.52	$14,210.61	Camden National Bank	Warren	CLI	-	-
Isherwood Enterprises, Inc.	$150,000.00	90	$135,000.00	$150,000.00	$135,000.00	Camden National Bank	Gorham	CLI	1	50
Isherwood Enterprises, Inc.	$2,570,000.00	25	$642,500.00	$2,108,082.42	$527,020.63	Camden National Bank	Gorham	CLI	-	-
IZTIM Properties, LLC	$249,000.00	25	$62,250.00	$235,610.41	$58,902.60	Camden National Bank	Hermon	CLI	-	9
J & M Machining, Inc. & D S Land Management, LLC	$150,000.00	90	$135,000.00	$119,094.18	$107,184.76	Skowhegan Savings Bank	Skowhegan	CLI	-	14
J & P Distributors, Inc.	$95,500.00	60	$57,300.00	$94,131.66	$56,479.00	Camden National Bank	Auburn	CLI	1	1
J&B Atlantic Co., Inc.	$395,000.00	39.566	$156,285.70	$373,307.40	$147,702.81	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	3
J. Edward Knight & Company	$300,000.00	75	$225,000.00	$225,739.24	$169,304.42	The First, NA	Boothbay Harbor	CLI	-	22
J.B. Construction. Inc.	$250,000.00	60	$150,000.00	$151,176.41	$90,705.84	Evergreen Credit Union	Harrison	CLI	-	2
JAYMAD CORPORATION	$22,350.00	60	$13,410.00	$17,749.20	$10,649.52	Machias Savings Bank	Brewer	CLI	-	3
Jenkins, Jessica D	$100,000.00	50	$50,000.00	$100,000.00	$50,000.00	Kennebunk Savings Bank	Kennebunkport	CLI	-	6
Jewett, Duane S	$40,000.00	75	$30,000.00	$39,341.00	$29,505.75	Damariscotta Bank & Trust Co.	Liberty	CLI	2	2
Jewett, Wayne C	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	The First, NA	Boothbay	CLI	1	-
Jewett, Wayne C	$25,000.00	75	$18,750.00	$23,875.50	$17,906.63	The First, NA	Boothbay	CLI	-	-
JHMV, LLC	$120,000.00	40	$48,000.00	$98,641.23	$39,456.49	People's United Bank	Portland	CLI	-	6
JL Custom Fab, Inc.	$31,000.00	65	$20,150.00	$31,000.00	$20,150.00	Atlantic Regional Federal Credit Union	Bowdoin	CLI	3	3
JLC Company	$275,000.00	20	$55,000.00	$275,000.00	$55,000.00	People's United Bank	Freeport	CLI	-	30
JMM Services, Inc	$134,843.00	50	$67,421.50	$130,539.64	$65,269.82	The County Federal Credit Union	Hodgdon	CLI	-	4

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
JMM Services, Inc	$15,000.00	50	$7,500.00	$15,000.00	$7,500.00	The County Federal Credit Union	Hodgdon	CLI	-	-
Johnson-Belilah LLC	$150,000.00	60	$90,000.00	$150,000.00	$90,000.00	Kennebunk Savings Bank	Kittery	CLI	-	1
Johnson's Town Line Auto, Inc.	$587,000.00	40	$234,800.00	$561,579.87	$224,631.95	Machias Savings Bank	East Machias	CLI	2	11
JTB Enterprises dba Playland Adventures	$44,393.00	60	$26,635.80	$31,751.76	$19,051.06	Machias Savings Bank	Brewer	CLI	-	10
JTB Enterprises dba Playland Adventures	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Machias Savings Bank	Brewer	CLI	-	-
K & P LLC,	$225,000.00	75	$168,750.00	$220,635.52	$165,476.64	Camden National Bank	Rockland	CLI	-	6
K Construction, Inc.	$120,000.00	81.66667	$98,000.00	$120,000.00	$98,000.01	Camden National Bank	Belfast	CLI	2	6
Kardan Properties, LLC	$352,000.00	50	$176,000.00	$344,399.18	$172,199.59	People's United Bank	Westbrook	CLI	6	2
KDK, LLC	$5,000.00	60	$3,000.00	$5,000.00	$3,000.00	The First, NA	Thomaston	CLI	2	2
KDK, LLC	$19,750.00	60	$11,850.00	$17,366.35	$10,419.81	The First, NA	Thomaston	CLI	-	-
Kebiwil LLC	$500,000.00	90	$449,999.99	$474,064.70	$426,658.19	People's United Bank	Scarborough	CLI	2	8
Kelsey's Appliance Village, Inc.	$50,000.00	50	$25,000.00	$50,000.00	$25,000.00	Camden National Bank	West Rockport	CLI	-	9
Kemp Enterprises, Inc.	$371,500.00	90	$334,349.99	$147,611.68	$132,850.52	TD Bank	Farmington	CLI	-	8
Kemp Enterprises, Inc.	$1,005,544.00	20	$201,108.80	$649,671.38	$129,934.28	TD Bank	Farmington	CLI	-	-
Kennebec Valley Animal Clinic, PA	$693,067.55	70	$485,147.29	$650,078.51	$455,054.97	Camden National Bank	Farmingdale	CLI	-	10
Kennebunk Center for Dentistry	$410,000.00	40	$164,000.00	$371,991.53	$148,796.61	KeyBank National Association	Kennebunk	CLI	-	15
Kennebunk Gymnastics & Sport, Inc. DBA Gymnation	$15,000.00	75	$11,250.00	$15,000.00	$11,250.00	Biddeford Savings Bank	Kennebunk	CLI	1	17
Kennebunk Gymnastics & Sport, Inc. DBA Gymnation	$125,000.00	60	$75,000.00	$44,276.78	$26,566.07	Biddeford Savings Bank	Kennebunk	CLI	-	-
Kennedy Jr, Bryant V	$58,500.00	60	$35,100.00	$11,648.28	$6,988.97	Bar Harbor Banking & Trust Company	Steuben	CLI	-	2
Kenneth D Warren DPM PLLC	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Kennebunk Savings Bank	Kennebunk	CLI	-	7
Kibler, Maureen E	$30,000.00	60	$18,000.00	$24,915.45	$14,949.27	Skowhegan Savings Bank	Belgrade Lakes	CLI	7	-
Kid Function, Inc.	$68,000.00	50	$34,000.00	$56,669.95	$28,334.97	The First, NA	Topsham	CLI	5	-
King, Douglas J	$156,000.00	50	$78,000.00	$146,447.74	$73,223.87	People's United Bank	Bangor	CLI	-	-
King, James H	$1,070,000.00	23	$246,100.00	$1,009,121.94	$232,098.05	Bar Harbor Banking & Trust Company	Southwest Harbor	CLI	-	7
KJM Properties, LLC	$16,500.00	75	$12,375.00	$15,649.65	$11,737.24	The First, NA	Rockland	CLI	-	4
KMAM Properties, LLC	$30,000.00	75	$22,500.00	$28,228.49	$21,171.37	Machias Savings Bank	Ellsworth	CLI	-	7
Knee, Fred M	$41,000.00	60	$24,600.00	$35,140.65	$21,084.39	The Bank of Maine	West Gardiner	CLI	3	-
Knight, Eric L	$139,050.00	75	$104,287.50	$86,845.27	$65,133.95	Norway Savings Bank	Cape Elizabeth	CLI	-	3
Koehler Woodworks, Inc.	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Atlantic Regional Federal Credit Union	Brunswick	CLI	-	2
Korupp, Paul	$69,000.00	90	$62,100.00	$16,062.53	$14,456.28	Bath Savings Institution	Cape Elizabeth	CLI	-	2
Lander Group LLC	$500,000.00	60	$300,000.00	$500,000.00	$300,000.00	Machias Savings Bank	Bangor	CLI	-	6
Lapointe, Ronald P	$25,000.00	40	$10,000.00	$25,000.00	$10,000.00	Farm Credit East, ACA	Harpswell	CLI	-	2

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Lash, Benjamen	$35,000.00	60	$21,000.00	$34,451.57	$20,670.94	Camden National Bank	Cushing	CLI	1	-
Lash, Wesley D	$60,000.00	60	$36,000.00	$58,159.13	$34,895.48	Camden National Bank	Friendship	CLI	-	4
Lawnguard Lawn Care, Inc.	$200,000.00	90	$180,000.00	$103,237.67	$92,913.90	Camden National Bank	Lewiston	CLI	2	8
Leary's Landing, Inc.	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Machias Savings Bank	Bar Harbor	CLI	-	2
Leclerc, Amanda	$224,000.00	90	$201,599.99	$173,126.65	$155,813.98	Auburn Savings Bank	Greene	CLI	5	17
Ledge Hill Farm Maple Products	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Machias Savings Bank	Cornville	CLI	2	3
Ledge Hill Farm Maple Products	$100,000.00	75	$75,000.00	$88,216.09	$66,162.07	Machias Savings Bank	Cornville	CLI	-	-
Lee S. Wilbur & Company	$70,110.00	75	$52,582.50	$67,688.34	$50,766.26	The First, NA	Southwest Harbor	CLI	-	5
Legasea, Inc.	$110,000.00	60	$66,000.00	$99,598.97	$59,759.38	Bar Harbor Banking & Trust Company	Stonington	CLI	-	2
Leighton Sign Works, Inc.	$27,000.00	70	$18,900.00	$22,653.56	$15,857.49	The Bank of Maine	Oakland	CLI	-	2
Lie Nielsen Toolworks Inc.	$150,000.00	75	$112,500.00	$150,000.00	$112,500.00	Damariscotta Bank & Trust Co.	Warren	CLI	3	3
Lincoln Canoe & Kayak, LLC	$150,000.00	60	$90,000.00	$66,815.51	$40,089.30	Gorham Savings Bank	Freeport	CLI	8	4
LLC to be Formed	$81,000.00	60	$48,600.00	$81,000.00	$48,600.00	Machias Savings Bank	Camden	CLI	7	-
Lobster Pound Restaurant, Inc.	$31,000.00	75	$23,250.00	$24,691.89	$18,518.92	Machias Savings Bank	Lincolnville	CLI	-	14
Lobster Pound Restaurant, Inc.	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Machias Savings Bank	Lincolnville	CLI	-	-
Long Lake Marina	$200,000.00	75	$150,000.00	$200,000.00	$150,000.00	Evergreen Credit Union	Naples	CLI	3	18
Longreach Properties, LLC	$1,500,000.00	25	$375,000.00	$1,266,568.45	$316,642.13	Norway Savings Bank	Bath	CLI	12	45
LOOK, TODD E	$46,850.00	75	$35,137.50	$45,920.37	$34,440.28	Machias Savings Bank	Waldoboro	CLI	-	1
Loyal Biscuit Company	$105,000.00	40	$42,000.00	$79,671.65	$31,868.66	The First, NA	Rockland	CLI	-	5
LST, Inc	$200,000.00	58.58363	$117,167.26	$181,854.17	$106,536.77	Machias Savings Bank	Bangor	CLI	9	-
Lucky Loggers Landing Restaurant	$135,000.00	60	$81,000.00	$102,489.62	$61,493.77	Biddeford Savings Bank	Saco	CLI	-	15
Lukes Duplexes, LLC	$475,000.00	25	$118,750.00	$457,716.89	$114,429.22	Camden National Bank	Waterville	CLI	25	-
Lundy, Zeth T	$200,000.00	90	$180,000.00	$179,974.80	$161,977.31	Bangor Savings Bank	Bangor	CLI	4	-
Lunt, Zachary D	$71,389.00	75	$53,541.75	$61,643.95	$46,232.96	Machias Savings Bank	Frenchboro	CLI	-	2
M Dunn, LLC	$175,000.00	60	$105,000.00	$156,510.42	$93,906.25	Skowhegan Savings Bank	Readfield	CLI	1	-
M K Davis	$44,550.00	75	$33,412.50	$42,908.83	$32,181.62	Camden National Bank	Frankfort	CLI	-	2
Main Street Redevelopment Company, LLC	$210,000.00	25	$52,500.00	$97,720.43	$24,430.11	TD Bank	Fort Kent	CLI	-	30
Maine Barrell & Display Company, Inc	$300,000.00	75	$225,000.00	$300,000.00	$225,000.00	Camden National Bank	Lewiston	CLI	5	21
Maine Coast Chiropractic	$110,000.00	60	$66,000.00	$108,961.12	$65,376.67	The First, NA	Bucksport	CLI	1	-
Maine Environmental Services	$17,750.00	50	$8,875.00	$12,853.30	$6,426.65	Northeast Bank		CLI	-	1
Maine Equipment Co., Inc.	$307,434.96	40	$122,973.98	$282,061.46	$112,824.59	Camden National Bank	Hermon	CLI	-	7
Maine Equipment Co., Inc.	$478,902.19	40	$191,560.88	$439,376.69	$175,750.69	Camden National Bank	Hermon	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Maine Heritage Weavers, LTD, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Monmouth	CLI	7	18
Maine Home Networking, Inc.	$75,000.00	40	$30,000.00	$75,000.00	$30,000.00	The First, NA	New Harbor	CLI	-	2
Maine Hospitality Service DBA Hoodz	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Auburn	CLI	2	5
Maine Mold & Machine, Inc.	$139,800.00	75	$104,850.00	$102,101.00	$76,575.75	Northeast Bank	Hartford	CLI	-	8
Maine Parts & Machine, Inc.	$160,600.00	60	$96,360.00	$40,531.65	$24,318.99	KeyBank National Association	Portland	CLI	1	15
Maine Pure	$135,000.00	25	$33,750.00	$82,061.46	$20,515.37	Northeast Bank	Fryeburg	CLI	2	1
Maine Scenic Airways, Inc.	$101,250.00	60	$60,750.00	$98,564.34	$59,138.61	Camden National Bank	Belfast	CLI	2	1
Maine School of Masonry	$123,560.00	51	$63,015.60	$104,159.21	$53,121.20	Skowhegan Savings Bank		CLI	1	1
Maine Spine & Nerve Institute - Scarborough	$83,875.00	50	$41,937.50	$78,079.26	$39,039.63	The First, NA	Scarborough	CLI	4	4
Maine Trailer, Inc.	$2,250,000.00	80	$1,800,000.03	$1,332,620.97	$1,066,096.75	BDC Capital Corporation	Hampden	CLI	2	24
Maine Veterinary Referral Center, P.A.	$180,000.00	75	$135,000.00	$107,982.20	$80,986.65	People's United Bank	Scarborough	CLI	-	40
Mainely Eyes	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Camden National Bank	Bangor	CLI	12	-
Mainely Eyes	$219,000.00	60	$131,400.00	$161,568.26	$96,940.96	Camden National Bank	Bangor	CLI	-	-
Mainestream Restaurants	$247,741.00	60	$148,644.60	$247,741.00	$148,644.59	Kennebunk Savings Bank	York	CLI	11	-
Management Controls, LLC	$230,000.00	90	$206,999.99	$79,477.85	$71,530.06	Skowhegan Savings Bank	Auburn	CLI	7	-
Marcena's on Maine	$20,000.00	60	$12,000.00	$20,000.00	$12,000.00	Midcoast Federal Credit Union	Thomaston	CLI	-	7
Marcena's on Maine	$120,000.00	60	$72,000.00	$120,000.00	$72,000.00	Midcoast Federal Credit Union	Thomaston	CLI	-	-
Marchesseault, Nick O	$75,000.00	75	$56,250.00	$41,817.37	$31,363.03	Norway Savings Bank	Minot	CLI	-	1
Maritime Construction & Engineering, LLC	$211,500.00	60	$126,900.00	$203,515.74	$122,109.44	Kennebunk Savings Bank	Cape Neddick	CLI	1	9
Maritime Marine Group, LLC	$285,000.00	75	$213,750.00	$240,445.83	$180,334.38	TD Bank	Augusta	CLI	10	8
Marston's Tree Service, Inc.,	$200,000.00	55	$110,000.00	$200,000.00	$110,000.00	Evergreen Credit Union	Naples	CLI	23	19
Martin, Kenneth	$277,500.00	75	$208,125.00	$260,393.80	$195,295.34	Machias Savings Bank	Charleston	CLI	4	2
Mason Pallet, Inc.	$88,000.00	80	$70,400.00	$25,798.83	$20,639.06	Androscoggin Bank	Livermore Falls	CLI	8	9
MCL Realty LLC	$1,520,000.00	25	$380,000.00	$1,244,834.92	$311,208.72	Norway Savings Bank	Gorham	CLI	20	50
MDP, LLC	$650,000.00	25	$162,500.00	$638,892.70	$159,723.17	Camden National Bank	Belfast	CLI	4	-
Mechtenberg, Sunshine	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	Atlantic Regional Federal Credit Union	Brunswick	CLI	3	1
Mechtenberg, Sunshine	$72,000.00	75	$54,000.00	$66,934.56	$50,200.92	Atlantic Regional Federal Credit Union	Brunswick	CLI	-	-
Merrymeeting Behavioral Health Associates, Inc.	$130,000.00	90	$117,000.00	$108,000.00	$97,200.00	TD Bank	Brunswick	CLI	17	158
Mer-Ty, LLC	$284,000.00	25	$71,000.00	$257,204.28	$64,301.07	Atlantic Regional Federal Credit Union	Topsham	CLI	-	14
MGA Cast Stone, Inc	$150,000.00	40	$60,000.00	$150,000.00	$60,000.00	Bangor Savings Bank	Oxford	CLI	-	43
MGA Cast Stone, Inc	$500,000.00	50	$250,000.00	$500,000.00	$250,000.00	Bangor Savings Bank	Oxford	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
MGA Cast Stone, Inc	$622,000.00	50	$311,000.00	$530,697.78	$265,348.88	Bangor Savings Bank	Oxford	CLI	-	-
MGD Distributors, Inc.	$64,868.00	60	$38,920.80	$61,010.89	$36,606.54	Camden National Bank	Leeds	CLI	1	-
Michael Radeka Inc.	$30,000.00	60	$18,000.00	$12,285.29	$7,371.17	Bar Harbor Banking & Trust Company	East Machias	CLI	-	2
Michael Radeka Inc.	$175,500.00	50	$87,750.00	$147,270.39	$73,635.20	Bar Harbor Banking & Trust Company	East Machias	CLI	-	-
MID COAST MARINE ELECTRONICS INC.	$30,000.00	75	$22,500.00	$17,717.15	$13,287.86	Machias Savings Bank	Rockland	CLI	-	3
Mid Maine Foundations, Inc.	$74,947.00	40	$29,978.80	$27,690.98	$11,076.39	Atlantic Regional Federal Credit Union	Monmouth	CLI	-	4
Mid-Maine Marine & RV, Inc.	$485,000.00	75	$363,750.00	$431,597.77	$323,698.34	Skowhegan Savings Bank	Oakland	CLI	1	12
Miguel Velazquez, D.O.	$186,250.00	75	$139,687.50	$176,957.96	$132,718.45	Machias Savings Bank	Westbrook	CLI	-	2
Mike Morin's Auto Center	$50,000.00	50	$25,000.00	$49,161.69	$24,580.85	Camden National Bank	Auburn	CLI	2	6
Mill River Seafood	$62,315.00	19	$11,839.85	$54,578.30	$10,369.88	Camden National Bank	Warren	CLI	-	2
Miller, Gilbert I.	$70,000.00	90	$63,000.00	$31,905.67	$28,715.10	Skowhegan Savings Bank	Farmington	CLI	1	2
Miller, Michael R	$56,000.00	75	$42,000.00	$48,701.90	$36,526.43	The First, NA	Rockland	CLI	35	11
Millyard, LLC	$50,000.00	60	$30,000.00	$43,755.83	$26,253.50	Sanford Institution for Savings	South Portland	CLI	2	1
Mitchell, Jolene	$60,000.00	50	$30,000.00	$60,000.00	$30,000.00	Bar Harbor Banking & Trust Company	Bangor	CLI	2	2
MLH LLC	$363,250.00	40	$145,300.00	$262,507.96	$105,003.19	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	7
MLH LLC	$27,823.00	30	$8,346.90	$11,674.88	$3,502.46	Bar Harbor Banking & Trust Company	Ellsworth	CLI	-	-
Monhegan Thomaston Boat Line, Inc	$300,000.00	60	$180,000.00	$164,734.71	$98,840.82	Camden National Bank	Port Clyde	CLI	-	5
Moose Island Holdings. LLC	$575,000.00	90	$517,499.99	$548,010.04	$493,209.03	Bangor Savings Bank	Perry	CLI	-	2
Morningstar Marble & Granite Inc.	$500,000.00	50	$250,000.00	$74,387.86	$37,193.93	Androscoggin Bank	Topsham	CLI	-	13
Morris Holdings, LLC	$2,000,000.00	21.25	$425,000.00	$1,945,261.05	$413,367.97	TD Bank	Bass Harbor	CLI	-	-
Morris Yacht, Inc.	$500,000.00	30	$150,000.00	$500,000.00	$150,000.00	TD Bank	Trenton	CLI	-	15
Morris Yacht, Inc.	$500,000.00	30	$150,000.00	$500,000.00	$150,000.00	TD Bank	Trenton	CLI	-	-
Morris Yacht, Inc.	$750,000.00	20	$150,000.00	$750,000.00	$150,000.00	TD Bank	Trenton	CLI	-	-
Morrissette, Jay D	$32,000.00	60	$19,200.00	$32,000.00	$19,200.00	Norway Savings Bank	West Paris	CLI	-	1
Morrissette, Jay D	$112,680.00	60	$67,608.00	$112,680.00	$67,608.00	Norway Savings Bank	West Paris	CLI	-	-
Morse Jr, Bernard L	$132,000.00	50	$66,000.00	$113,050.15	$56,525.07	Bar Harbor Banking & Trust Company		CLI	-	2
Moshier, Scott A	$12,500.00	75	$9,375.00	$10,465.79	$7,849.34	Machias Savings Bank	Gouldsboro	CLI	-	2
Mount Desert Island Ice Cream	$35,000.00	60	$21,000.00	$7,685.04	$4,611.02	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	2	-
Mountain Machine Works	$91,000.00	12	$10,920.00	$87,168.62	$10,460.23	Camden National Bank	Auburn	CLI	6	25
Mountain Machine Works	$300,000.00	60	$180,000.00	$300,000.00	$180,000.00	Camden National Bank	Auburn	CLI	-	-
Mountain Vista LLC	$1,215,000.00	25	$303,750.00	$1,131,555.53	$282,888.88	Camden National Bank	Greenville	CLI	-	8

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Moving Forward, LLC	$154,000.00	60	$92,400.00	$122,009.33	$73,205.59	Norway Savings Bank	Scarborough	CLI	7	1
Munro Inc.	$67,500.00	50	$33,750.00	$12,349.34	$6,174.67	Camden National Bank	Boothbay Harbor	CLI	-	8
Munro, Meritt & Munro, Frederick J	$190,000.00	50	$95,000.00	$130,415.99	$65,208.00	Camden National Bank	Boothbay Harbor	CLI	-	8
Murchison, April L	$64,000.00	60	$38,400.00	$50,639.41	$30,383.64	Machias Savings Bank	Lewiston	CLI	-	4
Murchison, April L	$225,000.00	60	$135,000.00	$214,118.36	$128,471.02	Machias Savings Bank	Lewiston	CLI	-	-
Murchison, Donna J	$21,500.00	75	$16,125.00	$10,944.19	$8,208.14	Machias Savings Bank	Caribou	CLI	-	2
Music Works LLC	$30,000.00	75	$22,500.00	$29,585.94	$22,189.46	The Bank of Maine	W Gardiner	CLI	-	2
My Family's Corporation	$25,000.00	90	$22,500.00	$12,610.36	$11,349.32	Bangor Savings Bank	Waterville	CLI	3	6
Naheks, Inc.	$246,000.00	60	$147,600.00	$98,438.03	$59,062.82	Camden National Bank	Hermon	CLI	2	7
Nakhon Luangphabang, LLC	$12,750.00	40	$5,100.00	$12,750.00	$5,100.00	Machias Savings Bank	Ellsworth	CLI	-	9
National Telephone and Technology, Inc.	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Evergreen Credit Union	Scarborough	CLI	1	6
NCP,Ltd.	$150,000.00	60	$90,000.00	$23,979.65	$14,387.79	Kennebunk Savings Bank	Ogunquit	CLI	-	15
New England Garden Connection, Inc.	$30,000.00	75	$22,500.00	$30,000.00	$22,500.00	Bangor Savings Bank	Augusta	CLI	-	3
New Horizons Cruise Corporation	$140,000.00	84.3	$118,020.00	$127,240.90	$107,264.08	The First, NA	Bar Harbor	CLI	-	8
Next Day Art, Inc.	$30,000.00	60	$18,000.00	$19,388.28	$11,632.97	Norway Savings Bank	Portland	CLI	-	2
Nguyen, Quang	$35,000.00	75	$26,250.00	$34,095.64	$25,571.73	Norway Savings Bank	Portland	CLI	4	3
Nichols, III, Raymond L & Brooks, Tina	$319,375.00	60	$191,625.00	$284,833.90	$170,900.34	Farm Credit East, ACA	Norway	CLI	2	-
Nightingale, Stephen	$30,000.00	75	$22,500.00	$30,000.00	$22,500.00	Camden National Bank	Ellsworth	CLI	-	13
Nightingale, Stephen	$59,000.00	75	$44,250.00	$51,033.94	$38,275.45	Camden National Bank	Ellsworth	CLI	-	-
Nightingale, Troy E	$50,000.00	70	$35,000.00	$19,068.78	$13,348.14	Machias Savings Bank	Garland	CLI	1	1
Nightingale, Troy E	$100,000.00	75	$75,000.00	$83,837.23	$62,877.92	Machias Savings Bank	Garland	CLI	-	-
Nitram Excavation & General Contractor Inc	$178,000.00	75	$133,500.00	$117,991.36	$88,493.52	Bangor Savings Bank	Benton	CLI	-	2
NJH, LLC	$35,000.00	90	$31,500.00	$20,214.21	$18,192.79	Kennebunk Savings Bank	Ogunquit	CLI	2	15
NK Technologies, Inc.	$140,000.00	60	$84,000.00	$31,848.81	$19,109.29	People's United Bank	Gardiner	CLI	1	4
Norsworthy, Randolph	$195,000.00	75	$146,250.00	$176,622.40	$132,466.80	The Bank of Maine	Presque Isle	CLI	-	26
North East Structures, Inc.	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Bangor Savings Bank	Warren	CLI	-	7
North East Structures, Inc.	$63,000.00	75	$47,250.00	$60,219.71	$45,164.79	Bangor Savings Bank	Warren	CLI	-	-
North East Structures, Inc.	$152,000.00	40	$60,800.00	$145,292.00	$58,116.80	Bangor Savings Bank	Warren	CLI	-	-
North Haven Grocery, Inc.	$699,000.00	10	$69,900.00	$673,185.79	$67,318.58	Camden National Bank	North Haven	CLI	2	8
North Ridge Energy Solutions, Inc.	$95,000.00	65	$61,750.00	$78,882.39	$51,273.55	Androscoggin Bank	Farmington	CLI	2	3
Northeast Agricultural Sales Incorporated	$724,450.00	90	$652,004.98	$154,359.21	$138,923.28	Connecticut River Bank, N.A.	Lyndonville	CLI	-	7
Northern Lights Telephone Co.	$19,500.00	40	$7,800.00	$9,316.20	$3,726.48	Kennebunk Savings Bank	North Berwick	CLI	2	2
Northern Lights Telephone Co.	$40,000.00	75	$30,000.00	$22,111.56	$16,583.67	Kennebunk Savings Bank	North Berwick	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Northstar Innovations Inc	$116,409.00	75	$87,306.75	$116,409.00	$87,306.00	Machias Savings Bank	Bangor	CLI	-	3
Oceanfront Camping @ Reach Knolls, LLC	$200,000.00	60	$120,000.00	$200,000.00	$120,000.00	Machias Savings Bank	Brooklin	CLI	2	-
Oceanside Gardens	$10,000.00	50	$5,000.00	$10,000.00	$5,000.00	The First, NA	Bristol	CLI	1	-
OIZERO9, Inc.	$49,470.08	75	$37,102.56	$42,705.75	$32,029.31	Kennebunk Savings Bank	Sanford	CLI	-	6
Old Port Press, Inc.	$23,000.00	75	$17,250.00	$20,603.97	$15,452.98	Norway Savings Bank	Portland	CLI	-	4
Oldenburg, Tracy L	$130,000.00	60	$78,000.00	$108,067.42	$64,840.45	Bar Harbor Banking & Trust Company	Newport	CLI	-	3
O'Leary, Debra A	$70,000.00	75	$52,500.00	$64,885.00	$48,663.75	Damariscotta Bank & Trust Co.	Belfast	CLI	-	10
Olson, Eric J	$550,000.00	40	$220,000.00	$550,000.00	$220,000.00	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	8
ONA LLC	$68,000.00	60	$40,800.00	$58,893.48	$35,336.09	Bath Savings Institution	Kittery	CLI	9	-
O'Neal & Sons, Inc.	$150,000.00	90	$135,000.00	$200,000.00	$180,000.00	Camden National Bank	Tenants Harbor	CLI	-	7
Optimize, Inc.	$30,000.00	75	$22,500.00	$30,000.00	$22,500.00	Evergreen Credit Union	Windham	CLI	-	1
Orthopaedic Physical Therapy Associates	$38,000.00	40	$15,200.00	$17,259.44	$6,903.78	People's United Bank	Sanford	CLI	1	3
Orthopaedic Physical Therapy Associates	$144,000.00	40	$57,600.00	$132,215.96	$52,886.38	People's United Bank	Sanford	CLI	-	-
Osborne, Dana	$325,000.00	67.08	$218,010.00	$313,124.92	$210,044.20	The Bank of Maine	Calais	CLI	-	4
Otis Group, Inc., The	$240,000.00	60	$144,000.00	$132,712.26	$79,627.36	Camden National Bank	Belfast	CLI	-	30
Our Local Supermarkets	$50,000.00	60	$30,000.00	$50,000.00	$30,000.00	Kennebunk Savings Bank	Wells	CLI	-	10
Over The Rainbow Yarn	$50,000.00	75	$37,500.00	$45,765.49	$34,324.11	The First, NA	Rockland	CLI	2	-
OW & BS Look Co. Inc	$1,041,371.53	40.96	$426,545.78	$885,498.44	$362,700.16	Bar Harbor Banking & Trust Company	Jonesport	CLI	2	8
Oyster River Trap & Trap Inc	$24,999.00	25	$6,249.75	$19,248.58	$4,812.15	Camden National Bank	Warren	CLI	-	2
P&J Holdings, LLC	$157,500.00	25	$39,375.00	$130,696.22	$32,674.05	Kennebunk Savings Bank	Lebanon	CLI	2	-
P.L. Kenney, LLC	$479,300.00	24.4	$116,949.20	$362,284.92	$88,397.52	Katahdin Trust Company	Castle Hill	CLI	4	11
Panache Gallery Inc.	$25,000.00	60	$15,000.00	$8,533.30	$5,119.98	Kennebunk Savings Bank	Ogunquit	CLI	-	2
Parisi-Maillet, Inc.	$70,000.00	60	$42,000.00	$70,000.00	$42,000.00	Auburn Savings Bank	Lewiston	CLI	1	8
Parisi-Maillet, Inc.	$332,000.00	60	$199,200.00	$305,563.00	$183,337.80	Auburn Savings Bank	Lewiston	CLI	-	-
Parker K Bailey & Sons, Inc.	$1,000,000.00	47.62428	$476,242.80	$719,560.23	$342,685.41	Camden National Bank	Brewer	CLI	11	25
Patry, Marc H. & Patry, Linda M.	$210,000.00	50	$105,000.00	$165,593.31	$82,796.66	Mechanics Savings Bank	Lewiston	CLI	2	-
Paulin's Tire And Auto, LLC	$40,000.00	60	$24,000.00	$6,656.65	$3,993.99	Evergreen Credit Union	Portland	CLI	2	4
PBK Enterprises, Inc.	$85,000.00	75	$63,750.00	$60,397.42	$45,298.07	Androscoggin Bank	New Gloucester	CLI	2	-
PCS Performance LLC	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Evergreen Credit Union	Gray	CLI	2	3
Pearl Contractors Inc	$60,000.00	75	$45,000.00	$60,000.00	$45,000.00	Machias Savings Bank	Charleston	CLI	-	5
Pease, Daniel W	$100,000.00	75	$75,000.00	$97,599.42	$73,199.56	Camden National Bank	Appleton	CLI	-	6
Pemaquid Stone, LLC	$559,000.00	44.3	$247,637.00	$547,309.71	$242,458.19	The First, NA	South Bristol	CLI	-	7
PEMCO & Co. LLC	$274,000.00	90	$246,600.00	$232,266.30	$209,039.66	Camden National Bank	Southport	CLI	-	4

