MAINE STATE LEGISLATURE

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Business & Education
at Work for Maine

ANNUAL REPORT

January 2007

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FAME
FINANCE AUTHORITY OF MAINE

Business & Education
at Work for Maine

Finance Authority of Maine

Business & Education Divisions
Programs and Services

January 2007

Business Division
Programs and Services

Credit Enhancement

Risk Reduction

Commercial Loan Insurance Program: Loan insurance covers a bank's credit risk. For a business, it may mean the difference between obtaining or not obtaining a loan. Loan insurance is available for almost any prudent business activity. Insures up to 90% (100% for Veterans) of a loan with an insurance maximum of $4,250,000. In FY 2006, FAME made a total of $233,207.00 in payments on its loan insurance obligations for four separate defaults and liquidations. This constituted .5% of FAME's total mortgage insurance obligations.

Major Business Expansion Program: Long-term credit enhanced financing for up to $25,000,000 at taxable bond rates for businesses creating or retaining 50 jobs and long-term, tax-exempt bond rates on bonds of up to $10,000,000 that are used to finance manufacturing expansions.

Rate Reduction

Linked Investment Programs for Agricultural Enterprises: Enables a borrower to obtain a 2% interest rate reduction on bank loans of up to $200,000.

Linked Investment for Commercial Enterprises: Enables a borrower to obtain a 2% interest rate reduction on bank loans of up to $200,000 for non-agricultural businesses.

Direct Loans

General Purpose

Economic Recovery Loan Program: Provides subordinate gap or last resort financing to businesses affected by situations beyond their control.

Intermediary Relending Program: Assists small businesses located outside designated urban areas by providing up to 75% gap financing up to $200,000.

Focused Purpose:

Nutrient Management Program: Provides 2% fixed rate loans of up to $350,000 to construct manure waste management disposal sites.

Oil Storage Facility and Tank Replacement Program: Provides businesses with low interest fixed rate loans for removal, replacement and disposal of underground fuel storage tanks.

Regional Economic Development Revolving Loan Fund Program for Day Care: Provides quality childcare projects with loans up to $100,000 for physical site improvements.

Wells and Plymouth Waste Oil Clean-up Fund: Assists responsible parties with the cost associated with clean-up of the Wells and Plymouth Waste Oil Sites. Responsible parties may qualify for partial grants and low interest loans

Other Focused Purpose (FAME provides services such as; contractor management, loan underwriting and servicing, fund management, board administrative support)

Department of Agriculture - Agricultural Marketing Loan Fund: Provides Prime -2% fixed rate loans to natural resource-based businesses that employ innovative technologies.

Department of Agriculture - Potato Marketing Improvement Fund Program: Provides 5% fixed rate loans to businesses to construct state-of-the-art potato packing and storage facilities

Public Utilities Commission - Energy Conservation Loan Program: Provides businesses with 3% fixed rate loans of up to $35,000 for energy saving improvements.

mPower Board - Kim Wallace Adaptive Equipment Loan Program : Provides individuals and businesses with direct loans of up to $100,000 with interest rates fixed at below prime. Loans may be made for any form of adaptive equipment that promotes independence, mobility or productivity.

Reduced Interest Rate

Revenue Obligation Securities Program: Provides a low cost borrowing opportunity to manufacturing businesses to build and/or acquire real estate or machinery and equipment using Tax Exempt Industrial Revenue Bonds issued by FAME.

Smart Bond Program: Long term fixed rate bond financing on loans of up to $4,250,000 for real estate and machinery and equipment acquisitions.

Smart-E Bond Program: Tax-exempt interest rate bond financing for manufacturing borrowers, whose needs do not exceed $4,250,000.

Equity Capital

Maine Economic Development Venture Capital Revolving Investment Program: This program is designed to allow the State to invest as an equal partner with others in eligible private Venture Capital funds to support emerging and early-growth businesses in Maine.

Maine Seed Capital Tax Credit Program: Provides investors with a 40-60% State tax credit for investing in eligible Maine businesses.

Small Enterprise Growth Fund: This fund provides up to $500,000 in patient capital to promising businesses in the early stage of growth, but beyond initial research and development.

Cooperative Programs

Regional Economic Development Revolving Loan Program: Provides subordinate financing of up to $200,000 not to exceed 1/3 of the total financing. The program is offered through 24 regional economic development agencies.

Municipal Securities Approval Program: Provides an opportunity to municipalities to issue Tax Exempt Industrial Revenue Bonds for manufacturing borrowers to build and/or acquire real estate or machinery and equipment.

Natural Resource-Based Business Outreach

FAME's Business Division annually engages in a variety of natural resource-based business outreach efforts. This past year's activities included staffing a booth and visiting with Maine farmers at the annual Agriculture Trades Show in Augusta; working with loggers to provide them loans and educational seminars on business basics; collaborating with the Maine Department of Economic and Community Development concerning outreach to the sporting camp industry; and meeting with numerous businesses to discuss and eventually implement a program addressing the impacts from the lack of snow on businesses that rely on snow for their livelihood. FAME arranged "No Snow Dough" meetings in Bangor and Madison in conjunction with the federal Small Business Administration. FAME representatives attended an aquaculture meeting and presentation in Rockport, and attended a variety of Working Waterfront Committee meetings during the year. A FAME representative traveled to Vinalhaven to make a presentation at the Fishermen's Co-Op meeting, as well. FAME attended a meeting with Mid-Coast ground fishermen in conjunction with the SBA to discuss ways to help finance/re-finance their needs in Tenants Harbor. Additionally, FAME arranged and attended Linked Investment for Loggers meetings aimed at trying to find a way for the bond bank to help loggers through reduced loan interest payments.

Education Division
Programs and Services

State Funded/Supported Programs

Maine State Grant Program (MSGP)

- This is the state's basic need based undergraduate grant program awarded to over 13,000 Maine residents annually.
- Students apply using the *Free Application for Federal Student Aid (FAFSA).*
- Need Award Levels:
    - $1,000 for full-time study at an in-state public institution;
    - $1,250 for full-time study at an in-state private institution;
    - $500 for full-time study at an out-of-state public;
    - $1,000 for full-time study at an out-of-state private, and;
    - No more than 5% of appropriations may be used for part-time study.

Quality Child Care Education Scholarship

- Need-based scholarship to support childcare providers pursuing professional development at the postsecondary level.
- Applicants must either currently work as a childcare provider or express intent to become a childcare provider.
- Eligible recipients may receive up to $2,000 per award year.

Tuition Waiver Programs to Attend State Postsecondary Educational Institutions

- 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 died as a result of injuries received during the performance of their duties.
- 30 new tuition waivers each year available to students who were foster children under the custody of the Maine Department of Human Services when they graduated from high school.
- 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 can 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 student teaches in an approved elementary or secondary school or quality child care program in the State of Maine.

Maine Health Professions Programs

- The Maine Access to Medical Education Program provides Maine students preferred access seats to four participating medical schools.
- 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 loan has forgiveness provisions for graduates who return to Maine to practice primary care.
- The Maine Dental Education Loan and Loan Repayment Program provides forgivable loans for Maine residents who are pursuing a postgraduate education in dentistry and loan repayment for dentists providing services to underserved populations in Maine.

Higher Education Loan Purchase Program (HELPP)

- HELPP was established to lower the cost of funding higher education for Maine families by providing a low cost source of capital for lenders to finance both Stafford Loan and Parent Loan (PLUS) programs.
- For new loan originations, lowers the cost of borrowing to students by paying the 3% loan origination fee and providing an interest rate discount to all borrowers.
- FAME partners with local, regional, and national private sector lenders to provide these low cost student loans by purchasing these loans after they have been made.
- Students attending institutions of higher education in Maine and Maine residents attending institutions of higher education in states outside of Maine are eligible to borrow through a participating HELPP lender with no additional effort.
- To date, FAME has purchased over $116 million in loans and has committed to buying over $30 million to date.

Federal Programs

Federal Family Education Loan Program (FFELP)

- The Federal Family Education Loan Programs are the single largest source of Financial Aid available to Maine students and families.
    - FAME's portfolio of student loans currently exceeds $957 million.
    - FAME guaranteed over $168 million in 2005-2006.
    - The average indebtedness at four-year Maine institutions is approximately $20,000.
- FAME is the State's designated guaranty agency for this program, acting as insurer for the student loans and paying claims to lenders when they default. FAME has one of the highest recovery rates on defaulted loans in the country.
- In 2005-2006, more than 42,000 loans for a total of $168 million were made under the FAME guarantee. Of this total, Maine students borrowed a total of $135 million under the FAME guarantee from the federal loan programs. In addition, 3,302 Maine parents borrowed over $33 million in PLUS loans to help pay for their children's college education.

Robert C. Byrd Honors Scholarship Program

- The Robert C. Byrd Honors Scholarship is a merit-based, federally funded, renewable scholarship of up to $1,500 per year for Maine's graduating high school seniors continuing their education. Superior academic performance is the primary criterion through which these scholarships are awarded.

GEAR-UP Scholarship Program

- FAME administers the GEAR-UP Scholarship Fund which provides scholarships of up to $4050 annually to Maine students who successfully complete the GEAR-UP program in middle school and high school and show financial need.

NextGen® College Investing Plan

- Maine's tax-advantaged investing program designed to help families save for higher education.
- Accounts can be set up for any child or grandchild, friend or relative with only $250, or as little as $50 per month in automated contributions, including payroll deduction.
- FAME administers the program, the State Treasurer oversees the investments and monitors the investment performance, and Merrill Lynch manages and invests the funds.
- FAME provides matching grants to open accounts and for ongoing contributions to individuals who meet the income requirements.
- FAME offers $50 to every baby born in Maine to open an account.
- More than $12 million of NextGen® Funds are invested in the Certificates of Deposit at Maine financial institutions.

FAME Funded Scholarship Programs

NextGen® Access Scholarship Program

- The NextGen® Access Scholarship is a need-based scholarship targeted to Maine residents who are part-time students and nontraditional students attending in-state and out-of-state institutions.
- Scholarships are awarded to Maine's neediest students for whom no state grant monies are available.

NextGen® Student Grant

- A need-based scholarship with amounts similar to the Maine State Grant Program to students whose EFCs are above the cut-off for the Maine State Grant Program.

Outreach Services

FAME provides Maine citizens with local, objective advice, education, products and services to help them access higher education. The primary goal of our education outreach is to provide Maine students with financial literacy information so they can plan and obtain the financial resources necessary to achieve their higher education goals.

Regional Financial Aid Presentations

- FAME coordinates presentations that provide an overview of financial aid resources for juniors, seniors and their parents at numerous locations throughout Maine.

College Goal Sunday

- FAME, along with the Maine Association of Student Financial Aid Administrators (MASFAA), Maine Educational Opportunity Association, Maine's TRIO programs, and GEAR-UP are partners in presenting *College Goal Sunday. College Goal Sunday* allows Maine families access to financial aid professionals who assist prospective students and their parents in completing the Free Application for Federal Student Aid (FAFSA) form.

Early Awareness Programming

- GEAR-UP - Gaining Early Awareness and Readiness for Undergraduate Programs is a federally funded program serving 29 middle schools in which FAME is a partner. FAME provides educational games that supplement curriculum in career and higher education awareness. FAME also administers the GEAR-UP scholarship program.

Borrower	OrigAmt	Guar%	OrigFameBal	CurOutBal	CurGuarBal	Lender Name	City	Program	JobsCreated	JobsRetained
1774 House, LLC & RFD #2, Inc.	$ 30,316.00	100	$ 30,316.00	$ 29,332.51	$ 29,332.00	Finance Authority of Maine	Wells	AELP	18	0
Abbott, Diana	$ 50,000.00	100	$ 50,000.00	$ 16,168.17	$ 16,168.00	Finance Authority of Maine	Moody	AELP	0	0
Abbott, Roger	$ 11,559.00	100	$ 11,559.00	$ 2,364.64	$ 2,364.00	Finance Authority of Maine	Starks	AELP	0	0
Adamo, Ruth M. & Adamo, John	$ 2,620.00	100	$ 2,620.00	$ 967.74	$ 967.00	Finance Authority of Maine	Wilton	AELP	0	0
Alley, Cathy M.	$ 1,200.00	100	$ 1,200.00	$ 930.32	$ 930.00	Finance Authority of Maine	Bangor	AELP	0	0
Austin, Jean	$ 2,000.00	100	$ 2,000.00	$ 1,014.92	$ 1,014.00	Finance Authority of Maine	Weston	AELP	0	0
Azeez, Carol L. & Azeez, Kathryn G	$ 35,000.00	100	$ 35,000.00	$ 6,960.75	$ 6,960.00	Finance Authority of Maine	Kennebunk	AELP	0	0
Batchelder, Barbara A. & Batchelder, Alan S.	$ 24,020.00	100	$ 24,020.00	$ 9,802.10	$ 9,802.00	Finance Authority of Maine	Winslow	AELP	0	0
Batchelder, Barbara A. & Batchelder, Alan S.	$ 785.00	100	$ 785.00	$ 66.85	$ 66.00	Finance Authority of Maine	Winslow	AELP	0	0
Beaudreau, Lisa	$ 7,000.00	100	$ 7,000.00	$ 7,000.00	$ 7,000.00	Finance Authority of Maine	Gardiner	AELP2	0	0
Beccue, Shirley A	$ 42,982.00	100	$ 42,982.00	$ 28,986.46	$ 28,986.00	Finance Authority of Maine	Bar Harbor	AELP	0	0
Beccue, Shirley A	$ 10,000.00	100	$ 10,000.00	$ 10,000.00	$ 10,000.00	Finance Authority of Maine	Bar Harbor	AELP	0	0
Belanger, Robert & Belanger, Betty & Belanger, Theresa	$ 19,455.00	100	$ 19,455.00	$ 10,517.51	$ 10,517.00	Finance Authority of Maine	Fort Kent	AELP	0	0
Bell, Mildred	$ 1,350.00	100	$ 1,350.00	$ 203.01	$ 203.00	Finance Authority of Maine	Fort Fairfield	AELP	0	0
Benner, Arnold & Benner, Dorothy A.	$ 14,000.00	100	$ 14,000.00	$ -	$ -	Finance Authority of Maine	Friendship	AELP	0	0
Bickford, Frank A & Bickford, Charlotte A	$ 14,000.00	100	$ 14,000.00	$ 1,726.12	$ 1,726.00	Finance Authority of Maine	Clifton	AELP	0	0
Bishop, Tracey Lynn	$ 8,000.00	100	$ 8,000.00	$ 8,000.00	$ 8,000.00	Finance Authority of Maine	Cape Elizabeth	AELP	0	0
Blake, William D & Blake, Halcyon E	$ 50,000.00	100	$ 50,000.00	$ 22,937.37	$ 22,937.00	Finance Authority of Maine	Bath	AELP	0	0
Bluck, Elaine L.	$ 6,932.00	100	$ 6,932.00	$ 2,015.28	$ 2,015.00	Finance Authority of Maine	Portland	AELP2	0	0
Boivin, Andre & Boivin, Linda	$ 50,000.00	100	$ 50,000.00	$ 12,571.74	$ 12,571.00	Finance Authority of Maine	Saco	AELP	0	0
Booker, Donald R & Booker, Rachel A	$ 17,411.95	100	$ 17,411.95	$ 3,961.29	$ 3,961.00	Finance Authority of Maine	Bradford	AELP	0	0
Boss, Doris N. & Boss, Ralph F.	$ 22,000.00	100	$ 22,000.00	$ 2,758.35	$ 2,758.00	Finance Authority of Maine	Lincoln	AELP	0	0
Bridgham, Jr., William B. & Jackson, Constance E.	$ 94,440.76	100	$ 94,440.76	$ 83,917.08	$ 83,917.00	Finance Authority of Maine	Durham	AELP	0	0
Bright, Ada	$ 1,800.00	100	$ 1,800.00	$ 1,047.50	$ 1,047.00	Finance Authority of Maine	Fort Fairfield	AELP	0	0
Brill, Jr., David W. & Brill, Aimee R.	$ 9,000.00	100	$ 9,000.00	$ 3,126.21	$ 3,126.00	Finance Authority of Maine	Canaan	AELP	0	0
Brown, Timothy R. & Brown, Christopher R.	$ 5,000.00	100	$ 5,000.00	$ 1,423.68	$ 1,423.00	Finance Authority of Maine	Augusta	AELP2	0	0
Burgess, Janet	$ 3,550.00	100	$ 3,550.00	$ 1,811.46	$ 1,811.00	Finance Authority of Maine	Portland	AELP2	0	0
Carmichael, Deborah M. & Carmichael, Ira D.	$ 16,000.00	100	$ 16,000.00	$ 11,127.27	$ 11,127.00	Finance Authority of Maine	St. Albans	AELP	0	0
Caron, Jessica M	$ 2,800.00	100	$ 2,800.00	$ 1,267.35	$ 1,267.00	Finance Authority of Maine	Linneus	AELP	0	0
Carpenter, Duane E. & Carpenter, Gail	$ 5,000.00	100	$ 5,000.00	$ 1,068.14	$ 1,068.00	Finance Authority of Maine	Winslow	AELP	0	0
Carros, Dawn & Cole, Lawrence A.	$ 58,495.00	100	$ 58,495.00	$ 46,479.95	$ 46,479.00	Finance Authority of Maine	Trenton	AELP	0	0
Caswell, Benjamin S.	$ 26,395.00	100	$ 26,395.00	$ 7,359.40	$ 7,359.00	Finance Authority of Maine	Belfast	AELP	0	0
Central Square Baptist Church	$ 16,082.00	100	$ 16,082.00	$ 12,644.34	$ 12,644.00	Finance Authority of Maine	Portland	AELP	0	5
Chasse, Rodney	$ 2,500.00	100	$ 2,500.00	$ 1,761.81	$ 1,761.00	Finance Authority of Maine	Madawaska	AELP	0	0
Chesley, Jr., Dennis L.	$ 14,000.00	100	$ 14,000.00	$ 3,801.22	$ 3,801.00	Finance Authority of Maine	Oxford	AELP	0	0
Clement, Evelyn	$ 280.00	100	$ 280.00	$ 85.17	$ 85.00	Finance Authority of Maine	Waterville	AELP	0	0
Clonan, Linda & Clonan, Helen M. & Clonan, Richard	$ 50,000.00	100	$ 50,000.00	$ 11,889.69	$ 11,889.00	Finance Authority of Maine	Cape Elizabeth	AELP	0	0
Clonan, Linda & Clonan, Helen M. & Clonan, Richard	$ 50,000.00	100	$ 50,000.00	$ 11,889.69	$ 11,889.00	Finance Authority of Maine	Cape Elizabeth	AELP	0	0
Coakley, Robert W. & Coakley-Wakefield, Deborah J.	$ 7,700.00	100	$ 7,700.00	$ 1,672.54	$ 1,672.00	Finance Authority of Maine	Portland	AELP	0	0
Coffin, Beth & Coffin, Bonita A.	$ 8,000.00	100	$ 8,000.00	$ 5,984.10	$ 5,984.00	Finance Authority of Maine	West Paris	AELP	0	0
Colomy, Jill D.	$ 7,000.00	100	$ 7,000.00	$ 5,334.49	$ 5,334.00	Finance Authority of Maine	Augusta	AELP2	0	0
Community Partners, Inc.	$ 95,000.00	100	$ 95,000.00	$ 69,198.18	$ 69,198.00	Finance Authority of Maine	Biddeford	AELP	0	0
Cooley, Jr., Lowell A. & Cooley, Cindy D.	$ 14,000.00	100	$ 14,000.00	$ 929.41	$ 929.00	Finance Authority of Maine	Parkman	AELP	0	0
Cote, Rebecca J.	$ 6,999.00	100	$ 6,999.00	$ 5,586.52	$ 5,586.00	Finance Authority of Maine	Bangor	AELP2	0	0
Crowell, Jr., William E	$ 13,000.00	100	$ 13,000.00	$ 5,777.60	$ 5,777.00	Finance Authority of Maine	South Portland	AELP	0	0
Curtis, Emery A & Curtis, Wanita	$ 2,500.00	100	$ 2,500.00	$ 514.43	$ 514.00	Finance Authority of Maine	Caribou	AELP	0	0
Dalfonso, Deborah A & Dalfonso, Daniel J.	$ 10,000.00	100	$ 10,000.00	$ 6,263.84	$ 6,263.00	Finance Authority of Maine	South Portland	AELP	0	0
Davis, Peter	$ 17,741.00	100	$ 17,741.00	$ 12,983.83	$ 12,983.00	Finance Authority of Maine	Houlton	AELP	0	0