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
PENBAY BREAD	$73,000.00	75	$54,750.00	$66,938.42	$50,203.82	Machias Savings Bank	Rockland	CLI	-	1
Perretti Family Business Group	$29,929.00	60	$17,957.40	$9,921.83	$5,953.10	Kennebunk Savings Bank	York	CLI	-	5
Personalized Nutrition and Fitness	$7,376.00	75	$5,532.00	$4,478.19	$3,358.64	Gorham Savings Bank	Windham	CLI	-	4
Peters Construction, Inc., Inc.	$108,000.00	60	$64,800.00	$108,000.00	$64,800.00	Norway Savings Bank	Buxton	CLI	-	13
Phanthavong, Hatsana	$40,000.00	75	$30,000.00	$24,756.64	$18,567.48	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	9	1
Philco, Inc	$18,500.00	75	$13,875.00	$9,838.59	$7,378.94	Camden National Bank	Bangor	CLI	-	4
Philco, Inc	$15,000.00	75	$11,250.00	$15,000.00	$11,250.00	Camden National Bank	Bangor	CLI	-	-
Philco, Inc	$234,000.00	87	$203,580.00	$100,505.88	$87,440.12	Camden National Bank	Bangor	CLI	-	-
Philip Pouzol Physical Therapy, PA	$485,000.00	50	$242,500.00	$389,374.61	$194,687.31	People's United Bank	Bangor	CLI	2	15
Pickens, Jeffrey M	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Atlantic Regional Federal Credit Union	Topsham	CLI	1	1
Pike, James S	$20,000.00	75	$15,000.00	$20,000.00	$15,000.00	The First, NA	Bar Harbor	CLI	-	6
Pine State Pest Solutions, Inc.	$69,385.00	25	$17,346.25	$68,516.08	$17,129.02	The First, NA	Auburn	CLI	-	3
Pine Tree Holdings LLC	$347,000.00	25	$86,750.00	$341,695.55	$85,423.89	Camden National Bank	Portland	CLI	21	-
PINGREE MECHANICAL, LLC,	$75,000.00	75	$56,250.00	$75,000.00	$56,250.00	Androscoggin Bank	Saco	CLI	2	5
Pingree, Michael D	$100,000.00	61	$61,000.00	$100,000.00	$61,000.00	Androscoggin Bank	Saco	CLI	2	5
Pizza Napoli, Inc.	$11,000.00	60	$6,600.00	$11,000.00	$6,600.00	Kennebunk Savings Bank	Ogunquit	CLI	-	5
Plants Unlimited, Inc.	$80,000.00	75	$60,000.00	$34,913.21	$26,184.91	The First, NA	Rockport	CLI	-	6
Player Holdings, LLC	$243,000.00	50	$121,500.00	$238,103.48	$119,051.74	The County Federal Credit Union	Presque Isle	CLI	1	4
PNM Construction, Inc.	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Katahdin Trust Company	Presque Isle	CLI	-	10
PNM Construction, Inc.	$328,000.00	49	$160,720.00	$151,877.82	$74,420.13	Katahdin Trust Company	Presque Isle	CLI	-	-
Portland Airport Limosine Co., Inc.	$75,000.00	75	$56,250.00	$75,000.00	$56,250.00	Biddeford Savings Bank	Saco	CLI	-	39
Portland Safe, Inc.	$150,000.00	75	$112,500.00	$150,000.00	$112,500.00	Norway Savings Bank	Windham	CLI	-	9
Portland Safe, Inc.	$640,000.00	75	$480,000.00	$562,811.80	$422,108.84	Norway Savings Bank	Windham	CLI	-	-
PR MEXICAN RESTAURANTS LLC	$200,000.00	60	$120,000.00	$159,457.11	$95,674.27	TD Bank	Bangor	CLI	2	21
Primary Health, LLC PA	$150,000.00	40	$60,000.00	$145,045.90	$58,018.36	Machias Savings Bank	Ellsworth	CLI	-	4
PropertyOne, LLC	$170,000.00	40	$68,000.00	$163,730.18	$65,492.07	Bangor Savings Bank	South Portland	CLI	-	1
PTG, LLC	$100,000.00	90	$90,000.00	$100,000.00	$90,000.00	TD Bank	Strong	CLI	6	18
Purington, Todd R	$14,000.00	50	$7,000.00	$4,861.84	$2,430.92	Bar Harbor Banking & Trust Company	East Machias	CLI	2	1
Purington, Todd R	$18,500.00	50	$9,250.00	$11,524.02	$5,762.01	Bar Harbor Banking & Trust Company	East Machias	CLI	-	-
Purington, Todd R	$136,500.00	40	$54,600.00	$85,206.09	$34,082.44	Bar Harbor Banking & Trust Company	East Machias	CLI	-	-
R & M Market, Inc.	$507,000.00	40	$202,800.00	$469,398.66	$187,759.45	Camden National Bank	Hermon	CLI	3	48
R & M Market, Inc.	$558,657.00	40	$223,462.80	$419,362.86	$167,745.16	Camden National Bank	Hermon	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
R J Cote Fuel	$94,600.00	50	$47,300.00	$81,055.55	$40,527.77	Skowhegan Savings Bank	Rumford	CLI	-	4
R. L. Chase Building Movers, Inc.	$64,790.00	60	$38,874.00	$51,259.48	$30,755.69	Kennebunk Savings Bank	Wells	CLI	-	2
R.E. Lowell Lumber Company, Inc.	$300,000.00	75	$225,000.00	$300,000.00	$225,000.00	Androscoggin Bank	Buckfield	CLI	3	26
Radeka, Michael	$41,500.00	40	$16,600.00	$9,158.70	$3,663.48	Bar Harbor Banking & Trust Company	East Machias	CLI	-	2
Rain Management LLC dba Soakology	$35,000.00	75	$26,250.00	$27,605.76	$20,704.32	Gorham Savings Bank	Portland	CLI	2	16
Rainwise, Inc.	$125,000.00	60	$75,000.00	$99,301.34	$59,580.80	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	1	14
Rainwise, Inc.	$125,000.00	60	$75,000.00	$125,000.00	$75,000.00	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	-
Ramsdell, Darcy P	$44,900.00	60	$26,940.00	$39,280.90	$23,568.54	Kennebunk Savings Bank	Wells	CLI	-	-
Ramsdell, Ricky W	$150,000.00	60	$90,000.00	$97,805.15	$58,683.09	Bar Harbor Banking & Trust Company	East Machias	CLI	-	2
Rand, David S.	$1,004,000.00	24	$240,960.00	$894,481.46	$214,675.55	Farm Credit East, ACA	York	CLI	-	2
RandLewis, LLC	$546,000.00	52	$283,919.99	$536,084.69	$278,764.03	Camden National Bank	Belfast	CLI	-	-
Ray Plumbing, Inc.	$24,000.00	75	$18,000.00	$15,831.41	$11,873.56	The First, NA	Ellsworth	CLI	-	14
ReDefining Yoga & Pilates LLC	$10,000.00	60	$6,000.00	$9,235.58	$5,541.35	Evergreen Credit Union	Raymond	CLI	-	3
Redsky Retail, Inc.	$50,000.00	50	$25,000.00	$44,486.02	$22,243.01	Bar Harbor Banking & Trust Company	Lamoine	CLI	-	10
Redsky Retail, Inc.	$250,000.00	60	$150,000.00	$250,000.00	$150,000.00	Bar Harbor Banking & Trust Company	Lamoine	CLI	-	-
Reynolds, Arthur I	$19,800.00	60	$11,880.00	$16,675.08	$10,005.05	Norway Savings Bank	Oxford	CLI	-	2
Richards Waxman dba Old Port Wool Company, Dory-Ann	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Gorham Savings Bank	Portland	CLI	2	-
Riposta, Mark B	$254,000.00	53	$134,620.00	$179,041.38	$94,891.93	Camden National Bank	Belfast	CLI	1	8
Roberto Hostins Salon	$42,000.00	75	$31,500.00	$24,402.03	$18,301.52	Machias Savings Bank	Bar Harbor	CLI	-	6
Robichaud, John M	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Machias Savings Bank	Orrington	CLI	-	1
Robinson Enterprises LLC	$35,000.00	90	$31,500.00	$35,000.00	$31,500.00	Skowhegan Savings Bank	Dover-Foxcroft	CLI	-	10
Robinson Enterprises LLC	$120,000.00	90	$108,000.00	$102,204.83	$91,984.35	Skowhegan Savings Bank	Dover-Foxcroft	CLI	-	-
Robinson Enterprises LLC	$310,000.00	90	$278,999.99	$302,661.88	$272,395.69	Skowhegan Savings Bank	Dover-Foxcroft	CLI	-	-
Rock City, Inc.	$130,700.00	34	$44,438.00	$102,968.41	$35,009.26	Camden National Bank	Rockland	CLI	-	21
Rock Coast Plumbing & Heating Inc	$75,000.00	52	$39,000.00	$42,590.15	$22,146.88	Camden National Bank	Thomaston	CLI	5	5
Rock Lobster, LLC	$30,000.00	48	$14,400.00	$6,997.41	$3,358.76	Kennebunk Savings Bank	Ogunquit	CLI	2	5
Rood Enterprises, LLC	$288,750.00	90	$259,874.99	$278,883.44	$250,995.09	Androscoggin Bank	Albion	CLI	-	-
Ross, James M	$280,900.00	40	$112,360.00	$239,813.22	$95,925.29	Camden National Bank	Warren	CLI	-	9
Rossi, Tony	$69,300.00	60	$41,580.00	$60,178.90	$36,107.34	Camden National Bank	Carrabassett Valley	CLI	8	-
Rossi, Tony	$168,963.00	60	$101,377.80	$164,078.62	$98,447.18	Camden National Bank	Carrabassett Valley	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Round Top Ice Cream	$97,200.00	75	$72,900.00	$84,843.97	$63,632.98	The First, NA	Damariscotta	CLI	-	2
Ryzen, LLC	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Kennebunk Savings Bank	Scarborough	CLI	-	2
S.A.C., LLC	$12,000.00	75	$9,000.00	$12,000.00	$9,000.00	The Bank of Maine	Bath	CLI	-	7
S.A.C., LLC	$249,327.00	40	$99,730.80	$249,327.00	$99,730.80	The Bank of Maine	Bath	CLI	-	-
S.F. Prentice and Son Electric, Inc.	$12,602.00	40	$5,040.80	$5,692.29	$2,276.92	The First, NA	Damariscotta	CLI	-	3
S.F. Prentice and Son Electric, Inc.	$39,043.00	75	$29,282.25	$38,292.37	$28,719.28	The First, NA	Damariscotta	CLI	-	-
S.F. Prentice and Son Electric, Inc.	$53,703.00	50	$26,851.50	$51,075.90	$25,537.95	The First, NA	Damariscotta	CLI	-	-
Sanzaro, David A	$778,000.00	31.928	$248,399.84	$732,707.19	$233,938.73	Machias Savings Bank	Holden	CLI	-	2
Saunders Automotive and Trailer Center, Inc.	$115,000.00	75	$86,250.00	$90,281.50	$67,711.13	Camden National Bank	Ellsworth	CLI	-	2
SBK Consulting, LLC	$136,800.00	50	$68,400.00	$131,418.07	$65,709.03	Camden National Bank	Orono	CLI	1	5
Scarlet Begonias, Inc.	$115,000.00	80	$92,000.00	$72,072.00	$57,657.60	People's United Bank	Brunswick	CLI	3	4
Schlumpf, Inc.	$360,000.00	25	$90,000.00	$185,841.60	$46,460.40	Norway Savings Bank	Windham	CLI	-	13
Sea Hag Holdings, LLC	$1,680,000.00	33	$554,400.02	$1,654,770.27	$546,074.19	Camden National Bank	Tenants Harbor	CLI	-	36
Sea Salt, LLC	$750,000.00	25	$187,500.00	$750,000.00	$187,500.00	People's United Bank	Saco	CLI	-	12
Seagulls, LLC	$45,000.00	60	$27,000.00	$8,782.04	$5,269.22	Evergreen Credit Union	Gorham	CLI	5	-
Seaport Fish Company of Maine, LLC	$250,000.00	60	$150,000.00	$229,561.53	$137,736.92	Kennebunk Savings Bank	Kittery	CLI	8	2
Seaside Inc	$48,769.00	59	$28,773.71	$32,996.96	$19,468.21	Camden National Bank	Warren	CLI	8	12
Seaside Inc	$150,000.00	40	$60,000.00	$150,000.00	$60,000.00	Camden National Bank	Warren	CLI	-	-
Seaside Inc	$268,580.00	60	$161,148.00	$79,635.08	$47,781.05	Camden National Bank	Warren	CLI	-	-
Seymour Construction, Inc.	$100,000.00	60	$60,000.00	$69,542.11	$41,725.27	Evergreen Credit Union	Bridgton	CLI	-	1
Shamin, LLC	$315,000.00	70	$220,500.00	$288,737.86	$202,116.52	People's United Bank	Gray	CLI	-	-
Shannon, LLC	$870,000.00	25	$217,500.00	$858,774.89	$214,693.72	Camden National Bank	Scarborough	CLI	-	-
Shawn Horton II Tattoos, LLC	$15,000.00	75	$11,250.00	$10,795.45	$8,096.59	Norway Savings Bank	New Gloucester	CLI	-	1
Shed City Inc	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Camden National Bank	Warren	CLI	-	3
Shepard, Thomas O	$100,000.00	60	$60,000.00	$52,934.50	$31,760.70	Atlantic Regional Federal Credit Union	Cumberland	CLI	-	2
Ship's Chow Hall LLC	$225,000.00	74.03	$166,567.50	$223,257.33	$165,277.41	The First, NA	Dresden	CLI	-	5
Shoem Roadway Services, LLC	$40,000.00	57	$22,800.00	$40,000.00	$22,800.00	Kennebunk Savings Bank	Berwick	CLI	-	7
Shoem Roadway Services, LLC,	$57,200.00	60	$34,320.00	$44,385.08	$26,631.05	Kennebunk Savings Bank	Berwick	CLI	-	-
Shoem Roadway Services, LLC,	$30,000.00	60	$18,000.00	$22,831.94	$13,699.16	Kennebunk Savings Bank	Berwick	CLI	-	-
Shoemaker, Shawn P	$35,000.00	60	$21,000.00	$13,643.56	$8,186.14	Kennebunk Savings Bank	North Waterboro	CLI	-	1
Side Street Cafe Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	The First, NA	Bar Harbor	CLI	3	39
Simard, Dennis	$226,738.00	25	$56,684.50	$70,373.98	$17,593.49	TD Bank	Lisbon	CLI	-	13
Sitelines, PA	$150,000.00	75	$112,500.00	$150,000.00	$112,500.00	Atlantic Regional Federal Credit Union	Brunswick	CLI	-	3

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Small, Melanie F	$280,000.00	21	$58,800.00	$272,260.60	$57,174.73	Farm Credit East, ACA	Lebanon	CLI	-	1
Sound Limbs Orthotics, Inc.	$107,000.00	75	$80,250.00	$67,674.92	$50,756.19	Mechanics Savings Bank	Lewiston	CLI	3	7
Southern Maine Pediatric Dentistry	$550,000.00	50	$275,000.00	$414,727.43	$207,363.72	Bangor Savings Bank	South Portland	CLI	2	10
SPC Construction, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Kennebunk Savings Bank	Kennebunkport	CLI	-	5
Spencer Properties, LLC	$625,000.00	14	$87,500.00	$612,791.66	$85,790.84	Camden National Bank	Ellsworth	CLI	1	40
Spencer Properties, LLC	$204,000.00	20	$40,800.00	$194,604.00	$38,920.80	Camden National Bank	Ellsworth	CLI	-	-
Spiro, Lynn M	$163,000.00	75	$122,250.00	$160,479.38	$120,359.53	Atlantic Regional Federal Credit Union	Bowdoinham	CLI	-	6
Spoon Maine LLC,	$40,000.00	60	$24,000.00	$29,233.26	$17,539.96	The First, NA	Camden	CLI	2	-
Starrett, Irven G	$185,000.00	60	$111,000.00	$164,460.59	$98,676.36	Camden National Bank	Warren	CLI	8	12
Stephens Waring Yacht Design Inc	$70,000.00	75	$52,500.00	$34,889.86	$26,167.39	Camden National Bank	Belfast	CLI	2	2
Stephenson, Michael A	$232,455.00	40	$92,982.00	$225,814.83	$90,325.93	Machias Savings Bank	Bangor	CLI	-	8
STEPHENSON, SUSAN E	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Machias Savings Bank	Bangor	CLI	-	1
Steve's Appliance Service & Sales, Inc.	$1,400,000.00	20	$280,000.00	$1,153,623.97	$230,724.80	Skowhegan Savings Bank	Sidney	CLI	5	9
Steward, Travis	$7,000.00	75	$5,250.00	$5,363.78	$4,022.83	Camden National Bank	Farmingdale	CLI	-	2
Stone's Earthwork, LLC	$91,400.00	75	$68,550.00	$70,150.71	$52,613.04	Camden National Bank	Frankfort	CLI	-	4
Street Cycles, Inc.,	$75,000.00	60	$45,000.00	$75,000.00	$45,000.00	Norway Savings Bank	Falmouth	CLI	-	7
Stress Free Moose Pub LLC	$50,000.00	60	$30,000.00	$45,607.28	$27,364.37	Camden National Bank	Sangerville	CLI	-	8
Support Solutions, Inc.	$323,000.00	90	$290,700.00	$323,000.00	$290,700.00	Camden National Bank	Lewiston	CLI	-	199
Surgical Sponge Manufacturing Inc	$50,000.00	75	$37,500.00	$4,225.03	$3,168.77	Kennebunk Savings Bank	Sanford	CLI	7	7
T & C, LLC	$60,000.00	90	$54,000.00	$50,153.87	$45,138.48	Camden National Bank	Bangor	CLI	2	14
T & C, LLC	$500,000.00	25	$125,000.00	$485,598.87	$121,399.72	Camden National Bank	Bangor	CLI	-	-
T & D Variety	$40,000.00	90	$36,000.00	$40,000.00	$36,000.00	Camden National Bank	Nobleboro	CLI	10	-
T & D Variety	$77,000.00	90	$69,300.00	$67,359.86	$60,623.88	Camden National Bank	Nobleboro	CLI	-	-
Take Flight, LLC	$205,000.00	75	$153,750.00	$152,725.57	$114,544.17	Kennebunk Savings Bank	Kittery	CLI	18	-
Tamburo, Alfonzo	$130,000.00	60	$78,000.00	$118,384.76	$71,030.85	Machias Savings Bank	Enfield	CLI	1	1
Tammaro Landscaping and Property Services, Inc.,	$30,000.00	12	$3,600.00	$30,000.00	$3,600.00	Androscoggin Bank	Cape Elizabeth	CLI	-	5
Tangram 3D & Design Solutions LLC	$29,511.00	60	$17,706.60	$19,541.19	$11,724.71	Kennebunk Savings Bank	Kittery	CLI	-	4
Tangram 3D & Design Solutions LLC	$75,000.00	60	$45,000.00	$15,671.30	$9,402.78	Kennebunk Savings Bank	Kittery	CLI	-	-
Taylor Property Management, LLC	$156,800.00	7	$10,976.00	$156,743.09	$10,972.02	The First, NA	Brunswick	CLI	3	-
Team Prior, Inc.	$755,000.00	60	$453,000.00	$642,514.70	$385,508.81	Camden National Bank	Rockland	CLI	-	32
Tender Lawn Care, LLC	$205,000.00	60	$123,000.00	$182,575.83	$109,545.50	Machias Savings Bank	Brewer	CLI	-	14
The Alchemist Salon, LLC	$10,000.00	60	$6,000.00	$4,603.49	$2,762.09	Camden National Bank	Ellsworth	CLI	2	-
The Closet, LLC	$30,000.00	50	$15,000.00	$0.00	$0.00	People's United Bank	Kennebunk	CLI	1	1

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
The Country Store, LLC	$400,000.00	50	$200,000.00	$373,399.62	$186,699.81	Bar Harbor Banking & Trust Company	Trenton	CLI	-	3
The Field of Lupine	$221,000.00	60	$132,600.00	$190,761.21	$114,456.72	Machias Savings Bank	Montville	CLI	-	1
The Hair House, Inc.	$78,000.00	60	$46,800.00	$46,029.34	$27,617.61	Camden National Bank	Damariscotta	CLI	-	7
The Hair House, Inc.	$196,350.00	60	$117,810.00	$176,322.99	$105,793.79	Camden National Bank	Damariscotta	CLI	-	-
The Holy Donut, Inc.	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Gorham Savings Bank	Portland	CLI	5	20
The Holy Donut, Inc.	$15,000.00	75	$11,250.00	$11,438.48	$8,578.86	Gorham Savings Bank	Portland	CLI	-	-
The IT Kings, Inc.	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Camden National Bank	Lewiston	CLI	2	1
The Man Store LLC	$30,000.00	40	$12,000.00	$24,154.02	$9,661.61	Bar Harbor Banking & Trust Company	Bar Harbor	CLI	-	2
The Mitchell Agency	$12,000.00	60	$7,200.00	$12,000.00	$7,200.00	Evergreen Credit Union	Portland	CLI	1	1
The Northern Brewer	$12,500.00	75	$9,375.00	$6,527.66	$4,895.75	Biddeford Savings Bank	Saco	CLI	2	-
Therrien, Tyson L	$55,000.00	40	$22,000.00	$41,515.04	$16,606.02	The First, NA	Greene	CLI	-	1
Thibault Enterprises, LLC	$556,000.00	80	$444,800.01	$500,991.04	$400,792.84	Auburn Savings Bank	Lisbon	CLI	-	9
Thibodeau, Stephen	$234,000.00	86.79	$203,088.60	$205,834.15	$178,643.45	Skowhegan Savings Bank	Fairfield	CLI	-	2
Tisdale, Bruce R	$458,000.00	12	$54,960.00	$453,006.53	$54,360.79	Camden National Bank	Monmouth	CLI	-	22
TODD SIMMONS LOBSTER WHARF INC	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Machias Savings Bank	Port Clyde	CLI	-	32
Tom T Union Street LLC	$96,300.00	60	$57,780.00	$79,914.92	$47,948.95	Camden National Bank	Hermon	CLI	3	-
Tom T. Hermon, LLC	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Camden National Bank	Herman	CLI	-	9
Tom T. Hermon, LLC	$109,000.00	60	$65,400.00	$60,994.84	$36,596.91	Camden National Bank	Herman	CLI	-	-
Tom T. Hermon, LLC	$250,750.00	25	$62,687.50	$237,751.46	$59,437.86	Camden National Bank	Herman	CLI	-	-
Totman Enterprises, Inc.	$64,000.00	67	$42,880.00	$49,830.00	$33,386.10	Damariscotta Bank & Trust Co.	Searsmont	CLI	-	5
Tracy, Earl	$160,000.00	40	$64,000.00	$144,909.26	$57,963.70	Bar Harbor Banking & Trust Company	Hancock	CLI	-	2
Traditional Wood Works, Inc.	$175,000.00	40	$70,000.00	$175,000.00	$70,000.00	The Bank of Maine	Berwick	CLI	5	33
Traditional Woodworks, Inc	$337,000.00	74	$249,380.00	$332,042.65	$245,711.56	Machias Savings Bank	Berwick	CLI	-	-
Trailcrest 2011, LLC	$391,500.00	25	$97,875.00	$368,958.37	$92,239.59	Camden National Bank	Orlando	CLI	2	10
Trak Tec, LLC	$300,000.00	90	$269,999.99	$300,000.00	$270,000.00	TD Bank	Windham	CLI	-	10
Trak Tec, LLC	$1,751,000.00	90	$1,575,899.96	$1,443,383.00	$1,299,044.75	TD Bank	Windham	CLI	-	-
Trombley Industries, Inc.	$250,000.00	32	$80,000.00	$250,000.00	$80,000.00	Katahdin Trust Company	Limestone	CLI	-	15
Trombley Industries, Inc.	$518,000.00	32	$165,760.00	$304,327.34	$97,384.75	Katahdin Trust Company	Limestone	CLI	-	-
Trombley Redi-Mix, Inc.	$200,000.00	60	$120,000.00	$200,000.00	$120,000.00	Katahdin Trust Company	Mapleton	CLI	8	-
Troy J. West DBA T-Build Builders	$205,147.00	75	$153,860.25	$185,057.31	$138,792.98	Camden National Bank	Bingham	CLI	1	2
True Course Yachting, Inc.	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	The First, NA	Biddeford	CLI	2	1
Tucker, Anne N	$100,000.00	60	$60,000.00	$68,090.24	$40,854.14	Bar Harbor Banking & Trust Company	N E Harbor	CLI	2	1
Tully's Beer & Wine, Inc.	$25,000.00	60	$15,000.00	$25,000.00	$15,000.00	Kennebunk Savings Bank	Wells	CLI	-	3
Twadelle, John D	$46,800.00	60	$28,080.00	$44,398.38	$26,639.03	Camden National Bank	Pittston	CLI	3	-
Twadelle, John D	$75,000.00	60	$45,000.00	$75,000.00	$45,000.00	Camden National Bank	Pittston	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Two Thirds Inc	$90,000.00	65	$58,500.00	$90,000.00	$58,500.00	The First, NA	Dresden	CLI	-	2
Uncle Kippy's Restaurant, Inc.	$224,000.00	47	$105,280.00	$218,850.91	$102,859.93	Bar Harbor Banking & Trust Company	Lubec	CLI	-	10
Uncle Moe's Realty, LLC	$172,481.82	21.9	$37,773.52	$154,815.71	$33,904.64	Mechanics Savings Bank	Sabattus	CLI	-	19
Van Syckle Lincoln Mercury	$400,000.00	25	$100,000.00	$212,322.14	$53,080.54	Camden National Bank	Bangor	CLI	-	27
Van Syckle Lincoln Mercury	$450,000.00	25	$112,500.00	$399,310.78	$99,827.70	Camden National Bank	Bangor	CLI	-	-
Vashalay Farm, LLC	$87,500.00	60	$52,500.00	$87,500.00	$52,500.00	Farm Credit East, ACA	Sabattus	CLI	-	3
Veilleux, Bradford A	$160,000.00	90	$144,000.00	$145,950.20	$131,355.19	The Bank of Maine	Litchfield	CLI	-	7
Vinolio LLC	$45,000.00	60	$27,000.00	$45,000.00	$27,000.00	Camden National Bank	Belfast	CLI	3	1
Vinolio LLC	$65,000.00	60	$39,000.00	$58,085.32	$34,851.19	Camden National Bank	Belfast	CLI	-	-
Vintage Firearms Company	$25,049.52	74.85	$18,749.57	$12,616.06	$9,443.12	Machias Savings Bank	Roxbury	CLI	3	-
VMH Qualitative Research, LLC	$23,509.00	60	$14,105.40	$16,695.75	$10,017.45	Kennebunk Savings Bank	South Berwick	CLI	-	1
Von Mehl Company, Inc.	$160,000.00	54	$86,400.00	$152,837.26	$82,532.13	The Bank of Maine	Lewiston	CLI	-	4
Von Mehl Company, Inc.	$70,000.00	55	$38,500.00	$70,000.00	$38,500.00	The Bank of Maine	Lewiston	CLI	-	-
VRRIC Investments LLC	$15,000.00	60	$9,000.00	$9,634.55	$5,780.73	Camden National Bank	Milo	CLI	13	-
VRRIC Investments LLC	$38,025.00	60	$22,815.00	$28,620.94	$17,172.56	Camden National Bank	Milo	CLI	-	-
VRRIC Investments LLC	$153,750.00	60	$92,250.00	$147,478.17	$88,486.90	Camden National Bank	Milo	CLI	-	-
Walker 1802 House Property, LLC	$800,000.00	25	$200,000.00	$746,817.96	$186,704.48	Skowhegan Savings Bank	Kennebunkport	CLI	1	1
Wallace Brother Woodscraftsmen, Inc	$99,000.00	60	$59,400.00	$86,233.72	$51,740.23	Machias Savings Bank	Passadumkeag	CLI	2	2
Wallingford Equipment Co., Inc.	$450,000.00	40	$180,000.00	$391,037.19	$156,414.88	Mechanics Savings Bank	Auburn	CLI	-	15
Wallingford Properties, LLC	$442,244.56	40	$176,897.83	$395,340.53	$158,136.20	Mechanics Savings Bank	Auburn	CLI	-	-
Walsh Realty Holding, LLC	$225,000.00	25	$56,250.00	$219,363.84	$54,840.96	Camden National Bank	Farmingdale	CLI	-	-
Wardwell Piping, Inc.	$700,000.00	70	$489,999.99	$618,152.34	$432,706.59	Camden National Bank	Windham	CLI	1	19
Warner, Richard D & Warner, Stacey M	$167,000.00	57.948	$96,773.16	$33,376.66	$19,341.11	Camden National Bank	Rockland	CLI	-	3
Watch Me Shine Developmental PreSchool, Inc.	$35,000.00	60	$21,000.00	$14,120.90	$8,472.54	Bar Harbor Banking & Trust Company	Ellsworth	CLI	5	24
Waterville Wheel, Inc.	$408,550.00	75	$306,412.50	$359,514.76	$269,636.06	Skowhegan Savings Bank	Waterville	CLI	-	30
Wellman, Robert A	$60,400.00	58	$35,032.00	$51,458.65	$29,846.02	Camden National Bank	Jackson	CLI	2	2
Wells, Kenneth C. & Wells, Jennifer L.	$225,000.00	50	$112,500.00	$207,831.03	$103,915.52	Farm Credit East, ACA	Sabattus	CLI	-	2
West End Legal, LLC	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	Norway Savings Bank	Portland	CLI	-	1
Western Maine Funeral Group, Inc.	$267,392.40	25	$66,848.10	$254,061.80	$63,515.45	The Bank of Maine	South Paris	CLI	1	5
Wet Effect, Inc.	$125,000.00	75	$93,750.00	$125,000.00	$93,750.00	Bangor Savings Bank	Searsmont	CLI	-	2
WEW, LLC	$400,000.00	62	$248,000.00	$390,163.18	$241,901.19	Machias Savings Bank	Trenton	CLI	-	2
Wheeler III, Robert P	$382,500.00	11	$42,075.00	$374,301.04	$41,173.11	The First, NA	Trevett	CLI	-	22
Wicked Clean Car Wash, Inc.	$105,000.00	75	$78,750.00	$99,562.36	$74,671.77	Camden National Bank	Belfast	CLI	1	2
Wicked Clean Car Wash, Inc.	$270,000.00	75	$202,500.00	$266,311.13	$199,733.34	Camden National Bank	Belfast	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Willette, Jeffrey A.	$120,000.00	75	$90,000.00	$110,502.33	$82,876.74	Machias Savings Bank	Presque Isle	CLI	-	2
Willey, Thomas A	$36,000.00	40	$14,400.00	$34,760.60	$13,904.24	Machias Savings Bank	Southwest Harbor	CLI	-	1
Williams, Jarrod	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Machias Savings Bank	Brewer	CLI	9	-
Williams, Jarrod	$200,000.00	75	$150,000.00	$194,165.43	$145,624.08	Machias Savings Bank	Brewer	CLI	-	-
Willy Beans Coffee, Inc.	$140,000.00	90	$126,000.00	$41,662.47	$37,496.22	Skowhegan Savings Bank	Lewiston	CLI	9	-
Wing, Ethan E	$25,000.00	40	$10,000.00	$25,000.00	$10,000.00	Farm Credit East, ACA	Farmington	CLI	-	2
Wolfertz, Melody	$21,117.00	51	$10,769.67	$13,485.57	$6,877.64	Camden National Bank	Rockland	CLI	-	9
Wolfertz, Melody	$20,000.00	60	$12,000.00	$4,178.13	$2,506.88	Camden National Bank	Rockland	CLI	-	-
Wood's Tree Service	$70,000.00	75	$52,500.00	$70,000.00	$52,500.00	The Bank of Maine	Monmouth	CLI	-	12
Worldwide Risk Management, Inc. dba Northern Insurance Group	$150,000.00	40	$60,000.00	$131,955.30	$52,782.12	People's United Bank	Portland	CLI	3	8
Worldwide Risk Management, Inc. dba Northern Insurance Group	$296,000.00	71	$210,160.00	$223,346.53	$158,576.05	People's United Bank	Portland	CLI	-	-
Worldwide Risk Management, Inc.,	$50,000.00	40	$20,000.00	$50,000.00	$20,000.00	People's United Bank	Portland	CLI	-	9
Young, Patrick A	$185,000.00	60	$111,000.00	$152,465.19	$91,479.11	Norway Savings Bank	Raymond	CLI	-	8
Youngs Market Inc	$85,000.00	40	$34,000.00	$7,690.95	$3,076.38	Bar Harbor Banking & Trust Company	Gouldsboro	CLI	-	3
786	**$170,866,622.49**		**$92,177,771.52**	**$144,430,873.86**	**$76,930,751.30**				**1,735**	**8,214**
Beansprouts Early Learning Childcare Center, Inc.	$45,675.00	100	$45,675.00	$42,127.36	$42,127.36	Finance Authority of Maine	Yarmouth	DAYCARE	14	-
Bruder, Karen L	$66,000.00	100	$66,000.00	$51,686.04	$51,686.04	Finance Authority of Maine	Cumberland	DAYCARE	2	2
Jarvis, Elizabeth G	$5,792.00	100	$5,792.00	$2,804.18	$2,804.18		Woolwich	DAYCARE	1	1
Leclerc, Amanda & Leclerc, Todd G	$32,500.00	100	$32,500.00	$16,709.12	$16,709.12	Finance Authority of Maine	Greene	DAYCARE	5	17
Taker, Rachel E	$13,000.00	100	$13,000.00	$3,183.20	$3,183.20	Finance Authority of Maine	Palermo	DAYCARE	1	1
5	**$162,967.00**		**$162,967.00**	**$116,509.90**	**$116,509.90**				**23**	**21**
Americas' Wood Co.	$30,000.00	100	$30,000.00	$30,000.00	$30,000.00		Washington	ECLP	-	1
Aquatic Technology Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Augusta	ECLP	-	-
Basics Fitness Center, Inc.	$4,230.00	100	$4,230.00	$4,230.00	$4,230.00		So Portland	ECLP	-	-
Beachfire Bar & Grille, LLC	$13,040.00	100	$13,040.00	$13,040.00	$13,040.00		Ogunquit	ECLP	-	-
Benevolent and Protective Order of Elks	$19,003.50	100	$19,003.50	$19,003.50	$19,003.00		Brunswick	ECLP	-	-
Birchwood Motel Inc.	$34,000.00	100	$34,000.00	$34,000.00	$34,000.00		Camden	ECLP	-	-
Black Dinah Chocolatiers	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Isle au Haut	ECLP	-	-
Brown, Martin H.	$7,726.00	100	$7,726.00	$7,726.00	$7,726.00		Benton	ECLP	-	1

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Crest Motel, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Old Orchard Beach	ECLP	-	-
Crosswinds Motel, LLC	$18,900.00	100	$18,900.00	$18,900.00	$18,900.00		Old Orchard Beach	ECLP	-	6
Cumler-Bryant, Patricia	$29,764.18	100	$29,764.18	$29,764.18	$29,764.00		Mount Vernon	ECLP	-	1
Damariscotta Hardware, Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Damariscotta	ECLP	-	-
Davis, Joel D.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Hallowell	ECLP	-	-
Debbie's Deli & Pizza, Inc.	$24,132.00	100	$24,132.00	$24,132.00	$24,132.00		Patten	ECLP	-	-
Depot Laundry, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Industry	ECLP	-	-
Depot Laundry, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Industry	ECLP	-	-
F.X. Marcotte Bro. & Co.	$5,868.00	100	$5,868.00	$5,868.00	$5,868.00		Lewiston	ECLP	-	-
Failte Go Cairde	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Newcastle	ECLP	-	-
Fairfield, Town of	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Fairfield	ECLP	-	-
Fleet Truck & Refrigertation Service, Inc.	$11,478.72	100	$11,478.72	$11,478.72	$11,478.00		Greene	ECLP	-	4
Grace on the Edge, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Damariscotta	ECLP	-	-
IZE LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Greene	ECLP	-	2
J & B Atlantic and Company, Inc.	$23,998.50	100	$23,998.50	$23,998.50	$23,998.00		Ellsworth	ECLP	-	3
Lamey Wellehan, Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Auburn	ECLP	-	-
Mango Bangos, LLC	$11,350.00	100	$11,350.00	$11,350.00	$11,350.00		Wells	ECLP	-	6
Navigator Motor Inn, Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Rockland	ECLP	-	24
North Country Rivers, Inc., Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Bingham	ECLP	-	-
Revision Energy LLC	$18,000.00	100	$18,000.00	$18,000.00	$18,000.00		Portland	ECLP	-	-
Roosevelt Trail 840 LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Windham	ECLP	-	-
Rosemont Market & Bakery	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Portland	ECLP	-	-
Royal Street Wash, LP	$10,000.00	100	$10,000.00	$10,000.00	$10,000.00		Winthrop	ECLP	-	-
Shelters, LLC	$14,671.00	100	$14,671.00	$14,671.00	$14,671.00		Scarborough	ECLP	-	-
Slayton Family Farm, LLC	$27,810.00	100	$27,810.00	$27,810.00	$27,810.00		Gardiner	ECLP	-	-
Standish, Louise O.	$20,148.45	100	$20,148.45	$20,148.45	$20,148.00		Kingfield	ECLP	-	-
Stephens Property, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Dexter	ECLP	-	2
Summit Insurance & Financial Services	$11,525.00	100	$11,525.00	$11,525.00	$11,525.00		Rumford	ECLP	-	-
Thompson Green, Inc.	$17,588.00	100	$17,588.00	$17,588.00	$17,588.00		Ogunquit	ECLP	1	5
Tracy, Nichole K.	$29,267.84	100	$29,267.84	$29,267.84	$29,267.00		Buxton	ECLP	1	1
Turner, William T	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Poland	ECLP	-	-
United Fitness, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Winthrop	ECLP	-	-
University Inn Academic Suites, LLC	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Orono	ECLP	-	-
Water's Edge Management, Inc.	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00		Old Orchard Beach	ECLP	-	1
42	**$1,117,501.19**		**$1,117,501.19**	**$1,117,501.19**	**$1,117,498.00**				**2**	**57**

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Full Circle Health Care	$96,000.00	100	$96,000.00	$66,004.64	$66,004.64		Presque Isle	EMRLP	11	10
1	**$96,000.00**		**$96,000.00**	**$66,004.64**	**$66,004.64**				**11**	**10**
Allagash International, Inc.	$200,000.00	100	$200,000.00	$184,629.93	$184,629.94	Finance Authority of Maine	South Portland	ERLP	3	16
Allagash International, Inc.	$436,000.00	100	$436,000.00	$436,000.00	$436,000.00	Finance Authority of Maine	South Portland	ERLP	-	-
American Solartechnics, LLC	$200,000.00	100	$200,000.00	$178,712.45	$178,712.45	Finance Authority of Maine	Searsport	ERLP	4	3
Axiom Technologies, LLC	$300,000.00	100	$300,000.00	$280,344.05	$280,344.06	Finance Authority of Maine	Machias	ERLP	4	16
B & D Gems, LLC	$105,000.00	100	$105,000.00	$103,487.13	$103,487.13	Finance Authority of Maine	Gardiner	ERLP	1	3
Backcountry Expeditions, LLC	$67,500.00	100	$67,500.00	$57,518.18	$57,518.18	Finance Authority of Maine	Skowhegan	ERLP	2	-
Baggler Company, The	$110,000.00	100	$110,000.00	$82,746.10	$82,746.10	Finance Authority of Maine	Augusta	ERLP	2	5
Bates, Guy L	$37,000.00	100	$37,000.00	$35,865.42	$35,865.42	Finance Authority of Maine	Wayne	ERLP	1	1
Bates, Guy L	$60,000.00	100	$60,000.00	$52,032.35	$52,032.35	Finance Authority of Maine	Wayne	ERLP	-	-
Bill Whorff, Inc.	$70,000.00	100	$70,000.00	$17,715.82	$17,715.82	Finance Authority of Maine	Bath	ERLP	5	50
Bowen, Scott A	$17,000.00	100	$17,000.00	$14,341.51	$14,341.51	Finance Authority of Maine	Jay	ERLP	-	1
Boxes and Bags Unlimited	$125,000.00	100	$125,000.00	$115,480.61	$115,480.61	Finance Authority of Maine	Lewiston	ERLP	-	6
Chemogen, Inc.	$150,000.00	100	$150,000.00	$130,557.41	$130,557.41	Finance Authority of Maine	Portland	ERLP	3	8
Cook's Lobster House, Inc.	$250,000.00	100	$250,000.00	$214,415.01	$214,415.02	Finance Authority of Maine	Bailey Island	ERLP	40	21
Crooked River Counseling, P.A.	$40,000.00	100	$40,000.00	$3,548.69	$3,548.69	Finance Authority of Maine	South Paris	ERLP	1	3
Dana Corp.	$60,000.00	100	$60,000.00	$48,582.06	$48,582.06	Finance Authority of Maine	Litchfield	ERLP	2	6
Davis-Joncas Enterprises, Inc.	$62,000.00	100	$62,000.00	$27,898.95	$27,898.95	Finance Authority of Maine	Scarborough	ERLP	2	21
DEOA Property Group, LLC	$170,000.00	100	$170,000.00	$169,416.85	$169,416.84	Finance Authority of Maine	Bangor	ERLP	6	28
Diamond Cove LLC	$50,000.00	100	$50,000.00	$48,534.88	$48,534.88	Finance Authority of Maine	Portland	ERLP	48	-
Doucette Insurance, LLC	$35,000.00	100	$35,000.00	$5,183.57	$5,183.57	Finance Authority of Maine	Lewiston	ERLP	1	2
Douin, Jason	$200,000.00	100	$200,000.00	$175,662.17	$175,662.17	Finance Authority of Maine	Augusta	ERLP	2	9
Dube Environmental, Inc.	$200,000.00	100	$200,000.00	$179,850.53	$179,850.53	Finance Authority of Maine	Sidney	ERLP	9	2
Dubois, Russell S	$23,400.00	100	$23,400.00	$16,228.81	$16,228.81	Finance Authority of Maine	Dixfield	ERLP	1	2
EcoHome Studio, LLC	$26,000.00	100	$26,000.00	$22,917.32	$22,917.32	Finance Authority of Maine	Portland	ERLP	-	2
Elkins & Co., Inc.	$172,300.00	100	$172,300.00	$156,375.17	$156,375.17	Finance Authority of Maine	Boothbay	ERLP	4	6
Emery's Meat & Produce	$30,000.00	100	$30,000.00	$26,848.56	$26,848.56	Finance Authority of Maine	Augusta	ERLP	-	6
Employment Specialists of Maine, Inc.	$170,000.00	100	$170,000.00	$108,630.47	$108,630.47	Finance Authority of Maine	Augusta	ERLP	32	312
Evergreen Home Performance LLC	$75,000.00	100	$75,000.00	$43,659.44	$43,659.44	Finance Authority of Maine	Rockland	ERLP	6	23
EWaste Recycling Solutions, LLC	$250,000.00	100	$250,000.00	$250,000.00	$250,000.00	Finance Authority of Maine	Brunswick	ERLP	10	19
Furrow, Kenneth A	$90,000.00	100	$90,000.00	$74,190.02	$74,190.02	Finance Authority of Maine	Stonington	ERLP	2	-
Great Works Properties, Inc.	$200,000.00	100	$200,000.00	$69,130.24	$69,130.24	Finance Authority of Maine	Berwick	ERLP	-	75
Harbor Technologies, LLC	$300,000.00	100	$300,000.00	$273,307.08	$273,307.09	Finance Authority of Maine	Brunswick	ERLP	-	25
Health Access Network, Inc.	$458,000.00	100	$458,000.00	$209,224.10	$209,224.09	Finance Authority of Maine	Lincoln	ERLP	-	124
Herbest, Benjamin F	$12,466.00	100	$12,466.00	$10,193.59	$10,193.59	Finance Authority of Maine	Pittsfield	ERLP	8	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Higgins, Annette M.	$43,750.00	100	$43,750.00	$36,135.88	$36,135.88	Finance Authority of Maine	Bar Harbor	ERLP	3	1
Hilltop Log and Timber Homes, Inc.	$76,500.00	100	$76,500.00	$11,310.28	$11,310.28	Finance Authority of Maine	Sidney	ERLP	4	7
Hilts Landscaping, Inc.	$35,000.00	100	$35,000.00	$9,283.52	$9,283.52	Finance Authority of Maine	HANCOCK	ERLP	2	10
Historic Pittston Farm	$30,000.00	100	$30,000.00	$24,609.08	$24,609.08	Finance Authority of Maine	Rockwood	ERLP	-	5
Howell, LTD	$20,000.00	100	$20,000.00	$10,439.79	$10,439.79	Finance Authority of Maine	Westbrook	ERLP	-	16
Howell, LTD	$200,000.00	100	$200,000.00	$182,442.21	$182,442.20	Finance Authority of Maine	Westbrook	ERLP	-	-
Idealswork, Inc.	$250,000.00	100	$250,000.00	$190,851.75	$190,851.75	Finance Authority of Maine	Portland	ERLP	10	12
J & P Marketing, Inc.	$60,000.00	100	$60,000.00	$33,860.76	$33,860.76	Finance Authority of Maine	Wells	ERLP	1	4
J.C. Stone, Inc.	$75,000.00	100	$75,000.00	$68,540.88	$68,540.88	Finance Authority of Maine	Jefferson	ERLP	-	12
J.C. Stone, Inc.	$350,000.00	100	$350,000.00	$315,525.32	$315,525.31	Finance Authority of Maine	Jefferson	ERLP	-	-
Jewett Builders, Inc.	$107,000.00	100	$107,000.00	$75,055.66	$75,055.66	Finance Authority of Maine	Pittston	ERLP	-	4
Jim Martin Auto Sales, Inc.	$100,000.00	100	$100,000.00	$90,844.62	$90,844.62	Finance Authority of Maine	Farmington	ERLP	2	8
Jim Martin Auto Sales, Inc.	$300,000.00	100	$300,000.00	$284,140.20	$284,140.19	Finance Authority of Maine	Farmington	ERLP	-	-
JSD & Son, Inc	$250,000.00	100	$250,000.00	$224,848.73	$224,848.73	Finance Authority of Maine	Portland	ERLP	-	9
K-B Corporation	$150,000.00	100	$150,000.00	$100,300.91	$100,300.91	Finance Authority of Maine	Milford	ERLP	-	84
Kemp Enterprises, Inc.	$100,000.00	100	$100,000.00	$85,894.44	$85,894.44	Finance Authority of Maine	Farmington	ERLP	-	8
Larrabee Marine	$100,000.00	100	$100,000.00	$25,703.26	$25,703.26	Finance Authority of Maine	West Gardiner	ERLP	-	2
Larrabee Marine	$100,000.00	100	$100,000.00	$94,076.66	$94,076.66	Finance Authority of Maine	West Gardiner	ERLP	-	-
Little Harbor Window Company, Inc.	$200,000.00	100	$200,000.00	$40,307.68	$40,307.68	Finance Authority of Maine	Cape Neddick	ERLP	4	32
Lobster Pound Restaurant, Inc.	$55,000.00	100	$55,000.00	$41,843.98	$41,843.98	Finance Authority of Maine	Lincolnville	ERLP	-	14
Maine Bio-Fuel, Inc.	$123,000.00	100	$123,000.00	$90,974.42	$90,974.42	Finance Authority of Maine	Portland	ERLP	3	11
Maine Heritage Weavers, LTD, Inc.	$200,000.00	100	$200,000.00	$164,860.72	$164,860.72	Finance Authority of Maine	Monmouth	ERLP	7	18
Maine Veterinary Referral Center, P.A.	$100,000.00	100	$100,000.00	$81,977.20	$81,977.20	Finance Authority of Maine	Scarborough	ERLP	-	40
Marc's Auto Body, Inc.	$130,000.00	100	$130,000.00	$105,176.37	$105,176.37	Finance Authority of Maine	Auburn	ERLP	1	5
McMaster, Eric S	$50,000.00	100	$50,000.00	$49,896.67	$49,896.67	Finance Authority of Maine	Brunswick	ERLP	1	-
Megquier & Jones, Inc.	$150,000.00	100	$150,000.00	$92,602.42	$92,602.42	Finance Authority of Maine	South Portland	ERLP	-	-
Mermaid Transportation Company, Inc.	$115,000.00	100	$115,000.00	$20,306.02	$20,306.02	Finance Authority of Maine	Scarborough	ERLP	2	23
Moosehead Wood Components, Inc.	$175,000.00	100	$175,000.00	$139,318.33	$139,318.33	Finance Authority of Maine	Greenville	ERLP	3	16
Moulison North Corp.	$475,000.00	100	$475,000.00	$451,985.67	$451,985.63	Finance Authority of Maine	Biddeford	ERLP	-	36
MWS, Inc.	$200,000.00	100	$200,000.00	$166,024.37	$166,024.38	Finance Authority of Maine	Kennebunk	ERLP	-	36
NEAG Properties, LLC	$250,000.00	100	$250,000.00	$250,000.00	$250,000.00	Finance Authority of Maine	Lyndonville	ERLP	-	-
New England 800 Company	$200,000.00	100	$200,000.00	$192,908.95	$192,908.95	Finance Authority of Maine	Waldoboro	ERLP	-	32
NISCORP dba Caron & Waltz	$200,000.00	100	$200,000.00	$56,031.63	$56,031.63	Finance Authority of Maine	South Portland	ERLP	-	23
Northern Pride Communications, Inc.	$350,000.00	100	$350,000.00	$125,950.29	$125,950.29	Finance Authority of Maine	Topsham	ERLP	2	18

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Norton, Jeremy S	$36,000.00	100	$36,000.00	$22,529.11	$22,529.11	Finance Authority of Maine	Kingfield	ERLP	2	2
NRT Properties, LLC	$275,000.00	100	$275,000.00	$263,728.71	$263,728.72	Finance Authority of Maine	Gardiner	ERLP	-	6
Onesource Printing	$433,000.00	100	$433,000.00	$428,224.25	$428,224.25	Finance Authority of Maine	Auburn	ERLP	-	13
Orser Realty LLC, The	$30,750.00	100	$30,750.00	$8,443.12	$8,443.12	Finance Authority of Maine	Moody	ERLP	2	3
Pellerin, Rhonda	$19,000.00	100	$19,000.00	$13,286.37	$13,286.37	Finance Authority of Maine	Winterport	ERLP	-	2
Pine Tree Fence Company	$185,000.00	100	$185,000.00	$120,092.57	$120,092.57	Finance Authority of Maine	Litchfield	ERLP	11	6
Porter's Garage, Inc.	$20,000.00	100	$20,000.00	$5,521.45	$5,521.45	Finance Authority of Maine	Greenville	ERLP	-	5
Portland Hunt & Alpine Club, LLC	$100,000.00	100	$100,000.00	$86,371.69	$86,371.69	Finance Authority of Maine	Portland	ERLP	5	-
PTG, LLC	$250,000.00	100	$250,000.00	$182,080.63	$182,080.63	Finance Authority of Maine	Strong	ERLP	6	18
Quoddy, Inc.	$300,000.00	100	$300,000.00	$257,021.38	$257,021.38	Finance Authority of Maine	Perry	ERLP	4	48
Rogues Gallery, Inc.	$250,000.00	100	$250,000.00	$68,738.63	$68,738.63	Finance Authority of Maine	Portland	ERLP	-	6
Sebasco Harbor Resort, LLC	$150,000.00	100	$150,000.00	$106,075.23	$106,075.23	Finance Authority of Maine	Sebasco Estates	ERLP	-	55
Shin/Damen LLC	$48,000.00	100	$48,000.00	$20,741.98	$20,741.98	Finance Authority of Maine	Casco	ERLP	-	2
Stevens, Clista	$7,500.00	100	$7,500.00	$3,367.27	$3,367.27	Finance Authority of Maine	Strong	ERLP	1	1
Stonewaller, LLC	$50,000.00	100	$50,000.00	$46,211.27	$46,211.27	Finance Authority of Maine	Gardiner	ERLP	2	11
Tanks Unlimited	$100,000.00	100	$100,000.00	$88,647.03	$88,647.03	Finance Authority of Maine	Westbrook	ERLP	3	3
The Tena Group, LLC	$156,067.71	100	$156,067.71	$106,304.19	$106,304.19	Finance Authority of Maine	Windham	ERLP	-	-
Theriault Sheet Metal Inc	$200,000.00	100	$200,000.00	$149,511.86	$149,511.86	Finance Authority of Maine	Scarborough	ERLP	4	40
Thomas Michaels Designers, Inc.	$40,000.00	100	$40,000.00	$19,330.40	$19,330.40	Finance Authority of Maine	Camden	ERLP	1	5
Transformit	$234,279.91	100	$234,279.91	$230,964.56	$230,964.56	Finance Authority of Maine	Gorham	ERLP	-	20
Two Trails Enterprises, Inc.	$30,000.00	100	$30,000.00	$9,905.45	$9,905.45	Finance Authority of Maine	Standish	ERLP	-	7
V. L. Tammaro Oil Company, Inc.	$250,000.00	100	$250,000.00	$194,912.88	$194,912.88	Finance Authority of Maine	Baileyville	ERLP	3	25
Wellman, Robert A	$35,000.00	100	$35,000.00	$30,000.10	$30,000.10	Finance Authority of Maine	Jackson	ERLP	2	2
Why Not Stop, Inc.	$75,000.00	100	$75,000.00	$75,000.00	$75,000.00	Finance Authority of Maine	Orrington	ERLP	-	18
William A. Renaud, Jr. Trucking, Inc.	$200,000.00	100	$200,000.00	$175,088.28	$175,088.28	Finance Authority of Maine	So. Berwick	ERLP	-	15
WRCM, Inc.	$150,000.00	100	$150,000.00	$45,607.60	$45,607.60	Finance Authority of Maine	Newcastle	ERLP	-	18
Bill's Auto Transport, Inc.	$105,036.75	100	$105,036.75	$8,129.23	$8,129.23	Finance Authority of Maine	Greene	ERLP-Energy	7	31
LaBree's Bakery, Inc.	$200,000.00	100	$200,000.00	$170,196.71	$170,196.70	Finance Authority of Maine	Old Town	ERLP-FOODPROC	-	311
C Moxie Gore Outfitters Inc.	$14,200.00	100	$14,200.00	$2,444.25	$2,444.25	Finance Authority of Maine	West Forks	ERLP-No-Snow	-	2
Brouillard, Paul	$140,000.00	100	$140,000.00	$139,705.03	$139,705.03	Finance Authority of Maine	Castine	ERLP-PARTICIPATION	3	30
New England 800 Company	$21,500.00	100	$21,500.00	$21,500.00	$21,500.00	Finance Authority of Maine	Waldoboro	ERLP-PARTICIPATION	-	32
Phoenix Footwear Group, Inc.	$200,000.00	100	$200,000.00	$194,064.45	$194,064.45	Finance Authority of Maine	Carlsbad	ERLP-PARTICIPATION	3	20

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
100	**$14,377,250.37**		**$14,377,250.37**	**$11,051,002.82**	**$11,051,002.78**				**309**	**2,093**
J.C. Stone, Inc.	$150,000.00	100	$150,000.00	$132,074.16	$132,074.16	Finance Authority of Maine	Jefferson	IRP	-	12
1	**$150,000.00**		**$150,000.00**	**$132,074.16**	**$132,074.16**				**-**	**12**
AKTEM Business Park, LLC	$500,000.00	100	$500,000.00	$476,778.47	$476,778.47	Finance Authority of Maine	Brewer	MRDA	8	-
Allied Composite Center, LLC	$275,000.00	100	$275,000.00	$32,891.28	$32,891.28	Finance Authority of Maine	Topsham	MRDA	-	-
Baxter Library, L.P.	$438,000.00	100	$438,000.00	$381,235.58	$381,235.59	Finance Authority of Maine	Portland	MRDA	50	75
Beaule Hussey & Hamlyn LLC	$441,946.00	100	$441,946.00	$390,901.47	$390,901.47	Finance Authority of Maine	Mechanic Falls	MRDA	10	-
Butler Castings Realty, LLC	$500,000.00	100	$500,000.00	$470,000.00	$470,000.00	Finance Authority of Maine	Standish	MRDA	-	-
Eastman Industries	$117,357.60	100	$117,357.60	$59,607.86	$59,607.86	Finance Authority of Maine	Portland	MRDA	5	12
LaPierre, Wayne M.	$175,000.00	100	$175,000.00	$146,600.00	$146,600.00	Finance Authority of Maine	Millinocket	MRDA	-	-
MARK Investments, LLC	$225,000.00	100	$225,000.00	$152,120.22	$152,120.22	Finance Authority of Maine	Cumberland	MRDA	-	-
Midcoast Regional Redevelopment Authority	$250,000.00	100	$250,000.00	$105,409.68	$105,409.68	Finance Authority of Maine	Brunswick	MRDA	150	-
Northern Maine Finance	$500,000.00	100	$500,000.00	$12,158.13	$12,158.13	Finance Authority of Maine	Caribou	MRDA	-	-
Rising Tide, Inc.	$500,000.00	100	$500,000.00	$432,534.16	$432,534.16	Finance Authority of Maine	Damariscotta	MRDA	-	-
11	**$3,922,303.60**		**$3,922,303.60**	**$2,660,236.85**	**$2,660,236.86**				**223**	**87**
Broad Cove Marine Services, Inc.	$25,809.00	100	$25,809.00	$1,971.41	$1,971.41	Finance Authority of Maine	Bremen	UOSF	-	10
Cilley, Lonny R.	$20,000.00	100	$20,000.00	$2,346.23	$2,346.23	Finance Authority of Maine	Princeton	UOSF	4	-
Cilley, Lonny R.	$73,196.00	100	$73,196.00	$13,221.88	$13,221.88	Finance Authority of Maine	Princeton	UOSF	-	-
Dolphin Marine Service Inc.	$75,000.00	100	$75,000.00	$43,086.49	$43,086.49	Finance Authority of Maine	Harpswell	UOSF	3	6
E.J.'s, Inc.	$78,939.00	100	$78,939.00	$9,864.09	$9,864.09	Finance Authority of Maine	Strong	UOSF	1	2
Fortin's Properties, LLC	$121,500.00	100	$121,500.00	$121,500.00	$121,500.00	Finance Authority of Maine	North Berwick	UOSF	1	2
Francis, Joan & Francis, Lon R	$70,500.00	100	$70,500.00	$52,231.60	$52,231.60	Finance Authority of Maine	Hebron	UOSF	-	5
Gardner, Jr., Clinton E.	$107,000.00	100	$107,000.00	$72,224.87	$72,224.87	Finance Authority of Maine	East Machias	UOSF	2	2
Gardner, Jr., Clinton E.	$110,000.00	100	$110,000.00	$49,453.95	$49,453.95	Finance Authority of Maine	East Machias	UOSF	-	-
Heanssler Oil Company, Inc.	$45,000.00	100	$45,000.00	$37,357.99	$37,357.99	Finance Authority of Maine	Deer Isle	UOSF	-	5
Hoggy's Store, Inc.	$234,719.67	100	$234,719.67	$155,500.00	$155,500.00	Finance Authority of Maine	St. George	UOSF	-	-
Holt, Donald E	$30,000.00	100	$30,000.00	$21,666.60	$21,666.60	Finance Authority of Maine	Mariaville	UOSF	-	2
Holt, Randal J.	$15,000.00	100	$15,000.00	$6,415.10	$6,415.10	Finance Authority of Maine	Hinckley	UOSF	-	7
O'Brien, Donna M	$225,000.00	100	$225,000.00	$139,465.12	$139,465.13	Finance Authority of Maine	Belmont	UOSF	-	2
Peaslee, Jr., Forest	$59,000.00	100	$59,000.00	$17,700.14	$17,700.14	Finance Authority of Maine	Jefferson	UOSF	-	3
Pollard, Wanda J & Pollard, A John	$169,454.88	100	$169,454.88	$127,629.17	$127,629.17	Finance Authority of Maine	Hampden	UOSF	-	10
RJM Management Co. LLC	$80,076.00	100	$80,076.00	$60,247.62	$60,247.62	Finance Authority of Maine	Trenton	UOSF	-	6
STEM, Inc.	$15,300.00	100	$15,300.00	$12,011.19	$12,011.19	Finance Authority of Maine	Brownville	UOSF	-	8
Vinalhaven Fuel Inc.	$191,410.82	100	$191,410.82	$115,839.60	$115,839.60	Finance Authority of Maine	Vinalhaven	UOSF	4	4
19	**$1,746,905.37**		**$1,746,905.37**	**$1,059,733.05**	**$1,059,733.05**				**21**	**76**

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Borealis Fund, L. P., The	$250,000.00	100	$250,000.00	$250,000.00	$250,000.00	Finance Authority of Maine	Hanover	VRIP	-	-
Borealis Fund, L. P., The	$250,000.00	100	$250,000.00	$250,000.00	$250,000.00	Finance Authority of Maine	Hanover	VRIP	-	-
Brook Venture Fund II	$500,000.00	100	$500,000.00	$500,000.00	$500,000.00	Finance Authority of Maine	Boston	VRIP	-	-
CEI Community Ventures, LLC	$178,000.00	100	$178,000.00	$178,000.00	$178,000.00	Finance Authority of Maine	Wiscasset	VRIP	-	-
Coastal Ventures II, LLC	$1,000,000.00	100	$1,000,000.00	$1,000,000.00	$1,000,000.00	Finance Authority of Maine	Portland	VRIP	-	-
Coastal Ventures III, LP	$500,000.00	100	$500,000.00	$500,000.00	$500,000.00	Finance Authority of Maine	Portland	VRIP	-	-
6	**$2,678,000.00**		**$2,678,000.00**	**$2,678,000.00**	**$2,678,000.00**				-	-
	$195,117,550.02		**$116,428,699.05**	**$163,311,936.47**	**$95,811,810.68**				**2,324**	**10,570**

FAME Active Natural Resource Loans through 6/30/2014

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Avena Botanicals	$250,000.00	100	$250,000.00	$239,477.52	$239,477.52	Finance Authority of Maine	Rockport	AMLF	-	11
Bahner Farm	$48,917.00	100	$48,917.00	$47,584.13	$47,584.13	Finance Authority of Maine	Belmont	AMLF	-	-
Baldridge, Donnie R	$80,201.00	100	$80,201.00	$52,277.90	$52,277.90	Finance Authority of Maine	West Paris	AMLF	3	1
Barnstein, John & Barnstein, Sheila	$39,870.00	100	$39,870.00	$3,646.76	$3,646.76	Finance Authority of Maine	Warren	AMLF	-	-
Belanger, Richard M.	$148,309.80	100	$148,309.80	$109,673.90	$109,673.90	Finance Authority of Maine	Lewiston	AMLF	-	14
Bragdon, Peter	$250,000.00	100	$250,000.00	$88,860.00	$88,860.00	Finance Authority of Maine	Vassalboro	AMLF	7	1
Brigeen Farms, Inc.	$250,000.00	100	$250,000.00	$184,104.95	$184,104.95	Finance Authority of Maine	Turner	AMLF	-	11
Bushnell, Ryan S	$52,091.71	100	$52,091.71	$43,974.21	$43,974.21	Finance Authority of Maine	Brownfield	AMLF	1	2
Butterfield, Kirsten C	$9,679.87	100	$9,679.87	$7,637.67	$7,637.67	Finance Authority of Maine	New Sharon	AMLF	2	2
Butterfield, Kirsten C	$22,941.90	100	$22,941.90	$21,925.91	$21,925.91	Finance Authority of Maine	New Sharon	AMLF	-	-
Caswell, Suzanne M. & Caswell, Christopher R.	$18,675.00	100	$18,675.00	$2,610.41	$2,610.41	Finance Authority of Maine	Dyer Brook	AMLF	-	2
Curran Bean Sprout Company, Inc.	$250,000.00	100	$250,000.00	$121,760.53	$121,760.53	Finance Authority of Maine	Saco	AMLF	5	58
Elkin, Martha E & Haxton, Mary Ann	$72,988.01	100	$72,988.01	$47,001.19	$47,001.19	Finance Authority of Maine	Sumner	AMLF	2	2
G B & D Farms	$90,000.00	100	$90,000.00	$69,276.50	$69,276.50	Finance Authority of Maine	St. John Plt.	AMLF	-	-
Green Thumb Farms	$201,557.00	100	$201,557.00	$75,767.45	$75,767.45	Finance Authority of Maine	Fryeburg	AMLF	2	2
Green Thumb Farms	$93,750.00	100	$93,750.00	$11,329.90	$11,329.90	Finance Authority of Maine	Fryeburg	AMLF	-	-
H.S.G. Farms, Inc.	$101,250.00	100	$101,250.00	$56,382.15	$56,382.15	Finance Authority of Maine	Easton	AMLF	4	3
Hans C. Hansen, Inc.	$250,000.00	100	$250,000.00	$140,504.61	$140,504.61	Finance Authority of Maine	Gorham	AMLF	10	-
Harts Clary Hill Farm, LLC	$44,500.00	100	$44,500.00	$34,189.89	$34,189.89	Finance Authority of Maine	Hope	AMLF	-	3
Harts Clary Hill Farm, LLC	$60,750.00	100	$60,750.00	$43,571.50	$43,571.50	Finance Authority of Maine	Hope	AMLF	-	-
Hobart, Stephen A. & Hobart, Diana L.	$36,000.00	100	$36,000.00	$11,711.12	$11,711.12	Finance Authority of Maine	Abbot	AMLF	-	2
Howell, Thomas L & Howell, Lori A	$39,600.00	100	$39,600.00	$15,957.04	$15,957.04	Finance Authority of Maine	Eliot	AMLF	-	15
Howell, Thomas L & Howell, Lori A	$182,300.00	100	$182,300.00	$104,486.42	$104,486.42	Finance Authority of Maine	Eliot	AMLF	-	-
Jordan Gardens, LLC	$249,105.00	100	$249,105.00	$223,431.91	$223,431.91	Finance Authority of Maine	Machias	AMLF	8	8
Kingsbury, Shane & Kingsbury, Duska	$33,075.00	100	$33,075.00	$2,078.70	$2,078.70	Finance Authority of Maine	Bridgewater	AMLF	-	19
Lajoie Growers, LLC	$81,000.00	100	$81,000.00	$68,557.50	$68,557.50	Finance Authority of Maine	Van Buren	AMLF	-	4
Lambert, Frank	$46,604.00	100	$46,604.00	$42,052.00	$42,052.00	Finance Authority of Maine	Corinth	AMLF	-	1
Luce, Arnold & Luce, Elaine	$72,000.00	100	$72,000.00	$60,526.79	$60,526.79	Finance Authority of Maine	Anson	AMLF	2	4
Lucerne Farms, Inc.	$103,857.00	100	$103,857.00	$85,068.22	$85,068.22	Finance Authority of Maine	Fort Fairfield	AMLF	-	10
Lucerne Farms, Inc.	$170,000.00	100	$170,000.00	$67,186.48	$67,186.48	Finance Authority of Maine	Fort Fairfield	AMLF	-	-
Lucerne Farms, Inc.	$86,300.00	100	$86,300.00	$25,646.99	$25,646.99	Finance Authority of Maine	Fort Fairfield	AMLF	-	-
Maine Distilleries LLC	$250,000.00	100	$250,000.00	$42,722.86	$42,722.86	Finance Authority of Maine	Freeport	AMLF	3	4
Maine Organic Milling	$250,000.00	100	$250,000.00	$233,828.95	$233,828.95	Finance Authority of Maine	Minot	AMLF	4	4
Margeson, Erich J	$15,700.00	100	$15,700.00	$9,923.88	$9,923.88	Finance Authority of Maine	Stockholm	AMLF	-	1
McDaniel, David A	$96,271.24	100	$96,271.24	$15,848.60	$15,848.60	Finance Authority of Maine	Jackson	AMLF	2	1
McPhail, Herbert W.	$34,000.00	100	$34,000.00	$26,744.94	$26,744.94	Finance Authority of Maine	Perry	AMLF	1	-
Meyerhans, Steven & Meyerhans, Marilyn	$77,625.00	100	$77,625.00	$20,474.14	$20,474.14	Finance Authority of Maine	Fairfield	AMLF	13	5