Dearborn, Patricia A.	$ 100,000.00	100	$ 100,000.00	$ 90,492.70	$ 90,492.00	Finance Authority of Maine	Corinth	AELP	0	0
Decker, Eva & Decker, Leslie E.	$ 18,100.00	100	$ 18,100.00	$ 570.04	$ 570.00	Finance Authority of Maine	Strong	AELP	0	0
Deichmann, Charles F. & Deichmann, Alice M.	$ 15,000.00	100	$ 15,000.00	$ 2,838.56	$ 2,838.00	Finance Authority of Maine	Ferrum	AELP	0	0
Dewitt, Vernon	$ 15,500.00	100	$ 15,500.00	$ 14,824.85	$ 14,824.00	Finance Authority of Maine	Island Falls	AELP	0	0
Dickson, Althea B.	$ 800.00	100	$ 800.00	$ 671.59	$ 671.00	Finance Authority of Maine	Dover-Foxcroft	AELP	0	0
Doucette, Suzanne	$ 2,300.00	100	$ 2,300.00	$ 2,030.11	$ 2,030.00	Finance Authority of Maine	Portland	AELP	0	0
Dutil, Cynthia L.	$ 4,958.00	100	$ 4,958.00	$ 2,162.91	$ 2,162.00	Finance Authority of Maine	Augusta	AELP2	0	0
Dutil, Robert I. & Dutil, Anne J.	$ 16,358.75	100	$ 16,358.75	$ 15,771.12	$ 15,771.00	Finance Authority of Maine	Augusta	AELP	0	0
Dwelley, Charles W. & Dwelley, Sylvia	$ 36,000.00	100	$ 36,000.00	$ 33,990.74	$ 33,990.00	Finance Authority of Maine	Levant	AELP	0	0
Dwelley, Charles W. & Dwelley, Sylvia	$ 61,644.00	100	$ 61,644.00	$ 60,176.12	$ 60,176.00	Finance Authority of Maine	Levant	AELP	0	0
Eder, Kimberly A. & Russell, Donald A.	$ 20,347.00	100	$ 20,347.00	$ 14,220.54	$ 14,220.00	Finance Authority of Maine	Topsham	AELP	0	0
Ellis, Beth (deceased) & Ellis, Eric J.	$ 95,000.00	100	$ 95,000.00	$ 56,981.39	$ 56,981.00	Finance Authority of Maine	Kents Hill	AELP	0	0
EMCA, Inc.	$ 27,545.00	100	$ 27,545.00	$ 6,098.17	$ 6,098.00	Finance Authority of Maine	Bar Harbor	AELP	0	0
Esancy, Belinda J.	$ 6,375.00	100	$ 6,375.00	$ 2,000.51	$ 2,000.00	Finance Authority of Maine	Augusta	AELP2	0	0
Estabrook, Jill D.	$ 5,000.00	100	$ 5,000.00	$ 1,368.73	$ 1,368.00	Finance Authority of Maine	Augusta	AELP2	0	0
Fahey, Thomas B. & Fahey, Virginia H.	$ 20,968.00	100	$ 20,968.00	$ 10,840.74	$ 10,840.00	Finance Authority of Maine	Patten	AELP	0	0
Fellman, Donna T. & Fellman, Robert	$ 13,462.00	100	$ 13,462.00	$ 10,171.21	$ 10,171.00	Finance Authority of Maine	Vienna	AELP	0	0
Fellman, Robert & Fellman, Donna T.	$ 16,018.00	100	$ 16,018.00	$ 4,269.17	$ 4,269.00	Finance Authority of Maine	Vienna	AELP	0	0
First Universalist Church of Auburn, Maine	$ 100,000.00	100	$ 100,000.00	$ 87,576.08	$ 87,576.00	Finance Authority of Maine	Auburn	AELP	0	0
Fitzgerald, Danny L. & Fitzgerald, Gloria J.	$ 40,000.00	100	$ 40,000.00	$ 19,725.21	$ 19,725.00	Finance Authority of Maine	Skowhegan	AELP	0	0
Flagg, Brent A.	$ 8,000.00	100	$ 8,000.00	$ 3,428.93	$ 3,428.00	Finance Authority of Maine	Belfast	AELP	0	0
Foss, Charles L. & Foss, Robyn F.	$ 28,305.00	100	$ 28,305.00	$ 15,379.09	$ 15,379.00	Finance Authority of Maine	Saco	AELP	0	0
Fundy Circle Associates, LLC	$ 100,000.00	100	$ 100,000.00	$ 89,990.91	$ 89,990.00	Finance Authority of Maine	Falmouth	AELP	0	0
Gagne, Susan	$ 7,000.00	100	$ 7,000.00	$ 6,345.07	$ 6,345.00	Finance Authority of Maine	Bath	AELP2	0	0
Gallop, Charlene	$ 3,062.00	100	$ 3,062.00	$ 73.17	$ 73.00	Finance Authority of Maine	Houlton	AELP	0	0
Gervais, Terrence	$ 2,200.00	100	$ 2,200.00	$ 1,853.97	$ 1,853.00	Finance Authority of Maine	Madawaska	AELP	0	0
Gilbert, Noella A	$ 2,500.00	100	$ 2,500.00	$ 757.82	$ 757.00	Finance Authority of Maine	Lewiston	AELP	0	0
Giles, Jr., Robert M. & Giles, Marialaina B.	$ 35,973.00	100	$ 35,973.00	$ 25,363.21	$ 25,363.00	Finance Authority of Maine	Bangor	AELP	0	0
Girard, Susan	$ 5,943.90	100	$ 5,943.90	$ 5,517.77	$ 5,517.00	Finance Authority of Maine	Augusta	AELP2	0	0
Gordon, David & Gordon, Lois	$ 45,000.00	100	$ 45,000.00	$ 31,289.07	$ 31,289.00	Finance Authority of Maine	Franklin	AELP	0	0
Gray, Sandra & Conary, Myra	$ 13,814.00	100	$ 13,814.00	$ 2,704.39	$ 2,704.00	Finance Authority of Maine	Blue Hill	AELP	0	0
Green Valley Association	$ 27,604.00	100	$ 27,604.00	$ 2,023.26	$ 2,023.00	Finance Authority of Maine	Island Falls	AELP	0	0
Gurley-Mozie, Laura & Gurley-Mozie, Steven	$ 15,000.00	100	$ 15,000.00	$ 13,742.52	$ 13,742.00	Finance Authority of Maine	Scarborough	AELP	0	0
Haley, Wendy L.	$ 4,700.00	100	$ 4,700.00	$ 1,997.76	$ 1,997.00	Finance Authority of Maine	Gardiner	AELP2	0	0
Hannan, Lois & Hannan, Gordon	$ 6,200.00	100	$ 6,200.00	$ 5,176.67	$ 5,176.00	Finance Authority of Maine	Winslow	AELP	0	0
Harvey, James D. & Soucy-Ouellette, Greta	$ 13,200.00	100	$ 13,200.00	$ 5,512.28	$ 5,512.00	Finance Authority of Maine	Fort Kent	AELP	0	0
Hayes, Kathy J.	$ 3,489.00	100	$ 3,489.00	$ 694.80	$ 694.00	Finance Authority of Maine	Waterville	AELP2	0	0
Heath, Daniel F.	$ 6,255.00	100	$ 6,255.00	$ 2,914.88	$ 2,914.00	Finance Authority of Maine	Augusta	AELP	0	0
Hernandez, Mynor A.	$ 7,000.00	100	$ 7,000.00	$ 5,217.05	$ 5,217.05	Finance Authority of Maine	Portland	AELP2	0	0
Holbrook, Patricia & Holbrook, Scott	$ 4,700.00	100	$ 4,700.00	$ 507.85	$ 507.00	Finance Authority of Maine	Warren	AELP	0	0
Honey, Mark E	$ 10,000.00	100	$ 10,000.00	$ 10,000.00	$ 10,000.00	Finance Authority of Maine	Ellsworth	AELP2	0	0
Honlomarr, Deleah & Honlomarr, Cheiro	$ 25,000.00	100	$ 25,000.00	$ 14,957.20	$ 14,957.00	Finance Authority of Maine	Bangor	AELP	0	0
Houck, Jerry M & Houck, Donalene	$ 13,000.00	100	$ 13,000.00	$ 13,000.00	$ 13,000.00	Finance Authority of Maine	Thomaston	AELP2	0	0
Hull, Travis H. & Hull, Duaine L.	$ 8,039.00	100	$ 8,039.00	$ 2,982.05	$ 2,982.00	Finance Authority of Maine	Meddybemps	AELP	0	0
Hussaini, Mohammad R.	$ 1,600.00	100	$ 1,600.00	$ 1,079.04	$ 1,079.00	Finance Authority of Maine	Grovetown	AELP	0	0
Hussey, Lori A.	$ 25,000.00	100	$ 25,000.00	$ 16,286.47	$ 16,286.00	Finance Authority of Maine	Wells	AELP	0	0
Ivers, Shawn A. & Meade, Michelle L.	$ 30,000.00	100	$ 30,000.00	$ 24,655.18	$ 24,655.00	Finance Authority of Maine	Bucksport	AELP	0	0
Jarrett, Ann	$ 5,300.00	100	$ 5,300.00	$ 5,300.00	$ 5,300.00	Finance Authority of Maine	Rockport	AELP	0	0
Johnson, Arlene	$ 1,500.00	100	$ 1,500.00	$ 1,436.95	$ 1,436.00	Finance Authority of Maine	Vinalhaven	AELP	0	0
Kelly, William L.	$ 5,000.00	100	$ 5,000.00	$ 2,915.22	$ 2,915.00	Finance Authority of Maine	Fairfield	AELP2	0	0

King, Herman J.	$ 1,350.00	100	$ 1,350.00	$ 535.69	$ 535.00	Finance Authority of Maine	Ashland	AELP	0	0
Kueter, Cynthia	$ 7,100.00	100	$ 7,100.00	$ 7,100.00	$ 7,100.00	Finance Authority of Maine	Oakland	AELP	0	0
LaCombe, Robert	$ 2,800.00	100	$ 2,800.00	$ 2,800.00	$ 2,800.00	Finance Authority of Maine	Wales	AELP	0	0
LaFlamme, Russell	$ 2,500.00	100	$ 2,500.00	$ 2,304.25	$ 2,304.00	Finance Authority of Maine	Lisbon	AELP	0	0
Leach, Cynthia & Walsh, Thomas	$ 39,927.00	100	$ 39,927.00	$ 12,747.07	$ 12,747.00	Finance Authority of Maine	Westbrook	AELP	0	0
LeClair, Roger D. & LeClair, Barbara A.	$ 5,700.00	100	$ 5,700.00	$ 1,326.41	$ 1,326.00	Finance Authority of Maine	Hinckley	AELP	0	0
Leeman, Marci A.	$ 8,623.75	100	$ 8,623.75	$ 2,646.18	$ 2,646.00	Finance Authority of Maine	Waldoboro	AELP	0	0
Leeman, Peter J.	$ 52,735.00	100	$ 52,735.00	$ 15,400.99	$ 15,400.00	Finance Authority of Maine	Falmouth	AELP	0	0
Leeman, Peter J.	$ 1,393.00	100	$ 1,393.00	$ 1,280.47	$ 1,280.00	Finance Authority of Maine	Falmouth	AELP	0	0
Leroux, Allen	$ 23,497.00	100	$ 23,497.00	$ 6,567.43	$ 6,567.00	Finance Authority of Maine	Viera	AELP	0	0
Levensaler, Michael J.	$ 20,000.00	100	$ 20,000.00	$ 16,264.07	$ 16,264.00	Finance Authority of Maine	Jefferson	AELP	0	0
Libby, Stephen K. & Shaw, Lori A.	$ 53,665.00	100	$ 53,665.00	$ 23,614.34	$ 23,614.00	Finance Authority of Maine	New Gloucester	AELP	0	0
Lilly, Vilia J. & Lilly, Shane D.	$ 32,279.00	100	$ 32,279.00	$ 24,706.52	$ 24,706.00	Finance Authority of Maine	Bradford	AELP	0	0
Limestone Boarding Home Associates II	$ 70,000.00	100	$ 70,000.00	$ 56,647.26	$ 56,647.00	Finance Authority of Maine	Rockland	AELP	0	6
Lincoln County Community Theater and Orchestra	$ 100,000.00	100	$ 100,000.00	$ 87,327.32	$ 87,327.00	Finance Authority of Maine	Damariscotta	AELP	0	0
Lyndaker, Luke & Lyndaker, Amy	$ 35,544.00	100	$ 35,544.00	$ 25,365.96	$ 25,365.00	Finance Authority of Maine	Newcastle	AELP	0	0
MacWilliams, Douglas J.	$ 2,525.00	100	$ 2,525.00	$ 220.39	$ 220.00	Finance Authority of Maine	Rockport	AELP	0	0
Madden, Clayton L. & Madden, Gayland	$ 13,000.00	100	$ 13,000.00	$ 13,000.00	$ 13,000.00	Finance Authority of Maine	Greenbush	AELP	0	0
Malacrie, Valarie	$ 800.00	100	$ 800.00	$ 800.00	$ 800.00	Finance Authority of Maine	Westbrook	AELP	0	0
Marsh, Nina B. & Marsh, James P.	$ 32,780.00	100	$ 32,780.00	$ 25,904.69	$ 25,904.00	Finance Authority of Maine	Brunswick	AELP	0	0
Martin, Aaron & Martin, Tricia	$ 29,390.00	100	$ 29,390.00	$ 9,530.88	$ 9,530.00	Finance Authority of Maine	Caribou	AELP	0	0
Martin, Milton & Martin, Pauline	$ 20,000.00	100	$ 20,000.00	$ 13,939.37	$ 13,939.00	Finance Authority of Maine	Caribou	AELP	0	0
McCoubrey, Charles N. & McCoubrey, Linda A.	$ 20,000.00	100	$ 20,000.00	$ 17,681.19	$ 17,681.00	Finance Authority of Maine	Calais	AELP	0	0
McCourt, Tannis	$ 5,000.00	100	$ 5,000.00	$ 4,869.04	$ 4,869.00	Finance Authority of Maine	Madison	AELP2	0	0
McGillan, Frank	$ 16,000.00	100	$ 16,000.00	$ 16,000.00	$ 16,000.00	Finance Authority of Maine	Fort Fairfield	AELP	0	0
McInnis-Misenor, Kathryn J. & Misenor, Brett L.	$ 100,000.00	100	$ 100,000.00	$ 88,615.22	$ 88,615.00	Finance Authority of Maine	Saco	AELP	0	0
McKenney, Steven D.	$ 4,400.00	100	$ 4,400.00	$ 779.61	$ 779.00	Finance Authority of Maine	East Baldwin	AELP	0	0
McLaughlin, Donald K	$ 7,000.00	100	$ 7,000.00	$ 6,451.69	$ 6,451.00	Finance Authority of Maine	Ellsworth	AELP2	0	0
McNerney, Susan P.	$ 7,500.00	100	$ 7,500.00	$ 4,634.53	$ 4,634.00	Finance Authority of Maine	Winterport	AELP	0	0
Merrill, Edwin E.	$ 17,000.00	100	$ 17,000.00	$ 6,331.70	$ 6,331.00	Finance Authority of Maine	Howland	AELP	0	0
Mitchell, Ann	$ 4,750.00	100	$ 4,750.00	$ 3,631.43	$ 3,631.00	Finance Authority of Maine	Troy	AELP	0	0
Mogan, Bethany J.	$ 25,000.00	100	$ 25,000.00	$ 10,435.89	$ 10,435.00	Finance Authority of Maine	Scarborough	AELP	0	0
Mogan, Bethany J. & Curtis, Carol Varney	$ 25,000.00	100	$ 25,000.00	$ 13,824.76	$ 13,824.00	Finance Authority of Maine	Scarborough	AELP	0	0
Morel, Marilyn & Morel, Michael	$ 23,250.00	100	$ 23,250.00	$ 3,054.76	$ 3,054.00	Finance Authority of Maine	Biddeford	AELP	0	0
Morin, Donald H. & Morin, Patria A.	$ 21,000.00	100	$ 21,000.00	$ 6,540.64	$ 6,540.00	Finance Authority of Maine	West Kennebun	AELP	0	0
Morlano, Jennie	$ 5,000.00	100	$ 5,000.00	$ 4,282.27	$ 4,282.00	Finance Authority of Maine	Waterville	AELP	0	0
Morrison, David C. & Morrison, Gwendolyn	$ 28,000.00	100	$ 28,000.00	$ 3,565.30	$ 3,565.00	Finance Authority of Maine	Bar Mills	AELP	0	0
Ngo, Vanessa	$ 4,000.00	100	$ 4,000.00	$ -	$ -	Finance Authority of Maine	Bangor	AELP2	0	0
Nile, Lisa	$ 1,017.66	100	$ 1,017.66	$ 794.70	$ 794.00	Finance Authority of Maine	Casco	AELP	0	0
Oakes, Jeffrey & Oakes, Elray J.	$ 37,000.00	100	$ 37,000.00	$ 37,000.00	$ 37,000.00	Finance Authority of Maine	Fort Kent	AELP	0	0
Oakes, Jeffrey & Oakes, Elray J. & Oakes, Jeaninne	$ 38,000.00	100	$ 38,000.00	$ 18,760.21	$ 18,760.00	Finance Authority of Maine	Fort Kent	AELP	0	0
O'Brien, Norman L.	$ 11,000.00	100	$ 11,000.00	$ 3,284.30	$ 3,284.00	Finance Authority of Maine	Saco	AELP	0	0
Olmstead, Regnal & Olmstead, Debra	$ 39,267.00	100	$ 39,267.00	$ 24,723.24	$ 24,723.00	Finance Authority of Maine	Norway	AELP	0	0
Olson, Henry & Olson, Margaret Susan	$ 28,045.00	100	$ 28,045.00	$ 20,123.47	$ 20,123.00	Finance Authority of Maine	Trenton	AELP	0	0
Oxford County Mental Health Services	$ 100,000.00	100	$ 100,000.00	$ 97,734.80	$ 97,734.00	Finance Authority of Maine	Rumford	AELP	0	25
Paige, Thomas E.	$ 6,200.00	100	$ 6,200.00	$ 1,696.09	$ 1,696.00	Finance Authority of Maine	Pittsfield	AELP	0	0
Parady, Tina M	$ 35,000.00	100	$ 35,000.00	$ 35,000.00	$ 35,000.00	Finance Authority of Maine	Old Town	AELP2	0	0
Pare', Celeste A.	$ 65,000.00	100	$ 65,000.00	$ 53,678.26	$ 53,678.00	Finance Authority of Maine	Brewer	AELP	0	0
Pare', Celeste A.	$ 17,900.00	100	$ 17,900.00	$ 12,530.21	$ 12,530.00	Finance Authority of Maine	Brewer	AELP	0	0
Perkins, Ashley	$ 24,201.00	100	$ 24,201.00	$ 22,101.62	$ 22,101.00	Finance Authority of Maine	New Gloucester	AELP	0	0

Phillips, Debra	$ 5,000.00	100	$ 5,000.00	$ 4,909.31	$ 4,909.00	Finance Authority of Maine	Augusta	AELP2	0	0
Pitts, Frances P.	$ 35,500.00	100	$ 35,500.00	$ 12,349.93	$ 12,349.00	Finance Authority of Maine	Thorndike	AELP	0	0
Plunkett, David M. & Plunkett, Melinda S.	$ 36,356.00	100	$ 36,356.00	$ 31,179.40	$ 31,179.00	Finance Authority of Maine	Bangor	AELP	0	0
Pooler, Donna	$ 1,000.00	100	$ 1,000.00	$ 971.47	$ 971.00	Finance Authority of Maine	Linneus	AELP	0	0
Portland Lyric Theater	$ 15,000.00	100	$ 15,000.00	$ 6,599.04	$ 6,599.00	Finance Authority of Maine	So. Portland	AELP	0	0
Portland West, Inc.	$ 85,000.00	100	$ 85,000.00	$ 82,094.64	$ 82,094.00	Finance Authority of Maine	Portland	AELP	0	0
Portwine, Carla A. & Portwine, Peter C.	$ 28,000.00	100	$ 28,000.00	$ 19,043.89	$ 19,043.00	Finance Authority of Maine	Millinocket	AELP	0	0
Powers, Deborah	$ 4,910.95	100	$ 4,910.95	$ 4,544.87	$ 4,544.00	Finance Authority of Maine	Hallowell	AELP2	0	0
Prahm, Harris Gordon	$ 6,689.00	100	$ 6,689.00	$ 849.27	$ 849.00	Finance Authority of Maine	Orrington	AELP	0	0
Rackliff, Bethany & Rackliff, Paul G.	$ 10,000.00	100	$ 10,000.00	$ 9,607.24	$ 9,607.00	Finance Authority of Maine	Gardiner	AELP2	0	0
Ramich, Libby & Ramich, Joel	$ 28,788.00	100	$ 28,788.00	$ 24,099.66	$ 24,099.00	Finance Authority of Maine	Lisbon	AELP	0	0
Ramon, Jr., Antonio & Ramon, Debra A.	$ 19,400.00	100	$ 19,400.00	$ 8,243.03	$ 8,243.00	Finance Authority of Maine	Auburn	AELP	0	0
Reardon, Seth A. & Reardon, William & Reardon, Linda	$ 38,238.00	100	$ 38,238.00	$ 20,257.48	$ 20,257.00	Finance Authority of Maine	Orrington	AELP	0	0
Richardson, Claire A. & Richardson, Martin K.	$ 11,488.00	100	$ 11,488.00	$ 1,595.67	$ 1,595.00	Finance Authority of Maine	Augusta	AELP	0	0
Robichaud, Leo Shawn	$ 13,900.00	100	$ 13,900.00	$ 3,486.68	$ 3,486.00	Finance Authority of Maine	Bangor	AELP	0	0
Rogers, Rebecca	$ 7,000.00	100	$ 7,000.00	$ 6,863.36	$ 6,863.00	Finance Authority of Maine	Benton	AELP2	0	0
Roy, Joann T.	$ 25,000.00	100	$ 25,000.00	$ 7,481.51	$ 7,481.00	Finance Authority of Maine	Biddeford	AELP	0	0
Ryder, Alma	$ 1,350.00	100	$ 1,350.00	$ 1,296.23	$ 1,296.00	Finance Authority of Maine	Westfield	AELP	0	0
Saco House Group	$ 100,000.00	100	$ 100,000.00	$ 81,101.03	$ 81,101.00	Finance Authority of Maine	Saco	AELP	0	0
Sandy River Rehabilitation nka Work First, Inc.	$ 100,000.00	100	$ 100,000.00	$ 71,029.10	$ 71,029.00	Finance Authority of Maine	Dryden	AELP	0	0
Seven Tree Manor, Inc.	$ 100,000.00	100	$ 100,000.00	$ 81,936.16	$ 81,936.00	Finance Authority of Maine	Union	AELP	0	7
Sevigny, Jennifer	$ 7,000.00	100	$ 7,000.00	$ 4,827.95	$ 4,827.00	Finance Authority of Maine	Windsor	AELP2	0	0
Sibley, Charles B.	$ 7,000.00	100	$ 7,000.00	$ 4,610.32	$ 4,610.00	Finance Authority of Maine	Bangor	AELP2	0	0
Simoneau, Donald & Simoneau, Roberta	$ 33,000.00	100	$ 33,000.00	$ 4,920.39	$ 4,920.00	Finance Authority of Maine	Fayette	AELP	0	0
Simpson, Tracey	$ 4,000.00	100	$ 4,000.00	$ 3,484.34	$ 3,484.00	Finance Authority of Maine	Waterville	AELP2	0	0
Sirois, Theresa S.	$ 2,500.00	100	$ 2,500.00	$ 703.68	$ 703.00	Finance Authority of Maine	Lewiston	AELP	0	0
Smith, Christopher A.	$ 4,873.15	100	$ 4,873.15	$ 2,595.26	$ 2,595.00	Finance Authority of Maine	Burnham	AELP2	0	0
Smith, Evelyn	$ 2,483.00	100	$ 2,483.00	$ 2,138.04	$ 2,138.00	Finance Authority of Maine	Westbrook	AELP	0	0
South Levant Baptist Church	$ 50,000.00	100	$ 50,000.00	$ 41,435.53	$ 41,435.00	Finance Authority of Maine	Levant	AELP	0	0
Spruce, Thomas	$ 36,844.45	100	$ 36,844.45	$ 36,063.54	$ 36,063.00	Finance Authority of Maine	Lamoine	AELP	0	0
Squires, Sara & Squires, Michael	$ 25,500.00	100	$ 25,500.00	$ 21,213.71	$ 21,213.00	Finance Authority of Maine	Augusta	AELP	0	0
Stockley, Kirt E. & Stockley, Melony A.	$ 21,000.00	100	$ 21,000.00	$ 7,514.64	$ 7,514.00	Finance Authority of Maine	Veazie	AELP	0	0
Strasnick (Cruz Perez), Kimberly A.	$ 7,000.00	100	$ 7,000.00	$ 3,363.36	$ 3,363.00	Finance Authority of Maine	Fairfield	AELP2	0	0
Taferner, Anne & Taferner, Maria	$ 41,000.00	100	$ 41,000.00	$ 23,281.07	$ 23,281.00	Finance Authority of Maine	Van Buren	AELP	0	0
Taylor, Lance	$ 7,000.00	100	$ 7,000.00	$ 7,000.00	$ 7,000.00	Finance Authority of Maine	Portland	AELP2	0	0
Therapy & Leisure Center	$ 26,047.00	100	$ 26,047.00	$ 10,310.92	$ 10,310.00	Finance Authority of Maine	Augusta	AELP	0	0
Theroux, Rachel	$ 26,410.00	100	$ 26,410.00	$ 22,872.56	$ 22,872.00	Finance Authority of Maine	Saco	AELP	0	0
Thibodeau, Christine & Thibodeau, Carroll	$ 1,550.00	100	$ 1,550.00	$ 35.27	$ 35.00	Finance Authority of Maine	Fort Kent	AELP	0	0
Tibbetts, Freemont & Tibbetts, Phyllis	$ 950.00	100	$ 950.00	$ 606.47	$ 606.00	Finance Authority of Maine	Dixfield	AELP	0	0
Tissue Country Estates, Inc.	$ 100,000.00	100	$ 100,000.00	$ 87,519.51	$ 87,519.00	Finance Authority of Maine	Athens	AELP	0	0
Tomaszewski, Christine & Tomaszewski, John L.	$ 39,869.00	100	$ 39,869.00	$ 21,445.82	$ 21,445.00	Finance Authority of Maine	Wells	AELP	0	0
Tozer, Jason B. & Tozer, Tammy L.	$ 27,650.00	100	$ 27,650.00	$ 22,394.72	$ 22,394.00	Finance Authority of Maine	Hermon	AELP	0	0
Trahan, Lee	$ 49,500.00	100	$ 49,500.00	$ 49,395.58	$ 49,395.00	Finance Authority of Maine	Newport	AELP	0	0
Tweedie, Jeffrey J.	$ 29,785.00	100	$ 29,785.00	$ 16,961.66	$ 16,961.00	Finance Authority of Maine	Winthrop	AELP	0	0
Ward, Jon	$ 6,000.00	100	$ 6,000.00	$ 6,000.00	$ 6,000.00	Finance Authority of Maine	Fairfield	AELP2	0	0
Waterman, Alfred	$ 7,000.00	100	$ 7,000.00	$ 5,923.25	$ 5,923.00	Finance Authority of Maine	Portland	AELP2	0	0
Way, Margaret R	$ 78,000.00	100	$ 78,000.00	$ 63,014.37	$ 63,014.00	Finance Authority of Maine	Gorham	AELP	0	0
Weeks, Brenda & Weeks, Donald	$ 40,000.00	100	$ 40,000.00	$ 22,077.53	$ 22,077.00	Finance Authority of Maine	Auburn	AELP	0	0
West, Marian Susan	$ 7,000.00	100	$ 7,000.00	$ 7,000.00	$ 7,000.00	Finance Authority of Maine	Skowhegan	AELP2	0	0
Whittaker, Sue Ellen & Whittaker, Christopher D.	$ 14,390.80	100	$ 14,390.80	$ 3,004.62	$ 3,004.00	Finance Authority of Maine	Woolwich	AELP	0	0