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Nash Farms, Inc.	$84,000.00	100	$84,000.00	$48,083.34	$48,083.34	Finance Authority of Maine	Appleton	AMLF	-	4
Old Crow Ranch	$84,042.00	100	$84,042.00	$88,176.49	$88,176.49	Finance Authority of Maine	Durham	AMLF	1	-
Pagurko, John J	$24,070.00	100	$24,070.00	$21,871.82	$21,871.82	Finance Authority of Maine	Whitefield	AMLF	-	1
Pemaquid Mussel Farms, LLC	$85,000.00	100	$85,000.00	$44,399.32	$44,399.32	Finance Authority of Maine	Damariscotta	AMLF	-	-
Rackleff, Peter A & Rackleff, Kimber Lee	$242,700.00	100	$242,700.00	$212,409.84	$212,409.84	Finance Authority of Maine	Sidney	AMLF	2	5
Reilly, Daniel J. & Hamilton, Ann C.	$63,000.00	100	$63,000.00	$58,534.97	$58,534.97	Finance Authority of Maine	Carroll Plantation	AMLF	2	-
Simpson, Ronald & Simpson, Julie	$250,000.00	100	$250,000.00	$151,365.78	$151,365.78	Finance Authority of Maine	Corinna	AMLF	1	5
Small, Mark E.	$89,999.00	100	$89,999.00	$50,088.43	$50,088.43	Finance Authority of Maine	Smyrna Mills	AMLF	-	1
Smiling Hill Farm, Inc.	$110,288.25	100	$110,288.25	$24,692.13	$24,692.13	Finance Authority of Maine	Westbrook	AMLF	3	5
Smith, Russell Ivan & Smith, Nancy E.	$56,500.00	100	$56,500.00	$40,594.22	$40,594.22	Finance Authority of Maine	Monmouth	AMLF	-	2
Spear Farm, Inc.	$89,910.00	100	$89,910.00	$63,882.54	$63,882.54	Finance Authority of Maine	Nobleboro	AMLF	-	12
Stutzman, Sidney J	$49,667.00	100	$49,667.00	$44,899.76	$44,899.76	Finance Authority of Maine	Sangerville	AMLF	2	4
Thomas, Paul W.	$72,000.00	100	$72,000.00	$55,490.00	$55,490.00	Finance Authority of Maine	Corinth	AMLF	2	4
Thompson, Jeremy M & Thompson, Rebecca A	$125,000.00	100	$125,000.00	$103,533.73	$103,533.73	Finance Authority of Maine	Knox	AMLF	-	2
Three Moons Farm, LLC	$38,000.00	100	$38,000.00	$16,298.28	$16,298.28	Finance Authority of Maine	Bangor	AMLF	1	1
Thurston, Wayne S	$82,866.18	100	$82,866.18	$70,300.08	$70,300.08	Finance Authority of Maine	Peru	AMLF	1	1
Whited, Fred & Whited, Rachel Ann	$86,250.00	100	$86,250.00	$69,555.14	$69,555.14	Finance Authority of Maine	Bridgewater	AMLF	2	1
Wilson, Paul A. & Wilson, Sherry L.	$99,300.00	100	$99,300.00	$82,435.75	$82,435.75	Finance Authority of Maine	Albion	AMLF	-	2
Windy Acres Farm, LLC	$60,659.00	100	$60,659.00	$53,051.77	$53,051.77	Finance Authority of Maine	Clinton	AMLF	-	5
Windy Acres Farm, LLC	$153,202.50	100	$153,202.50	$115,638.19	$115,638.19	Finance Authority of Maine	Clinton	AMLF	-	-
Winterwood Acres Inc & Winterwood Farm LLC	$200,000.00	100	$200,000.00	$188,376.95	$188,376.95	Finance Authority of Maine	Lyman	AMLF	-	2
Witham, Rodney S.	$78,300.00	100	$78,300.00	$71,694.93	$71,694.93	Finance Authority of Maine	Detroit	AMLF	3	-
Wolf Creek Farm Store, LLC	$71,250.00	100	$71,250.00	$69,537.87	$69,537.87	Finance Authority of Maine	Sidney	AMLF	4	-
York, Brenda V & Johnson, Erik & Johnson, Trudy & York, L. Herbert	$225,000.00	100	$225,000.00	$183,542.42	$183,542.42	Finance Authority of Maine	Farmington	AMLF	-	-
61	**$6,679,922.46**		**$6,679,922.46**	**$4,386,257.37**	**$4,386,257.37**				**97**	**297**
A. S. Madden Logging, Inc.	$650,000.00	20	$130,000.00	$650,000.00	$130,000.00	Farm Credit East, ACA	Greenbush	CLI	7	11
A. S. Madden Logging, Inc.	$575,000.00	20	$115,000.00	$510,457.60	$102,091.52	Farm Credit East, ACA	Greenbush	CLI	-	-
ADDMEB LLC	$250,000.00	75	$187,500.00	$220,011.44	$165,008.58	Kennebunk Savings Bank	Wells	CLI	1	31
Ahlholm, Inc.	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Farm Credit East, ACA	Warren	CLI	-	16
Ahlholm, Inc.	$440,000.00	40	$176,000.00	$428,051.04	$171,220.42	Farm Credit East, ACA	Warren	CLI	-	-
Anderson, Jr., Douglas E	$10,000.00	60	$6,000.00	$7,764.32	$4,658.59	Farm Credit East, ACA	Port Clyde	CLI	-	5
Anderson, Jr., Douglas E	$20,000.00	60	$12,000.00	$20,000.00	$12,000.00	Farm Credit East, ACA	Port Clyde	CLI	-	-
Anderson, Jr., Douglas E	$70,000.00	57	$39,900.00	$52,191.01	$29,748.88	Farm Credit East, ACA	Port Clyde	CLI	-	-
Andrews, Sean R	$45,500.00	51	$23,205.00	$37,692.13	$19,222.99	The Bank of Maine	Boothbay	CLI	-	2
AS & CB Gould & Sons, Inc.	$117,000.00	25	$29,250.00	$96,202.96	$24,050.74	Skowhegan Savings Bank	Cornville	CLI	4	30
AS & CB Gould & Sons, Inc.	$325,000.00	90	$292,499.99	$122,783.54	$110,505.19	Skowhegan Savings Bank	Cornville	CLI	-	-
AS & CB Gould & Sons, Inc.	$1,153,000.00	90	$1,037,699.97	$298,182.79	$268,364.50	Skowhegan Savings Bank	Cornville	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Austin, Susan S	$10,000.00	60	$6,000.00	$10,000.00	$6,000.00	Kennebunk Savings Bank	Sanford	CLI	-	1
Backman, Frederick A	$380,000.00	40	$152,000.00	$75,000.00	$30,000.00	Bar Harbor Banking & Trust Company		CLI	-	2
Bear Hill Lumber Co.	$87,432.00	40	$34,972.80	$25,941.67	$10,376.67	Farm Credit East, ACA	Hollis	CLI	-	11
Bear Hill Lumber Co.	$112,450.00	40	$44,980.00	$83,638.67	$33,455.47	Farm Credit East, ACA	Hollis	CLI	-	-
Bennett, Donald G	$81,000.00	56.8	$46,008.00	$54,437.44	$30,920.47	Farm Credit East, ACA	Bethel	CLI	-	3
Bennett, Donald G	$359,000.00	56.8	$203,912.00	$144,674.95	$82,175.37	Farm Credit East, ACA	Bethel	CLI	-	-
Bissell Farms, Inc.	$30,000.00	60	$18,000.00	$22,489.28	$13,493.57	Farm Credit East, ACA	Canton	CLI	-	3
Bjork, Amanda N	$40,000.00	60	$24,000.00	$26,813.83	$16,088.30	Kennebunk Savings Bank	Berwick	CLI	-	1
Blackfly Firewood Corporation	$50,000.00	50	$25,000.00	$50,000.00	$25,000.00	The First, NA	Alna	CLI	1	-
Bleecker & Flamm	$70,000.00	75	$52,500.00	$43,096.75	$32,322.56	The First, NA	Camden	CLI	4	-
BM Matthews, Inc.	$225,000.00	25	$56,250.00	$219,354.45	$54,838.61	Bar Harbor Banking & Trust Company	Hampden	CLI	-	6
BM Matthews, Inc.	$975,000.00	25	$243,750.00	$947,376.87	$236,844.22	Bar Harbor Banking & Trust Company	Hampden	CLI	-	-
Bray, Russell B	$70,000.00	30	$21,000.00	$35,663.05	$10,698.92	Bar Harbor Banking & Trust Company	Deer Isle	CLI	-	2
Bridgham, Harold W	$328,000.00	40	$131,200.00	$312,395.68	$124,958.28	Farm Credit East, ACA	Minot	CLI	-	2
Brigeen Farms, Inc.	$950,000.00	20	$190,000.00	$950,000.00	$190,000.00	Farm Credit East, ACA	Turner	CLI	-	11
Brooks, Justin W.	$167,000.00	60	$100,200.00	$85,361.98	$51,217.18	Bar Harbor Banking & Trust Company	Gouldsboro	CLI	-	2
Buck, Raymond A	$50,000.00	60	$30,000.00	$22,420.76	$13,452.46	Skowhegan Savings Bank		CLI	-	2
Carrie Kristy, Inc.	$112,000.00	40	$44,800.00	$63,769.78	$25,507.91	Atlantic Regional Federal Credit Union	Harpswell	CLI	-	2
Chute, Timothy	$26,423.43	35	$9,248.20	$22,676.94	$7,936.93	Farm Credit East, ACA	Windham	CLI	-	2
Clossey, Robert W	$446,914.00	38	$169,827.32	$429,100.91	$163,058.34	Bar Harbor Banking & Trust Company	Dennysville	CLI	-	1
Coastal Bait, Inc. & Custom House Seafoods, Inc. & Johnson, Craig & Johnson, Denise	$400,000.00	85	$340,000.00	$600,000.00	$510,000.00	Farm Credit East, ACA	Portland	CLI	-	6
Coffin, Thomas W	$195,031.00	40	$78,012.40	$90,073.40	$36,029.36	Farm Credit East, ACA	Freeport	CLI	-	4
Coombs, Herman L	$111,000.00	40	$44,400.00	$85,180.35	$34,072.14	Atlantic Regional Federal Credit Union	Orr's Island	CLI	-	2
Cove Coffee Roasters, LLC	$12,000.00	60	$7,200.00	$12,000.00	$7,200.00	Kennebunk Savings Bank	Ogunquit	CLI	8	-
Crane V, John J	$70,000.00	75	$52,500.00	$70,000.00	$52,500.00	Farm Credit East, ACA	Knox	CLI	-	2
Crane, John J	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Farm Credit East, ACA	Port Clyde	CLI	-	-
Creed's Cove, Inc.	$60,000.00	60	$36,000.00	$29,599.88	$17,759.93	Farm Credit East, ACA	Vinalhaven	CLI	-	2
Crystal Spring Water Company, Inc.	$50,000.00	90	$45,000.00	$50,000.00	$45,000.00	Camden National Bank	Auburn	CLI	4	17
Cunningham, Jared T	$55,000.00	40	$22,000.00	$30,168.95	$12,067.58	Machias Savings Bank	Bar Harbor	CLI	-	1
Daniel R. Lowery	$30,000.00	75	$22,500.00	$23,698.85	$17,774.14	The First, NA	Trevett	CLI	1	-
Desjardins, Scott	$192,000.00	40	$76,800.00	$192,632.15	$77,052.86	Farm Credit East, ACA	Wallagrass	CLI	-	1
Dove Tail Bat LLC	$75,000.00	75	$56,250.00	$72,917.51	$54,688.13	Machias Savings Bank	Shirley	CLI	1	2
Down the Bay Lobster	$51,500.00	75	$38,625.00	$31,810.48	$23,857.86	Farm Credit East, ACA	Falmouth	CLI	-	8

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Down the Bay Lobster	$84,042.00	75	$63,031.50	$67,090.89	$50,318.17	Farm Credit East, ACA	Falmouth	CLI	-	-
Dropping Springs Bait Co., LLC	$17,227.00	40	$6,890.80	$8,740.74	$3,496.30	Farm Credit East, ACA	Portland	CLI	-	5
Dropping Springs Bait Co., LLC	$65,073.00	40	$26,029.20	$11,727.85	$4,691.14	Farm Credit East, ACA	Portland	CLI	-	-
Dropping Springs Lobster, LLC	$62,666.00	40	$25,066.40	$28,632.58	$11,453.03	Farm Credit East, ACA	Portland	CLI	-	4
Dubois, Donald J	$20,000.00	60	$12,000.00	$20,000.00	$12,000.00	Katahdin Trust Company	Fort Kent	CLI	-	7
Dunn's Express, Inc.	$125,000.00	60	$75,000.00	$110,892.51	$66,535.51	Farm Credit East, ACA	Howland	CLI	-	1
Dunton, Leslie I	$50,697.00	75	$38,022.75	$27,458.90	$20,594.18	Machias Savings Bank	Gouldsboro	CLI	-	2
Duplin, Jesse R	$30,600.00	75	$22,950.00	$29,740.75	$22,305.56	Farm Credit East, ACA	Sebago	CLI	-	1
Durgin, Keith P	$208,000.00	40	$83,200.00	$208,000.00	$83,200.00	Farm Credit East, ACA	Newry	CLI	-	2
Eager, Christopher T	$95,200.00	40	$38,080.00	$75,140.18	$30,056.07	Farm Credit East, ACA	Eliot	CLI	1	1
Eastman, Scott	$19,500.00	75	$14,625.00	$15,501.09	$11,625.82	Machias Savings Bank	Exeter	CLI	-	2
Ecoshel Inc.	$750,000.00	90	$674,999.98	$739,982.41	$665,984.19	TD Bank	Portland	CLI	-	-
Enterprise Farm, Inc.,	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Farm Credit East, ACA	Richmond	CLI	1	5
Erica's Seafood, Inc.	$174,649.00	40	$69,859.60	$128,545.41	$51,418.16	Farm Credit East, ACA	Harpswell	CLI	-	3
Eugley, Wayne	$20,003.00	72.55	$14,512.18	$15,770.18	$11,441.27	The First, NA	South Bristol	CLI	1	-
Everett, James W	$290,000.00	75	$217,500.00	$211,150.64	$158,362.98	Farm Credit East, ACA	Waterford	CLI	2	-
F/V Queen's Lady, Inc.	$300,000.00	90	$269,999.99	$171,917.65	$154,725.89	Camden National Bank	Owls Head	CLI	-	2
Fairwinds Farm LLC	$70,000.00	45	$31,500.00	$70,000.00	$31,500.00	Farm Credit East, ACA	Topsham	CLI	-	4
Follette, Benjamin J	$20,000.00	60	$12,000.00	$13,505.17	$8,103.10	Bar Harbor Banking & Trust Company	Prospect Harbor	CLI	-	1
Follette, Benjamin J	$36,000.00	60	$21,600.00	$16,804.00	$10,082.40	Bar Harbor Banking & Trust Company	Prospect Harbor	CLI	-	-
Gagnon, Chad	$139,280.00	60	$83,568.00	$122,486.99	$73,492.20	Farm Credit East, ACA	Hampden	CLI	1	-
Galway Bay Transport, Inc.	$47,854.00	60	$28,712.40	$11,099.07	$6,659.44	Kennebunk Savings Bank	Kennebunk	CLI	-	7
Gerow, Timothy H	$160,000.00	40	$64,000.00	$64,916.11	$25,966.45	People's United Bank	Clinton	CLI	-	1
Gordon Lumbering, LLC	$250,000.00	75	$187,500.00	$189,269.30	$141,951.97	Farm Credit East, ACA	Strong	CLI	1	19
Gouldsboro Enterprise, Inc.	$100,000.00	60	$60,000.00	$100,000.00	$60,000.00	Machias Savings Bank	Gouldsboro	CLI	1	1
Gouldsboro Enterprise, Inc.	$150,000.00	60	$90,000.00	$136,243.06	$81,745.84	Machias Savings Bank	Gouldsboro	CLI	-	-
Griffin, Kevin S	$44,500.00	40	$17,800.00	$32,458.17	$12,983.27	Farm Credit East, ACA	Harpswell	CLI	-	1
Gross, Christopher J	$70,000.00	40	$28,000.00	$54,210.91	$21,684.37	Bar Harbor Banking & Trust Company	Brooklin	CLI	-	1
Gumaer, Erik M	$67,200.00	60	$40,320.00	$54,722.26	$32,833.36	Farm Credit East, ACA	Windham	CLI	-	2
H20 Realty Corp.	$720,000.00	25	$180,000.00	$692,286.11	$173,071.55	Camden National Bank	Auburn	CLI	-	-
Hale, Calvin D	$25,000.00	50	$12,500.00	$18,980.99	$9,490.50	Bar Harbor Banking & Trust Company	Brooksville	CLI	-	1
Hooper, Trevor D	$92,200.00	75	$69,150.00	$80,722.88	$60,542.16	Machias Savings Bank	Gouldsboro	CLI	1	1
Hunt, Michael T	$334,474.00	40	$133,789.60	$218,108.89	$87,243.56	Machias Savings Bank	Corea	CLI	-	3
Jackson's Tree Service	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Biddeford Savings Bank	Dayton	CLI	-	3
Jackson's Tree Service	$47,500.00	75	$35,625.00	$20,379.24	$15,284.43	Biddeford Savings Bank	Dayton	CLI	-	-
Jackson's Tree Service	$76,500.00	75	$57,375.00	$60,698.93	$45,524.20	Biddeford Savings Bank	Dayton	CLI	-	-
Johnson, Kenneth A	$100,828.00	25	$25,207.00	$94,866.25	$23,716.56	The First, NA	Harpswell	CLI	-	1

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Kelley, Kenneth E	$132,459.00	40	$52,983.60	$124,599.45	$49,839.78	Gorham Savings Bank	Jonesport	CLI	-	2
Kelley, Sean R	$110,000.00	75	$82,500.00	$110,000.00	$82,500.00	Machias Savings Bank	Southwest Harbor	CLI	-	2
Kelly, Karl L	$577,300.00	25	$144,325.00	$403,885.37	$100,971.34	Katahdin Trust Company	Madawaska	CLI	1	2
Kennedy, Laurie	$163,500.00	60	$98,100.00	$113,119.82	$67,871.89	Farm Credit East, ACA		CLI	-	-
Knight, Eric L	$10,000.00	75	$7,500.00	$10,000.00	$7,500.00	Norway Savings Bank	Cape Elizabeth	CLI	-	3
Knight, Roy A	$72,973.00	40	$29,189.20	$39,978.65	$15,991.46	Farm Credit East, ACA	Harpswell	CLI	-	2
Knight, Roy A	$104,000.00	40	$41,600.00	$95,625.73	$38,250.29	Farm Credit East, ACA	Harpswell	CLI	-	-
Lapointe, Ronald P	$107,900.00	40	$43,160.00	$92,496.73	$36,998.69	Farm Credit East, ACA	Harpswell	CLI	-	2
Lavan, Cynthia M	$70,000.00	40	$28,000.00	$27,265.51	$10,906.20	Farm Credit East, ACA	Bowdoin	CLI	-	2
Lazaro, Kurt R	$26,250.00	60	$15,750.00	$25,172.39	$15,103.43	Camden National Bank	Vinalhaven	CLI	-	1
Leary, Shane D	$25,000.00	60	$15,000.00	$12,490.46	$7,494.28	Atlantic Regional Federal Credit Union	Harpswell	CLI	-	1
Leman Enterprises, LLC	$100,000.00	60	$60,000.00	$80,580.20	$48,348.12	Bangor Savings Bank	Raymond	CLI	-	22
Lenfestey, Myron C	$50,000.00	75	$37,500.00	$37,837.70	$28,378.28	Machias Savings Bank	Frenchboro	CLI	-	2
Letts Relax, Inc	$1,020,000.00	25	$255,000.00	$900,280.91	$225,070.23	Seaboard Federal Credit Union	Orland	CLI	1	7
Lewis, Daniel A	$40,000.00	54	$21,600.00	$28,820.68	$15,563.17	Camden National Bank	Matinicus Isle	CLI	-	1
LMJ Enterprises, LLC & Haskell Lumber, Inc	$500,000.00	80	$400,000.01	$365,228.75	$292,183.00	Farm Credit East, ACA	Lincoln	CLI	14	20
LMJ Enterprises, LLC & Haskell Lumber, Inc	$1,650,000.00	80	$1,320,000.02	$1,540,938.60	$1,232,750.88	Farm Credit East, ACA	Lincoln	CLI	-	-
Lowe, James R	$64,000.00	50	$32,000.00	$61,090.28	$30,545.14	The County Federal Credit Union	Hodgdon	CLI	1	3
Lowe, James R	$85,000.00	50	$42,500.00	$81,277.43	$40,638.71	The County Federal Credit Union	Hodgdon	CLI	-	-
LTD Parks, Inc.	$379,500.00	65	$246,675.00	$357,479.52	$232,361.70	Camden National Bank	Swanville	CLI	2	-
LYMBURNER, JOHN P	$32,000.00	75	$24,000.00	$24,066.11	$18,049.58	Seaboard Federal Credit Union	Brooksville	CLI	-	1
Maine Cedar Specialty Products Inc	$250,000.00	60	$150,000.00	$244,502.82	$146,701.69	Machias Savings Bank	Oakfield	CLI	-	7
Maine Huts & Trails	$650,000.00	90	$584,999.98	$425,666.77	$383,100.13	Skowhegan Savings Bank	Kingfield	CLI	-	-
Maine Seed Company LLC	$350,000.00	70	$245,000.00	$350,000.00	$245,000.00	Machias Savings Bank	Mapleton	CLI	2	2
Mango Bangos, LLC	$53,200.00	75	$39,900.00	$40,438.66	$30,328.99	Kennebunk Savings Bank	Wells	CLI	-	6
Marcoux, Timothy G	$18,000.00	75	$13,500.00	$17,757.67	$13,318.25	Farm Credit East, ACA	Rockland	CLI	-	2
Marshall Grinding Inc.	$308,728.00	70	$216,109.60	$186,745.21	$130,721.64	KeyBank National Association	Chelsea	CLI	-	2
Marston's Tree Service, Inc.,	$50,000.00	75	$37,500.00	$50,000.00	$37,500.00	Evergreen Credit Union	Naples	CLI	23	19
May, Leonard M	$25,000.00	40	$10,000.00	$17,061.92	$6,824.77	Machias Savings Bank	Swans Island	CLI	-	2
May, Travis A	$82,000.00	40	$32,800.00	$48,984.44	$19,593.78	Machias Savings Bank	Swan's Island	CLI	-	1
May, Troy L	$59,000.00	39.6046	$23,366.73	$48,415.95	$19,174.95	Machias Savings Bank	Swans Island	CLI	-	2
McCafferty Logging, LLC	$150,000.00	70	$105,000.00	$150,000.00	$105,000.00	Farm Credit East, ACA	Buckfield	CLI	-	4
McLeod, Shawn	$20,000.00	60	$12,000.00	$20,000.00	$12,000.00	Kennebunk Savings Bank	Springvale	CLI	1	2
McQuade Tidd Industries	$445,100.00	81	$360,531.00	$395,102.95	$320,033.38	Katahdin Trust Company	Houlton	CLI	-	32
Melcher, Samuel E	$10,000.00	75	$7,500.00	$4,040.16	$3,030.12	Farm Credit East, ACA	Bowdoinham	CLI	-	1

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Merrill, Gary R	$200,000.00	45	$90,000.00	$156,705.98	$70,517.70	Machias Savings Bank	Cornville	CLI	1	8
Miller, Joshua M	$26,000.00	60	$15,600.00	$7,859.85	$4,715.91	Camden National Bank	Vinalhaven	CLI	1	1
Mitchell, John R	$52,000.00	75	$39,000.00	$42,820.57	$32,115.43	Farm Credit East, ACA	Bass Harbor	CLI	-	1
Moody, Richard B	$173,935.00	37.9	$65,921.37	$87,385.99	$33,119.29	Farm Credit East, ACA	Harpswell	CLI	-	2
Mook Sea Farms, Inc.	$240,000.00	75	$180,000.00	$240,000.00	$180,000.00	Damariscotta Bank & Trust Co.	Walpole	CLI	-	9
Mook Sea Farms, Inc.	$300,000.00	75	$225,000.00	$271,268.00	$203,451.00	Damariscotta Bank & Trust Co.	Walpole	CLI	-	-
Mosley, Paul G	$75,000.00	75	$56,250.00	$63,170.76	$47,378.07	Farm Credit East, ACA	Standish	CLI	-	5
Murphy, Scott R	$112,000.00	60	$67,200.00	$63,731.92	$38,239.15	Bar Harbor Banking & Trust Company		CLI	-	2
N.C. Hunt, Inc.	$300,000.00	50	$150,000.00	$275,000.00	$137,500.00	People's United Bank	Jefferson	CLI	-	77
N.C. Hunt, Inc.	$880,000.00	90	$791,999.98	$819,809.56	$737,828.63	People's United Bank	Jefferson	CLI	-	-
N.C. Hunt, Inc.	$1,120,000.00	75	$840,000.00	$919,927.84	$689,945.81	People's United Bank	Jefferson	CLI	-	-
North Atlantic, Inc.	$5,000,000.00	19.8	$990,000.00	$5,000,000.00	$990,000.00	Bangor Savings Bank	Portland	CLI	2	9
Northeast Timber Mats, LLC	$60,000.00	50	$30,000.00	$60,000.00	$30,000.00	Camden National Bank	So Portland	CLI	1	4
Northeast Timber Mats, LLC	$158,000.00	50	$79,000.00	$155,229.36	$77,614.68	Camden National Bank	So Portland	CLI	-	-
Oliver, Jonathan L	$43,500.00	75	$32,625.00	$43,500.00	$32,625.00	The First, NA	Stonington	CLI	1	2
Osgood, David S	$40,000.00	58	$23,200.00	$37,919.14	$21,993.10	Farm Credit East, ACA	Vinalhaven	CLI	-	2
Oyster River Trap & Trap Inc	$155,000.00	50	$77,500.00	$75,711.82	$37,855.91	Camden National Bank	Warren	CLI	-	2
Parker, Wade A	$110,000.00	25	$27,500.00	$110,000.00	$27,500.00	Katahdin Trust Company	Danforth	CLI	1	-
Parmenter, Dallas J	$13,000.00	60	$7,800.00	$6,603.69	$3,962.21	Farm Credit East, ACA	Washington	CLI	1	-
Parsons, Russell H	$21,500.00	60	$12,900.00	$20,203.66	$12,122.20	Farm Credit East, ACA	Gorham	CLI	-	1
Perkins, Richard E	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	Farm Credit East, ACA	Charleston	CLI	-	6
Pine View Property, LLC, LLC	$545,000.00	50	$272,500.00	$507,722.42	$253,861.20	People's United Bank	Newcastle	CLI	-	-
Piper, Zachary	$21,000.00	75	$15,750.00	$21,000.00	$15,750.00	Machias Savings Bank	Franklin	CLI	-	2
Poland, Philip F	$100,000.00	56	$56,000.00	$100,000.00	$56,000.00	Farm Credit East, ACA	Cushing	CLI	-	2
Poole II, James H	$105,369.00	48	$50,577.12	$87,832.24	$42,159.48	Farm Credit East, ACA	Vinalhaven	CLI	-	2
Popp, David J	$10,000.00	40	$4,000.00	$10,000.00	$4,000.00	Farm Credit East, ACA	Dresden	CLI	-	3
Popp, David J	$73,300.00	40	$29,320.00	$73,241.15	$29,296.46	Farm Credit East, ACA	Dresden	CLI	-	-
Putnam, Jeffery W	$113,000.00	75	$84,750.00	$86,498.04	$64,873.53	Farm Credit East, ACA	chebeague island	CLI	-	1
Qualey, John M	$79,000.00	40	$31,600.00	$12,887.81	$5,155.12	Katahdin Trust Company	Sherman	CLI	-	1
Quality Floor Finishers, Inc.	$67,000.00	55	$36,850.00	$45,632.78	$25,098.03	Kennebunk Savings Bank	Biddeford	CLI	-	4
Raber, Ryan	$62,500.00	60	$37,500.00	$62,500.00	$37,500.00	Farm Credit East, ACA	Falmouth	CLI	-	1
Rich, Shawn M	$35,000.00	40	$14,000.00	$17,515.22	$7,006.09	Farm Credit East, ACA	Long Island	CLI	1	-
Riddle, Barry E	$40,000.00	75	$30,000.00	$29,549.24	$22,161.93	Farm Credit East, ACA	Yarmouth	CLI	2	2
Riddle, Barry E	$29,550.00	75	$22,162.50	$29,549.24	$22,161.93	Farm Credit East, ACA	Yarmouth	CLI	-	-
Riddle, Barry E	$38,750.00	75	$29,062.50	$38,700.00	$29,025.00	Farm Credit East, ACA	Yarmouth	CLI	-	-
Robert A. Atkinson & Sons Trucking, Logging and Chipping, Inc.	$15,000.00	75	$11,250.00	$15,000.00	$11,250.00	Evergreen Credit Union	South Windham	CLI	-	3