Williams, Bradford C. & Williams, Renee D.	$ 17,543.00	100	$ 17,543.00	$ 13,424.27	$ 13,424.00	Finance Authority of Maine	Freeport	AELP	0	0
Woodward, Samuel	$ 44,269.00	100	$ 44,269.00	$ 13,008.68	$ 13,008.00	Finance Authority of Maine	Surry	AELP	0	0
Young, Glenn & Young, Karen L.	$ 66,340.00	100	$ 66,340.00	$ 50,336.37	$ 50,336.00	Finance Authority of Maine	South Portland	AELP	0	0
Zeller, Mary Lynn & Zeller, Alan W.	$ 48,893.00	100	$ 48,893.00	$ 37,979.30	$ 37,979.00	Finance Authority of Maine	Newcastle	AELP	0	0
	$ 4,861,831.12		**$ 4,861,831.12**	**$ 3,207,269.02**	**$ 3,207,185.05**				18	43
Barber, Randolph D.	$ 45,000.00	100	$ 45,000.00	$ 45,000.00	$ 45,000.00	Finance Authority of Maine	Wayne	AMLF	0	0
Barnstein, John & Barnstein, Sheila	$ 39,870.00	100	$ 39,870.00	$ 26,138.87	$ 26,138.00	Finance Authority of Maine	Warren	AMLF	0	0
Brigeen Farms, Inc.	$ 250,000.00	100	$ 250,000.00	$ 249,183.45	$ 249,183.00	Finance Authority of Maine	Turner	AMLF	9	31
Buck Farms, A Partnership & Buck, Bruce & Buck, Brent & Buck	$ 63,000.00	100	$ 63,000.00	$ 45,943.72	$ 45,943.00	Finance Authority of Maine	Mapleton	AMLF	0	2
Caswell, Suzanne M. & Caswell, Christopher R.	$ 27,000.00	100	$ 27,000.00	$ 12,643.41	$ 12,643.00	Finance Authority of Maine	Dyer Brook	AMLF	0	2
Crane, Mark	$ 173,600.00	100	$ 173,600.00	$ 149,208.13	$ 149,208.00	Finance Authority of Maine	Hodgdon	AMLF	0	0
Curran Bean Sprout Co.	$ 250,000.00	100	$ 250,000.00	$ 241,107.31	$ 241,107.00	Finance Authority of Maine	Saco	AMLF	38	24
Deveau, Daniel V.	$ 30,000.00	100	$ 30,000.00	$ 632.95	$ 632.00	Finance Authority of Maine	Van Buren	AMLF	0	1
FitzSimons, MaryLynn & Hopeck, John T.	$ 9,500.00	100	$ 9,500.00	$ 3,476.68	$ 3,476.00	Finance Authority of Maine	Somerville	AMLF	0	0
FitzSimons, MaryLynn & Hopeck, John T.	$ 17,600.00	100	$ 17,600.00	$ 13,242.97	$ 13,242.00	Finance Authority of Maine	Somerville	AMLF	0	1
Flewelling, Frederic N. & Flewelling, Pasty A	$ 27,000.00	100	$ 27,000.00	$ 22,398.04	$ 22,398.00	Finance Authority of Maine	Crouseville	AMLF	0	9
G B & D Farms	$ 71,250.00	100	$ 71,250.00	$ 71,250.00	$ 71,250.00	Finance Authority of Maine	St. John Plt.	AMLF	0	0
GEM Mara Farms, LLC	$ 85,000.00	100	$ 85,000.00	$ 70,532.03	$ 70,532.00	Finance Authority of Maine	Tenants Harbor	AMLF	0	0
Goss Berry Farm	$ 67,317.00	100	$ 67,317.00	$ 67,317.00	$ 67,317.00	Finance Authority of Maine	Mechanic Falls	AMLF	1	1
Goughan Farms & Goughan, Gloria Jean & Goughan, Richard M	$ 35,000.00	100	$ 35,000.00	$ 20,832.30	$ 20,832.00	Finance Authority of Maine	Caribou	AMLF	4	8
Green Thumb Farms	$ 124,750.00	100	$ 124,750.00	$ 124,750.00	$ 124,750.00	Finance Authority of Maine	Fryeburg	AMLF	0	1
Green Thumb Farms	$ 93,000.00	100	$ 93,000.00	$ 72,000.07	$ 72,000.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
Green Thumb Farms	$ 93,750.00	100	$ 93,750.00	$ 82,051.51	$ 82,051.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
H.S.G. Farms, Inc.	$ 101,250.00	100	$ 101,250.00	$ 94,105.37	$ 94,105.00	Finance Authority of Maine	Presque Isle	AMLF	4	3
Hans C. Hansen, Inc.	$ 250,000.00	100	$ 250,000.00	$ 248,378.35	$ 248,378.00	Finance Authority of Maine	Gorham	AMLF	10	0
Harts Clary Hill Farm, LLC	$ 60,750.00	100	$ 60,750.00	$ 59,604.49	$ 59,604.00	Finance Authority of Maine	Hope	AMLF	0	2
Hobart, Stephen A. & Hobart, Diana L.	$ 36,000.00	100	$ 36,000.00	$ 33,885.68	$ 33,885.00	Finance Authority of Maine	Abbot	AMLF	0	2
Howell, Thomas L & Howell, Lori A	$ 39,600.00	100	$ 39,600.00	$ 30,565.58	$ 30,565.00	Finance Authority of Maine	Eliot	AMLF	0	15
Howell, Thomas L & Howell, Lori A	$ 182,300.00	100	$ 182,300.00	$ 161,521.94	$ 161,521.00	Finance Authority of Maine	Eliot	AMLF	0	0
Kelley, Chris & Kelley, Lucie	$ 60,000.00	100	$ 60,000.00	$ 55,472.03	$ 55,472.00	Finance Authority of Maine	Monmouth	AMLF	1	1
Kingsbury, Shane & Kingsbury, Duska	$ 33,075.00	100	$ 33,075.00	$ 18,728.69	$ 18,728.00	Finance Authority of Maine	Bridgewater	AMLF	0	2
Kroitzsh, Jim & Kroitzsh, Jean	$ 54,603.45	100	$ 54,603.45	$ 11,737.39	$ 11,737.00	Finance Authority of Maine	Hebron	AMLF	0	0
Lambert, Frank & Lambert, Karen	$ 46,604.00	100	$ 46,604.00	$ 14,823.69	$ 14,823.00	Finance Authority of Maine	Corinth	AMLF	0	1
Luce, Arnold & Luce, Elaine	$ 72,000.00	100	$ 72,000.00	$ 53,581.19	$ 53,581.00	Finance Authority of Maine	Anson	AMLF	0	0
Lucerne Farms, Inc.	$ 170,000.00	100	$ 170,000.00	$ 129,128.29	$ 129,128.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	14
Lucerne Farms, Inc.	$ 70,650.00	100	$ 70,650.00	$ 38,835.75	$ 38,835.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Lucerne Farms, Inc.	$ 75,000.00	100	$ 75,000.00	$ 47,842.31	$ 47,842.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Lucerne Farms, Inc.	$ 86,300.00	100	$ 86,300.00	$ 82,444.47	$ 82,444.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Maine Distilleries LLC	$ 250,000.00	100	$ 250,000.00	$ 244,165.39	$ 244,165.00	Finance Authority of Maine	Freeport	AMLF	3	4
McCrum, Jay Y.	$ 170,000.00	100	$ 170,000.00	$ 99,649.49	$ 99,649.00	Finance Authority of Maine	Mars Hill	AMLF	0	1
McGlinn, Andrew	$ 91,575.00	100	$ 91,575.00	$ 66,590.25	$ 66,590.00	Finance Authority of Maine	Presque Isle	AMLF	0	0
McPhail, Herbert W.	$ 34,000.00	100	$ 34,000.00	$ 26,783.54	$ 26,783.00	Finance Authority of Maine	Perry	AMLF	1	0
Meyerhans, Steven & Meyerhans, Marilyn	$ 77,625.00	100	$ 77,625.00	$ 59,924.59	$ 59,924.00	Finance Authority of Maine	Fairfield	AMLF	13	5
Palmer, Frederick & Palmer, Deborah	$ 241,659.00	100	$ 241,659.00	$ 241,659.00	$ 241,659.00	Finance Authority of Maine	Charleston	AMLF	3	2
Patten, Peter P. & Patten, Tonya L.	$ 250,000.00	100	$ 250,000.00	$ 223,042.30	$ 223,042.00	Finance Authority of Maine	Atkinson	AMLF	0	7
Perkins, Richard E.	$ 150,000.00	100	$ 150,000.00	$ 123,808.53	$ 123,808.00	Finance Authority of Maine	Charleston	AMLF	0	1
Ricker Hill Orchards	$ 45,000.00	100	$ 45,000.00	$ 35,553.62	$ 35,553.00	Finance Authority of Maine	Turner	AMLF	8	42
Seabait (Maine) L.L.C	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Franklin	AMLF	10	7
Simpson, Ronald & Simpson, Julie	$ 250,000.00	100	$ 250,000.00	$ 217,117.01	$ 217,117.00	Finance Authority of Maine	Corinna	AMLF	1	3

Small, Mark E. & Small, Josefine	$ 89,999.00	100	$ 89,999.00	$ 85,428.24	$ 85,428.00	Finance Authority of Maine	Oakfield	AMLF	0	1
Smith, Russell Ivan & Smith, Nancy E.	$ 49,900.00	100	$ 49,900.00	$ 35,309.18	$ 35,309.00	Finance Authority of Maine	Monmouth	AMLF	0	2
Smith, Russell Ivan & Smith, Nancy E.	$ 56,500.00	100	$ 56,500.00	$ 52,650.05	$ 52,650.00	Finance Authority of Maine	Monmouth	AMLF	0	0
Thompson, Jeremy M & Thompson, Rebecca A	$ 125,000.00	100	$ 125,000.00	$ 117,551.07	$ 117,551.00	Finance Authority of Maine	Knox	AMLF	0	2
Thompson, Jeremy M & Thompson, Rebecca A	$ 125,000.00	100	$ 125,000.00	$ 123,833.07	$ 123,833.00	Finance Authority of Maine	Knox	AMLF	0	0
Tibbetts, Robert B	$ 6,054.35	100	$ 6,054.35	$ 6,054.35	$ 6,054.00	Finance Authority of Maine	Mercer	AMLF	2	2
Welles, Patty A. & Welles, Robert L.	$ 50,000.00	100	$ 50,000.00	$ 47,524.47	$ 47,524.00	Finance Authority of Maine	Wilton	AMLF	2	0
Weskeag River Shellfish Farms, LLC	$ 20,787.00	100	$ 20,787.00	$ 20,343.90	$ 20,343.90	Finance Authority of Maine	South Thomasto	AMLF	0	2
West Gardiner Beef, Inc.	$ 18,000.00	100	$ 18,000.00	$ 12,682.21	$ 12,682.00	Finance Authority of Maine	West Gardiner	AMLF	0	2
Wilson, Paul A. & Wilson, Sherry L.	$ 99,300.00	100	$ 99,300.00	$ 99,300.00	$ 99,300.00	Finance Authority of Maine	Albion	AMLF	0	2
Windy Acres Farm, LLC	$ 153,202.50	100	$ 153,202.50	$ 149,270.17	$ 149,270.00	Finance Authority of Maine	Clinton	AMLF	0	0
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	0	2
York, Richard J.	$ 45,000.00	100	$ 45,000.00	$ 41,291.38	$ 41,291.00	Finance Authority of Maine	Houlton	AMLF	0	2
	$ 5,689,371.30		**$ 5,689,371.30**	**$ 4,966,272.42**	**$ 4,966,252.85**				110	209
938 Pushaw Properties, LLC	$ 1,200,000.00	25.8	$ 309,599.98	$ 1,041,686.75	$ 268,755.00	United Kingfield Bank	Glenburn	CLI	1	8
Abet	$ 2,300,000.00	85	$ 1,955,000.00	$ 2,053,296.24	$ 1,745,301.00	Machias Savings Bank	Freeport	CLI	68	39
Advanced Resources & Construction Enterprises, Inc	$ 300,000.00	80	$ 240,000.00	$ 300,000.00	$ 240,000.00	TD Banknorth	Kingfield	CLI	2	25
Adventure Counseling	$ 25,000.00	60	$ 15,000.00	$ 25,000.00	$ 15,000.00	Gorham Savings Bank	Limerick	CLI	10	10
Aid & Abet LLC	$ 1,200,000.00	85	$ 1,020,000.00	$ 1,070,031.60	$ 909,526.00	Machias Savings Bank	Freeport	CLI	0	0
Albert, LLC	$ 139,000.00	25	$ 34,750.00	$ 126,486.45	$ 31,621.00	Mechanics Savings Bank	Greene	CLI	3	0
Albert, LLC	$ 40,000.00	25	$ 10,000.00	$ 14,640.88	$ 3,660.00	Mechanics Savings Bank	Greene	CLI	0	0
Allen, Donald P. & Allen, Kelly A.	$ 329,000.00	25	$ 82,250.00	$ 297,892.78	$ 74,473.00	Kennebunk Savings Bank	East Waterboro	CLI	0	5
AMERICAN SAILOR CLOTHING,LLC	$ 30,000.00	60	$ 18,000.00	$ 30,000.00	$ 18,000.00	Kennebunk Savings Bank	Kennebunkport	CLI	2	1
AMERICAN SAILOR CLOTHING,LLC	$ 84,000.00	60	$ 50,400.00	$ 84,000.00	$ 50,400.00	Kennebunk Savings Bank	Kennebunkport	CLI	0	0
AMJOSA Enterprises, Inc.	$ 179,000.00	25	$ 44,750.00	$ 37,217.42	$ 9,304.00	TD Banknorth	Unity	CLI	0	4
Andrews, Samuel m	$ 200,000.00	60	$ 120,000.00	$ 185,558.22	$ 111,334.00	Farm Credit of Maine, ACA	Atkinson	CLI	0	4
annie/catherine, Inc.	$ 30,000.00	60	$ 18,000.00	$ 30,000.00	$ 18,000.00	Gorham Savings Bank	Portland	CLI	0	2
ANSA, LLC	$ 87,000.00	60	$ 52,200.00	$ 78,622.23	$ 47,173.00	Northeast Bank, FSB	Auburn	CLI	0	9
Apple Ridge Farms, Inc	$ 106,000.00	86.85	$ 92,061.00	$ 106,000.00	$ 92,061.00	Farm Credit of Maine	Turner	CLI	0	9
Applied Forestry, Inc.	$ 940,500.00	10	$ 94,050.00	$ 940,500.00	$ 94,050.00	Farm Credit of Maine, ACA	Skowhegan	CLI	0	10
Artel, Inc.	$ 85,000.00	90	$ 76,500.00	$ 85,000.00	$ 76,500.00	KeyBank National Association	Westbrook	CLI	0	45
Artel, Inc.	$ 300,000.00	90	$ 269,999.99	$ 300,000.00	$ 270,000.00	KeyBank National Association	Westbrook	CLI	0	0
Artel, Inc.	$ 198,000.00	50.23	$ 99,455.40	$ 106,990.22	$ 53,741.00	KeyBank National Association	Westbrook	CLI	0	0
Axiom Technologies, LLC	$ 75,000.00	90	$ 67,500.00	$ 71,155.30	$ 64,039.00	Machias Savings Bank	Jonesport	CLI	1	6
Axiom Technologies, LLC	$ 150,000.00	90	$ 135,000.00	$ 150,000.00	$ 135,000.00	Machias Savings Bank	Jonesport	CLI	0	0
Bennett, Donald	$ 11,980.00	50	$ 5,990.00	$ 10,433.42	$ 5,216.00	Northeast Bank, FSB	Hollis	CLI	0	2
Bernard, Archer W. & Bernard, Melodie D.	$ 13,000.00	60	$ 7,800.00	$ 10,738.47	$ 6,443.00	Kennebunk Savings Bank	Springvale	CLI	4	0
Bernard, Melodie D. & Bernard, Archer W.	$ 142,343.12	60	$ 85,405.87	$ 139,225.74	$ 83,535.00	Kennebunk Savings Bank	Springvale	CLI	4	0
Bernier Egg Farms, Inc.	$ 575,000.00	61	$ 350,750.00	$ 568,605.28	$ 346,849.00	TD Banknorth	Sanford	CLI	0	4
Bertsch, Leon J. & Degraw, Janet E	$ 128,000.00	25	$ 32,000.00	$ 112,086.71	$ 28,021.00	TD Banknorth	Benedicta	CLI	2	2
Billy's Chowderhouse, Inc.	$ 640,000.00	25	$ 160,000.00	$ 640,000.00	$ 160,000.00	Kennebunk Savings Bank	Wells	CLI	30	0
Biodiversity Research Institute	$ 50,000.00	60	$ 30,000.00	$ 50,000.00	$ 30,000.00	Norway Savings Bank	Gorham	CLI	0	9
Bisson Transportation, Inc.	$ 650,000.00	90	$ 585,000.00	$ 426,172.76	$ 383,555.00	Maine Bank & Trust	West Bath	CLI	0	150
Bodacious Breads, Inc.	$ 660,000.00	90	$ 594,000.00	$ 311,720.20	$ 280,548.00	Bath Savings	Wells	CLI	5	45
Bodyworks Management Company	$ 192,000.00	25	$ 48,000.00	$ 188,051.42	$ 47,012.00	Northeast Bank, FSB	Biddeford	CLI	10	0
Boucher, Anthony W. & Boucher, Lynn	$ 10,000.00	25	$ 2,500.00	$ 5,639.51	$ 1,409.00	Katahdin Trust Company	Mapleton	CLI	0	3
Boucher, Anthony W. & Boucher, Lynn	$ 129,000.00	25	$ 32,250.00	$ 119,639.08	$ 29,909.00	Katahdin Trust Company	Mapleton	CLI	0	0
Bozorgnia, Milad	$ 218,200.00	90	$ 196,379.99	$ 161,232.32	$ 145,109.00	Franklin Savings Bank	Temple	CLI	0	7
Bragdon, Michael J & Bragdon, Leslie A	$ 150,000.00	60	$ 90,000.00	$ 150,000.00	$ 90,000.00	Machias Savings Bank	Millinocket	CLI	0	6