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Robert A. Atkinson & Sons Trucking, Logging and Chipping, Inc.	$210,000.00	50	$105,000.00	$207,435.25	$103,717.62	Evergreen Credit Union	South Windham	CLI	-	-
Robinson, Richard C	$142,500.00	60	$85,500.00	$123,480.94	$74,088.56	Bar Harbor Banking & Trust Company	Little Deer Isle	CLI	-	2
Rogde, Daniel L	$60,000.00	40	$24,000.00	$23,298.42	$9,319.37	Bar Harbor Banking & Trust Company	Jonesport	CLI	-	3
Rogers, Michael R	$31,402.00	40	$12,560.80	$22,092.15	$8,836.86	Camden National Bank	Owls Head	CLI	-	1
Ron's In Town Cafe	$41,000.00	75	$30,750.00	$40,656.99	$30,492.74	Machias Savings Bank	Brewer	CLI	-	5
Saddleback, Inc.	$3,000,000.00	90	$2,699,999.93	$2,413,382.08	$2,172,043.75	Skowhegan Savings Bank	Rangeley	CLI	6	10
Savage, Clayton C	$16,500.00	75	$12,375.00	$12,148.54	$9,111.41	Machias Savings Bank	Milo	CLI	-	1
Savage, Thomas R	$35,000.00	75	$26,250.00	$33,245.38	$24,934.04	Machias Savings Bank	Mount Desert	CLI	1	8
Savage, Thomas R	$615,000.00	40	$246,000.00	$599,935.15	$239,974.05	Machias Savings Bank	Mount Desert	CLI	-	-
Scott, Benjamin L	$13,500.00	40	$5,400.00	$5,349.03	$2,139.61	Farm Credit East, ACA	Waldoboro	CLI	-	1
Sea Salt, LLC	$120,000.00	50	$60,000.00	$105,408.17	$52,704.09	People's United Bank	Saco	CLI	-	12
Shaw, Raymond F	$197,000.00	75	$147,750.00	$167,466.36	$125,599.77	Farm Credit East, ACA	Milbridge	CLI	1	-
Shearwater Lobster Co.	$67,000.00	50	$33,500.00	$67,000.00	$33,500.00	The First, NA	Bristol	CLI	-	2
Silsby, Robert P	$37,000.00	75	$27,750.00	$26,944.95	$20,208.71	Machias Savings Bank	Milbridge	CLI	-	1
Simpson, Ronald	$462,200.00	40	$184,880.00	$355,135.25	$142,054.09	Farm Credit East, ACA	Corinna	CLI	-	5
Simpson, Ronald	$1,475,000.00	40	$590,000.00	$1,475,000.00	$590,000.00	Farm Credit East, ACA	Corinna	CLI	-	-
Slattery, Wayne J	$30,000.00	60	$18,000.00	$30,000.00	$18,000.00	Farm Credit East, ACA	West Minot	CLI	-	9
Sleeper, Cyrus H	$62,000.00	60	$37,200.00	$24,236.42	$14,541.85	Farm Credit East, ACA	Thomaston	CLI	-	1
SMWC, Inc.	$710,000.00	25	$177,500.00	$483,419.98	$120,854.99	KeyBank National Association	Standish	CLI	-	6
Spear Farm, Inc.	$7,643.00	90	$6,878.70	$5,753.67	$5,178.30	Camden National Bank	Nobleboro	CLI	-	12
Spear Farm, Inc.	$50,000.00	90	$45,000.00	$20,101.01	$18,090.91	Camden National Bank	Nobleboro	CLI	-	-
Spear Farm, Inc.	$100,000.00	90	$90,000.00	$100,000.00	$90,000.00	Camden National Bank	Nobleboro	CLI	-	-
Spear Farm, Inc.	$457,600.00	56.5187	$258,629.57	$405,903.11	$229,411.16	Camden National Bank	Nobleboro	CLI	-	-
Stackpole, Jared R	$55,000.00	68	$37,400.00	$50,656.00	$34,446.08	Camden National Bank	Cyr Plantation	CLI	-	2
Stone Cold Storage Inc	$100,000.00	75	$75,000.00	$100,000.00	$75,000.00	The Bank of Maine	North Yarmouth	CLI	-	6
Stoney Brook Landscaping LLC	$9,300.00	60	$5,580.00	$2,156.99	$1,294.19	Kennebunk Savings Bank	York	CLI	-	4
Stoney Brook Landscaping LLC	$9,544.00	60	$5,726.40	$1,840.89	$1,104.53	Kennebunk Savings Bank	York	CLI	-	-
Sullivan Logging, Inc.	$460,000.00	39.13	$179,998.00	$442,774.59	$173,257.70	Katahdin Trust Company	Ashland	CLI	-	27
Swell Properties, LLC	$150,000.00	60	$90,000.00	$150,000.00	$90,000.00	Camden National Bank	Ellsworth	CLI	-	25
T.W. Clark Pulp &Logging LLC	$345,000.00	67	$231,150.00	$276,860.90	$185,496.80	Machias Savings Bank	Corinna	CLI	-	3
T.W. Clark Pulp@Logging LLC	$25,000.00	75	$18,750.00	$25,000.00	$18,750.00	Machias Savings Bank	Corinna	CLI	-	-
Thompson, Frank E	$30,000.00	75	$22,500.00	$13,582.01	$10,186.51	Camden National Bank	Vinalhaven	CLI	-	2
Thompson, Murray H	$184,482.00	40	$73,792.80	$90,983.13	$36,393.25	Camden National Bank	Vinalhaven	CLI	-	2
Three Rivers Holding, LLC	$164,000.00	90	$147,600.00	$96,385.49	$86,746.94	TD Bank	West Forks	CLI	-	125
Three Rivers Holding, LLC	$200,000.00	90	$180,000.00	$171,455.47	$154,309.92	TD Bank	West Forks	CLI	-	-
Three Rivers Holding, LLC & Three Rivers Whitewater, Inc.	$269,000.00	25	$67,250.00	$93,711.23	$23,427.81	TD Bank	West Forks	CLI	-	-

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Three Rivers Holding, LLC & Three Rivers Whitewater, Inc.	$700,000.00	25	$175,000.00	$585,110.87	$146,277.72	TD Bank	West Forks	CLI	-	-
Todd, Andrew P	$126,000.00	40	$50,400.00	$117,078.35	$46,831.34	Farm Credit East, ACA	Chebeague Island	CLI	-	2
Todd, Mary E	$49,500.00	40	$19,800.00	$42,712.45	$17,084.98	Farm Credit East, ACA	Chebeague Island	CLI	-	1
Tomazin, Eric A	$52,000.00	60	$31,200.00	$51,432.99	$30,859.79	Farm Credit East, ACA	Scarborough	CLI	-	1
Top Notch Forest Products LLC	$75,000.00	75	$56,250.00	$5,130.91	$3,848.18	Norway Savings Bank	Fryeburg	CLI	-	2
Top Notch Forest Products LLC	$250,000.00	75	$187,500.00	$250,000.00	$187,500.00	Norway Savings Bank	Fryeburg	CLI	-	-
Tozier, Keven G	$120,000.00	75	$90,000.00	$76,010.41	$57,007.80	Machias Savings Bank	Gouldsboro	CLI	-	2
Tracy Jr., Steven M	$29,500.00	75	$22,125.00	$29,500.00	$22,125.00	Farm Credit East, ACA	Cliff Island	CLI	-	2
Trenoweth, Corey J	$90,000.00	75	$67,500.00	$57,409.08	$43,056.81	Farm Credit East, ACA	Peru	CLI	-	1
Trenoweth, Corey J	$115,000.00	75	$86,250.00	$64,720.49	$48,540.36	Farm Credit East, ACA	Peru	CLI	-	-
Triple J Inc	$76,000.00	55	$41,800.00	$73,608.72	$40,484.80	Machias Savings Bank	Mattawamkeag	CLI	-	1
Turner, Gary W	$122,000.00	40	$48,800.00	$60,038.69	$24,015.48	Farm Credit East, ACA	Swans Island	CLI	-	2
Twin Rivers Paper Company, Inc.	$5,277,778.00	90	$4,750,000.00	$5,013,889.09	$4,512,500.00	Canadian Imperial Bank of Commerce	Toronto	CLI	-	630
Vanwart, Daniel	$115,000.00	39.65	$45,597.50	$106,007.58	$42,032.00	Bar Harbor Banking & Trust Company	Dedham	CLI	-	3
Vashalay Farm, LLC	$97,000.00	40	$38,800.00	$85,499.70	$34,199.88	Farm Credit East, ACA	Sabattus	CLI	-	3
Violette, Susan P	$130,303.00	60	$78,181.80	$103,749.62	$62,249.77	Farm Credit East, ACA	Madawaska	CLI	1	-
Voisine & Sons Logging, Inc	$250,000.00	40	$100,000.00	$88,483.56	$35,393.43	Machias Savings Bank	Chester	CLI	-	6
Werner, Thomas M	$140,000.00	60	$84,000.00	$61,408.61	$36,845.16	Norway Savings Bank		CLI	-	2
Wessel, David J	$47,050.00	40	$18,820.00	$11,892.91	$4,757.16	Farm Credit East, ACA	Brunswick	CLI	-	2
Wild Ocean Aquaculture, LLC	$179,250.00	90	$161,325.00	$124,570.03	$112,113.03	Bangor Savings Bank	Hampden	CLI	1	2
Willey, Jeremy L	$150,042.00	40	$60,016.80	$103,981.50	$41,592.60	Farm Credit East, ACA	Owls Head	CLI	-	2
Wing, Ethan E	$95,828.42	40	$38,331.37	$61,166.65	$24,466.66	Farm Credit East, ACA	Farmington	CLI	-	2
Winn, Daniel N	$38,000.00	75	$28,500.00	$35,205.38	$26,404.04	Farm Credit East, ACA	West Newfield	CLI	-	1
Winter Point Inc	$42,500.00	75	$31,875.00	$31,847.19	$23,885.39	Atlantic Regional Federal Credit Union	West Bath	CLI	-	2
Wootton, Nicholas A	$55,000.00	40	$22,000.00	$49,686.54	$19,874.62	The First, NA	West Rockport	CLI	-	1
Yates Lumber Inc.	$296,435.00	60	$177,861.00	$196,091.44	$117,654.86	Machias Savings Bank	Lee	CLI	3	6
Young, Wayne E	$90,000.00	21	$18,900.00	$64,284.00	$13,499.64	Camden National Bank	Vinalhaven	CLI	-	2
216	**$51,537,414.85**		**$29,393,318.36**	**$43,406,424.95**	**$24,405,045.11**				**146**	**2,308**
Frontier Forge, Inc.	$315,000.00	100	$315,000.00	$295,703.52	$295,703.53	Finance Authority of Maine	Kingfield	DIRECT	-	25
1	**$315,000.00**		**$315,000.00**	**$295,703.52**	**$295,703.53**				-	**25**
Avena Botanicals	$34,000.00	100	$34,000.00	$34,000.00	$34,000.00	Finance Authority of Maine	Rockport	ECLP	-	11
Cape Porpoise Lobster Co., Inc.	$25,136.25	100	$25,136.25	$25,136.25	$25,136.00	Finance Authority of Maine	Kennebunkport	ECLP	-	16
Elkin, Martha E & Haxton, Mary Ann	$30,000.00	100	$30,000.00	$30,000.00	$30,000.00	Finance Authority of Maine	Sumner	ECLP	2	2
Lajoie Growers, LLC	$12,538.00	100	$12,538.00	$12,538.00	$12,538.00	Finance Authority of Maine	Van Buren	ECLP	-	4

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Potts Harbor Lobster	$35,000.00	100	$35,000.00	$35,000.00	$35,000.00	Finance Authority of Maine	Harpswell	ECLP	-	-
5	**$136,674.25**		**$136,674.25**	**$136,674.25**	**$136,674.00**				**2**	**33**
Avena Botanicals	$15,000.00	100	$15,000.00	$11,975.13	$11,975.13	Finance Authority of Maine	Rockport	ERLP	-	11
BCS Transport, Inc.	$215,000.00	100	$215,000.00	$59,381.56	$59,381.56	Finance Authority of Maine	Bangor	ERLP	3	15
Bolduc, Jr., Peter J. & Bolduc, Kathie L.	$80,000.00	100	$80,000.00	$89,537.02	$89,537.02	Finance Authority of Maine	West Poland	ERLP	-	-
Cleaves Farms	$125,000.00	100	$125,000.00	$99,625.74	$99,625.74	Finance Authority of Maine	Sangerville	ERLP	-	5
Gordon Lumbering, LLC	$365,000.00	100	$365,000.00	$327,564.77	$327,564.78	Finance Authority of Maine	Strong	ERLP	1	19
Harmon, Carl J	$23,000.00	100	$23,000.00	$20,035.02	$20,035.02	Finance Authority of Maine	Brownfield	ERLP	-	1
Long Reach Shellfish, Inc.	$183,000.00	100	$183,000.00	$172,038.55	$172,038.55	Finance Authority of Maine	Brunswick	ERLP	4	6
Luce, Arnold & Luce, Elaine	$72,000.00	100	$72,000.00	$60,149.31	$60,149.31	Finance Authority of Maine	Anson	ERLP	2	4
Lucerne Farms, Inc.	$300,000.00	100	$300,000.00	$300,000.00	$300,000.00	Finance Authority of Maine	Fort Fairfield	ERLP	-	10
Magic Falls Rafting Company	$50,000.00	100	$50,000.00	$17,183.12	$17,183.12	Finance Authority of Maine	Winslow	ERLP	40	5
Nagle, Eric K	$25,000.00	100	$25,000.00	$11,120.17	$11,120.17	Finance Authority of Maine	Harpswell	ERLP	-	2
North Atlantic, Inc.	$250,000.00	100	$250,000.00	$250,000.00	$250,000.00	Finance Authority of Maine	Portland	ERLP	2	9
Northern Outdoors, Inc.	$200,000.00	100	$200,000.00	$110,000.00	$110,000.00	Finance Authority of Maine	The Forks	ERLP	-	39
Portland Shellfish Co., Inc.	$500,000.00	100	$500,000.00	$115,903.66	$115,903.66	Finance Authority of Maine	Portland	ERLP	-	180
Starch Partners, LLC	$250,000.00	100	$250,000.00	$156,262.00	$156,262.00	Finance Authority of Maine	Portland	ERLP	2	12
Sullivan Logging, Inc.	$260,000.00	100	$260,000.00	$248,507.66	$248,507.66	Finance Authority of Maine	Ashland	ERLP	-	27
Warren, Reagan L	$28,000.00	100	$28,000.00	$19,565.53	$19,565.53	Finance Authority of Maine	Vinalhaven	ERLP	2	-
Wayne Washburn Inc.	$300,000.00	100	$300,000.00	$212,926.35	$212,926.34	Finance Authority of Maine	Parkman	ERLP	-	4
Windy Acres Farm, LLC	$50,000.00	100	$50,000.00	$16,734.29	$16,734.29	Finance Authority of Maine	Clinton	ERLP	-	5
Cobscook Bay Company LLC	$150,000.00	100	$150,000.00	$142,577.96	$142,577.95	Finance Authority of Maine	Trescott	ERLP-FOODPROC	2	1
Gladstone's Under The Sun	$70,000.00	100	$70,000.00	$69,987.49	$69,987.49	Finance Authority of Maine	Bar Harbor	ERLP-FOODPROC	4	2
Gladstone's Under The Sun	$150,000.00	100	$150,000.00	$149,973.28	$149,973.28	Finance Authority of Maine	Bar Harbor	ERLP-FOODPROC	-	-
Daggett, Russell L.	$20,000.00	100	$20,000.00	$1,725.16	$1,725.16	Finance Authority of Maine	Arundel	ERLP-Lobster	1	-
May, Leonard M	$30,000.00	100	$30,000.00	$15,860.74	$15,860.74	Finance Authority of Maine	Swans Island	ERLP-Lobster	-	2
Professional River Runners of Maine, Inc.	$50,000.00	100	$50,000.00	$1,472.80	$1,472.80	Finance Authority of Maine	West Forks	ERLP-No-Snow	-	6
25	**$3,761,000.00**		**$3,761,000.00**	**$2,680,107.31**	**$2,680,107.30**				**67**	**367**
Portland Shellfish Co., Inc.	$244,000.00	0	$0.00	$244,000.00	$0.00		Portland	MFPGP	-	180
1	**$244,000.00**		**$0.00**	**$244,000.00**	**$0.00**				-	**180**

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
CedarNorth, LLC	$500,000.00	100	$500,000.00	$490,737.54	$490,737.53	Finance Authority of Maine	Portland	MRDA	78	-
Maine Huts & Trails	$500,000.00	100	$500,000.00	$375,068.05	$375,068.09	Finance Authority of Maine	Kingfield	MRDA	-	-
Maine Organic Milling	$210,000.00	100	$210,000.00	$194,434.12	$194,434.13	Finance Authority of Maine	Minot	MRDA	4	4
Saddleback, Inc.	$249,000.00	100	$249,000.00	$172,973.12	$172,973.13	Finance Authority of Maine	Rangeley	MRDA	6	10
4	**$1,459,000.00**		**$1,459,000.00**	**$1,233,212.83**	**$1,233,212.88**				**88**	**14**
Brigeen Farms, Inc.	$165,000.00	100	$165,000.00	$119,917.32	$119,917.32	Finance Authority of Maine	Turner	NMLP	-	11
Hall, C. Richard	$29,524.18	100	$29,524.18	$12,175.90	$12,175.90	Finance Authority of Maine	East Dixfield	NMLP	-	1
Simpson, Ronald & Simpson, Julie	$103,000.00	100	$103,000.00	$40,068.95	$40,068.95	Finance Authority of Maine	Corinna	NMLP	1	5
Stoughton, Belinda	$350,000.00	100	$350,000.00	$113,022.47	$113,022.47	Finance Authority of Maine	Clinton	NMLP	-	-
Theriault, Gerard	$217,000.00	100	$217,000.00	$70,602.83	$70,602.83	Finance Authority of Maine	St. Agatha	NMLP	-	2
5	**$864,524.18**		**$864,524.18**	**$355,787.47**	**$355,787.47**				**1**	**19**
Ayotte, Scott P.	$83,250.00	100	$83,250.00	$22,808.33	$22,808.33	Finance Authority of Maine	Hamlin	PMIF	-	1
Blackstone, Orman Kyle	$139,500.00	100	$139,500.00	$105,808.30	$105,808.30	Finance Authority of Maine	Caribou	PMIF	-	1
Borderview Farms, Inc.	$181,800.00	100	$181,800.00	$65,263.50	$65,263.50	Finance Authority of Maine	Bridgewater	PMIF	-	2
Borderview Farms, Inc.	$189,000.00	100	$189,000.00	$123,448.30	$123,448.30	Finance Authority of Maine	Bridgewater	PMIF	-	-
Bouchard Potato Company	$200,000.00	100	$200,000.00	$196,335.04	$196,335.05	Finance Authority of Maine	New Sweden	PMIF	-	12
Bouchard, Rickey A.	$135,000.00	100	$135,000.00	$61,330.60	$61,330.60	Finance Authority of Maine	New Sweden	PMIF	-	-
Bouchard, Rickey A.	$155,250.00	100	$155,250.00	$152,107.34	$152,107.34	Finance Authority of Maine	New Sweden	PMIF	-	-
Campbell, Jeffrey D.	$27,500.00	100	$27,500.00	$14,762.93	$14,762.93	Finance Authority of Maine	Exeter	PMIF	-	1
Campbell, Jeffrey D. & Campbell, Dawn M.	$225,000.00	100	$225,000.00	$167,455.92	$167,455.92	Finance Authority of Maine	Exeter	PMIF	-	1
Campbell, Sheila D. & Campbell, Dawn M. & Campbell, Jeffrey D. & Campbell, Brian	$144,000.00	100	$144,000.00	$36,567.11	$36,567.11	Finance Authority of Maine	Exeter	PMIF	-	1
Corey, Daniel J.	$164,250.00	100	$164,250.00	$104,239.44	$104,239.44	Finance Authority of Maine	Monticello	PMIF	8	8
Corey, Daniel J.	$26,060.68	100	$26,060.68	$1,866.83	$1,866.83	Finance Authority of Maine	Monticello	PMIF	-	-
Corriveau, Bruce M	$29,250.00	100	$29,250.00	$18,559.76	$18,559.76	Finance Authority of Maine	St. Agatha	PMIF	-	4
Corriveau, Bruce M	$95,038.00	100	$95,038.00	$95,038.00	$95,038.00	Finance Authority of Maine	St. Agatha	PMIF	-	-
Crane Brothers, Inc.	$143,890.21	100	$143,890.21	$70,525.94	$70,525.94	Finance Authority of Maine	Exeter	PMIF	-	2
Cronkite, Merlon C.	$190,350.00	100	$190,350.00	$80,909.46	$80,909.46	Finance Authority of Maine	Easton	PMIF	-	1
Dana Morrell Farms	$150,750.00	100	$150,750.00	$14,977.57	$14,977.57	Finance Authority of Maine	Caribou	PMIF	-	1
Desjardins Fongemie, Jessica & Fongemie, Darrel D	$27,500.00	100	$27,500.00	$24,343.75	$24,343.75	Finance Authority of Maine	Wallagrass	PMIF	-	7
Dorman, Linda E. & Dorman, John R.	$30,195.00	100	$30,195.00	$0.00	$0.00	Finance Authority of Maine	Exeter	PMIF	-	3
Dorman, Linda E. & Dorman, John R.	$289,861.00	100	$289,861.00	$202,879.84	$202,879.84	Finance Authority of Maine	Exeter	PMIF	-	-
E. W. Nightingale & Sons	$156,000.00	100	$156,000.00	$135,950.40	$135,950.41	Finance Authority of Maine	New Limerick	PMIF	-	10
G & S Farms, Inc.	$90,000.00	100	$90,000.00	$50,742.95	$50,742.95	Finance Authority of Maine	Fort Kent	PMIF	-	6
Gerritsen, James A. & Gerritsen, Margaret N	$33,750.00	100	$33,750.00	$4,881.56	$4,881.56	Finance Authority of Maine	Bridgewater	PMIF	-	2
Good, II, Brock F.	$33,000.00	100	$33,000.00	$12,471.84	$12,471.84	Finance Authority of Maine	Fort Fairfield	PMIF	-	1
Grass, Brent D & Grass, Neil B	$190,000.00	100	$190,000.00	$14,825.70	$14,825.70	Finance Authority of Maine	Blaine	PMIF	-	-
Green Thumb Farms	$220,257.52	100	$220,257.52	$73,742.57	$73,742.57	Finance Authority of Maine	Fryeburg	PMIF	2	2

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Green Thumb Farms	$145,800.00	100	$145,800.00	$66,886.31	$66,886.31	Finance Authority of Maine	Fryeburg	PMIF	-	-
Green Thumb Farms	$220,500.00	100	$220,500.00	$74,553.98	$74,553.98	Finance Authority of Maine	Fryeburg	PMIF	-	-
Griffeth, II, John F.	$94,500.00	100	$94,500.00	$63,462.05	$63,462.05	Finance Authority of Maine	Fort Fairfield	PMIF	-	17
Griffeth, II, John F.	$117,000.00	100	$117,000.00	$76,084.76	$76,084.76	Finance Authority of Maine	Fort Fairfield	PMIF	-	-
Griffeth, Matthew	$146,250.00	100	$146,250.00	$98,215.16	$98,215.16	Finance Authority of Maine	Limestone	PMIF	-	-
Griffeth, Matthew	$225,000.00	100	$225,000.00	$146,316.84	$146,316.84	Finance Authority of Maine	Limestone	PMIF	-	-
Griffeth, Stephen C	$139,500.00	100	$139,500.00	$119,526.49	$119,526.49	Finance Authority of Maine	Fort Fairfield	PMIF	-	15
Hagan, Michael A. & Hagan, Ann	$266,343.00	100	$266,343.00	$221,808.79	$221,808.80	Finance Authority of Maine	Houlton	PMIF	-	4
Irving and Marr Farms	$162,022.50	100	$162,022.50	$79,173.31	$79,173.31	Finance Authority of Maine	Woodland	PMIF	-	3
Irving Farms Inc.	$190,000.00	100	$190,000.00	$98,263.37	$98,263.37	Finance Authority of Maine	Caribou	PMIF	-	7
Kilcollins, Jeffrey	$225,000.00	100	$225,000.00	$154,808.11	$154,808.11	Finance Authority of Maine	Bridgewater	PMIF	-	7
Kingsbury, Shane	$286,435.00	100	$286,435.00	$239,589.01	$239,589.02	Finance Authority of Maine	Bridgewater	PMIF	-	19
Kingsbury, Shane & Kingsbury, Duska	$49,500.00	100	$49,500.00	$25,169.11	$25,169.11	Finance Authority of Maine	Bridgewater	PMIF	-	-
Kingsbury, Shane & Kingsbury, Duska	$97,724.93	100	$97,724.93	$32,739.50	$32,739.50	Finance Authority of Maine	Bridgewater	PMIF	-	-
L & L Paradis, Inc.	$69,750.00	100	$69,750.00	$34,133.14	$34,133.14	Finance Authority of Maine	Frenchville	PMIF	-	7
Lajoie Growers, LLC	$27,472.50	100	$27,472.50	$14,311.81	$14,311.81	Finance Authority of Maine	Van Buren	PMIF	-	4
Lajoie Growers, LLC	$83,250.00	100	$83,250.00	$68,156.60	$68,156.60	Finance Authority of Maine	Van Buren	PMIF	-	-
Lajoie, Herman J.	$106,450.00	100	$106,450.00	$63,554.92	$63,554.92	Finance Authority of Maine	Cyr Plantation	PMIF	-	1
Landeen, Michael & Landeen, Sheldon	$6,184.00	100	$6,184.00	$464.74	$464.74	Finance Authority of Maine	New Sweden	PMIF	-	3
Landeen, Michael & Landeen, Sheldon	$94,143.55	100	$94,143.55	$46,017.29	$46,017.29	Finance Authority of Maine	New Sweden	PMIF	-	-
Leavitt, Wayne J.	$164,250.00	100	$164,250.00	$5,749.23	$5,749.23	Finance Authority of Maine	Caribou	PMIF	-	1
Marquis, Wayne M.	$114,750.00	100	$114,750.00	$47,735.17	$47,735.17	Finance Authority of Maine	Van Buren	PMIF	-	1
McCrum Land, LLC	$199,586.00	100	$199,586.00	$159,329.51	$159,329.52	Finance Authority of Maine	Mars Hill	PMIF	-	28
McCrum Land, LLC	$279,426.00	100	$279,426.00	$209,549.91	$209,549.91	Finance Authority of Maine	Mars Hill	PMIF	-	-
McCrum, David & Lunney, Robert & Mccrum, Darrell E & McCrum, Wade & McCrum, Jay Y.	$237,500.00	100	$237,500.00	$162,572.78	$162,572.78	Finance Authority of Maine	Mars Hill	PMIF	-	1
McCrum, David & McCrum, Jay Y. & Lunney, Robert & McCrum, Darrell E. & McCrum, Wade	$264,250.00	100	$264,250.00	$94,031.24	$94,031.24	Finance Authority of Maine	Mars Hill	PMIF	-	-
McCrum, Jay Y. & McCrum, David & Lunney, Robert & Mccrum, Darrell E & McCrum, Wade	$223,650.00	100	$223,650.00	$79,584.09	$79,584.09	Finance Authority of Maine	Mars Hill	PMIF	-	1
McCrum, Jay Y. & McCrum, David & Mccrum, Darrell E & McCrum, Wade & Lunney, Robert	$167,692.50	100	$167,692.50	$78,448.75	$78,448.75	Finance Authority of Maine	Mars Hill	PMIF	-	1
McCrum, Jay Y. & McCrum, David & McCrum, Wade & Lunney, Robert & McCrum, Darrell E.	$240,107.00	100	$240,107.00	$20,818.40	$20,818.40	Finance Authority of Maine	Mars Hill	PMIF	-	-
Michaud, Gilles M.	$123,750.00	100	$123,750.00	$24,955.33	$24,955.33	Finance Authority of Maine	Caswell	PMIF	-	5
Michaud, Gilles M.	$182,250.00	100	$182,250.00	$73,233.76	$73,233.76	Finance Authority of Maine	Caswell	PMIF	-	-
Michaud, Gilles M. & G & M Farms, Inc.	$92,250.00	100	$92,250.00	$8,887.19	$8,887.19	Finance Authority of Maine	Caswell	PMIF	-	-
Miller, Gerald E. & Miller, Rebecca C.	$375,000.00	100	$375,000.00	$245,578.43	$245,578.44	Finance Authority of Maine	Houlton	PMIF	-	10
Parent, William H. & Parent, Lisa	$32,794.80	100	$32,794.80	$13,282.02	$13,282.02	Finance Authority of Maine	Hamlin	PMIF	-	2
Porter, Matthew	$83,250.00	100	$83,250.00	$53,875.62	$53,875.62	Finance Authority of Maine	Mapleton	PMIF	-	5

Borrower	OrigAmt	Guar%	OrigFAMEBal	CurOutBal	CurGuarBal	Lender Name	City	Program	Jobs Created	Jobs Retained
Shaw, Robert S.	$112,500.00	100	$112,500.00	$39,808.91	$39,808.91	Finance Authority of Maine	Caribou	PMIF	1	1
Sutherland, Stuart	$141,750.00	100	$141,750.00	$84,785.27	$84,785.27	Finance Authority of Maine	Woodland	PMIF	-	5
Theriault, Duane	$32,400.00	100	$32,400.00	$6,560.21	$6,560.21	Finance Authority of Maine	St. Agatha	PMIF	-	3
Three Oak Farms	$69,750.00	100	$69,750.00	$37,178.61	$37,178.61	Finance Authority of Maine	Sherman	PMIF	-	13
Three Oak Farms	$176,765.00	100	$176,765.00	$161,519.01	$161,519.02	Finance Authority of Maine	Sherman	PMIF	-	-
Turner, Dale A.	$12,919.50	100	$12,919.50	$6,741.21	$6,741.21	Finance Authority of Maine	Washburn	PMIF	-	2
Whited Farms, LLC	$254,250.00	100	$254,250.00	$194,279.93	$194,279.94	Finance Authority of Maine	Bridgewater	PMIF	-	4
68	**$9,684,118.69**		**$9,684,118.69**	**$5,383,582.85**	**$5,383,582.91**				**23**	**372**
	$74,681,654.43		**$52,293,557.94**	**$58,121,750.55**	**$38,876,370.56**				**424**	**3,615**

FINANCE AUTHORITY OF MAINE
EDUCATION-RELATED FINANCIAL ASSISTANCE ACTIVITY
FOR FISCAL YEAR 2014 (7/1/2013 - 6/30/2014)

MAINE STATE GRANT PROGRAM

Grants Disbursed	$	9,667,147
Number of Students Assisted (Grants Awarded)		10,261

EDUCATORS FOR MAINE FORGIVABLE LOAN PROGRAM

Loans Disbursed	$	239,500
Forgiveness Given	$	518,275
Principal Repayments	$	463,666
Number of Students Assisted (Loans Awarded)		83
Number of BorrowersGranted forgivemess		157

HEALTH PROFESSIONS LOAN PROGRAM

Loans Disbursed - Doctors	$	452,000
Loans Disbursed - Veterinary	$	150,000
Forgiveness Given	$	375,549
Principal Repayments	$	680,274
Number of Students Assisted - Doctors (Loans Awarded)		22
Number of Students Assisted - Veterinary (Loans Awarded)		6
Number of BorrowersGranted forgivemess		27

FHM DENTAL LOAN & LOAN REPAYMENT PROGRAM

Loans Disbursed	$	220,000
Grants Disbursed - Loan Repayments	$	125,675
Forgiveness Given	$	46,387
Principal Repayments	$	44,317
Number of Students Awarded Loans		11
Number of Dentists Awarded Loan Repayments		7
Number of BorrowersGranted forgivemess		4

GEAR UP GRANT PROGRAM

Grants Disbursed	$	1,115,544
Number of Students Assisted (Grants Awarded)		296

DOCTORS FOR MAINE'S FUTURE SCHOLARSHIP PROGRAM

Grants Disbursed	$	850,000
Number of Students Assisted (Grants Awarded)		34

NEXTGEN COLLEGE SAVINGS PLAN PROGRAM

Year End Net Asset Balance - Total Accounts	$	8,115,317,201
Year End Net Asset Balance - Maine Accounts	$	121,216,025
Total Number of Accounts		280,680
Total Number of Maine Accounts		38,549
Program Benefits to Maine Citizens:		
Fee Rebates to Maine Accounts	$	77,199
Initial Matches Awarded	$	340,499
Next Steps Matches Awarded	$	2,065,805
Automatic Payment Bonuses Awarded	$	142,898
NextGen Need-Based Grants Awarded	$	2,406,297
	$	5,032,699
No. of Initial Matching Grants Awarded		1,837
No. of Next Steps Matching Grants Awarded		9,664
No. of Automatic Payment Bonuses Awarded		2,860
No. of NextGen Need-Based Grants Awarded		5,459
Harold Alfond College Challenge Grants Disbursed	$	2,242,000
Number of Grants Awarded		4,484

FEDERAL FAMILY EDUCATION LOAN PROGRAM

Year End Outstanding Balances Guaranteed	$	558,043,480
June 30 Trigger Rate (as a % of loans in repayment) "Default Rate"		0.90%

HRSA DENTAL LOAN REPAYMENT PROGRAM

Loan Repayments Disbursed	$	81,182
Number of Dentists Awarded Loan Repayments		5

JOHN R JUSTICE LOAN REPAYMENT PROGRAM

Loan Repayments Disbursed	$	47,313
Number of Professionals Awarded Loan Repayments		16

Finance Authority of Maine

Basic Financial Statements and
Management's Discussion and Analysis

Year Ended June 30, 2014

FINANCE AUTHORITY OF MAINE

FINANCIAL STATEMENTS

For the Year Ended June 30, 2014

TABLE OF CONTENTS

INDEPENDENT AUDITORS' REPORT

The Board of Directors
Finance Authority of Maine

Report on the Financial Statements

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Finance Authority of Maine, a component unit of the State of Maine, as of and for the year ended June 30, 2014, and the related notes to the financial statements, which collectively comprise the Finance Authority of Maine's basic financial statements as listed in the table of contents.