Brahms/Mount Textiles	$ 150,000.00	90	$ 135,000.00	$ 150,000.00	$ 135,000.00	Gardiner Savings Institution	Hallowell	CLI	0	20
Brahms/Mount Textiles	$ 225,000.00	90	$ 202,500.00	$ 161,638.05	$ 145,474.00	Gardiner Savings Institution	Hallowell	CLI	0	0
Brasslett, Michael G	$ 30,000.00	60	$ 18,000.00	$ 28,802.15	$ 17,281.00	Machias Savings Bank	Greenbush	CLI	4	4
Breau, Jr., Frank J.	$ 71,200.00	85	$ 60,520.00	$ 57,265.60	$ 48,675.00	TD Banknorth	Brewer	CLI	0	3
Breau, Richard N	$ 400,000.00	60	$ 240,000.00	$ 394,529.81	$ 236,717.00	Northeast Bank, FSB	Rumford	CLI	5	0
Breezy Hill Farms, Inc.	$ 80,000.00	60	$ 48,000.00	$ 80,000.00	$ 48,000.00	Farm Credit of Maine, ACA	Caswell	CLI	0	9
Bridges, Mark	$ 65,000.00	60	$ 39,000.00	$ 64,313.30	$ 38,587.00	United Kingfield Bank	Rangeley	CLI	2	0
Bridgton Veterinary Hospital	$ 475,480.00	62.13	$ 295,415.72	$ 475,480.00	$ 295,415.00	TD Banknorth	Bridgton	CLI	0	14
Brigeen Dairies Inc.	$ 500,000.00	20	$ 100,000.00	$ 500,000.00	$ 100,000.00	Farm Credit of Maine, ACA	Turner	CLI	0	2
Brigeen Farms, Inc.	$ 300,000.00	60	$ 180,000.00	$ 300,000.00	$ 180,000.00	Farm Credit of Maine, ACA	Turner	CLI	9	31
Brown, Karen	$ 26,000.00	85	$ 22,100.00	$ 6,871.10	$ 5,840.00	KeyBank National Association	Benton	CLI	1	1
Brushwein, Lloyd C	$ 200,000.00	60	$ 120,000.00	$ 200,000.00	$ 120,000.00	Kennebunk Savings Bank	Sanford	CLI	0	6
Brushwein, Lloyd C	$ 50,000.00	60	$ 30,000.00	$ 50,000.00	$ 30,000.00	Kennebunk Savings Bank	Sanford	CLI	0	0
Bryant, Nancy L.	$ 25,000.00	90	$ 22,500.00	$ 20,465.24	$ 18,418.00	United Kingfield Bank	Farmington	CLI	0	0
Bubar, Jr., Fred A. & Bubar, Barbara J. & Bubar, Nicholas J. & B	$ 302,090.00	24.25	$ 73,256.83	$ 302,090.00	$ 73,256.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	0	0
Bubar, Steve W. & Bubar, Tina M.	$ 175,000.00	25	$ 43,750.00	$ 175,000.00	$ 43,750.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	1	8
Bush Equities, Inc.	$ 2,700,000.00	20	$ 500,000.00	$ 2,700,000.00	$ 500,000.00	Wells Fargo Business Credit	Portland	CLI	35	79
C & B Holdings, Inc.	$ 270,000.00	90	$ 242,999.99	$ 258,648.54	$ 232,783.00	Camden National Bank	Rockland	CLI	10	0
C & L Deli and Variety	$ 63,200.00	90	$ 56,880.00	$ 41,425.73	$ 37,283.00	United Kingfield Bank	Phillips	CLI	0	0
C. M. Almy & Son, Inc.	$ 315,000.00	90	$ 283,500.00	$ 232,536.34	$ 209,282.00	Maine Bank & Trust	Pittsfield	CLI	9	9
Cado Enterprises, Inc.	$ 325,000.00	90	$ 292,499.99	$ 308,768.76	$ 277,891.00	Machias Savings Bank	Gray	CLI	0	6
Caitlyn's Catch Inc.	$ 45,000.00	25	$ 11,250.00	$ 39,581.54	$ 9,895.00	Northeast Bank, FSB	Brunswick	CLI	1	1
Caron, Carroll & Caron, Joan	$ 1,450,000.00	17.2414	$ 250,000.00	$ 1,450,000.00	$ 250,000.00	TD Banknorth	Fort Kent	CLI	0	3
Caron, Rose M.	$ 213,500.00	50	$ 106,750.00	$ 205,153.79	$ 102,576.00	Kennebunk Savings Bank	Sanford	CLI	2	8
Cater Inc., d/b/a Churchill Caterers and Event Planners	$ 80,000.00	60	$ 48,000.00	$ 73,331.00	$ 43,998.00	Norway Savings Bank	Portland	CLI	0	5
Caulfield, Jane F. & Brissette, Brian R.	$ 21,000.00	25	$ 5,250.00	$ 13,180.38	$ 3,295.00	Katahdin Trust Company	Presque Isle	CLI	1	0
Cellars of Maine	$ 250,000.00	21	$ 52,500.00	$ 226,176.58	$ 47,497.00	Norway Savings Bank	South Casco	CLI	2	4
Central Maine Archery, LLC	$ 80,935.00	50	$ 40,467.50	$ 54,897.97	$ 27,448.00	Mechanics Savings Bank	Minot	CLI	2	2
Central Maine Golf Corp.	$ 368,500.00	25	$ 92,125.00	$ 333,142.76	$ 83,285.00	Mechanics Savings Bank	Lewiston	CLI	2	5
Central Maine Golf Corp.	$ 20,000.00	25	$ 5,000.00	$ 18,143.21	$ 4,535.00	Mechanics Savings Bank	Lewiston	CLI	0	0
Chute Chemical Company	$ 300,000.00	60	$ 180,000.00	$ 300,000.00	$ 180,000.00	Machias Savings Bank	Bangor	CLI	0	12
Clean Wood Heat, LLC	$ 300,000.00	90	$ 269,999.99	$ 300,000.00	$ 270,000.00	Machias Savings Bank	East Millinocket	CLI	10	14
Coastal Sun Services, Inc.	$ 180,000.00	70.1	$ 126,180.00	$ 150,895.17	$ 105,777.00	Camden National Bank	Belfast	CLI	0	4
Colex, LLC	$ 1,200,000.00	80	$ 960,000.00	$ 1,158,216.56	$ 926,573.00	KeyBank National Association	New Gloucester	CLI	10	25
Colex, LLC	$ 250,000.00	90	$ 224,999.99	$ 250,000.00	$ 225,000.00	KeyBank National Association	New Gloucester	CLI	0	0
Colex, LLC	$ 550,000.00	25	$ 137,500.00	$ 422,512.02	$ 105,628.00	KeyBank National Association	New Gloucester	CLI	0	0
Convet, Inc.	$ 415,000.00	25	$ 103,750.00	$ 381,909.64	$ 95,477.00	Kennebunk Savings Bank	Wells	CLI	3	15
Cousineau Wood Products of Maine LLC	$ 1,300,000.00	69.231	$ 900,002.97	$ 991,174.62	$ 686,200.00	TD Banknorth	North Anson	CLI	40	0
Curran Bean Sprout Co.	$ 1,080,000.00	84	$ 907,199.97	$ 887,470.02	$ 745,474.00	TD Banknorth	Saco	CLI	38	24
D & L Grocery, Inc. d/b/a Washburn Food Mart	$ 170,000.00	90	$ 153,000.00	$ 162,449.73	$ 146,204.00	TD Banknorth	Washburn	CLI	7	0
D & M Saints, Inc.	$ 239,000.00	25	$ 59,750.00	$ 231,583.92	$ 57,895.00	Northeast Bank, FSB	Buckfield	CLI	0	0
Darling, George A. & Darling, Ellen K.	$ 400,000.00	25	$ 100,000.00	$ 372,896.89	$ 93,224.00	Bangor Savings Bank	Belfast	CLI	10	7
Dayhoof, John T.	$ 465,000.00	25	$ 116,250.00	$ 463,350.78	$ 115,837.00	United Kingfield Bank	North Anson	CLI	5	11
Dayhoof, John T.	$ 248,950.00	90	$ 224,055.00	$ 244,672.68	$ 220,205.00	United Kingfield Bank	North Anson	CLI	0	0
Derouche, Joseph P. & Derouche, Catherine M.	$ 115,000.00	25	$ 28,750.00	$ 104,302.52	$ 26,075.00	Franklin Savings Bank	Mexico	CLI	2	4
Dionne, James	$ 65,000.00	60	$ 39,000.00	$ 65,000.00	$ 39,000.00	TD Banknorth	Fort Kent	CLI	0	1
Dirigo Leasing	$ 400,000.00	80	$ 320,000.00	$ 400,000.00	$ 320,000.00	Bar Harbor Banking & Trust	Bucksport	CLI	6	6
Dirigo Leasing	$ 192,000.00	80	$ 153,600.00	$ 186,836.91	$ 149,469.00	Bar Harbor Banking & Trust	Bucksport	CLI	0	0
DLJJ, LLC	$ 2,000,000.00	23.3	$ 466,000.00	$ 1,696,977.66	$ 395,395.00	Katahdin Trust Company	Hampden	CLI	0	115
DLJJ, LLC	$ 150,000.00	23.2	$ 34,800.00	$ 150,000.00	$ 34,800.00	Katahdin Trust Company	Hampden	CLI	0	0

Dolly Enterprises, Inc.	$ 2,908,161.00	25	$ 727,040.25	$ 2,908,161.00	$ 727,040.00	TD Banknorth	Rockland	CLI	0	26
Eager, Christopher T	$ 50,000.00	60	$ 30,000.00	$ 50,000.00	$ 30,000.00	TD Banknorth	Kittery	CLI	0	1
Elegant Hospitalities, Inc.	$ 365,000.00	25	$ 91,250.00	$ 334,031.52	$ 83,507.00	Ocean National Bank	Scarborough	CLI	0	3
Elscott Manufacturing, LLC	$ 420,000.00	25	$ 105,000.00	$ 420,000.00	$ 105,000.00	Bangor Savings Bank	Ellsworth	CLI	6	39
Elscott Manufacturing, LLC	$ 250,000.00	25	$ 62,500.00	$ 250,000.00	$ 62,500.00	Bangor Savings Bank	Ellsworth	CLI	0	0
EVO, Inc.	$ 100,000.00	90	$ 90,000.00	$ 39,213.61	$ 35,292.00	Camden National Bank	Bangor	CLI	0	35
First Choice Printing Inc.	$ 263,624.00	25	$ 65,906.00	$ 141,104.25	$ 35,276.00	Northeast Bank, FSB	Lisbon Falls	CLI	2	9
First Choice Printing Inc.	$ 17,075.00	90	$ 15,367.50	$ 17,075.00	$ 15,367.00	Northeast Bank, FSB	Lisbon Falls	CLI	0	0
Fitzpatrick, James C.	$ 326,000.00	25	$ 81,500.00	$ 262,363.32	$ 65,590.00	Bangor Savings Bank	Benton	CLI	0	10
Flagg, Lukeus R	$ 352,000.00	60	$ 211,200.00	$ 341,754.71	$ 205,052.00	Farm Credit of Maine, ACA	Livermore Falls	CLI	0	6
Flewelling, Frederic N.	$ 240,000.00	25	$ 60,000.00	$ 240,000.00	$ 60,000.00	Farm Credit of Maine, ACA	Crouseville	CLI	0	9
Ford, Dean M.	$ 105,000.00	90	$ 94,500.00	$ 98,790.65	$ 88,911.00	Camden National Bank	Scarborough	CLI	1	1
French, Gary A. & French, Elizabeth A.	$ 300,000.00	80	$ 240,000.00	$ 234,417.59	$ 187,534.00	Bangor Savings Bank	Canaan	CLI	0	0
Gallery Affiliates, Inc.	$ 25,000.00	90	$ 22,500.00	$ 19,341.92	$ 17,407.00	Bath Savings Institution	Bath	CLI	2	6
GEL Enterprises, LLC	$ 50,000.00	25	$ 12,500.00	$ 45,103.05	$ 11,275.00	Bangor Savings Bank	Belfast	CLI	10	7
General Alum NE Corp.	$ 2,200,000.00	18.18	$ 399,960.00	$ 2,200,000.00	$ 399,960.00	Bangor Savings Bank	Searsport	CLI	7	52
General Alum NE Corp.	$ 2,700,000.00	25	$ 675,000.00	$ 2,449,801.20	$ 612,450.00	Bangor Savings Bank	Searsport	CLI	0	0
General Alum NE Corp.	$ 1,300,000.00	25	$ 325,000.00	$ 714,463.95	$ 178,615.00	Bangor Savings Bank	Searsport	CLI	0	0
Genplex, Inc.	$ 71,250.00	90	$ 64,125.00	$ 71,250.00	$ 64,125.00	Skowhegan Savings Bank	Skowhegan	CLI	0	3
Gillard, Brandon J.	$ 195,000.00	25	$ 48,750.00	$ 161,703.87	$ 40,425.00	Kennebunk Savings Bank	Kennebunkport	CLI	4	4
Gillard, Brandon J.	$ 87,500.00	90	$ 78,750.00	$ 21,830.78	$ 19,647.00	Kennebunk Savings Bank	Kennebunkport	CLI	0	0
GMG Enterprises, Inc	$ 85,000.00	60	$ 51,000.00	$ 77,882.00	$ 46,729.00	TD Banknorth	Portland	CLI	0	3
GMG Enterprises, Inc	$ 10,000.00	60	$ 6,000.00	$ 10,000.00	$ 6,000.00	TD Banknorth	Portland	CLI	0	0
Goff Mill Ventures, LLC	$ 188,000.00	25	$ 47,000.00	$ 168,365.88	$ 42,091.00	Kennebunk Savings Bank	Kennebunkport	CLI	2	3
Golfers Crossing, LLC	$ 220,000.00	23.3	$ 51,260.00	$ 184,066.51	$ 42,887.00	TD Banknorth	Rockland	CLI	4	1
Gray, Aaron	$ 420,000.00	59	$ 247,800.00	$ 420,000.00	$ 247,800.00	Bar Harbor Banking & Trust	Bar Harbor	CLI	0	0
Griswold, Richard A & Griswold, Martha J	$ 600,000.00	25	$ 150,000.00	$ 595,104.21	$ 148,776.00	United Kingfield Bank	Wilton	CLI	0	12
Griswold, Richard A & Griswold, Martha J	$ 75,000.00	90	$ 67,500.00	$ 69,950.85	$ 62,955.00	United Kingfield Bank	Wilton	CLI	0	0
H&R Cedar Specialties, Inc.	$ 275,000.00	41	$ 112,750.00	$ 275,000.00	$ 112,750.00	Katahdin Trust Company	Frenchville	CLI	0	14
H.B. PROVISIONS	$ 140,000.00	60	$ 84,000.00	$ 128,430.96	$ 77,058.00	Kennebunk Savings Bank	Kennebunk	CLI	5	3
H.B.H. Furniture, Inc.	$ 300,000.00	90	$ 269,999.99	$ 290,980.64	$ 261,882.00	Androscoggin Bank	Gray	CLI	0	20
Henderson, Reginald & Henderson, Julie	$ 130,000.00	25	$ 32,500.00	$ 92,267.26	$ 23,066.00	Katahdin Trust Company	Presque Isle	CLI	1	3
Higgins Beach Market, Inc.	$ 15,000.00	60	$ 9,000.00	$ 15,000.00	$ 9,000.00	Norway Savings Bank	Scarborough	CLI	0	12
Hil Hil Corporation	$ 138,000.00	83.48	$ 115,202.40	$ 137,019.95	$ 114,384.00	Kennebunk Savings Bank	Sanford	CLI	10	22
Holt & Lachman Architects	$ 10,000.00	60	$ 6,000.00	$ 10,000.00	$ 6,000.00	Norway Savings Bank	Portland	CLI	0	3
Home, Hope and Healing, Inc.	$ 250,000.00	90	$ 224,999.99	$ 250,000.00	$ 225,000.00	Bangor Savings Bank	Smithfield	CLI	40	120
Howell Laboratories, Inc.	$ 1,600,000.00	20	$ 320,000.00	$ 1,600,000.00	$ 320,000.00	KeyBank National Association	Bridgton	CLI	3	50
Howell Laboratories, Inc.	$ 750,000.00	20	$ 150,000.00	$ 539,706.70	$ 107,941.00	KeyBank National Association	Bridgton	CLI	0	0
Howell Laboratories, Inc.	$ 116,250.00	20	$ 23,250.00	$ 93,000.00	$ 18,600.00	KeyBank National Association	Bridgton	CLI	0	0
Imported Motor Cars of Freeport, Ltd.	$ 450,000.00	90	$ 405,000.00	$ 450,000.00	$ 405,000.00	TD Banknorth	Freeport	CLI	4	0
Indeck Maine Energy, LLC	$ 6,000,000.00	58.33334	$ 3,500,000.24	$ 1,822,508.14	$ 1,063,129.00	Commerce Bank	Ridgewood	CLI	20	20
JDG, LLC	$ 25,000.00	60	$ 15,000.00	$ 25,000.00	$ 15,000.00	Kennebunk Savings Bank	Wells	CLI	0	10
Jewell, Edward B.	$ 175,000.00	25	$ 43,750.00	$ 175,000.00	$ 43,750.00	Farm Credit of Maine, ACA	Monticello	CLI	2	9
Jewell, Edward B.	$ 20,250.00	60	$ 12,150.00	$ 20,250.00	$ 12,150.00	Farm Credit of Maine, ACA	Monticello	CLI	0	0
Jiffy Print, Inc.	$ 150,000.00	25	$ 37,500.00	$ 83,805.03	$ 20,951.00	United Kingfield Bank	Bangor	CLI	0	10
Jiffy Print, Inc.	$ 50,000.00	80	$ 40,000.00	$ 39,397.02	$ 31,517.00	United Kingfield Bank	Bangor	CLI	0	0
Jill Wallace, LLC	$ 315,000.00	90	$ 283,499.99	$ 298,869.04	$ 268,982.00	Gardiner Savings Institution	Topsham	CLI	4	0
Jubilee, Inc.	$ 139,000.00	25	$ 34,750.00	$ 126,643.87	$ 31,660.00	Machias Savings Bank	Lincoln	CLI	0	8
Kanj, Mahmoud M. & Pomeroy, Andrew B.	$ 430,000.00	25	$ 107,500.00	$ 403,916.43	$ 100,979.00	Sanford Institution for Savings	Peabody	CLI	6	0
Karkos Plumbing & Heating, LLC	$ 75,000.00	90	$ 67,500.00	$ 75,000.00	$ 67,500.00	Androscoggin Bank	Farmington	CLI	0	15