Management's Responsibility for the Financial Statements

Finance Authority of Maine's management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We did not audit the financial statements of NextGen College Investing Plan, which represent 99.4 percent, 100 percent, and 99.7 percent, respectively, of the assets, fund balance/net position, and additions/revenues of the aggregate remaining fund information. Those financial statements were audited by other auditors whose report thereon has been furnished to us, and our opinion, insofar as it relates to the amounts included for NextGen College Investing Plan, is based solely on the report of the other auditors. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in Government Auditing Standards, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

The Board of Directors
Finance Authority of Maine

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, based upon our audit and the report of the other auditors, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the Aggregate Remaining Fund information of the Finance Authority of Maine, as of June 30, 2014, and the respective changes in financial position and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis as listed in the table of contents be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Finance Authority of Maine's basic financial statements. The Combining Schedule of Net Position – Agency Funds, as listed in the table of contents is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America by us and the other auditors. In our opinion, the Combining Schedule of Net Position – Agency Funds is fairly stated in all material respects in relation to the basic financial statements as a whole.

The Board of Directors
Finance Authority of Maine

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated October 31, 2014 on our consideration of the Finance Authority of Maine's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Finance Authority of Maine's internal control over financial reporting and compliance.

Baker Newman & Noyes
Limited Liability Company

Portland, Maine
October 31, 2014

FINANCE AUTHORITY OF MAINE

MANAGEMENT'S DISCUSSION AND ANALYSIS

June 30, 2014

As Management of the Finance Authority of Maine, we offer readers of the Authority's financial statements this narrative overview and analysis of the financial activities of the Authority for the fiscal year ended June 30, 2014. As required, the Authority's financial statements are presented in the manner prescribed by Governmental Accounting Standards Board Statement No. 34 – *Basic Financial Statements and Management's Discussion and Analysis for State and Local Governments* (GASB 34), as amended. Under GASB 34, the Authority's funds are identified as Proprietary, or Business-type, funds, Governmental funds, and Fiduciary funds. The Authority's funds are generally created by federal or state statute.

Three of the Authority's funds are combined as Proprietary or Business-type: the Mortgage Insurance Program Fund, the NextGen Administration Fund, and the Educational Loan Fund in the basic financial statements. The remaining funds, with the exception of the Fiduciary funds, are classified as Governmental Funds, which combine the Authority's governmental business finance-related funds with its education finance-related funds. In addition, the Authority manages funds, the Fiduciary funds, for other boards or entities either pursuant to statute or contract. Additionally, the Authority serves as administrator for the NextGen College Investing Plan. These are included in the Statement of Net Position-Fiduciary Funds.

Significant Highlights for the Year Ended June 30, 2014

- In challenging economic periods, the demand for the Authority's commercial loan insurance increases as financial institutions seek to mitigate risk by requiring the Authority's insurance protection. As a result, the Authority typically experiences an increase in the insured commercial loan portfolio and a higher allowance for insured losses on insured loans. This, combined with the continued increased use of the Authority's popular On-Line Answer program, has resulted in significant growth in the portfolio in the past few fiscal years.

  The insured commercial loan portfolio continued to grow during the year, increasing 5.2% from $96,300,000, at June 30, 2013, to $101,300,000 at June 30, 2014. The allowance for insured commercial loan losses totaled $16,527,000 and $16,153,000, and represented 17% and 16% of insured commercial loans at June 30, 2013 and June 30, 2014, respectively. The allowance for insured commercial loan losses and associated provision reflect: the net growth in the insured loan portfolio; the economic conditions present; the inherent credit quality of the underlying insured loan portfolio; projected losses on insured loans; and the amount of claims paid, net of recoveries. During the year-ended June 30, 2013, the Authority recorded provisions for insured loan losses totaling $4,828,000, compared to a net recovery of $221,000 for the same period in fiscal 2014. This $5,048,000 improvement reflects the Authority's assessment of current economic conditions and the likelihood of current and future claims paid on insured loans. During the fiscal year 2013, the Authority paid claims, net of recoveries, totaling $536,000, compared to net claims paid totaling $148,000 in fiscal year 2014.

- The Authority administers the NextGen College Investing Plan, a Qualified Tuition Program under Section 529 of the Internal Revenue Code. The market value of Program investments was $8.1 billion at year-end, an increase from prior year of $1.2 billion, or 17.9%. These investments are owned by or credited to accountholders who have opened a college investing account. The growth in account balances reflects the continued growth in accountholder contribution, in excess of withdrawals, as well as market value appreciation and earned income on account balances.

  The assets of the Program are included in the Authority's financial statements. They are identified as a Private-Purpose Trust fund, a fiduciary fund. The Authority contracts with Merrill Lynch, Pierce, Fenner & Smith Incorporated to provide management services to the NextGen College Investing Plan.

The Authority earns fees for its administration services based on the daily net asset values of the Program investments, and administration revenues and expenses are accounted for in the NextGen Administration Fund. NextGen administration fees totaled $6,965,000 in fiscal year 2013, compared to $8,066,000 in fiscal year 2014. This $1,101,000 increase reflects the growth in the NextGen College Investing Plan, discussed above.

- Federal legislation in 2009 eliminated new student loan originations in the Federal Family Education Loan Program (FFELP) as of July 1, 2010, effectively creating a phase-out period of the Program as existing loans in the Program's portfolio amortize over their repayment periods. The Authority serves as the guarantor of these loans in Maine, which were originated by financial institutions participating in the Program, and manages the FFELP for the U. S. Department of Education (DE). At fiscal year-end 2014, the Authority guaranteed approximately $558 million of student loans in the Program. Administrative fees earned by serving as Maine's guarantor have historically provided a source of funding for Authority activities such as outreach, financial education, default prevention services, and assistance to financial aid officers at colleges.

  In December 2013, the Bipartisan Budget Agreement was enacted. Provisions of the Act decrease the share guaranty agencies, such as the Authority, are permitted to retain when they rehabilitate a defaulted loan, increases the share returned to the Federal government and reduces the maximum fee that a guarantor can charge the borrower for the rehabilitation of the loan. As a result of the passage of this act and the continued repayment of guaranteed student loans, the Authority expects to realize a significantly declining revenue stream from the existing guaranteed portfolio as the loans amortize. Administrative revenues associated with the FFELP totaled $4,780,000 for the fiscal year 2014.

- During fiscal year 2013, the Authority received legislative approval to create a program to insure student loans issued by private lenders. Under this program, the Authority insures private student loans from approved lenders in the Maine Private Education Loan Network. The Authority charges an up-front and annual insurance fee to lenders of these loans, and reimburses lenders for the defaults of insured loans in the program. The program began insuring loans during fiscal year 2014.

- The Authority's net position increased by $3,992,000 or 12.6%, to $35,806,000 for the year ended June 30, 2014. This increase reflects the $5,048,000 improvement in the provision/net credit for insured commercial loan losses, discussed above. Additionally, a decrease in program benefit expenses in the NextGen Administration Fund, which are shown as customer benefit expenses in the Proprietary Funds Statement of Revenues, Expenses, and Changes in Net Position, and an increase in administration fees in that Fund, shown as income for user fees, contributed to the increase in net position.

Overview of the Authority

The Finance Authority of Maine was created in 1983 by an Act of the Maine Legislature (the Act), as a body corporate and politic, and is a public instrumentality of the State of Maine. The Authority's purpose at that time was to provide business-related finance programs. In 1989, the Act was amended to authorize the Authority to administer certain education-related finance programs. The Authority offers financing and loan insurance to Maine businesses, and also offers various educational grant, loan, and loan guaranty programs that assist students in attending institutions of higher education.

The Authority is considered a component unit of the State of Maine, and as such, its financial statements are reflected in the State of Maine general-purpose financial statements. The Authority is a quasi-governmental agency and not a department of the State of Maine. The Authority receives an appropriation from the State of Maine for loan, loan repayment and grant disbursements to education customers. A small portion of the appropriation is used for the administration of state programs.

Overview of Financial Statements

This Discussion and Analysis is intended to serve as an introduction to the Authority's basic financial statements. The basic financial statements include Authority-wide financial statements, fund financial statements, and notes to the financial statements. GASB 34 requires the categorization of funds into Proprietary, or Business-type, funds and Governmental Funds, which are then combined into the Authority-wide financial statements. Note 1 of the footnotes to the financial statements describes the arrangement of the funds in greater detail.

Authority-Wide Financial Statements

The Authority-wide financial statements are designed to provide readers with a broad overview of the Authority's finances. The Statement of Net Position presents information on all of the Authority's assets, liabilities, and net assets, except for those funds that are classified as Fiduciary funds. The Fiduciary funds are presented in the Statement of Net Position-Fiduciary Funds. The Statement of Activities presents information showing functional areas of the Authority and their respective revenues and expenses. The statements are presented on an accrual basis.

The Authority-wide financial statements combine the business-type activities with the governmental activities. Under GASB 34, business-type activities include funds that are intended to recover all or a significant portion of their costs through customer fees and charges. Governmental activities include funds that are supported primarily with intergovernmental revenues such as appropriations or payment of fees by the Federal government.

Fund Financial Statements

The fund financial statements provide more detailed information about the Authority's most significant funds and not the Authority as a whole. A fund is a group of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The Authority's funds can be divided into two categories: Proprietary Funds and Governmental Funds:

Proprietary Funds – The Authority identifies three funds as Proprietary. They include the Mortgage Insurance Program Fund, the NextGen Administration Fund, and the Educational Loan Fund in the basic financial statements. These funds rely on customer fees to cover a significant portion of the operational expenses of the funds.

Governmental Funds – The remainder of the Authority's funds, with the exception of the Fiduciary funds, are grouped into this area. These funds are primarily supported by intergovernmental revenues such as State of Maine appropriations and payments by the Federal government to operate the Federal student loan guaranty program.

Fiduciary Funds – The Authority maintains two different types of fiduciary funds. The Private-Purpose Trust fund is used to report resources held for participants in the NextGen College Investing Plan, a Qualified Tuition Program under Section 529 of the Internal Revenue Code administered by the Authority. The Agency fund reports resources held by the Authority in a custodial capacity for other governmental organizations. All of these funds are listed in Note 1 to the financial statements.

Overview of the Authority-Wide Financial Position and Operations

The Authority's overall financial position and operations for the past two years are summarized below based on information included in the financial statements.

Finance Authority of Maine
Authority-Wide Net Position
(In thousands of dollars)

	Business-Type Activities		Governmental Activities		Total		Total Percent
	2014	2013	2014	2013	2014	2013	Change
Assets							
Cash and investments	$43,178	$ 39,640	$32,617	$35,142	$ 75,795	$ 74,782	1.4%
Notes receivable, net	301	305	22,284	23,350	22,585	23,655	(4.5)
Capital assets, net	1,473	1,526	–	–	1,473	1,526	(3.5)
Other assets	1,735	1,213	1,541	1,981	3,276	3,194	2.6
Total assets	$46,687	$ 42,684	$56,442	$60,473	$103,129	$103,157	0.0%
Liabilities							
Accounts payable and accrued liabilities	$ 3,535	$ 3,204	$ 454	$ 534	$ 3,989	$ 3,738	6.7%
Unearned fee income	523	559	607	666	1,130	1,225	(7.8)
Unearned grant and scholarship funds	–	–	4,876	7,316	4,876	7,316	(33.4)
Allowance for losses on insured loans	16,158	16,527	–	–	16,158	16,527	(2.2)
Long-term liabilities:							
Notes and bonds payable:							
Due within one year	–	–	807	807	807	807	–
Due in more than one year	–	–	593	650	593	650	(8.8)
Program funds:							
Amounts held under state revolving loan programs	–	–	39,771	41,081	39,771	41,081	(3.2)
Total liabilities	$20,216	$ 20,290	$47,108	$51,054	$ 67,324	$ 71,344	(5.6)%
Net Position							
Unrestricted net assets	$16,830	$ 14,550	$ 448	$ 450	$ 17,278	$ 15,000	15.2
Restricted assets	8,168	6,318	8,886	8,969	17,054	15,287	11.6
Invested in capital assets	1,473	1,526	–	–	1,473	1,526	(3.5)
Total net position	$26,471	$ 22,394	$ 9,334	$ 9,419	$ 35,805	$ 31,813	12.5%

The Authority's total assets remained relatively stable during the year, decreasing by $28,000 while the total liabilities decreased by $4,021,000, or 5.6%; the total net change in position during the year was an increase of $3,992,000, or 12.5%, from the beginning to the end of the fiscal year. Some of the changes in the individual line items are described below:

Cash and Investments

Cash and investments increased by $1,013,000, or 1.4%, during the year, primarily due to the $3,992,000 improvement in the Authority's net position, partially offset by providing grant and loan disbursements to customers.

Notes Receivable, net

Notes Receivable net decreased by $1,071,000 or 4.5%, during the year, primarily due to loan forgiveness of $917,000 in the Educators for Maine, Health Professions, and Dental loan programs.

Unearned Grant and Scholarship Funds

Undisbursed grant and scholarship funds decreased by $2,440,000, or 33.4%, reflecting grant disbursements to customers during the year.

Long-Term Liabilities – Program Funds

The Authority receives State appropriations and funds from the issuance of State of Maine bonds to provide loans under revolving loan programs. The amounts held could be returned to the State of Maine if the State required the return of that funding as a result of program termination or modification. The obligation to return the funds is identified on the balance sheet as a long-term liability, as the return of funds is not anticipated within the next year. These program funds decreased by $1,310,000, or 3.2%, during the fiscal year.

Net Position

The Authority's mission is to provide access to innovative financial solutions to help Maine citizens pursue business and higher education opportunities. When the economy is performing well the Authority usually builds its balance sheet. In difficult economic climates, the Authority may continue to provide student and business funding even when net position may decline. A strong balance sheet allows the Authority to continue to serve its customers particularly when they need help the most. Alternatively, the Authority could reduce student grants and be more selective in financing Maine businesses to prevent a reduction in net position. The Authority tries to maintain its balance sheet to permit funding customers at the highest level possible.

For the year, the Authority's net position increased by $3,992,000, or 12.5. This increase reflects the $5,048,000 improvement in the provision/net credit for insured commercial loan losses, as a result of the Authority's assessment of current economic conditions, the inherent credit quality of the insured loan portfolio, as well as the likelihood of current and future claims paid on insured loans. Additionally, a decrease in program benefit expenses in the NextGen Administration Fund, which are shown as customer benefit expenses in the Proprietary Funds Statement of Revenues, Expenses, and Changes in Net Position, and an increase in administration fees in that Fund, shown as income from user fees, also contributed to increase in net position. Further details are discussed below as part of the Statements of Revenues, Expenses/Expenditures and Changes in Net Position for the Authority's proprietary and governmental funds. The results of operations for both the Authority's proprietary and governmental funds are presented below:

Finance Authority of Maine
Authority-wide Changes in Net Position
(In thousands of dollars)

			Increase/(Decrease)	
	2014	2013	Amount	%
Revenues:				
State funding	$ 566	$ 566	$ –	0.0%
Income from user fees	12,944	11,976	968	8.1
Investment (loss) income	654	(44)	698	(1,586.4)
Administrative revenues	4,780	5,025	(245)	(4.9)
Interest income on notes receivable	17	18	(1)	(5.6)
Other income	1,188	1,004	184	18.4
Grant and scholarship revenue	16,546	17,656	(1,110)	(6.3)
Total revenues	36,695	36,201	494	1.3
Expenses:				
Salaries and benefits	3,832	3,745	87	2.3
External loan servicing expenses	5,173	5,721	(548)	(9.6)
Interest expense	14	15	(1)	(6.7)
Provision for (recovery of) losses on loans	(221)	4,828	(5,049)	(104.6)
Grant and scholarship expenses	21,546	25,383	(3,837)	(15.1)
Other operating expenses/other	2,359	2,058	301	14.6
Total expenses	32,703	41,750	(9,047)	(21.7)
Other Activity:				
Reserve fund transfer from State	1,000	1,000	–	0.0
Return of loan loss reserves to State	(1,000)	–	(1,000)	0.0
Change in net position	$ 3,992	$ (4,549)	$ 8,541	187.8%

The details of the changes are explained in the proprietary and governmental funds section on the following pages titled Results of Operations.

Results of Operations

Proprietary Funds Results

The net assets of the Authority's proprietary funds increased by $4,077,000 or 18.2%, from the prior year. The following table summarizes the Statement of Revenues, Expenses and Changes in Net Assets for the proprietary funds for the year ended June 30, 2014:

Finance Authority of Maine
Proprietary Funds
Statement of Revenues, Expenses and Changes in Net Position
(In thousands of dollars)

	2014	2013	Increase/(Decrease) Amount	Increase/(Decrease) %
Operating revenue:				
Income from user fees	$12,944	$11,976	$ 968	8.1%
Interest income on notes receivable	17	18	(1)	(5.6)
Grant revenue	2,279	2,683	(404)	(15.1)
Total revenue	15,240	14,677	563	3.8
Operating expenses:				
Salaries and benefits	2,428	2,238	190	8.5
External loan servicing costs	2,147	2,441	(294)	(12.0)
(Recovery) provision for losses on loans	(221)	4,828	(5,049)	(104.6)
Customer benefit expenses	7,279	10,410	(3,131)	(30.1)
Other operating expenses/other	1,791	1,309	482	36.8
Total operating expenses	13,424	21,226	(7,802)	(36.8)
Operating income (loss)	1,816	(6,549)	8,365	127.7
Nonoperating revenues (expenses):				
Investment income (loss)	458	(67)	525	783.6
Reserve fund transfer from State	1,000	1,000	–	–
Reserve fund transfer to State	(1,000)	–	(1,000)	–
Other income	227	20	207	1,035.0
Total nonoperating revenue	685	953	(268)	(28.1)
Change in net position, before net position transfer	2,501	(5,596)	8,097	144.7
Transfer in from Government Type Funds	1,576	–	1,576	100.0
Change in net position	4,077	(5,596)	9,673	172.9
Net position at beginning of year	22,394	27,990	(5,596)	(20.0)
Net position at end of year	$26,471	$22,394	$ 4,077	18.2%

The proprietary funds include the Mortgage Insurance Program Fund, the NextGen Administration Fund, and the Educational Loan Fund in the basic financial statements. Because these programs are classified as business-type funds, non-Program investment income and state appropriations are categorized as non-operating revenue as required by GASB 34. In the governmental funds, these items are listed as revenues. The Mortgage Insurance Program relies on fee revenue and investment income to provide most of its funding for operations. The NextGen Administration Fund and Educational Loan Fund rely on fee revenue to cover operating expenses. Net Position in the Mortgage Insurance Program Fund is used by the Authority to provide additional support for commercial loan insurance claims, in excess of the allowance for insured commercial loan losses. Net Position in the NextGen Administration Fund is used to fund student benefit programs, such as grants and scholarships, for those who qualify for the programs. Effective October 9, 2013 the net position in the NextGen Administration Fund may also be used to fund financial education activities. Net Position in the Educational Loan Fund is used to fund higher education financing initiatives and outreach activities.

Operating revenue totaled $15,240,000, an increase of 3.8% over prior year. Customer fee revenue accounted for 84.9% of operating revenue, and increased $968,000 over prior year due primarily to higher administrative fees earned in the NextGen Administration Fund. The total net asset value of the investment funds in the NextGen College Investing Plan increased by $1.1 billion or 15.8% during the fiscal year 2014 and totaled $8.1 billion on June 30, 2014. The assets are owned by or awarded to accountholders or for the benefit of their beneficiaries, and the Authority earns an administration fee (generally attained from non-Maine residents) of 11 basis points on certain advisor-sold portfolios for managing the Program. Grant revenue accounted for 15.0% of operating revenue and is the result of accountholders opening Harold Alfond College Challenge Grant accounts in the NextGen College Investing Plan; each account received a one-time $500 grant from the Alfond Scholarship Foundation. On March 6, 2014, the Alfond Scholarship Foundation announced that all babies born as Maine residents will now automatically be awarded a $500 Alfond grant for college, without requiring the establishment of a NextGen College Investing Plan Account. As a result, beginning in fiscal year 2015, the Authority will no longer be receiving grant revenue and associated customer benefit expense for the administration of Harold Alfond Challenge Grants.

Operating expenses decreased by $7,802,000, or 36.8%, from the prior year. Provisions for losses on loans decreased $5,049,000, or 104.6%, from prior year due to the net growth in the insured loan portfolio; the economic conditions present; the inherent credit quality of the underlying insured loan portfolio; projected losses on insured loans; and the amount of claims paid, net of recoveries as discussed previously. NextGen College Investing Plan benefit expenses decreased $3,131,000, or 30.1%, due to decreased disbursements of benefits.

Nonoperating revenues include a $525,000 increase in investment income due to significantly lower unrealized market losses on the Authority's bond investment portfolio, to record the securities at fair value as required by the Governmental Accounting Standards Board. Bonds are expected to be held until maturity or call, and the remaining unrealized losses are not expected to be realized. In addition, fiscal year 2014 nonoperating expenses reflect the accrual of the return of $1.0 million in commercial insurance reserves to the State as the result of recently enacted legislation to balance the fiscal year 2015 Maine State budget. In fiscal year 2014, there was also a fund balance transfer from government type funds to establish a reserve fund in the Educational Loan Fund.

Overall, net position of the proprietary funds increased by $4,077,000 or 18.2% to $26,471,000.

Governmental Fund Results

GASB 34 treats the presentation of the operating results differently in governmental funds. Revenue less expenditures is called Change in Fund Balance rather than Change in Net Position. Also, investment income and appropriations are classified under Revenue, not Nonoperating Revenue.

The Fund Balance of the Authority's governmental funds decreased by $85,000, or 0.9%, from the prior year. The following table summarizes the Statement of Revenues, Expenditures and Changes in Fund Balance for the governmental funds for the year ended June 30, 2014:

Finance Authority of Maine
Governmental Funds
Statement of Revenues, Expenditures and Changes in Fund Balance
(In thousands of dollars)

	2014	2013	Increase/(Decrease) Amount	Increase/(Decrease) %
Revenue:				
State appropriations	$ 566	$ 566	$ –	0.0%
Investment income	196	23	173	752.2
Administrative revenues	4,780	5,025	(245)	(4.9)
Other income	961	984	(23)	(2.4)
Grant and scholarship revenue	14,267	14,973	(706)	(4.7)
Total revenue	20,770	21,571	(801)	(3.7)
Expenses:				
Salaries and benefits	1,404	1,507	(103)	(6.8)
External loan servicing expenses	3,026	3,280	(254)	(7.7)
Grant and scholarship expenses	14,267	14,973	(706)	(4.7)
Interest expense	15	15	–	(0.0)
Other operating expenses/other	567	749	(182)	(24.3)
Total expenses	19,279	20,524	(1,245)	(6.1)
Fund Balance Transfer to Business Type Funds	(1,576)	–	(1,576)	–
Changes in fund balance	(85)	1,047	(1,132)	(108.0)
Fund balance at beginning of year	9,419	8,372	1,047	12.5
Fund balance at end of year	$ 9,334	$ 9,419	$ (85)	(0.9)

The governmental funds include all of the Authority's business lending programs except for the Mortgage Insurance Program, which contains the commercial loan insurance programs. Most of these programs are direct revolving loan programs, including programs such as the Economic Recovery Loan Program and Oil Storage Facility and Tank Replacement Program. Also, the governmental funds include all of the education-related programs, except for the NextGen Administration Fund and the Not-for-Profit Loan Servicing Program. This group includes the Federal Family Education Loan Program (FFELP) Operating Fund and programs such as the Educators for Maine Loan Program, the Maine State Grant Program, and the Maine Health Professions Loan Program. These programs are classified as governmental funds because most of their revenue is derived from governmental sources and not from customer fees.

Revenues for the year were $20,770,000, a decrease from prior year of $801,000, or 3.7%. This decrease came primarily from a $706,000, or 4.7%, reduction in grant resources.

Expenses for the year were $19,279,000, which were lower than prior year by $1,245,000, or 6.1%. The decrease came primarily from fewer disbursements of grants, which decreased by $706,000, or 4.7%.

Overall, the fund balance of the governmental funds decreased by $85,000, or 108%, to $9,334,000.

Debt Structure

The Authority's operating expenses are funded primarily through fees for services, investment earnings, and appropriations or other governmental contributions.

The Authority negotiated a funding agreement with the United States Department of Agriculture's Department of Rural Development (USDA) in a prior year whereby the Authority borrowed funds at a rate of interest of 1.0% per annum and can relend the money at a higher interest rate to qualified business borrowers. The proceeds from business borrowers are used to repay the USDA note and cover related operating expenses. The outstanding balance for the USDA note was approximately $650,000 as of June 30, 2014.

The Authority also has a funding agreement from a prior year with the Maine Health Access Foundation, whereby the Authority borrowed funds at a rate of interest of 1.0% per annum and can relend the money at a higher interest rate to eligible medical offices for converting their medical records to an electronic format. The proceeds from borrowers are used to repay the Foundation note and cover related operating expenses. The outstanding balance for the Foundation note was $750,000 as of June 30, 2014.

Requests for Information

Questions concerning any of the information provided in this report or request for additional financial information should be addressed to the Chief Executive Officer, Finance Authority of Maine, P.O. Box 949, Augusta, ME 04332-0949.

FINANCE AUTHORITY OF MAINE

STATEMENT OF NET POSITION

June 30, 2014

ASSETS	Business-Type Activities	Governmental Activities	Total
Cash and cash equivalents (note 2)	$14,897,306	$14,550,452	$ 29,447,758
Investments (note 2)	28,281,048	18,066,792	46,347,840
Accounts receivable	1,235,941	133,601	1,369,542
Accrued interest receivable	257,960	–	257,960
Notes receivable, net (notes 3 and 7)	300,603	22,283,716	22,584,319
Other assets	241,123	1,407,153	1,648,276
Capital assets, net (note 8)	1,473,245	–	1,473,245
Total assets	46,687,226	56,441,714	103,128,940
LIABILITIES			
Accounts payable and accrued liabilities (note 6)	3,535,043	454,324	3,989,367
Unearned fee income	523,479	606,691	1,130,170
Unearned grant and scholarship funds (note 9)	–	4,875,524	4,875,524
Allowance for losses on insured loans (notes 4 and 5)	16,157,557	–	16,157,557
Long-term liabilities:			
Due within one year – note payable (note 7)	–	807,174	807,174
Due in more than one year – note payable (note 7)	–	592,946	592,946
Due in more than one year – program funds	–	39,770,589	39,770,589
Total liabilities	20,216,079	47,107,248	67,323,327
Commitments and contingent liabilities (notes 5, 6, 10 and 12)			
NET POSITION			
Invested in capital assets	1,473,245	–	1,473,245
Restricted for education activities	8,168,363	8,885,498	17,053,861
Unrestricted	16,829,539	448,968	17,278,507
Total net position	$26,471,147	$ 9,334,466	$ 35,805,613

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF ACTIVITIES

For the Year Ended June 30, 2014

	Expenses	Charges for Services
Functions/Programs:		
Governmental activities:		
Federal Student Loan Guarantee Program	$ 3,511,031	$ 4,779,589
Educational Grant Programs	9,655,789	–
Revolving Loan Programs	833,292	–
Other Governmental Grant Programs	5,278,351	298,141
Total governmental activities	19,278,463	5,077,730
Business-type activities:		
Commercial Mortgage Insurance Program	1,702,674	2,118,335
College Savings Program	9,201,642	8,472,946
Educational Loan Programs	2,519,936	2,369,257
Total business-type activities	13,424,252	12,960,538
Total Authority	$32,702,715	$18,038,268

Other activity:
- Investment income
- Other income
- Reserve fund transfer from State (note 9)
- Reserve fund transfer to State (note 9)

Total other activity

Change in net position, before net position transfer

Net position transfer (note 1)

Net position at beginning of year

Net position at end of year

See accompanying notes to the financial statements.

Program Revenues		Net Revenue (Expense) and Changes in Net Position		
Program Investment Income	Operating Grants and Contributions	Governmental Activities	Business-type Activities	Total
$ 94,184	$ 135,955	$ 1,498,697	$ –	$ 1,498,697
–	9,655,789	–	–	–
8,235	818,803	(6,254)	–	(6,254)
93,670	4,885,546	(994)	–	(994)
196,089	15,496,093	1,491,449	–	1,491,449
–	–	–	415,661	415,661
–	2,279,145	–	1,550,449	1,550,449
–	–	–	(150,679)	(150,679)
–	2,279,145	–	1,815,431	1,815,431
$196,089	$17,775,238			
		–	458,241	458,241
		–	227,236	227,236
		–	1,000,000	1,000,000
		–	(1,000,000)	(1,000,000)
		–	685,477	685,477
		1,491,449	2,500,908	3,992,357
		(1,576,103)	1,576,103	–
		9,419,120	22,394,136	31,813,256
		$ 9,334,466	$26,471,147	$35,805,613

FINANCE AUTHORITY OF MAINE

STATEMENT OF NET POSITION

PROPRIETARY FUNDS

June 30, 2014

ASSETS	Mortgage Insurance Program Fund	NextGen Administration Fund	Educational Loan Fund	Total
Current assets:				
Cash and cash equivalents (note 2)	$ 8,478,715	$ 4,879,024	$1,539,567	$14,897,306
Investments (note 2)	8,024,325	4,566	–	8,028,891
Accounts receivable	251,985	966,210	17,746	1,235,941
Accrued interest receivable	257,960	–	–	257,960
Notes receivable, net (note 3)	65,786	–	–	65,786
Other assets	122,376	118,747	–	241,123
Total current assets	17,201,147	5,968,547	1,557,313	24,727,007
Noncurrent assets:				
Investments (note 2)	13,961,115	4,107,702	2,183,340	20,252,157
Notes receivable, net (note 3)	234,817	–	–	234,817
Capital assets, net (note 8)	1,473,245	–	–	1,473,245
Total noncurrent assets	15,669,177	4,107,702	2,183,340	21,960,219
Total assets	$32,870,324	$10,076,249	$3,740,653	$46,687,226
LIABILITIES				
Current:				
Accounts payable and accrued liabilities (notes 6 and 9)	$ 1,609,568	$ 1,907,886	$ 17,589	$ 3,535,043
Unearned fee income	523,479	–	–	523,479
Allowance for losses on insured loans (notes 4 and 5)	16,152,611	–	4,946	16,157,557
Total liabilities	18,285,658	1,907,886	22,535	20,216,079
Commitments and contingent liabilities (notes 5, 6 and 10)				
NET POSITION				
Net investment in capital assets	1,473,245	–	–	1,473,245
Restricted for education activities	–	8,168,363	–	8,168,363
Unrestricted	13,111,421	–	3,718,118	16,829,539
Total net position	$14,584,666	$ 8,168,363	$3,718,118	$26,471,147

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

PROPRIETARY FUNDS

For the Year Ended June 30, 2014

	Mortgage Insurance Program Fund	NextGen Admin-istration Fund	Educa-tional Loan Fund	Total
Operating revenues:				
Insurance premiums	$ 1,132,037	$ –	$ 8,243	$ 1,140,280
Application and commitment fees	508,627	–	–	508,627
Interest income on notes receivable	16,907	–	–	16,907
Grant revenue (note 9)	–	2,279,145	–	2,279,145
Fee and other income (note 9)	460,764	8,472,946	2,361,014	11,294,724
Total operating revenues	2,118,335	10,752,091	2,369,257	15,239,683
Operating expenses:				
Salaries and related benefits	1,359,930	873,064	195,804	2,428,798
Other operating expenses	568,849	1,049,804	172,651	1,791,304
External loan servicing costs	–	–	2,146,535	2,146,535
(Recovery) provision for losses on insured commercial loans and insured education loans (note 4)	(226,105)	–	4,946	(221,159)
Scholarship expenses (note 9)	–	2,373,174	–	2,373,174
Grant expenses	–	2,279,145	–	2,279,145
Matching contributions and rebates (note 9)	–	2,626,455	–	2,626,455
Total operating expenses	1,702,674	9,201,642	2,519,936	13,424,252
Operating income (loss)	415,661	1,550,449	(150,679)	1,815,431
Nonoperating revenues (expenses):				
Investment income	336,773	72,684	48,784	458,241
Other income	–	227,236	–	227,236
Reserve fund transfer from State (note 9)	1,000,000	–	–	1,000,000
Reserve fund transfer to State (note 9)	(1,000,000)	–	–	(1,000,000)
Total nonoperating revenues	336,773	299,920	48,784	685,477
Change in net position, before net position transfer	752,434	1,850,369	(101,895)	2,500,908
Transfer in from Federal Guaranty Agency Operating Fund (note 1)	–	–	1,576,103	1,576,103
Change in net position	752,434	1,850,369	1,474,208	4,077,011
Net position at beginning of year	13,832,232	6,317,994	2,243,910	22,394,136
Net position at end of year	$14,584,666	$ 8,168,363	$3,718,118	$26,471,147

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF CASH FLOWS

PROPRIETARY FUNDS

For the Year Ended June 30, 2014

	Mortgage Insurance Program Fund	NextGen Administration Fund	Educational Loan Fund	Total
Cash flows from operating activities:				
Fees received from customers	$ 1,987,815	$ 8,124,204	$ 2,370,944	$ 12,482,963
Interest receipts on notes receivable	16,907	–	–	16,907
Grant revenue	–	2,279,145	–	2,279,145
Payments for operating expenses	(346,558)	(1,795,501)	(2,318,452)	(4,460,511)
Payments to employees	(1,413,561)	(902,884)	(178,949)	(2,495,394)
Investment in notes receivable	4,646	–	–	4,646
Payments for scholarships, grants, matching contributions and rebates	–	(7,278,774)	–	(7,278,774)
Default payments made on commercial loan guarantees	(285,216)	–	–	(285,216)
Recoveries received from prior commercial loan guarantees	137,354	–	–	137,354
Other payments	(44,606)	(111,955)	–	(156,561)
Net cash provided (used) by operating activities	56,781	314,235	(126,457)	244,559
Cash flows from noncapital and related financing activities:				
Interfund transactions	(3,148,372)	320,713	–	(2,827,659)
Other nonoperating revenue	–	227,236	48,784	276,020
Funds received from other governments	1,000,000	–	–	1,000,000
Transfer from federal guaranty agency operating fund	–	–	1,576,103	1,576,103
Net cash provided (used) by noncapital and related financing activities	(2,148,372)	547,949	1,624,887	24,464
Cash flows from capital and related financing activities:				
Acquisition of capital assets	(319,081)	–	–	(319,081)
Cash flows from investing activities:				
Maturities and calls on investments	22,331,669	2,344,066	–	24,675,735
Purchases of investments	(21,651,681)	(2,350,060)	(734,338)	(24,736,079)
Interest received on investments	399,763	78,583	48,784	527,130
Net cash provided (used) by investing activities	1,079,751	72,589	(685,554)	466,786
Net increase (decrease) in cash and cash equivalents	(1,330,921)	934,773	812,876	416,728
Cash and cash equivalents at beginning of year	9,809,636	3,944,251	726,691	14,480,578
Cash and cash equivalents at end of year	$ 8,478,715	$ 4,879,024	$ 1,539,567	$ 14,897,306

FINANCE AUTHORITY OF MAINE

STATEMENT OF CASH FLOWS (CONTINUED)

PROPRIETARY FUNDS

For the Year Ended June 30, 2014

	Mortgage Insurance Program Fund	NextGen Administration Fund	Educational Loan Funds	Total
Reconciliation of operating income (loss) to net cash provided (used) by operating activities:				
Operating income (loss)	$415,661	$1,550,449	$(150,679)	$1,815,431
Adjustments to reconcile operating income (loss) to net cash provided (used) by operating activities:				
Depreciation	76,909	–	–	76,909
Loss on disposal of capital assets	3,168	–	–	3,168
(Recovery) provision for losses on insured loans	(226,105)	–	4,946	(221,159)
Default payments made on commercial loan guarantees	(285,216)	–	–	(285,216)
Recoveries received from prior commercial loan guarantees	137,354	–	–	137,354
Changes in operating assets and liabilities:				
Accounts receivable	(78,304)	(348,742)	1,687	(425,359)
Notes receivable	4,646	–	–	4,646
Other assets	(44,606)	(111,955)	–	(156,561)
Accounts payable and accrued liabilities	88,583	(775,517)	17,589	(669,345)
Unearned fee income and other liabilities	(35,309)	–	–	(35,309)
Net cash provided (used) by operating activities	$ 56,781	$ 314,235	$(126,457)	$ 244,559

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

BALANCE SHEET

GOVERNMENTAL FUNDS

June 30, 2014

ASSETS	Federal Guaranty Agency Operating Fund	Educational Grant Fund	Revolving Fund
Cash and cash equivalents (note 2)	$3,886,262	$39,790	$ 7,251,697
Investments (note 2)	5,482,502	55,950	11,308,815
Accounts receivable	133,601	–	–
Notes receivable, net (notes 3 and 7)	–	–	22,283,716
Other assets	14,449	–	1,392,704
Total assets	$9,516,814	$95,740	$42,236,932
LIABILITIES AND FUND BALANCES			
Liabilities:			
Accounts payable and accrued liabilities	$ 328,215	$ 7,750	$ 38,836
Unearned fee income	469,883	–	136,808
Unearned grant and scholarship funds (note 9)	–	87,572	357,682
Note payable (note 7)	–	–	1,400,120
Amounts held under state revolving loan programs (note 9)	–	–	39,737,329
Total liabilities	798,098	95,322	41,670,775
Fund balances:			
Assigned	–	418	399,375
Restricted	8,718,716	–	166,782
Total fund balances	8,718,716	418	566,157
Total liabilities and fund balances	$9,516,814	$95,740	$42,236,932

See accompanying notes to the financial statements.

Other Governmental Funds	Total Governmental Funds
$3,372,703	$14,550,452
1,219,525	18,066,792
–	133,601
–	22,283,716
–	1,407,153
$4,592,228	$56,441,714
$ 79,523	$ 454,324
–	606,691
4,430,270	4,875,524
–	1,400,120
33,260	39,770,589
4,543,053	47,107,248
49,175	448,968
–	8,885,498
49,175	9,334,466
$4,592,228	$56,441,714

FINANCE AUTHORITY OF MAINE

STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES

GOVERNMENTAL FUNDS

For the Year Ended June 30, 2014

	Federal Guarantee Agency Operating Fund	Educational Grant Fund	Revolving Fund
Revenues:			
State appropriations (note 9)	$ –	$ –	$ –
Investment income	94,184	–	8,235
Administrative revenues	4,779,589	–	–
Other income	135,955	–	526,822
Grant revenue	–	9,655,789	291,981
Total revenues	5,009,728	9,655,789	827,038
Expenditures:			
Operating expenditures:			
Salaries and related benefits	427,874	–	349,145
Other operating expenses	57,141	–	177,754
External loan servicing expenses	3,026,016	–	–
Interest expense	–	–	14,412
Grant expense	–	9,655,789	291,981
Total expenditures	3,511,031	9,655,789	833,292
Excess of revenues over (under) expenditures, before fund balance transfer	1,498,697	–	(6,254)
Other financing use:			
Fund balance transfer to Educational Loan Fund (note 1)	(1,576,103)	–	–
Net change in fund balances	(77,406)	–	(6,254)
Fund balances at beginning of year	8,796,122	418	572,411
Fund balances at end of year	$ 8,718,716	$ 418	$566,157

See accompanying notes to the financial statements.

Other Governmental Funds	Total Governmental Funds
$ 566,028	$ 566,028
93,670	196,089
–	4,779,589
298,141	960,918
4,319,518	14,267,288
5,277,357	20,769,912
626,503	1,403,522
332,330	567,225
–	3,026,016
–	14,412
4,319,518	14,267,288
5,278,351	19,278,463
(994)	1,491,449
–	(1,576,103)
(994)	(84,654)
50,169	9,419,120
$ 49,175	$ 9,334,466

FINANCE AUTHORITY OF MAINE

STATEMENT OF NET POSITION

FIDUCIARY FUNDS

June 30, 2014

	NextGen College Investing Plan	Agency Funds
ASSETS HELD FOR OTHERS		
Cash and cash equivalents (note 2)	$ 8,609,280	$14,026,579
Investments (note 2)	8,119,320,745	12,352,869
Accounts receivable from Department of Education	–	381,511
Receivable for securities sold	2,690,624	–
Accrued interest receivable	–	179,809
Notes receivable, net (note 3)	–	14,593,694
Total assets	8,130,620,649	41,534,462
LIABILITIES		
Accounts payable and other liabilities	–	29,803
Payable for securities purchased	4,605,197	–
Withdrawals payable	6,694,703	–
Payable for accrued fees and expenses	4,003,547	–
Due to the U.S. Department of Education (note 12)	–	2,239,714
Amounts held for State of Maine under revolving loan programs	–	39,264,945
Total liabilities	15,303,447	41,534,462
NET POSITION		
Net position held in trust for education benefits	$ 8,115,317,202	$ –

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF CHANGES IN NET POSITION

FIDUCIARY FUNDS

For the Year Ended June 30, 2014

	NextGen College Investing Plan
ADDITIONS	
Contributions	$ 956,185,918
Investment income:	
Dividends and interest	313,917,265
Net appreciation in value of investments	735,416,671
Net investment income	1,049,333,936
Total additions	2,005,519,854
DEDUCTIONS	
Withdrawals	718,153,598
Fees and expenses:	
Management fees	39,087,762
Portfolio servicing fees	2,369,029
Maine administration fees	8,066,247
Total fees and expenses	49,523,038
Total deductions	767,676,636
Net increase	1,237,843,218
Net position at beginning of year	6,877,473,984
Net position at end of year	$ 8,115,317,202

See accompanying notes to the financial statements.

1. Organization and Significant Accounting Policies

Authorizing Legislation

The Finance Authority of Maine (FAME or the Authority) was created in 1983 by the *Finance Authority of Maine Act* (the Act), Title 10, Chapter 110, of the Maine Revised Statutes, as amended, as a body corporate and politic, and a public (tax exempt) instrumentality of the State of Maine. In 1989, the Act was amended to authorize the Authority's administration of educational finance programs found in Title 20-A, Chapters 417-E through 430-B (with the exceptions of Chapters 417-A and 418, which are not administered by the Authority, and 417E – 417F which are administered by the Authority and were enacted in 1998 and 2003, respectively). These financial statements include all of the operations conducted by the Authority. In addition, the Authority's financial statements reflect the assets of the NextGen College Investing Plan as a private purpose trust fund.

The Authority provides commercial financing and loan insurance to Maine businesses. Also, the Authority is authorized to carry out various programs to provide financial and other assistance to Maine students and their parents to finance costs of attendance at institutions of higher education.

For financial reporting purposes, the Authority is considered a component unit of the State of Maine and as such, the Authority's financial statements are reflected in the State of Maine's general-purpose financial statements. The Authority is a quasi-independent agency and not a department of the State of Maine.

The financial statements also include the accounts and activities of FAME Opportunities, Inc., a separate 501(c)(3) organization formed and controlled by the Authority. The operations of FAME Opportunities, Inc. are immaterial.

Basis of Presentation – Government-Wide Financial Statements

Separate government-wide and fund financial statements, which are prepared using the economic resources measurement focus and the accrual basis of accounting, are presented, as they are interrelated. The governmental activities column incorporates data from governmental funds, while business-type activities incorporate data from the Authority's enterprise funds. Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds, even though the latter are excluded from the government-wide financial statements.

Basis of Accounting

The financial statements are prepared in accordance with statements promulgated by the Governmental Accounting Standards Board.

The Authority follows the accrual basis of accounting for the proprietary funds and, accordingly, recognizes revenue as earned and expenses as incurred. Governmental funds are reported using the modified accrual basis and revenues are recorded when they become available and measurable and expenses when incurred. Revenues from grants and programs are generally considered "available" if received within three months of the balance sheet date. There are no significant differences between the modified accrual basis and the accrual basis for the governmental funds. The private-purpose trust fund and agency funds are reported using the accrual basis of accounting

1. Organization and Significant Accounting Policies (Continued)

Separate fund financial statements are provided for proprietary and governmental funds. The fund financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America applicable to governmental entities, which provides that accounting systems be organized by funds to account for specific activities consistent with legal and operating requirements. Major individual governmental funds and all proprietary funds and fund groups are reported as separate columns in the fund financial statements.

Fund Structure

The following business-type activities of the Authority are classified as proprietary funds:

Mortgage Insurance Program Fund
This fund consists of activities primarily relating to providing capital to a broad range of commercial borrowers that may be denied commercial credit without the provision of the Authority's loan insurance to financial institutions. The Authority receives loan insurance fees from the financial institutions (which may pass the cost to the ultimate borrower).

NextGen Administration Fund
This fund accounts for activities related to the administration of the State of Maine's Maine College Savings Program (Program), also known as the NextGen College Investing Plan or NextGen, a qualified tuition program pursuant to Section 529 of the Internal Revenue Code to encourage families to invest for the qualified higher education expenses of a designated beneficiary. The Authority is the administrator of the Program. Included in the fund are the administrative fees received by the Authority from some participants based on the net asset value of accounts (Maine Administration Fee).

Also recognized in the fund are funds provided by the Alfond Scholarship Foundation and granted to participants in the Harold Alfond College Challenge (HACC). The HACC provides a grant to NextGen accounts for eligible designated beneficiaries. HACC grants may only be withdrawn for qualified higher education expenses defined under Section 529 of the Internal Revenue Code.

Educational Loan Fund
The following proprietary activities of the Authority are included in the Educational Loan fund:

Higher Education Loan Purchase Program
This fund held the residual net position of the federal student loan purchase program that was terminated by the Authority in 2011. All obligations under the program have been settled. In 2014, the residual net position was transferred to the Student Loan Insurance Program.

Not-for-Profit Loan Servicing Program
This fund consists of activities related to servicing federal student loans in the Federal Direct Loan Program. In an agreement with the U.S. Department of Education (DE), the Authority is allocated 100,000 federal student loans on which to provide loan servicing activities. The Authority has contracted EdFinancial to perform the actual servicing activities while the Authority provides oversight. The Authority receives servicing fees from the DE.

1. Organization and Significant Accounting Policies (Continued)

Student Loan Insurance Program
This program, which began operations in 2014, provides loan insurance on direct educational loans made by participating financial institutions in the Maine Private Education Loan Network. Qualifying loans fall into three credit tiers with varying guarantee fees. These fees may be absorbed by the lending partners or passed through to the student borrowers. In addition to the upfront guarantee fees, an annual servicing fee is charged to the lending institutions based on outstanding loan balances. At June 30, 2014, the total balance of loans insured under this program was not significant.

The agreement with the participating lenders required FAME to establish an initial $3,000,000 reserve fund. This was accomplished by transferring the net proceeds from the Higher Education Loan Purchase Program of $1,423,897, as well as a net position transfer of $1,576,103 from the Federal Guarantee Agency Operating Fund.

The following governmental activities of the Authority are classified as governmental funds:

Federal Guarantee Agency Operating Fund
This fund accounts for the activities under the Federal Family Education Loan Program (FFELP). The Authority, in conjunction with the U.S. Department of Education, made educational related federal loan guarantees to eligible Maine students and their families to attend post-secondary schools. The Authority received revenue in fiscal year 2014 from the U.S. Department of Education for managing the Maine FFELP portfolio.

On March 30, 2010, H.R.4872, *The Health Care and Education Reconciliation Act of 2010* (HCERA), was signed into law. HCERA provides that after June 30, 2010, all subsidized and unsubsidized Stafford Loans, PLUS loans and Consolidation loans can only be made under the government's Federal Direct Loan Program. As a consequence, the Authority will no longer receive revenue for the origination of FFELP loans. Additionally, as the principal balance of outstanding FFELP loans is amortized, the portfolio will decrease as will revenue associated with maintenance of the FFELP portfolio.

Educational Grant Fund
This fund accounts for the activities relating to providing grants to eligible undergraduate Maine students who have the greatest financial need and who attend private or public post-secondary institutions of higher learning. The funding for this program is received directly from the State of Maine on an annual basis.

Revolving Fund
This fund primarily consists of the funds relating to the Authority's administration of State of Maine revolving loan programs. These are State programs administered by the Authority, which provide either educational or commercial loans on a revolving basis. This fund records the aggregate activity of these programs. The program funding levels are derived from the State of Maine, except as follows: the Intermediary Relending Loan Program is a Federal program; a portion of the funds in the Dental Loan and Loan Repayment Fund are derived from a grant from Delta Dental; the Maine Health Access Foundation Loan program funds are derived from a loan from the Maine Health Access Foundation; the Dental Equipment Loan and Student Loan Repayment Programs use federal funds. Loans are granted with and without interest charges depending on the program and in some cases there is also loan forgiveness. This fund consists of funds of the following programs:

Underground Oil Storage Replacement Program

1. Organization and Significant Accounting Policies (Continued)

Economic Recovery Loan Program
Educators for Maine Program
Health Professionals Loan Program
Dental Loan and Loan Repayment Programs
Regional Economic Development Revolving Loan Program
Intermediary Relending Program
Waste Motor Oil Disposal Site Remediation Program
Maine Health Access Foundation Loan Program
Student Loan Repayment Program

Other Governmental Funds
The Authority administers various other governmental and educational related programs. This fund group records the aggregate activity and reflects the combination of these programs. The State of Maine provides program funding on an annual basis for the Higher Education Fund. FAME Opportunities, Inc. relies on private individuals and corporations for contributions. Doctors for Maine's Future was funded in fiscal years 2010 and 2011. The U.S. Department of Justice's Bureau of Justice Assistance funded the John R. Justice Program. The State of Maine provided funding for the Food Processing Grant Program. The College Access Challenge Grant is funded by the U.S. Department of Education. The State Small Business Credit Initiative Program was funded by the U.S. Department of the Treasury and initially awarded to the Department of Economic and Community Development (DECD) of the State of Maine. In addition, the Authority administers the program for DECD. The Gaining Early Awareness for Undergraduates Programs is funded by the U.S. Department of Education to the Maine Department of Education as grantee. FAME administers the scholarship in accordance with a memorandum of agreement with the Maine Department of Education. The funds are granted to qualifying students for attendance at college.

This fund group consists of the following:

Higher Education Fund
FAME Opportunities, Inc.
Doctors for Maine's Future
John R. Justice Grant Program
Food Processing Grant Program
College Access Challenge Grant
State Small Business Credit Initiative
Gaining Early Awareness for Undergraduate Programs

There are no legally adopted budgets for any of the Authority's funds.

The following fiduciary activities of the Authority are classified as Fiduciary Funds:

Private Purpose Trust Fund
NextGen College Investing Plan – is the Maine College Savings Program. The program was established under Chapter 417-E of Title 20-A, to encourage the investment of funds to be used for Qualified Higher Education Expenses at institutions of higher education. The Plan consists of the investments made by participants in the State's Qualified State Tuition Program under Section 529 of the Internal Revenue Code.

1. Organization and Significant Accounting Policies (Continued)

The Authority Acts in a trustee capacity for this fund. The resources in this fund cannot be used to support the Authority's operations. The fund is reflected in the Statement of Net Position-Fiduciary Funds and the Statement of Changes in Net Position-Fiduciary Funds as the NextGen College Investing Plan.

Accounting policies of the Private Purpose Trust Fund are further described in note 13.

Agency Funds

Additionally, pursuant to a contract, the Authority provides administrative, financial services support and other services for the Kim Wallace Adaptive Equipment Loan Program Fund Board, the Nutrient Management Fund, the Payroll Processing Insurance Fund, the Northern Maine Transmission Corporation, the Department of Agriculture for the Agriculture Marketing Loan Fund and the Potato Marketing Improvement Fund, the Small Enterprise Growth Board and the Maine Rural Development Authority. The Authority also holds and administers the State of Maine's portion of the U.S. Department of Education's Federal Student Loan Reserve Fund, which is the property of the Federal government.

The Authority acts in a custodian capacity for these Funds. The resources in these Funds cannot be used to support the Authority's operations. These Funds are combined in the Statement of Net Position-Fiduciary Funds and presented as Agency Funds.

Restriction on Net Position

The restricted net position of the Authority is restricted to a specific use by contract, and/or federal or state statutes and regulations. Financial activities and resulting account balances that are not so restricted are presented in the Statement of Net Position as unrestricted net position. The Authority's unrestricted net position is generally intended for use for program-related activities.

Fund Balances

GASB No. 54, *Fund Balance Reporting and Governmental Fund Type Definitions,* requires the fund balance of governmental funds be classified based on a hierarchy of constraints imposed on the use of resources. The fund balances must be identified as nonspendable, restricted, committed, assigned or unassigned.

Restricted fund balances include amounts that can be spent only for the specific purposes stipulated by the constitution, external resource providers, or through enabling legislation. The assigned fund balance classification is intended to be used for specific purposes, but assigned fund balances do not meet the criteria to be classified as restricted.

There are no funds with fund balances classified as nonspendable, committed or unassigned. The Authority considers amounts to have been spent when an expenditure is incurred for both restricted and assigned fund balances. Assigned fund balances are reflected as unrestricted net position on the statement of net position.

1. Organization and Significant Accounting Policies (Continued)

The fund balance of the Authority's Federal Guaranty Agency Operating Fund, Intermediary Relending Program (Revolving Fund) and Maine Health Access Foundation Loan Program (Revolving Fund) are restricted. Pursuant to the *Higher Education Act*, the Authority may use the Operating Fund's balance only for guarantee agency-related activities, including student financial aid-related activities for the benefit of students. Pursuant to the governing agreement with the United States Department of Agriculture, and related regulatory instructions issued by the Department's Farmers Home Administration, the Intermediary Relending fund balance may be used only for program purposes, including administration costs, technical assistance to borrowers, bad debts, repayment of debt or lending to eligible borrowers. Pursuant to the governing agreement with the Maine Health Access Foundation, the Maine Health Access Foundation Loan Program's fund balance may be used only for program purposes, including the Authority's administrative and technical expenses.

Fund balances classified as assigned may be assigned by the CEO who has statutory power to supervise the Authority's administrative and technical affairs. To the extent such assignments are utilized in the budgeting process, they are approved by the Board of Directors. The appropriation that funds these programs generally give guidance as to what the principal of the appropriation must be used for, but are generally silent as the treatment of any earnings on such funds. It has been the Authority's policy to use these earnings for the programs funded by the principal of the appropriation, including administrative costs. The Authority first utilizes restricted or committed or assigned fund balances, if any, when an expenditure is incurred for purposes for which both restricted and unrestricted fund balances are available.

Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management of the Authority to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. The most significant estimates utilized in the preparation of the financial statements of the Authority relate to the allowance for losses on insured commercial loans.

Cash and Cash Equivalents

For purposes of preparing the statement of cash flows for the proprietary funds, the Authority considers certain highly liquid investments with a maturity of three months or less when purchased to be cash equivalents.

Investments

Investments are carried at fair value. Unrealized gains and losses due to changes in fair values of investments are included in investment income.

The Authority invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements.

1. Organization and Significant Accounting Policies (Continued)

Notes Receivable

Notes receivable are carried at the principal amount outstanding less an allowance for losses. The allowance for losses on notes receivable is established through a provision for losses on notes receivable charged to operations. Notes receivable losses are charged against the allowance when management believes collectibility of the loan principal is unlikely. The allowance is an amount that management believes will be adequate to absorb losses based on an evaluation of collectibility and prior loss experience.

Losses on notes receivable in the revolving loan programs are recognized by charging the amount held under the revolving loan program liability accounts when the notes receivable are forgiven or charged off.

Losses on notes receivable in the agency funds are recognized by charging the amount held for State of Maine under revolving loan programs when the notes are forgiven or charged off.

Capital Assets

The Authority's capital assets are recorded at cost and depreciation is provided on the straight-line method over the estimated useful lives of the assets. Capital asset acquisitions that equal or exceed $1,000 are capitalized. The Authority's capital assets are comprised primarily of a floor of a building owned in common and improvements thereon in Augusta, Maine and computer hardware and software. The estimated useful lives of capital assets are as follows:

Building and improvements	3 – 30 years
Computer and office equipment	3 – 15 years
Software development	5 years

Allowance for Losses on Insured Loans

The Authority has established an allowance to absorb probable losses on commercial loans it insures. This allowance is adjusted by provisions charged to operating expense and by recoveries on losses previously charged off. The amount of the allowance, which represents probable, but not actual losses, is determined by management's evaluation of the insured loan portfolio. Primary considerations in this evaluation are loss experience, the character and changes in the size of the portfolio, business and economic conditions, the value of the collateral and the maintenance of the allowance at a level adequate to absorb losses.

Revolving Loan Programs

Funds received, including interest, for revolving loan programs are recorded as a liability in "amounts held under State revolving loan programs".

Grants

Unrestricted grants are recorded as revenue when received. Restricted grants are recorded as revenue upon compliance with the restrictions. Amounts received for grant programs are recorded in "unearned grant funds" until they are utilized; at that time revenues equal to the expenses are recognized since these grants are expenditure-driven.

1. Organization and Significant Accounting Policies (Continued)

Mortgage Insurance Premiums

The Authority's fee for insuring business loans may range from 1/2% to 2% per year of the outstanding insured portion of the principal balance of the business loan on the loan's annual anniversary date. Such mortgage insurance fees received in advance of the insurance period, are deferred and are recognized as income over the insurance period.

Application and Commitment Fees

The Authority charges a fee for the review of applications for certain types of tax-exempt bonds and for the allocation of the state ceiling of tax-exempt bond cap. The fees are taken into income when they are no longer refundable and when the Authority has performed the service. The Authority also charges an application and/or commitment fee on certain commercial loan insurance. Certain loans also require that a commitment fee be charged to the borrower.

FFELP Support

The Authority receives a percentage of the amounts collected on defaulted loans, a portfolio maintenance fee and a default aversion fee from the U.S. Department of Education (DE) as its primary support for the administration of the FFELP. These fees are recorded as administrative revenues when earned. An estimate of default aversion fees that will need to be repaid to DE is recorded as unearned fee income.

Administrative Expenses

Administrative expenses are charged to the various funds based on the estimated time spent during the period on each program. Some funds can only be charged with a fixed amount of administrative expenses as allowed by the State. Consequently, all expenses in excess of this amount are absorbed by the Mortgage Insurance Program Fund as that is the fund that is most closely related to such programs.

Operating Revenue and Expenses

Proprietary Funds distinguish operating revenues and expenses from nonoperating items. Operating revenues in the Mortgage Insurance Fund include fees received from providing services, insurance premiums and interest income on notes receivable. Operating revenues in the NextGen Administration Fund and the Educational Loan Fund include fees received from providing services and related grants.

Operating expenses in the Mortgage Insurance Fund and the NextGen Administration Fund include, as applicable, salaries and related benefits, other operating expenses, provision for losses on insured loans, scholarships, matching contributions, grants and rebates. Operating expenses in the Educational Loan Fund are primarily for loan processing services. Operating expenses for all proprietary funds are the costs of providing the services and operating all programs. All revenues and expenses not categorized above are reported as nonoperating revenues and expenses.

1. Organization and Significant Accounting Policies (Continued)

Compensated Absences

It is the Authority's policy to permit employees to accumulate earned but unused vacation. All vacation pay is accrued when incurred in the government-wide, proprietary, and governmental fund financial statements.

Subsequent Events

In fiscal 2014, included within grant revenues in other governmental funds in the accompanying statement of revenues, expenditures and changes in fund balances is approximately $1,568,000 to support financial literacy outreach and education, as well as sub-grants to other organizations, funded with the federal College Access Challenge Grant. The College Access Challenge Grant is not being renewed. While the sub-grant awards are expected to be eliminated, the Authority will utilize certain revenues received in connection with the NextGen College Investing Plan to continue the outreach and education efforts.

In fiscal 2014, the Authority and the Alfond Scholarship Foundation (ASF) amended an existing agreement for the administration of the $500 Harold Alfond College Challenge Grant. Generally, babies born as Maine residents will be eligible for the $500 Alfond Grant, without requiring the establishment of a NextGen College Investing Plan account. ASF will fund a scholarship account through NextGen that is owned by ASF. As a result, beginning in fiscal 2015, the Authority will no longer record grant revenue and related grant expense within the NextGen Administration fund. This amount totaled $2,279,145 in fiscal 2014 and is included in grant revenues and grant expenses in the accompanying statement of revenues, expenses and changes in net position.

New Accounting Pronouncements

In March, 2012 GASB issued Statement No. 65, *Items Previously Reported as Assets and Liabilities.* This Statement establishes accounting and financial reporting standards that reclassify, as deferred outflows of resources or deferred inflows of resources, certain items that were previously reported as assets and liabilities and recognizes, as outflows of resources or inflows of resources, certain items that were previously reported as assets and liabilities. This Statement also provides other financial reporting guidance related to the impact of the financial statement elements deferred outflows of resources and deferred inflows of resources, such as changes in the determination of the major fund calculations and limiting the use of the term *deferred* in financial statement presentations. The Authority adopted the provisions of this Statement for the year ended June 30, 2014. There was no impact on the financial statements.

In January 2013, GASB issued Statement No. 69, *Government Combinations and Disposals of Government Operations*. This statement establishes accounting and financial reporting standards related to government combinations and disposals of government operations. As used in this Statement, the term government combinations includes a variety of transactions referred to as mergers, acquisitions, and transfers of operations. This Statement also requires disclosures be made about government combinations and disposals of government operations to enable financial statement users to evaluate the nature and financial effects of those transactions. The requirements of this Statement are effective for government combinations and disposals of government operations occurring in financial reporting periods beginning after December 15, 2013, and should be applied on a prospective basis. The Authority is currently evaluating the impact, if any, this guidance will have on its financial statements.

1. Organization and Significant Accounting Policies (Continued)

In April 2013, GASB issued Statement No. 70, *Accounting and Financial Reporting for Nonexchange Financial Guarantees*. This Statement requires a government that extends a nonexchange financial guarantee to recognize a liability when qualitative factors and historical data, if any, indicate that it is more likely than not that the government will be required to make a payment on the guarantee. The amount of the liability to be recognized should be the discounted present value of the best estimate of the future outflows related to the guarantee expected to be incurred. When there is no best estimate but a range of the estimated future outflows can be established, the amount of the liability to be recognized should be the discounted present value of the minimum amount within the range.

This Statement requires a government that has issued an obligation guaranteed in a nonexchange transaction to recognize revenue to the extent of the reduction in its guaranteed liabilities. This Statement also requires a government that is required to repay a guarantor for making a payment on a guaranteed obligation or legally assuming the guaranteed obligation to continue to recognize a liability until legally released as an obligor. When a government is released as an obligor, the government should recognize revenue as a result of being relieved of the obligation. This Statement also provides additional guidance for intra-entity nonexchange financial guarantees involving blended component units.

This Statement also specifies the information required to be disclosed by governments that extend nonexchange financial guarantees. In addition, this Statement requires new information to be disclosed by governments that receive nonexchange financial guarantees. The Authority adopted the provisions of this Statement for the year ended June 30, 2014. There was no impact on the financial statements.

2. Cash and Investments

Cash and Cash Equivalents

The carrying amounts, which represent both fair value and cost, of cash and cash equivalents for the Authority at June 30, 2014 are presented below:

Cash held in demand deposit accounts and on hand	$ 1,447,799
Money market accounts and repurchase agreements	2,101,869
Total carrying amount of deposits	3,549,668
Amounts held in State of Maine Treasurer's Cash Pool (consisting of cash and cash equivalents, repurchase agreements, Certificates of Deposit, U.S. investments and corporate bonds)	25,898,090
	$29,447,758

2. Cash and Investments (Continued)

Of the total carrying amount of deposits of $3,549,668 at June 30, 2014, the corresponding bank balances were $3,900,176. The difference between the carrying amounts of deposits and bank balances consists primarily of checks issued but not cashed and deposits in transit. The amount of bank balances covered by Federal depository insurance was $750,757 at June 30, 2014, leaving $3,149,419 uninsured, of which $901,173 was collateralized by Repurchase Agreements issued by Bangor Savings Bank in the Authority's name.

The Authority invests monies that are not needed for immediate use primarily with the State of Maine. The State of Maine sponsors an internal investment pool (the Treasurer's Cash Pool). The Authority's participation is voluntary. The State of Maine Treasurer's Cash Pool is primarily comprised of investment vehicles with short maturities and management of the Authority characterizes the investments within the pool as low risk. The State of Maine's Treasurer's Cash Pool is not rated by external rating agencies. The Authority's management considers this investment vehicle a money market instrument and generally carries the amounts in the pool at cost.

Included in cash and cash equivalents on the Statement of Net Position Fiduciary Funds-Agency Funds is $13,356,003 held in the Authority's name in the State of Maine Treasurer's Cash Pool and $670,576 held at other banks, all of which was either collateralized by a repurchase agreement issued by Bangor Savings Bank in the Authority's name or covered by Federal depository insurance.

At June 30, 2014, the Authority's management had reserved $535,109 of cash to fund a moral obligation capital reserve for certain small business mortgage loans and the costs of property maintenance related to an acquired property (see note 6). The Authority's management has also designated $535,109 of the Mortgage Insurance Program net position as a reserve for these matters.