Kemp Enterprises, Inc.	$ 371,500.00	90	$ 334,349.99	$ 262,351.30	$ 236,116.00	TD Banknorth	Farmington	CLI	17	16
Kemp Enterprises, Inc.	$ 1,250,000.00	20	$ 250,000.00	$ 1,250,000.00	$ 250,000.00	TD Banknorth	Farmington	CLI	0	0
Kennedy, Bryant V.	$ 26,000.00	90	$ 23,400.00	$ 22,910.29	$ 20,619.00	Bar Harbor Banking & Trust	Steuben	CLI	1	0
Kilcollins, Jeffery & Kilcollins, Fleur L	$ 225,000.00	25	$ 56,250.00	$ 157,500.00	$ 39,375.00	KeyBank National Association	Bridgewater	CLI	0	7
Kingfield Acquisition Co., LLC	$ 212,500.00	25	$ 53,125.00	$ 187,303.10	$ 46,825.00	United Kingfield Bank	Cumberland	CLI	7	4
KKRS Properties, LLC	$ 760,000.00	13.7	$ 104,120.00	$ 703,158.64	$ 96,332.00	Kennebunk Savings Bank	York	CLI	0	100
Kureth, Terrence C. & Kureth, Ann E. & Kureth, Nancy R.	$ 35,000.00	90	$ 31,500.00	$ 31,426.32	$ 28,283.00	TD Banknorth	Arundel	CLI	3	3
L/P Packing, Inc.	$ 490,000.00	17.82	$ 87,318.00	$ 123,967.73	$ 22,091.00	Farm Credit of Maine	Turner	CLI	12	24
L/P Packing, Inc.	$ 120,000.00	23.75	$ 28,500.00	$ 38,028.20	$ 9,031.00	Farm Credit of Maine	Turner	CLI	0	0
L/P Packing, Inc.	$ 290,000.00	23.75	$ 68,875.00	$ 73,779.56	$ 17,522.00	Farm Credit of Maine	Turner	CLI	0	0
L/P Packing, Inc.	$ 103,000.00	23.75	$ 24,462.50	$ 53,396.98	$ 12,681.00	Farm Credit of Maine	Turner	CLI	0	0
Langlois, Candice	$ 50,000.00	90	$ 45,000.00	$ 20,592.00	$ 18,532.00	Northeast Bank, FSB	Turner	CLI	2	0
Lariviere, Elaine G. & Lariviere, Donald P.	$ 450,000.00	25	$ 112,500.00	$ 402,629.56	$ 100,657.00	Kennebunk Savings Bank	Biddeford	CLI	2	0
Larry's Car Wash, Inc.	$ 350,000.00	25	$ 87,500.00	$ 350,000.00	$ 87,500.00	TD Banknorth	Lewiston	CLI	1	0
Lavertu, Brian J. & Lavertu, Vickie J	$ 132,700.00	24.5	$ 32,511.50	$ 132,700.00	$ 32,511.00	Farm Credit of Maine, ACA	St. David	CLI	1	0
Leavitt, Beverly R. & Leavitt, Robert N.	$ 171,000.00	25	$ 42,750.00	$ 171,000.00	$ 42,750.00	Farm Credit of Maine, ACA	Turner	CLI	1	2
LeClerc, Amanda L.	$ 224,000.00	90	$ 201,599.99	$ 215,142.81	$ 193,628.00	Auburn Savings & Loan Association	Greene	CLI	5	17
Leighton & Clark	$ 150,000.00	90	$ 135,000.00	$ 130,036.63	$ 117,032.00	TD Banknorth	Hampden	CLI	0	0
Leighton, Winona	$ 121,920.00	90	$ 109,728.00	$ 119,442.89	$ 107,498.00	Camden National Bank	Union	CLI	15	15
LikableRecyclables, Inc.	$ 220,000.00	25	$ 55,000.00	$ 219,854.89	$ 54,963.00	United Kingfield Bank	Farmington	CLI	12	12
Limestone Boarding Home Associates II	$ 379,337.66	90	$ 341,403.89	$ 287,726.16	$ 258,953.00	TD Banknorth	Rockland	CLI	0	6
Limestone Boarding Home Associates II	$ 87,607.00	90	$ 78,846.30	$ 76,276.92	$ 68,649.00	TD Banknorth	Rockland	CLI	0	0
Liversidge, Alexander H.	$ 500,000.00	90	$ 449,999.99	$ 412,723.69	$ 371,451.00	TD Banknorth	Westbrook	CLI	3	3
Lundeen, Trent	$ 33,150.00	60	$ 19,890.00	$ 27,018.26	$ 16,210.00	Farm Credit of Maine, ACA	Mars Hill	CLI	0	2
Main Street Redevelopment Company, LLC	$ 210,000.00	90	$ 189,000.00	$ 189,635.46	$ 170,671.00	TD Banknorth	Fort Kent	CLI	0	1
Maine Cedar Specialty Products Inc	$ 150,000.00	60	$ 90,000.00	$ 150,000.00	$ 90,000.00	Machias Savings Bank	Oakfield	CLI	3	9
Maine Cultured Mussels, Inc.	$ 125,000.00	60	$ 75,000.00	$ 121,654.76	$ 72,992.00	Bar Harbor Banking & Trust	Mount Desert	CLI	3	3
Maine Cultured Mussels, Inc.	$ 100,000.00	60	$ 60,000.00	$ 100,000.00	$ 60,000.00	Bar Harbor Banking & Trust	Mount Desert	CLI	0	0
MAINE EXCAVATING AND PROPERTY CARE, LLC	$ 15,000.00	60	$ 9,000.00	$ 12,355.64	$ 7,413.00	Kennebunk Savings Bank	Sanford	CLI	0	1
Maine Lobster Outlet, LLC	$ 600,000.00	20	$ 120,000.00	$ 600,000.00	$ 120,000.00	Kennebunk Savings Bank	York	CLI	1	7
Maine Wood Recycling, Inc.	$ 183,000.00	25	$ 45,750.00	$ 181,187.58	$ 45,296.00	Katahdin Trust Company	Ashland	CLI	0	20
Mainsusa Corporation	$ 380,000.00	50	$ 190,000.00	$ 380,000.00	$ 190,000.00	TD Banknorth	Lewiston	CLI	0	60
Maritime Construction and Engineering LLC	$ 205,000.00	60	$ 123,000.00	$ 205,000.00	$ 123,000.00	Kennebunk Savings Bank	Eliot	CLI	2	4
Mason, Stephen L.	$ 17,650.00	90	$ 15,885.00	$ 14,579.79	$ 13,121.00	Androscoggin Bank	Livermore Falls	CLI	1	1
McCrum, Scott	$ 450,000.00	80	$ 360,000.00	$ 450,000.00	$ 360,000.00	Norway Savings Bank	Saco	CLI	0	45
MCL Corporation	$ 150,000.00	50	$ 75,000.00	$ 141,787.86	$ 70,893.00	Norway Savings Bank	Windham	CLI	0	8
MCL Realty LLC	$ 1,520,000.00	25	$ 380,000.00	$ 1,520,000.00	$ 380,000.00	Norway Savings Bank	Gorham	CLI	20	50
McMullan, James L.	$ 57,500.00	100	$ 57,500.00	$ 13,604.20	$ 13,604.00	United Kingfield Bank	Covington	CLI	0	4
McVest, Inc	$ 532,000.00	90	$ 478,799.99	$ 494,845.66	$ 445,361.00	Machias Savings Bank	Amherst	CLI	0	0
Merrill, Gary J. & Merrill, Roberta G.	$ 24,000.00	90	$ 21,600.00	$ 8,350.23	$ 7,515.00	Kennebunk Savings Bank	York	CLI	12	0
Merrow Insulation , Inc.	$ 100,000.00	25	$ 25,000.00	$ 100,000.00	$ 25,000.00	TD Banknorth	Auburn	CLI	8	15
Miller, Gerald E. & Miller, Rebecca	$ 726,000.00	25	$ 181,500.00	$ 726,000.00	$ 181,500.00	KeyBank National Association	Littleton	CLI	0	10
Miller, Gilbert I.	$ 28,000.00	90	$ 25,200.00	$ 3,249.43	$ 2,924.00	United Kingfield Bank	Farmington	CLI	1	2
Miller, Gilbert I.	$ 70,000.00	90	$ 63,000.00	$ 59,273.36	$ 53,346.00	United Kingfield Bank	Farmington	CLI	0	0
Mitchell, Corey C.	$ 30,000.00	90	$ 27,000.00	$ 20,697.87	$ 18,628.00	Bar Harbor Banking & Trust	Mount Desert	CLI	1	2
MMS Southern Maine Inc.	$ 132,500.00	80	$ 106,000.00	$ 117,682.96	$ 94,146.00	KeyBank National Association	Topsham	CLI	0	0
MMS Southern Maine Inc.	$ 80,000.00	80	$ 64,000.00	$ 80,000.00	$ 64,000.00	KeyBank National Association	Topsham	CLI	0	0
Mole Hole & Village Quay	$ 30,000.00	25	$ 7,500.00	$ 27,751.46	$ 6,937.00	TD Banknorth	Kennebunkport	CLI	0	12
Moose Creek Log Homes, Inc.	$ 75,000.00	90	$ 67,500.00	$ 58,243.54	$ 52,419.00	United Kingfield Bank	Turner	CLI	0	19
Moose Creek Log Homes, Inc.	$ 100,000.00	25	$ 25,000.00	$ 64,432.85	$ 16,108.00	United Kingfield Bank	Turner	CLI	0	0

MRM Machine	$ 48,906.91	90	$ 44,016.22	$ 52,424.06	$ 44,016.00	Sanford Institution for Savings	Parsonfield	CLI	0	0
MSW Acquisition, LLC	$ 250,000.00	90	$ 224,999.99	$ 250,000.00	$ 225,000.00	Norway Savings Bank	Monroe	CLI	4	20
Mulligan's Inc.	$ 165,000.00	90	$ 148,500.00	$ 165,000.00	$ 148,500.00	Northeast Bank, FSB	Auburn	CLI	3	0
Munro Inc.	$ 67,500.00	50	$ 33,750.00	$ 60,730.75	$ 30,365.00	Camden National Bank	Boothbay Harbo	CLI	0	0
Munro, Meritt & Munro, Frederick J	$ 190,000.00	50	$ 95,000.00	$ 182,363.00	$ 91,181.00	Camden National Bank	Boothbay Harbo	CLI	0	8
Murdock Country Creations	$ 100,000.00	50	$ 50,000.00	$ 96,072.66	$ 48,036.00	Mechanics Savings Bank	Turner	CLI	7	12
Murdock Country Creations	$ 175,000.00	50	$ 87,500.00	$ 127,513.50	$ 63,756.00	Mechanics Savings Bank	Turner	CLI	0	0
National Wood Products of Maine, Inc.	$ 460,000.00	25	$ 115,000.00	$ 445,597.79	$ 111,399.00	TD Banknorth	Oxford	CLI	15	20
National Wood Products of Maine, Inc.	$ 370,000.00	50	$ 185,000.00	$ 313,105.73	$ 156,552.00	TD Banknorth	Oxford	CLI	0	0
National Wood Products of Maine, Inc.	$ 200,000.00	25	$ 50,000.00	$ 200,000.00	$ 50,000.00	TD Banknorth	Oxford	CLI	0	0
NCP, Ltd.	$ 450,000.00	55	$ 247,500.00	$ 450,000.00	$ 247,500.00	Kennebunk Savings Bank	Ogunquit	CLI	0	10
Nichols, Tonya M.	$ 315,000.00	25	$ 78,750.00	$ 307,963.40	$ 76,990.00	Mechanics Savings Bank	Casco	CLI	0	7
Noble Chiropractic Clinic, LLC	$ 26,000.00	60	$ 15,600.00	$ 21,452.82	$ 12,871.00	Kennebunk Savings Bank	Wells	CLI	0	2
North Country Residential Care Associates	$ 3,604,000.00	75	$ 2,703,000.00	$ 3,094,415.78	$ 2,320,811.00	TD Banknorth	Rockland	CLI	0	20
North Country Residential Care Associates	$ 1,240,000.00	75	$ 930,000.00	$ 1,159,203.19	$ 869,402.00	TD Banknorth	Rockland	CLI	0	0
Northeast Coating Technologies, Inc.	$ 300,000.00	60	$ 180,000.00	$ 300,000.00	$ 180,000.00	Kennebunk Savings Bank	Kennebunk	CLI	5	25
Northeast Coil & Cleaning Maintenance, LLC	$ 75,000.00	90	$ 67,500.00	$ 75,000.00	$ 67,500.00	Gorham Savings Bank	Limerick	CLI	4	4
Northeast Coil & Cleaning Maintenance, LLC	$ 50,000.00	90	$ 45,000.00	$ 50,000.00	$ 45,000.00	Gorham Savings Bank	Limerick	CLI	0	0
Northern Test Boring, Inc.	$ 95,000.00	90	$ 85,500.00	$ 6,153.12	$ 5,537.00	Bangor Savings Bank	Casco	CLI	2	3
Northern Test Boring, Inc.	$ 46,250.00	85	$ 39,312.50	$ 12,191.44	$ 10,362.00	Bangor Savings Bank	Casco	CLI	0	0
Oak Island Seafood, Inc.	$ 1,000,000.00	20	$ 200,000.00	$ 1,000,000.00	$ 200,000.00	TD Banknorth	Rockland	CLI	0	25
Ole Greeley Property Management, LLC	$ 488,000.00	50	$ 244,000.00	$ 483,785.87	$ 241,892.00	Bangor Savings Bank	Augusta	CLI	5	6
O'Neal, Gary & O'Neal, Valerie L.	$ 120,000.00	90	$ 108,000.00	$ 93,753.80	$ 84,378.00	Katahdin Trust Company	Limestone	CLI	3	9
Oracle Management VI, Inc.	$ 540,000.00	90	$ 485,999.99	$ 489,435.59	$ 440,492.00	Pepperell Bank & Trust	Biddeford	CLI	19	19
Osprey Unlimited Industries, Inc.	$ 500,000.00	50	$ 250,000.00	$ 500,000.00	$ 250,000.00	Kennebunk Savings Bank	Scarborough	CLI	3	15
Osteopathic Family Care, LLC	$ 70,000.00	60	$ 42,000.00	$ 70,000.00	$ 42,000.00	Saco & Biddeford Savings Institut	Falmouth	CLI	0	2
Ouellette Village Store, Inc.	$ 245,000.00	23	$ 56,350.00	$ 239,921.88	$ 55,182.00	TD Banknorth	Sabattus	CLI	0	6
P.L. Kenney, LLC	$ 225,000.00	25	$ 56,250.00	$ 225,000.00	$ 56,250.00	Katahdin Trust Company	Lewiston	CLI	4	11
P.L. Kenney, LLC	$ 375,000.00	25	$ 93,750.00	$ 308,211.65	$ 77,052.00	Katahdin Trust Company	Lewiston	CLI	0	0
Patry, Marc H. & Patry, Linda M.	$ 210,000.00	25	$ 52,500.00	$ 205,832.97	$ 51,458.00	Mechanics Savings Bank	Lewiston	CLI	2	0
Patten, Peter P. & Patten, Tonya L.	$ 575,000.00	24.5	$ 140,875.00	$ 575,000.00	$ 140,875.00	Farm Credit of Maine	Atkinson	CLI	0	0
Pinecone Gift Shop & Unfinished Furniture & Currie, Tod M & Cu	$ 300,000.00	50	$ 150,000.00	$ 300,000.00	$ 150,000.00	Northeast Bank, FSB	Oakland	CLI	0	4
Poland Store & Grill, LLC	$ 290,000.00	60	$ 174,000.00	$ 290,000.00	$ 174,000.00	TD Banknorth	Poland	CLI	0	5
Pomerleau, David J. & Pomerleau, Nicale	$ 495,000.00	23	$ 113,850.00	$ 187,523.19	$ 43,130.00	Machias Savings Bank	Sangerville	CLI	0	5
Pooh Bear Care Inc.	$ 51,731.00	85	$ 43,971.35	$ 38,218.50	$ 32,485.00	TD Banknorth	Scarborough	CLI	4	18
Provost, James E. & Provost, Rose L	$ 190,000.00	51	$ 96,900.00	$ 111,078.97	$ 56,650.00	Bangor Savings Bank	Albion	CLI	0	5
Quality Floor Finishers	$ 80,000.00	60	$ 48,000.00	$ 80,000.00	$ 48,000.00	Kennebunk Savings Bank	Biddeford	CLI	1	5
R & V Industries, Inc.	$ 346,367.50	90	$ 311,730.75	$ 346,367.50	$ 311,730.00	Kennebunk Savings Bank	Sanford	CLI	29	55
R.C. & Sons Asphalt Paving, Inc.	$ 450,000.00	90	$ 404,999.99	$ 254,678.77	$ 229,210.00	TD Banknorth	Lewiston	CLI	4	22
R.L.N. Corp.	$ 173,191.00	25	$ 43,297.75	$ 138,420.86	$ 34,605.00	TD Banknorth	Auburn	CLI	0	30
R.L.N. Corp.	$ 191,607.00	56	$ 107,299.92	$ 183,884.83	$ 102,975.00	TD Banknorth	Auburn	CLI	0	0
Ray, Lawrence & Ray, Drusilla L.	$ 21,000.00	85	$ 17,850.00	$ 9,177.19	$ 7,800.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	6
Ray, Lawrence & Ray, Drusilla L.	$ 40,000.00	80	$ 32,000.00	$ 25,361.14	$ 20,288.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	0
Red Wheel/Weiser, LLC	$ 2,400,000.00	9	$ 216,000.00	$ 2,400,000.00	$ 216,000.00	TD Banknorth	York Beach	CLI	6	12
Richard, David T. & Richard, Angela M.	$ 75,000.00	74	$ 55,500.00	$ 43,572.73	$ 32,243.00	Bangor Savings Bank	Vassalboro	CLI	5	13
Ricker Hill Orchards	$ 59,220.00	16.5	$ 9,771.30	$ 50,000.00	$ 8,250.00	Farm Credit of Maine	Turner	CLI	8	42
Rivera, Lester G.	$ 20,000.00	100	$ 20,000.00	$ 5,655.19	$ 5,655.00	Mechanics Savings Bank	Lewiston	CLI	1	0
RMH Cleaning & Restoration, Inc.	$ 54,000.00	90	$ 48,600.00	$ 15,893.11	$ 14,303.00	Franklin Savings Bank	Livermore	CLI	0	4
Rockwell, Carolyn B.	$ 45,000.00	90	$ 40,500.00	$ 45,630.17	$ 41,067.00	United Kingfield Bank	Charleston	CLI	0	0
Rockwell, Lawrence S. & Rockwell, Tina M.	$ 20,000.00	25	$ 5,000.00	$ 6,420.81	$ 1,605.00	United Kingfield Bank	Garland	CLI	0	1

Rogue Paintball, LLC	$ 25,000.00	50	$ 12,500.00	$ 25,000.00	$ 12,500.00	TD Banknorth	Standish	CLI	0	3
S & L Management, Inc.	$ 150,000.00	50	$ 75,000.00	$ 130,686.19	$ 65,343.00	Mechanics Savings Bank	Auburn	CLI	2	0
Sargent, Joseph M.	$ 60,000.00	85	$ 51,000.00	$ 54,901.44	$ 46,666.00	Bar Harbor Banking & Trust	Ellsworth	CLI	1	3
Schmidt, Michael E. & Schmidt, Ruth E.	$ 250,000.00	85	$ 212,500.01	$ 220,704.20	$ 187,598.00	TD Banknorth	Raymond	CLI	4	8
Schools, Jason A	$ 127,000.00	60	$ 76,200.00	$ 113,295.66	$ 67,977.00	Katahdin Trust Company	Cary Plantation	CLI	0	3
Settlement, Inc., The	$ 272,000.00	90	$ 244,799.99	$ 246,187.15	$ 221,568.00	TD Banknorth	Mechanic Falls	CLI	0	0
Settlement, Inc., The	$ 63,200.00	90	$ 56,880.00	$ 45,964.69	$ 41,368.00	TD Banknorth	Mechanic Falls	CLI	0	0
Settlement, Inc., The	$ 32,200.00	90	$ 28,980.00	$ 11,361.20	$ 10,225.00	TD Banknorth	Mechanic Falls	CLI	0	0
Shea, Arlene M	$ 90,000.00	75	$ 67,500.00	$ 89,433.67	$ 67,075.00	TD Banknorth	York	CLI	0	25
Simard, Dennis	$ 226,738.00	25	$ 56,684.50	$ 223,438.87	$ 55,859.00	TD Banknorth	Lisbon	CLI	0	13
Small, Alden R	$ 280,000.00	60	$ 168,000.00	$ 211,500.45	$ 126,900.00	Farm Credit of Maine, ACA	Lebanon	CLI	0	1
SMC Design, Inc.	$ 350,000.00	90	$ 314,999.99	$ 350,000.00	$ 315,000.00	Kennebunk Savings Bank	Boxford	CLI	2	7
SMC Design, Inc.	$ 300,000.00	25	$ 75,000.00	$ 231,383.79	$ 57,845.00	Kennebunk Savings Bank	Boxford	CLI	0	0
SMWC, Inc.	$ 710,000.00	25	$ 177,500.00	$ 674,724.49	$ 168,681.00	KeyBank National Association	Standish	CLI	0	6
Somatex, Inc.	$ 500,000.00	20	$ 100,000.00	$ 500,000.00	$ 100,000.00	Northeast Bank, FSB	Pittsfield	CLI	0	40
St. Hilaire Properties, LLC.	$ 124,000.00	80	$ 99,200.00	$ 120,022.38	$ 96,017.00	Auburn Savings & Loan Association	Lewiston	CLI	4	0
Sunshine Seafood Inc.	$ 200,000.00	90	$ 180,000.00	$ 200,000.00	$ 180,000.00	Machias Savings Bank	Stonington	CLI	10	2
Sunshine Seafood Inc.	$ 2,939,862.00	47	$ 1,381,735.14	$ 2,866,362.35	$ 1,347,190.00	Machias Savings Bank	Stonington	CLI	0	0
Sure Express	$ 26,189.51	90	$ 23,570.56	$ 8,283.87	$ 7,455.00	TD Banknorth	Portland	CLI	3	0
Surplus Business Assets, Inc.	$ 275,000.00	25	$ 68,750.00	$ 229,768.42	$ 57,442.00	TD Banknorth	Sanford	CLI	2	1
Swamp Buck Restaurant & Lounge	$ 47,000.00	90	$ 42,300.00	$ 31,366.85	$ 28,230.00	TD Banknorth	Fort Kent	CLI	13	0
T & R Flagg Logging, Inc	$ 94,400.00	90	$ 84,960.00	$ 94,400.00	$ 84,960.00	Northeast Bank, FSB	Livermore Falls	CLI	0	15
T & R Flagg Logging, Inc	$ 633,000.00	90	$ 569,700.00	$ 633,000.00	$ 569,700.00	Northeast Bank, FSB	Livermore Falls	CLI	0	0
Terranova Corp., Inc.	$ 231,100.00	90	$ 207,990.00	$ 226,232.71	$ 203,609.00	Bath Savings Institution	Cumberland	CLI	12	22
Thomas, Paul W.	$ 25,000.00	24	$ 6,000.00	$ 10,196.77	$ 2,447.00	Farm Credit of Maine	East Corinth	CLI	1	0
Three Rivers Holding, LLC & Three Rivers Whitewater, Inc.	$ 535,000.00	25	$ 133,750.00	$ 436,081.44	$ 109,020.00	TD Banknorth	West Forks	CLI	5	67
Three Rivers Whitewater, Inc.	$ 90,000.00	25	$ 22,500.00	$ 90,000.00	$ 22,500.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 440,000.00	25	$ 110,000.00	$ 377,000.00	$ 94,250.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 187,000.00	25	$ 46,750.00	$ 157,000.00	$ 39,250.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 129,000.00	25	$ 32,250.00	$ 83,000.00	$ 20,750.00	TD Banknorth	West Forks	CLI	0	0
TM & TM, Inc.	$ 109,200.00	90	$ 98,280.00	$ 54,503.60	$ 49,053.00	Franklin Savings Bank	Livermore Falls	CLI	0	14
Two Eighty One South Associates	$ 1,600,000.00	77	$ 1,232,000.00	$ 1,581,806.88	$ 1,217,991.00	Machias Savings Bank	Freeport	CLI	0	0
Two Trails Enterprises	$ 160,000.00	90	$ 144,000.00	$ 107,900.91	$ 97,110.00	TD Banknorth	Standish	CLI	0	12
Vinalhaven Fishermen's Co-Op	$ 150,000.00	90	$ 135,000.00	$ 150,000.00	$ 135,000.00	Camden National Bank	Vinalhaven	CLI	0	2
Vintage Wiring of Maine	$ 120,000.00	85	$ 102,000.00	$ 95,159.42	$ 80,885.00	TD Banknorth	Oakland	CLI	0	3
W&S Wood Products, Inc. & Sherwood, Robert L.	$ 892,000.00	24.125	$ 215,194.99	$ 354,092.75	$ 85,424.00	Farm Credit of Maine, ACA	Augusta	CLI	1	4
W.C. CRESSEY & SON, INC.	$ 100,000.00	60	$ 60,000.00	$ 94,618.80	$ 56,771.00	Kennebunk Savings Bank	Kennebunk	CLI	1	14
Wahlco Metroflex, Inc.	$ 1,360,490.00	25	$ 340,122.00	$ 1,346,407.62	$ 336,601.00	Androscoggin Bank	Lewiston	CLI	14	56
Wahlco Metroflex, Inc.	$ 500,000.00	90	$ 449,999.99	$ 500,000.00	$ 450,000.00	Androscoggin Bank	Lewiston	CLI	0	0
Wells Veterinary Hospital, P.A.	$ 20,000.00	60	$ 12,000.00	$ 20,000.00	$ 12,000.00	Kennebunk Savings Bank	Wells	CLI	4	15
Wells Wood Turning & Finishing, Inc.	$ 200,000.00	20	$ 40,000.00	$ 200,000.00	$ 40,000.00	Maine Bank & Trust	Buckfield	CLI	14	36
Wells Wood Turning & Finishing, Inc.	$ 610,000.00	25	$ 152,500.00	$ 341,309.70	$ 85,327.00	Maine Bank & Trust	Buckfield	CLI	0	0
Wells Wood Turning & Finishing, Inc.	$ 360,000.00	25	$ 90,000.00	$ 350,735.81	$ 87,683.00	Maine Bank & Trust	Buckfield	CLI	0	0
Wentworth, John P. & Wentworth, Rhonda D.	$ 216,000.00	25	$ 54,000.00	$ 187,406.84	$ 46,851.00	TD Banknorth	Unity	CLI	0	4
West Forks Property, LLC	$ 371,000.00	75	$ 278,250.00	$ 351,971.01	$ 263,978.00	Franklin Savings Bank	West Forks	CLI	3	9
West Lobster Co., Inc.	$ 700,000.00	75	$ 525,000.00	$ 700,000.00	$ 525,000.00	Machias Savings Bank	Steuben	CLI	0	4
West Lobster Co., Inc.	$ 500,000.00	90	$ 449,999.99	$ 500,000.00	$ 450,000.00	Machias Savings Bank	Steuben	CLI	0	0
Western Maine Assessment, Inc. & Net Development Corp.	$ 200,000.00	90	$ 180,000.00	$ 178,753.70	$ 160,878.00	Franklin Savings Bank	Mexico	CLI	40	40
Western Mountains Charitable Foundation	$ 1,500,000.00	90	$ 1,349,999.96	$ 1,500,000.00	$ 1,350,000.00	KeyBank National Association	Kingfield	CLI	40	2
Weston & Chandler Funeral Homes, Inc.	$ 776,000.00	25	$ 194,000.00	$ 776,000.00	$ 194,000.00	Norway Savings Bank	Norway	CLI	0	4