A summary of the fair values of investment securities, based on quoted market prices, as of June 30, 2014 is as follows:

Cash management funds	$ 3,384,560
U.S. Treasury obligations	3,888,371
U.S. Government-sponsored enterprise bonds	27,073,910
State and Municipal Bonds	6,193,171
Merrill Lynch Principal Plus portfolio	4,569
Corporate bonds	14,164,622
Commercial paper	3,991,506
	58,700,709
Less: investments recorded in Statement of Net Position-Fiduciary Funds-Agency Funds	12,352,869
Investments recorded in Statement of Net Position	$46,347,840

2. Cash and Investments (Continued)

The maturities or repricings of debt securities at June 30, 2014 are as follows:

	2015	2016 – 2019	2020 – 2024	Total
U.S. Treasury obligations	$ –	$ 3,888,371	$ –	$ 3,888,371
U.S. Government-sponsored enterprises (FHLB, FNMA, etc.)	2,711,622	20,426,839	3,935,449	27,073,910
State and municipal bonds	301,527	5,891,644	–	6,193,171
Corporate bonds	1,019,670	13,144,952	–	14,164,622
Commercial paper	3,991,506	–	–	3,991,506
	$ 8,024,325	$43,351,806	$ 3,935,449	$55,311,580

Actual maturities may differ from contractual maturities because issuers may have the right to call or prepay obligations with or without call or prepayment penalties.

The scheduled maturities or repricings of debt securities which are callable at June 30, 2014 are as follows:

	2015	2016– 2019	2020 – 2024	Total
U.S. Government-sponsored enterprises (FHLB, FNMA, etc.)	$1,197,236	$10,054,750	$3,935,450	$15,187,436
Corporate bonds	–	1,403,514	–	1,403,514
	$1,197,236	$11,458,264	$3,935,450	$16,590,950

The Authority is authorized to invest funds not needed currently to meet its obligations with the Treasurer of the State of Maine or in any such manner as provided for by law.

Included in investment income for the year ended June 30, 2014, is $41,962 of net unrealized losses from the change in market value of investment securities.

Interest Rate Risk: The Authority manages interest rate risk according to its investment policy by generally prohibiting investments in securities maturing more than 10 years from the date of purchase. Specifically, a minimum of 25% of investable funds (including cash) will be invested in securities with a maturity of one year or less; a maximum of 75% will be invested in securities with a maturity of one to five years; and a maximum of 25% will be invested in securities with a maturity of five years to ten years.

The Authority places the vast majority of its investments in short-term investments such as those in the State Treasurers Cash Pool. U.S. Government-sponsored enterprise bond purchases are laddered according to maturities in order to balance interest rate risk.

Credit Risk: Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations to the Authority. The Authority's investment policy limits its investments to those with high credit quality such as U.S. Treasury Obligations and U.S. Government-sponsored enterprises, as rated by rating agencies such as Moody's (minimum rating of Aa3) or Standard and Poor's (minimum rating of AA-), guaranteed investment contracts backed by high credit quality insurance companies or letters of credit.

2. Cash and Investments (Continued)

At June 30, 2014, the ratings for investments in debt securities are summarized as follows. These ratings were as of June 30, 2014 and are not necessarily the ratings that existed at the time of purchase.

Issuer	Rating	Fair Value
U.S. Treasury obligations	AA+	$ 3,888,371
U.S. government-sponsored enterprises[1]	AA+	27,073,910
Corporate bonds	AAA	2,052,073
Corporate bonds	AA+	3,454,867
Corporate bonds	AA	4,327,600
Corporate bonds	AA-	4,330,082
State and municipal bonds	AAA	3,872,674
State and municipal bonds	AA+	1,007,000
State and municipal bonds	AA	1,313,497
Commercial paper	A-1	3,991,506
		$55,311,580

[1] Includes FHLMC, FHLB, FFCB, FNMA

Concentration of Credit Risk: The Authority's investment policy restricts investments to prescribed categories and the Authority closely monitors its concentration to any one issuer through consultation with its investment advisor, which monitors the credit quality of the issuers.

In accordance with the investment policy, the investments in cash, cash equivalents and debt securities will not exceed the following maximum limits in each of the categories listed below as a percentage of the total portfolio.

	Maximum of the Total Portfolio
Maine State Treasurer's Cash Pool	100%
U.S. Treasury	100
Federal Agencies (GNMA only)	100
Federal Instrumentalities	85
Repurchase Agreements	85
Prime Commercial Paper	50
Money Market Mutual Funds	25
Certificates of Deposit	40
Tax Exempt Obligations	20
Corporate Bonds	40
Government Bond Funds	20

In addition to the above, the combined total of prime commercial paper and corporate bonds may not exceed 50% of the total portfolio balance.

2. Cash and Investments (Continued)

Custodial Credit Risk: Custodial credit risk is the risk that in the event of a bank failure, or for investments the failure of a counterparty, the Authority's deposits or investments may not be returned to it. The Authority's policy to manage the custodial risk of its deposits is to have the underlying investments held by its agent in the nominee's name. The Authority's investments in fixed income securities are held by the Authority's agent in the agent's nominee's name. The Authority's investment advisor monitors the agent's credit quality.

For a discussion of investment activity and risks related to the Private Purpose Trust Fund, refer to note 13.

3. Notes Receivable

The following is a summary of notes receivable at June 30, 2014:

Mortgage Insurance Program:	
6.0% note, due fiscal 2017	$ 295,703
Various notes receivable	4,900
	300,603
Notes receivable in the Revolving Fund:	
Underground Oil Storage Replacement Program	1,059,733
Economic Recovery Program, net	7,859,334
Educators for Maine Program	3,531,217
Health Professions Loan Program	9,539,857
Regional Economic Development Revolving Loan Program	116,510
Intermediary Relending Program, net	111,061
Maine Health Access Foundation Loan Program	66,004
	22,283,716
Total notes receivable, net	$22,584,319

An allowance for losses on notes receivable has been established for the Economic Recovery Program Fund, to consider potential losses. The allowance is netted against the notes receivable balances for the program. As of June 30, 2014, the allowance had a balance of $5,813,340. Because the Economic Recovery Program Fund is a state revolving loan program administered by the Authority, there is no effect on the Statement of Revenues, Expenses and Changes in Fund Balances for the change in the allowance for losses for this Fund. The allowance account is offset against amounts held under revolving loan program accounts.

3. Notes Receivable (Continued)

Security on the Mortgage Insurance Program notes generally includes a mortgage on the underlying property or other tangible business assets. Notes receivable under the Underground Oil Storage Replacement, Economic Recovery Loan, Regional Economic Development Revolving Loan and Intermediary Relending Program are secured by various property and equipment and in some cases, are unsecured. The other notes for educational purposes are unsecured. Notes receivable, other than those in the Mortgage Insurance Program, bear interest from 0% to 10.25%, and are due on various dates up to 2037.

Note receivable in the Agency Funds at June 30, 2014 are as follows:

Potato Marketing Improvement Fund – net	$ 4,806,886
Agriculture Marketing Loan Fund	4,386,257
Nutrient Management Fund	355,787
Kim Wallace Adaptive Equipment Loan Program Fund – net	2,516,097
Maine Rural Development Authority – net	2,528,667
	$14,593,694

An allowance for losses on notes receivable has been established for the Potato Marketing Improvement Fund (PMIF), Kim Wallace Adaptive Equipment Loan Program Fund (KWAELPF), and the Maine Rural Development Authority (MRDA) to consider potential losses. The allowance is netted against the notes receivable balances for the program. As of June 30, 2014, the allowance for the PMIF, KWAELPF, and MRDA was $576,697, $332,375, and $1,331,878, respectively.

4. Allowance for Losses on Insured Loans

The Authority has established an allowance account to absorb probable losses on the commercial loans it insures (see note 5). The amount of the allowance and the provision for losses is determined by management's evaluation of the insured portfolio. The following is the activity in the allowance for losses on insured commercial loans during the year ended June 30, 2014:

Beginning balance	$16,526,578
Default payments	(285,216)
Recovery of losses	(226,105)
Recoveries on prior default payments	137,354
Ending balance	$16,152,611

5. Off-Balance Sheet Financial Instruments, Commitments, Contingencies and Concentrations of Credit Risk

The Authority is insuring loans made by financial institutions to qualifying businesses under its various insurance programs. The Authority is contingently liable for the insured portion of payments due on these loans. At June 30, 2014, the Authority had insurance outstanding for commercial loans under the Loan Insurance Program totaling approximately $101,336,000.

5. Off-Balance Sheet Financial Instruments, Commitments, Contingencies and Concentrations of Credit Risk (Continued)

At June 30, 2014, the Authority was insuring loans with an aggregate outstanding principal balance approximating $4,729,000 which were ninety or more days delinquent. The aggregate insured balance of these loans was approximately $2,673,000 at June 30, 2014.

The Authority's exposure to credit loss in the event of nonperformance by the other parties is equal to the amount insured including the Authority's share of expenses and any accrued interest. The amount and nature of collateral held varies but may include accounts receivable, inventory, property, plant and equipment. Insurance is extended after a review of the subject's creditworthiness, among other considerations.

In addition, the Authority has entered into commitments to insure loans at some future date. At June 30, 2014, these commitments under the Loan Insurance Program were approximately $8,494,000.

Substantially all of the Authority's loan customers and loan insurance participants are located in the State of Maine. The only significant concentrations of credit risk in the Authority's loan portfolio at June 30, 2014, are for the forest products industry and for geographical concentration.

The Authority has legislative authority to incur Full Faith and Credit Obligations and Moral Obligations of the State of Maine in an aggregate amount not to exceed $840,000,000 at June 30, 2014. The State has not paid, nor does the Authority expect it to pay, any amounts as a result of this authorization as of June 30, 2014. Such insurance obligations are detailed below:

	Authorized	Outstanding
Full Faith and Credit of the State of Maine:		
Commercial Insurance Authority	$ 90,000,000	$ 74,413,090
Veterans Mortgage Insurance Authority	4,000,000	564,926
Higher Education Bonds	4,000,000	–
Moral Obligation of the State of Maine:		
Commercial Loan Insurance	150,000,000	26,357,780
Major Business Expansion Projects	120,000,000	–
Workers Compensation Residual Market Projects	57,000,000	–
Solid Waste Bonds	50,000,000	–
Supplemental Student Loan Program	50,000,000	–
Transmission Facilities Projects	100,000,000	–
Waste Motor Oil Revenue Fund	35,000,000	11,685,000
Natural Gas Pipeline and Energy Distribution Projects *	180,000,000	–
Total Moral Obligation	742,000,000	38,042,780
Total authorized and outstanding	$ 840,000,000	$ 113,020,796

* Consists of not more than $150,000,000 for loans and up to $30,000,000 for use of bond proceeds to fund capital reserve funds for revenue obligations securities.

The Authority carries insurance to cover its exposure to various risks of loss excluding losses on loan insurance. There were no significant uninsured losses during 2014.

6. Acquired Property

The Authority holds title to land that it acquired in the course of a bankruptcy proceeding. The property is carried at no value in the Authority's Statement of Net Position. The land was previously owned by a company that operated a tannery and apparently used the land as a site for disposal of its industrial waste. The Authority takes the position that it is not liable for clean-up costs at the site because it acquired title to the property involuntarily. However, it has entered into a Memorandum of Understanding with the Maine Department of Environmental Protection and the Federal Environmental Protection Agency (EPA) pursuant to which it has or will pay a portion of the past and future clean up costs on the site and has undertaken ongoing site maintenance responsibilities. The EPA has formally de-listed the site so that it is no longer considered an active *Comprehensive Environmental Response, Clean-up and Liability Act* (CERCLA) site, but the site remains under the oversight of the Maine Department of Environmental Protection (MEDEP).

Included in accounts payable and accrued liabilities at June 30, 2014, is $135,000 accrued by management of the Authority to record potential costs associated with site protection and monitoring functions for which the Authority may be held liable. The Authority may be liable for additional payments if there is an extraordinary event on the property. The Authority's legal counsel is unable to estimate an amount or range of possible liability at this time.

The MEDEP has informally notified the Authority that if contaminants migrate onto and contaminate adjacent residential water supplies, the Authority should assume mitigation costs. The mitigation costs are undetermined at this time. The Authority continues to assert that it is not liable. The Authority's legal counsel is unable to estimate an amount or range of a satisfactory settlement at this time for these matters.

7. Notes Payable

Notes Payable

Notes payable consists of the following at June 30, 2014:

Note payable (1), interest fixed at 1.0%, principal and interest payments due until 2025. Assets of the Intermediary Relending Loan Program are pledged to secure the note.	$ 650,120
Note payable (2), interest only payments fixed at 1.0%, principal and interest due at the option of the lender. Assets of the Maine Health Access Foundation Loan Program are pledged to secure the note.	750,000
	1,400,120
Less: current portion of notes payable	807,174
Noncurrent portion of notes payable	$ 592,946

7. Notes Payable (Continued)

The proceeds from the note payable(1) are required to be used to originate notes receivable in the Intermediary Relending Loan Program, which is included in the Revolving Fund and is a governmental type fund. The proceeds from the note payable(2) are required to be used to originate notes receivable in the Maine Health Access Foundation Loan Program, which is included in the Revolving Fund and is a governmental type fund. Since these notes payable are directly related to the programs' lending activities, they are reflected within the respective revolving loan fund.

The debt service requirements for notes payable through 2019 and in five-year increments thereafter to maturity for the Authority, are as follows:

Year(s)	Principal	Interest	Total
2015	$ 807,174	$10,251	$ 817,425
2016	57,746	5,929	63,675
2017	58,323	5,352	63,675
2018	58,906	4,769	63,675
2019	59,495	4,180	63,675
2020 – 2024	306,521	11,854	318,375
2025 – 2028	51,955	520	52,475
	$1,400,120	$42,855	$1,442,975

The above debt schedule assumes repayment of the $750,000 note in 2015.

The following summarizes the debt activity for the Authority for the year ended June 30, 2014:

	Notes Payable
Balance at beginning of year	$1,456,727
Principal reductions	56,607
Balance at end of year	$1,400,120

8. Capital Assets

Capital assets activity for the year ended June 30, 2014, was as follows:

	June 30, 2013	Additions	Disposals	June 30, 2014
Building and improvements	$ 1,992,450	$ 51,015	$ –	$ 2,043,465
Computer and office equipment	1,217,522	268,066	(151,478)	1,334,110
Software development	1,143,363	–	–	1,143,363
	4,353,335	319,081	(151,478)	4,520,938
Less accumulated depreciation for:				
Building and improvements	(918,166)	(69,426)	–	(987,592)
Computer and office equipment	(956,501)	(128,281)	148,310	(936,472)
Software development	(952,481)	(171,148)	–	(1,123,629)
Total accumulated depreciation	(2,827,148)	(368,855)	148,310	(3,047,693)
	$ 1,526,187	$ (49,774)	$ (3,168)	$ 1,473,245

Depreciation expense of $368,855 was charged to various funds as part of allocated operating expenses.

9. Transactions with the State of Maine

Amounts received in governmental and business-type activities from the State of Maine for the year ended June 30, 2014, are summarized below:

Received for grant programs	$10,209,366
Received for loan programs	237,740
General State of Maine appropriations	566,028
Reserve fund transfers	1,000,000

The Authority received a $1,000,000 reserve fund transfer from the State of Maine. The Maine Revised Statutes provide that, if certain conditions are met, the State will transfer to the Authority funds, as available, from the State's Loan Insurance Reserves, up to $1,000,000 per fiscal year. In addition, in 2014, the State of Maine passed legislation which will require the Authority to pay the State $1,000,000 from the Mortgage Insurance Fund. The Authority has reflected this amount in the accompanying financial statements at June 30, 2014. The amount will be paid in 2015 and is included in accounts payable and accrued liabilities in the accompanying Mortgage Insurance Fund financial statements. In addition, the Authority received $2,644,399 from the State of Maine's Waste Motor Oil Revenue Fund. Such amounts were used to pay principal and interest on the Waste Motor Oil Revenue Bonds and eligible costs associated with the Waste Motor Oil Disposal Site Remediation Program (see note 10).

9. Transactions with the State of Maine (Continued)

Maine College Savings Program Fund

The NextGen College Investing Plan (the Program) was established in accordance with Chapter 417-E of Title 20-A of the *Maine Revised Statutes Annotated of 1964*, as amended (the Act), to encourage the investment of funds to be used for qualified education expenses at eligible education institutions. The Program is designed to comply with the requirements for treatment as a qualified tuition program under Section 529 of the Internal Revenue Code of 1986, as amended (a 529 Savings Plan). The Act authorizes the Authority to administer the Program and act as administrator of the Maine College Savings Program Fund (the Program Fund). The Program Fund is held by the Authority, and is invested under the direction of and with the advice of a seven member Advisory Committee on College Savings, which is chaired by the Treasurer of the State of Maine (the Treasurer).

The Authority has entered into a management agreement with Merrill Lynch, Pierce, Fenner & Smith Incorporated (Program Manager) to manage the Program and invest the Fund. As the primary consideration for its administrative duties, the Authority receives a monthly fee at an annual rate up to 0.11% of the average daily net asset value of certain Program assets. The administrative fees earned were $8,066,446 in fiscal year 2014, and are recorded as revenue in the NextGen Administration Fund.

Administrative fees are used to provide benefits as set forth in the Act and the Program rule. Program benefits to Maine accounts (accounts owned by Maine residents or naming designated beneficiaries who are Maine residents) include fee rebates and matching grants. Program benefits also include scholarships to Maine students. Program benefit expenses recorded in the NextGen Administration Fund were $4,999,629 in fiscal year 2014. After matching grants are awarded, they are deposited in the Maine College Savings Program Fund. Matching grants, including earnings thereon, are not the property of account participants or designated beneficiaries unless and until withdrawn for qualified higher education expenses of designated beneficiaries.

Similarly, included in the Maine College Savings Program Fund, and not reflected in the assets of the NextGen Administration Fund in these financial statements, are HACC grants awarded by the Alfond Scholarship Foundation to eligible designated beneficiaries. HACC grants, including earnings thereon, are not the property of account participants or designated beneficiaries and may only be withdrawn for qualified higher education expenses of designated beneficiaries. These grants are designated as restricted gifts to the Authority until so withdrawn. If not withdrawn within a prescribed time period the funds are forfeited and must be redistributed by the Authority for the benefit of another eligible designated beneficiary or, if so requested, returned to the grantor. HACC funds are recorded in the NextGen Administration Fund as grant revenue and, upon the conditional allocation to account participants, as grant expense.

10. Revenue Bonds

In accordance with the Act, the Authority is authorized to assist, review and approve the issuance of Revenue Obligation Securities, which enable applicants, public or private, to finance projects through the issuance of tax exempt securities by the Authority or municipalities. Occasionally, the Authority insures the repayment of a portion of the mortgage loans securing these bonds.

10. Revenue Bonds (Continued)

Each series of these bonds are limited obligations of the Authority, separately secured by a pledge of the revenues and collateral derived in connection with the mortgage loan financed from the proceeds of such series (conduit debt). All costs of originating the bonds, including underwriter's discount, are paid by the borrowers. The principal and interest paid by each borrower is at an amount equal to the amount of principal and interest due to the bondholders. Because the bonds represent only a contingent liability to the Authority, in that the Authority is not responsible for payment of the bonds unless the insured borrower defaults on an insured bond, the amount of bonds payable, the related mortgages receivable and the cash held in trust have not been recorded on the Authority's Statement of Net Position.

In fiscal 2010, the Authority, on behalf of the State of Maine, issued Waste Motor Oil Revenue Bonds to provide for certain response costs related to a waste motor oil disposal site. These bonds are special limited obligations of the Authority, payable solely from revenues accumulated in the State of Maine Waste Motor Oil Revenue Fund. Amounts in the Waste Motor Oil Revenue Fund are expected to be derived principally from payments of a premium on the purchase within the State of Maine of specified motor vehicle oil. The bonds do not constitute a debt or pledge of faith and credit of the Authority or the State, and accordingly, have not been reported in the accompanying financial statements. At June 30, 2014, Waste Motor Oil Revenue Bonds outstanding totaled $11,685,000.

11. Deferred Compensation and Pension Plan

The Authority offers its employees a deferred compensation plan created in accordance with Internal Revenue Code Section 457. The plan, available to all Authority employees, permits the employees to defer a portion of their salary until future years. The Authority does not match any deferred compensation under this plan. The deferred compensation is not available to employees until termination, retirement, death or an unforeseeable emergency. The Authority has established a trust for the exclusive benefit of the participants and their beneficiaries. As a result, the plan assets and corresponding liability are not presented in the Authority's Statement of Net Position at June 30, 2014.

Currently, the Authority offers a Simplified Employee Pension Plan, a defined contribution plan, to its employees. All contributions made by the Authority go into this plan at 8% of eligible compensation. Pension expense was approximately $242,000 in fiscal year 2014.

12. Federal Student Loan Reserve Fund

The Authority holds and administers the Federal Student Loan Reserve Fund for the U.S. Department of Education. The *Higher Education Amendments of 1998* (the Amendments) required the creation of a Federal Student Loan Reserve Fund (the Federal Fund) and a Guarantee Agency Operating Fund (the Operating Fund). Under this legislation, substantially all existing reserve funds, securities and other liquid assets were deposited and transferred into the Federal Student Loan Reserve Fund. Ongoing deposits into the Federal Student Loan Reserve Fund include reinsurance payments, the complement of reinsurance on default collections, insurance premiums charged to borrowers and interest income. According to the Amendments, the Federal Student Loan Reserve Fund is the property of the Federal government (the U.S. Department of Education or DE) and can only be used to pay lender claims and a default aversion fee to the Operating Fund. The Federal Student Loan Reserve Fund is treated as an agency fund within the Authority's Statement of Net Position-Fiduciary Funds.

12. Federal Student Loan Reserve Fund (Continued)

The Amendments also created a Guarantee Agency Operating Fund, which is the sole property of the Authority. This fund is used to account for the activities of the FFELP that are outside the Federal Fund. The fund can be used for the administration of the programs authorized by the Act, as amended, and other related activities under the statute. Prior to July 1, 2010, deposits into this fund included a processing fee paid by DE on new loans disbursed (origination fee). Currently a portfolio maintenance fee is paid by DE on all outstanding loans, a default aversion fee is paid from the Federal Student Loan Reserve Fund and collections on defaulted loans after subtracting amounts to be paid to DE are deposited into this fund. The Federal Guarantee Agency Operating Fund is a governmental fund of the Authority.

Total outstanding guarantees issued under the FFELP approximated $558,043,000 at June 30, 2014. A portion of defaults on FFELP loan guarantees are paid by DE through the Federal Student Loan Reserve Fund. At June 30, 2014, the reserve level was approximately $2,240,000.

13. Private Purpose Trust Fund

A summary of investments by asset class is as follows:

	NextGen Totals	
Investment Type	Amount	%
Domestic Equity Funds	$ 3,252,125,456	40.1%
International Equity Funds	953,323,172	11.7
Alternative Investment Funds	16,705,013	0.2
Investment Grade Fixed Income Funds	1,940,904,001	23.9
Non-Investment Grade Fixed Income Funds	300,726,480	3.7
Mixed Asset Funds	1,017,090,062	12.5
Cash Allocation Account	348,854,962	4.3
Guaranteed Investment Contract	155,040,345	1.9
Bank Deposit Account	134,551,254	1.7
Total	$ 8,119,320,745	100.0%

Significant Accounting Policies

Investments

Most of the Portfolios invest directly in mutual funds. The mutual funds are reported at fair value, determined as of the close of the New York Stock Exchange on the reporting date. Net realized and unrealized gains and losses are reported as "net appreciation (depreciation) in value of investments" on the Statement of Changes in Net Position. Purchases and sales are recorded on a trade date basis. Dividend and capital gain distributions are recorded on the ex-dividend date.

13. Private Purpose Trust Fund (Continued)

The Cash Allocation Account is a separate account in which certain Portfolios are invested. The underlying assets of the Cash Allocation Account include certificates of deposit, commercial paper, corporate notes, obligations of the U.S. Treasury and government sponsored entities and municipal variable rate demand notes, all with short maturities (generally one year or less at the date of purchase). BlackRock Capital Management, Inc. is responsible for management of the assets in the Cash Allocation Account, and State Street Bank and Trust Company (State Street) is custodian of all investments held in the Cash Allocation Account. Each Portfolio's investment in the Cash Allocation Account is evidenced by units of participation in the separate account and is reported at net asset value per unit, which is determined based on the net book value of the investments held in the Cash Allocation Account, plus accrued interest and any other assets, less accrued expenses and any other liabilities divided by the total number of units outstanding.

The Guaranteed Investment Contract (GIC) is reported at contract value, which is equal to contributions, plus interest credited each month at a guaranteed minimum effective interest rate (which is adjusted quarterly), plus any additional interest credited as provided by the terms of the contract, less any applicable premium taxes and withdrawals. Transamerica guarantees principal, accumulated interest and a future interest rate of the GIC.

Fees and Expenses

Fees and expenses reported on the Statement of Changes in Net Position reflect the fees and expenses of each Portfolio paid from Program Fund assets and do not include any expenses associated with the underlying investments. Each Portfolio indirectly bears its proportional share of the expenses of the underlying investments in which it invests. Accordingly, each Portfolio's investment return will be net of the expenses of the underlying investments and the fees and expenses attributable to that Portfolio.

Federal Income Tax

The Program has been designed to comply with the requirements for treatment as a qualified tuition program under Section 529 of the Internal Revenue Code of 1986, as amended. Therefore, no federal income tax provision is required. The earnings portion of non-qualified withdrawals may be subject to a 10% federal tax in addition to applicable federal and state income tax. It is the participant's responsibility to determine whether or not a withdrawal is for qualified higher education expenses and to calculate and report on his or her personal income tax return the taxable amount of non-qualified withdrawals, if any.

Contributions

Individuals and certain types of entities may establish one or more accounts to which cash contributions may be made, subject to minimum contribution requirements, limitations on the aggregate account balance and other terms and limitations defined in the Program Description and Participation Agreement between the participant and the Program. Participants may elect to invest their contributions in one or more Portfolios offered through the Direct or Select Series. In addition, the Select Series Portfolios offer different unit classes, each having a different expense structure. Although participants can select the Portfolio(s) into which their contributions are invested, they cannot direct the selection or allocation of the underlying assets composing each Portfolio. Contributions are generally reported on the Statement of Changes in Net Position as increases in fiduciary net position on the day they are received, and are net of any applicable sales charges. Contributions are generally invested in units of the selected Portfolio on the next business day following the credit of the contribution to the participant's account.

13. Private Purpose Trust Fund (Continued)

Withdrawals

Withdrawals are based on the net asset value calculated for such Portfolio on the business day following the day on which the Program Manager accepts and processes the withdrawal request. Withdrawals are recorded as deductions from fiduciary net position on the business day after the request is processed. Withdrawals presented on the Statement of Changes in Net Position include any applicable sales charges.

Investment Risk Disclosures

The Program's investments are exposed to various risks, such as interest rate, market and credit risk, and it is at least reasonably possible that changes in fair values could occur in the near term, and such changes could materially affect participant balances and amounts reported in the Program's Basic Financial Statements. GASB Statement No. 3, *Deposits with Financial Institutions, Investments (including Repurchase Agreements), and Reverse Repurchase Agreements*, GASB Statement No. 40, *Deposit and Investment Risk Disclosures* and GASB Statement No. 59, *Financial Instruments Omnibus*, require that certain disclosures be made related to the Program's investment policy and its exposure to credit risk, interest rate risk and foreign currency risk, which are included in the paragraphs that follow.

Investment Policy

The Program's investment objectives and performance monitoring requirements are set forth in the *Investment Policy and Monitoring Guidelines.* Generally, the Program's objectives include providing diverse investment options through the Direct and Select Series, structured for different levels of risk tolerance, time horizons and investment management preferences, while maintaining asset based fees at a competitive level. While the *Investment Policy and Monitoring Guidelines* do not specify permissible investments for the Program or address credit risk, interest rate risk, concentrations of credit risk or foreign currency risk, the assets of each Portfolio are invested according to an allocation strategy recommended by Merrill Lynch and the Portfolio's Sub-Advisor and approved by the Authority. Any changes to the investment strategy must be approved by the Authority.

Credit Risk

Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The Portfolios' investments may be exposed to credit risk. None of the mutual funds or ETFs in which the Portfolios invest are rated by a nationally recognized statistical rating organization (NRSRO) except for the iShares 1-3 Year Treasury Bond ETF, the iShares Core Total U.S. Bond Market ETF, the iShares iBoxx $ High Yield Corporate Bond ETF and the iShares Short Treasury Bond ETF, which carry ratings of AAf, Af, B-f and AAAf, respectively, at June 30, 2014. The GIC has not been rated.

Custodial Credit Risk

Investment securities are exposed to custodial credit risk if the securities are uninsured, are not registered in the name of the government and are held by either the counterparty or the counterparty's trust department or agent but not in the government's name. Deposits are exposed to custodial credit risk if they are not covered by depository insurance and they are uncollateralized or collateralized with securities held by the pledging financial institution, or collateralized with securities held by the pledging financial institution's trust department or agent by not in the depositor-government's name. The Program's investments in mutual funds and ETFs are not subject to custodial credit risk disclosure requirements. In addition, the GIC is considered a contractual investment, rather than an investment security, and is not exposed to custodial credit risk.

13. Private Purpose Trust Fund (Continued)

The Cash Allocation Account's investments are registered in the name of State Street as custodian and held in a separate account in the name of the Cash Allocation Account. The Cash Allocation Account may invest in bank deposit products, and these balances are not covered by depository insurance.

Account balances invested in the Bank Deposit Account are covered by depository insurance at the individual account level, to the extent applicable under FDIC regulations.

Concentration of Credit Risk

A concentration of credit risk is the risk of loss attributed to the magnitude of the Program's investments in a single issuer. Investments in mutual funds, ETFs or securities that are issued or explicitly guaranteed by the U.S. government are not subject to concentration of credit risk disclosure requirements. There are no investments in the Cash Allocation Account that represent 5% or more of the total investments of the Cash Allocation Account.

Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Certain Portfolios invest in mutual funds and ETFs that are exposed to interest rate risk due to underlying debt securities. In general, the value of a debt security will generally increase when interest rates decline and decrease when interest rates increase. Prices of longer term securities generally change more in response to interest rate changes than the prices of shorter term securities. Average maturity is a measure of sensitivity to interest rate risk. Average maturity is the average length of time until fixed income securities held by a fund reach maturity and will be repaid, taking into consideration the possibility that the issuer may call the security before its maturity date. In general, the longer the average maturity, the more a fund's value will fluctuate in response to changes in interest rates. As of June 30, 2014, the average maturities of the bond mutual funds and ETFs in which the Portfolios invest ranged from 0.4 years to 8.4 years.

Foreign Currency Risk

Foreign currency risk is the risk that changes in exchange rates will adversely affect the fair value of an investment. Due to the nature of the Program's investments, the Program does not have any direct exposure to foreign currency risk. Certain mutual funds and ETFs in which the Portfolios invest include foreign securities in their underlying asset holdings, and these mutual funds and ETFs may indirectly expose the Program to foreign currency risk. There are certain additional risks involved when investing in foreign securities that are not inherent to investments in domestic securities. These risks may include foreign currency exchange rate fluctuations, adverse political and economic developments and the possible prevention of currency exchange or other foreign governmental laws or restrictions.

FINANCE AUTHORITY OF MAINE

COMBINING SCHEDULE OF NET POSITION

AGENCY FUNDS

June 30, 2014

ASSETS	Federal Student Loan Reserve Fund	Potato Marketing Improvement Fund	Agriculture Marketing Loan Fund	Small Enterprise Growth Fund
Cash and cash equivalents	$1,858,203	$ 3,889,195	$1,393,915	$1,464,881
Investments	–	5,515,472	1,976,784	2,077,424
Accounts receivable from Department of Education	381,511	–	–	–
Accrued interest receivable	–	96,179	68,235	–
Notes receivable, net	–	4,806,886	4,386,257	–
Total assets	$2,239,714	$14,307,732	$7,825,191	$3,542,305
LIABILITIES				
Accounts payable and other liabilities	$ –	$ 14,871	$ 7,000	$ –
Due to the U.S. Department of Education	2,239,714	–	–	–
Amounts held for State of Maine under revolving loan programs	–	14,292,861	7,818,191	3,542,305
Total liabilities	$2,239,714	$14,307,732	$7,825,191	$3,542,305

Nutrient Management Fund	Payroll Processing Insurance Fund	Kim Wallace Adaptive Equipment Loan Program	Northern Maine Transmission Corporation	Maine Rural Development Authority	Total Agency Fund
$ 3,226	$310,414	$1,648,497	$3,635	$3,454,613	$14,026,579
–	440,214	2,337,820	5,155	–	12,352,869
–	–	–	–	–	381,511
–	–	8,373	–	7,022	179,809
355,787	–	2,516,097	–	2,528,667	14,593,694
$359,013	$750,628	$6,510,787	$8,790	$5,990,302	$41,534,462
$ 3,282	$ –	$ 6,642	$ –	$ (1,992)	$ 29,803
–	–	–	–	–	2,239,714
355,731	750,628	6,504,145	8,790	5,992,294	39,264,945
$359,013	$750,628	$6,510,787	$8,790	$5,990,302	$41,534,462