Weston's Mobil, Inc.	$ 145,000.00	85	$ 123,250.00	$ 118,388.74	$ 100,630.00	TD Banknorth	Houlton	CLI	0	4
Whatley, John 'Nick' & Whatley, Laura N	$ 530,000.00	25	$ 132,500.00	$ 456,733.46	$ 114,183.00	Gardiner Savings Institution	Topsham	CLI	8	13
Williams, Hugh R.	$ 112,710.22	77	$ 86,786.87	$ 52,773.05	$ 40,635.00	Union Trust of Ellsworth	Sullivan	CLI	4	4
Williams, Roy A & Williams, Heidi H	$ 157,200.00	90	$ 141,480.00	$ 155,589.88	$ 140,030.00	Machias Savings Bank	Ely	CLI	15	15
Work First, Inc.	$ 920,000.00	25	$ 230,000.00	$ 920,000.00	$ 230,000.00	United Kingfield Bank	Farmington	CLI	9	12
Workgroup Technology Partners & Insurance Automation Group	$ 400,000.00	25	$ 100,000.00	$ 122,333.16	$ 30,583.00	KeyBank National Association	Westbrook	CLI	3	20
Young, Llewellyn A.	$ 42,000.00	90	$ 37,800.00	$ 37,585.52	$ 33,826.00	Skowhegan Savings Bank	Anson	CLI	0	1
	$ 109,226,415.92		**$ 52,594,410.44**	**$ 94,713,562.86**	**$ 44,978,768.00**				**975**	**2,851**
Childrens Center, The	$ 100,000.00	100	$ 100,000.00	$ 55,765.77	$ 55,765.00	Finance Authority of Maine	Portland	DAYCARE	0	0
LeClerc, Amanda L. & LeClerc, Todd G.	$ 32,500.00	100	$ 32,500.00	$ 29,579.09	$ 29,579.00	Finance Authority of Maine	Greene	DAYCARE	5	17
	$ 132,500.00		**$ 132,500.00**	**$ 85,344.86**	**$ 85,344.00**				**5**	**17**
Frontier Forge, Inc.	$ 315,000.00	100	$ 315,000.00	$ 295,242.84	$ 295,242.84	Finance Authority of Maine	Kingfield	DIRECT	0	25
	$ 315,000.00		**$ 315,000.00**	**$ 295,242.84**	**$ 295,242.84**				**0**	**25**
Adams, Larnard T	$ 8,400.00	100	$ 8,400.00	$ 8,400.00	$ 8,400.00	Finance Authority of Maine	Caribou	ECLP	0	0
Bruce, Richard J	$ 8,095.00	100	$ 8,095.00	$ 8,095.00	$ 8,095.00	Finance Authority of Maine	Presque Isle	ECLP	0	1
Buckeye Foods # 2	$ 20,880.00	100	$ 20,880.00	$ 20,880.00	$ 20,880.00	Finance Authority of Maine	South Paris	ECLP	0	10
Carpe Diem Coffee Roasting	$ 35,000.00	100	$ 35,000.00	$ 35,000.00	$ 35,000.00	Finance Authority of Maine	North Berwick	ECLP	0	4
Gruba, Glen & Gruba, Alice	$ 11,520.00	100	$ 11,520.00	$ 11,520.00	$ 11,520.00	Finance Authority of Maine	Norway	ECLP	0	2
JOKAST, INC.	$ 22,000.00	100	$ 22,000.00	$ 22,000.00	$ 22,000.00	Finance Authority of Maine	Brunswick	ECLP	0	28
Maple Hill Farm, Inc.	$ 35,000.00	100	$ 35,000.00	$ 35,000.00	$ 35,000.00	Finance Authority of Maine	Hallowell	ECLP	0	12
Puffin's Nest, Inc.	$ 35,000.00	100	$ 35,000.00	$ 35,000.00	$ 35,000.00	Finance Authority of Maine	Rockland	ECLP	0	5
Sunset Flowerland & Greenhouses Inc.	$ 20,063.00	100	$ 20,063.00	$ 20,063.00	$ 20,063.00	Finance Authority of Maine	Fairfield	ECLP	0	20
Thompson Green, Inc.	$ 15,200.00	100	$ 15,200.00	$ 15,200.00	$ 15,200.00	Finance Authority of Maine	Ogunquit	ECLP	1	5
Tracy, Nichole K.	$ 29,267.84	100	$ 29,267.84	$ 29,267.84	$ 29,267.00	Finance Authority of Maine	Buxton	ECLP	1	1
	$ 240,425.84		**$ 240,425.84**	**$ 240,425.84**	**$ 240,425.00**				**2**	**88**
Acorn Products Co., Inc.	$ 500,000.00	100	$ 500,000.00	$ 77,778.25	$ 77,778.00	Finance Authority of Maine	Lewiston	ERLP	3	36
American Falcon Corporation	$ 248,793.00	100	$ 248,793.00	$ -	$ -	Finance Authority of Maine	Portland	ERLP-PARTICIPA	2	30
Audio 'D' Ltd.	$ 156,067.71	100	$ 156,067.71	$ 152,246.78	$ 152,246.78	Finance Authority of Maine	Windham	ERLP	0	0
BCS Transport, Inc.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Fort Kent	ERLP	3	15
BJE Enterprises	$ 41,000.00	100	$ 41,000.00	$ 40,921.21	$ 40,921.00	Finance Authority of Maine	Turner	ERLP-No-Snow	0	4
Black Frog Corp.	$ 25,000.00	100	$ 25,000.00	$ 24,964.08	$ 24,964.00	Finance Authority of Maine	Greenville	ERLP-No-Snow	0	38
Black Watch Pub (The)	$ 30,000.00	100	$ 30,000.00	$ 26,572.61	$ 26,572.00	Finance Authority of Maine	Auburn	ERLP	0	20
Bush Equities, Inc.	$ 250,000.00	100	$ 250,000.00	$ 179,248.58	$ 179,248.00	Finance Authority of Maine	Portland	ERLP	35	79
C Moxie Gore Outfitters Inc.	$ 14,200.00	100	$ 14,200.00	$ 14,119.77	$ 14,119.00	Finance Authority of Maine	West Forks	ERLP-No-Snow	0	2
C. A. Pelkey Fuels, Inc.	$ 87,000.00	100	$ 87,000.00	$ 85,256.25	$ 85,256.00	Finance Authority of Maine	Bangor	ERLP	0	28
Castle Distributors, Inc.	$ 100,000.00	100	$ 100,000.00	$ 30,000.23	$ 30,000.23	Finance Authority of Maine	Scarborough	ERLP	2	9
Dirigosoft Corporation	$ 125,000.00	100	$ 125,000.00	$ 125,000.00	$ 125,000.00	Finance Authority of Maine	Portland	ERLP	0	13
Dyeables, Inc.	$ 200,000.00	100	$ 200,000.00	$ 135,726.33	$ 135,726.00	Finance Authority of Maine	Farmington	ERLP	25	30
Foreside Holding Company	$ 300,000.00	100	$ 300,000.00	$ 136,014.18	$ 136,014.00	Finance Authority of Maine	Gorham	ERLP	45	110
Frannie Peabody Center	$ 200,000.00	100	$ 200,000.00	$ 177,548.66	$ 177,548.00	Finance Authority of Maine	Portland	ERLP	0	31
General Alum NE Corp.	$ 250,000.00	100	$ 250,000.00	$ 229,025.93	$ 229,025.00	Finance Authority of Maine	Searsport	ERLP	7	52
Hearing Solutions, Inc.	$ 94,000.00	100	$ 94,000.00	$ 4,000.00	$ 4,000.00	Finance Authority of Maine	Windham	ERLP	21	23
Idealswork, Inc.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Portland	ERLP	10	12
Industry & Energy Associates, LLC	$ 500,000.00	100	$ 500,000.00	$ 253,987.66	$ 253,987.00	Finance Authority of Maine	Portland	ERLP	0	59
Irving Tanning Company	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Hartland	ERLP	0	200
Kevlaur Industries, Inc.	$ 900,000.00	100	$ 900,000.00	$ 617,463.25	$ 617,463.00	Finance Authority of Maine	Van Buren	ERLP	14	47

Kittery Deep Sea Fishing, LLC	$ 51,850.00	100	$ 51,850.00	$ 51,488.90	$ 51,488.00	Finance Authority of Maine	Kittery Point	ERLP	5	0
Knock on Wood	$ 50,000.00	100	$ 50,000.00	$ 49,474.69	$ 49,474.00	Finance Authority of Maine	Baring	ERLP	0	7
Lincoln Paper and Tissue, LLC	$ 1,000,000.00	100	$ 1,000,000.00	$ 905,179.49	$ 905,179.49	Finance Authority of Maine	Lincoln	ERLP	350	0
MacArthur, Colon D.	$ 9,500.00	100	$ 9,500.00	$ 6,815.61	$ 6,815.00	Finance Authority of Maine	Union	ERLP	2	1
Maine Cultured Mussels, Inc.	$ 50,000.00	100	$ 50,000.00	$ 50,000.00	$ 50,000.00	Finance Authority of Maine	Mount Desert	ERLP	3	3
Maine Freeze, Limited	$ 500,000.00	100	$ 500,000.00	$ 114,487.80	$ 114,487.00	Finance Authority of Maine	Lubec	ERLP	40	20
Maine Pizza Supply & Frozen Dough Specialists, Inc	$ 75,000.00	100	$ 75,000.00	$ 29,498.61	$ 29,498.00	Finance Authority of Maine	Portland	ERLP	7	10
Maine Wood Recycling, Inc.	$ 250,000.00	100	$ 250,000.00	$ 162,918.20	$ 162,918.00	Finance Authority of Maine	Ashland	ERLP	0	20
McCluskey, David	$ 2,500.00	100	$ 2,500.00	$ 2,482.22	$ 2,482.00	Finance Authority of Maine	Rockwood	ERLP-No-Snow	1	1
Mizner, Christopher C	$ 10,000.00	100	$ 10,000.00	$ 9,289.06	$ 9,289.00	Finance Authority of Maine	Yarmouth	ERLP	2	1
Moose Creek Log Homes, Inc.	$ 200,000.00	100	$ 200,000.00	$ 151,125.17	$ 151,125.00	Finance Authority of Maine	Turner	ERLP	0	19
Ox-Yoke Originals, Inc.	$ 374,221.00	100	$ 374,221.00	$ 250,175.24	$ 250,175.24	Finance Authority of Maine	Brownville	ERLP	0	23
PharmX Inc.	$ 200,000.00	100	$ 200,000.00	$ 131,514.28	$ 131,514.00	Finance Authority of Maine	Falmouth	ERLP	4	4
Power Equipment Plus	$ 65,000.00	100	$ 65,000.00	$ 64,791.03	$ 64,791.03	Finance Authority of Maine	Sidney	ERLP-No-Snow	1	5
Powers, Douglas M.	$ 50,000.00	100	$ 50,000.00	$ 50,000.00	$ 50,000.00	Finance Authority of Maine	Stonington	ERLP	0	1
PPP, Inc	$ 35,000.00	100	$ 35,000.00	$ 17,961.51	$ 17,961.00	Finance Authority of Maine	New Gloucester	ERLP	0	12
Professional River Runners of Maine, Inc.	$ 50,000.00	100	$ 50,000.00	$ 50,000.00	$ 50,000.00	Finance Authority of Maine	West Forks	ERLP-No-Snow	0	6
PTG, LLC	$ 250,000.00	100	$ 250,000.00	$ 230,994.43	$ 230,994.00	Finance Authority of Maine	Biddeford	ERLP	30	35
Rogues Gallery, Inc.	$ 250,000.00	100	$ 250,000.00	$ 249,999.99	$ 249,999.00	Finance Authority of Maine	Portland	ERLP	0	6
Spence, Cynthia F.	$ 35,000.00	100	$ 35,000.00	$ 29,709.30	$ 29,709.00	Finance Authority of Maine	Manchester	ERLP	20	20
Sun Valley Sports	$ 50,000.00	100	$ 50,000.00	$ 49,924.92	$ 49,924.92	Finance Authority of Maine	Bethel	ERLP-No-Snow	0	0
Sunshine Seafood Inc.	$ 100,000.00	100	$ 100,000.00	$ 99,760.42	$ 99,760.42	Finance Authority of Maine	Stonington	ERLP	10	2
Theberge, Jane A.	$ 50,000.00	100	$ 50,000.00	$ 22,529.89	$ 22,529.00	Finance Authority of Maine	Auburn	ERLP	0	0
Three Rivers Whitewater, Inc.	$ 37,000.00	100	$ 37,000.00	$ 36,962.76	$ 36,962.00	Finance Authority of Maine	West Forks	ERLP-No-Snow	0	49
Tibbetts, John E	$ 19,000.00	100	$ 19,000.00	$ 18,945.22	$ 18,945.00	Finance Authority of Maine	Lyman	ERLP-No-Snow	0	4
Tom & Sue Rhoads, Inc.	$ 100,000.00	100	$ 100,000.00	$ 100,000.00	$ 100,000.00	Finance Authority of Maine	Hampden	ERLP	2	16
U.S. Felt Manufacturing Co.	$ 200,000.00	100	$ 200,000.00	$ 200,000.00	$ 200,000.00	Finance Authority of Maine	Sanford	ERLP-PARTICIPA	8	37
Workgroup Technology Partners & Insurance Automation Group	$ 200,000.00	100	$ 200,000.00	$ 138,014.01	$ 138,014.00	Finance Authority of Maine	Westbrook	ERLP	3	20
	$ 9,035,131.71		**$ 9,035,131.71**	**$ 6,333,916.52**	**$ 6,333,902.11**				**655**	**1,160**
Penobscot Energy Recovery Co., Limited Partnership	$ 44,995,000.00	100	$ 44,995,000.00	$ 21,925,000.00	$ 21,925,000.00	State Street Bank & Trust	Orrington	ERSP	0	81
Maine Public Service Company	$ 9,161,614.00	100	$ 9,161,614.00	$ 796,614.00	$ 796,614.00	State Street Bank & Trust	Presque Isle	ERSP	0	153
Maine Public Service Company	$ 2,378,386.00	100	$ 2,378,386.00	$ 2,378,386.00	$ 2,378,386.00	State Street Bank & Trust	Presque Isle	ERSP-R	0	0
	$ 56,535,000.00		**$ 56,535,000.00**	**$ 25,100,000.00**	**$ 25,100,000.00**				0	**234**
Buckley Farms, Inc.	$ 92,145.00	100	$ 92,145.00	$ 46,560.20	$ 46,560.00	Finance Authority of Maine	Leeds	NMLP	0	6
Stoughton, Belinda	$ 350,000.00	100	$ 350,000.00	$ 249,334.31	$ 249,334.00	Finance Authority of Maine	Clinton	NMLP	0	0
Theriault, Gerard	$ 217,000.00	100	$ 217,000.00	$ 114,197.35	$ 114,197.00	Finance Authority of Maine	St. Agatha	NMLP	0	2
Simpson, Ronald & Simpson, Julie	$ 103,000.00	100	$ 103,000.00	$ 79,775.93	$ 79,775.00	Finance Authority of Maine	Corinna	NMLP	1	3
Springdale Jerseys, Inc.	$ 114,700.00	100	$ 114,700.00	$ 48,586.89	$ 48,586.00	Finance Authority of Maine	Waldo	NMLP	0	0
Perkins, Richard E.	$ 75,000.00	100	$ 75,000.00	$ 48,638.67	$ 48,638.00	Finance Authority of Maine	Charleston	NMLP	0	1
Patten, Peter P. & Patten, Tonya L.	$ 100,887.80	100	$ 100,887.80	$ 83,536.16	$ 83,536.00	Finance Authority of Maine	Atkinson	NMLP	0	0
Hall, C. Richard	$ 29,524.18	100	$ 29,524.18	$ 22,839.68	$ 22,839.00	Finance Authority of Maine	East Dixfield	NMLP	0	1
Spear Farm, Inc.	$ 20,000.00	100	$ 20,000.00	$ 4,390.13	$ 4,390.00	Finance Authority of Maine	Nobleboro	NMLP	0	1
Brigeen Dairies Inc.	$ 36,600.00	100	$ 36,600.00	$ 13,777.41	$ 13,777.00	Finance Authority of Maine	Turner	NMLP	0	2
Brigeen Farms, Inc.	$ 165,000.00	100	$ 165,000.00	$ 164,382.27	$ 164,382.00	Finance Authority of Maine	Turner	NMLP	9	31
	$ 1,303,856.98		**$ 1,303,856.98**	**$ 876,019.00**	**$ 876,014.00**				10	47
Armand's Auto Body Shop, Inc.	$ 50,000.00	100	$ 50,000.00	$ 35,347.17	$ 35,347.00	Dept. of Labor	Lewiston	OSLP	2	4
BEAM, Inc.	$ 10,303.00	100	$ 10,303.00	$ 1,630.29	$ 1,630.00	Dept. of Labor	Strong	OSLP	0	42

Blake, Halcyon E & Blake, William D	$ 50,000.00	100	$ 50,000.00	$ 12,080.75	$ 12,080.00	Dept. of Labor	Bath	OSLP	0	0
Dark Harbor Boat Yard Corp.	$ 50,000.00	100	$ 50,000.00	$ 28,098.95	$ 28,098.00	Dept. of Labor	Lincolnville	OSLP	0	10
Devereux Marine, Inc.	$ 20,000.00	100	$ 20,000.00	$ 5,504.86	$ 5,504.00	Dept. of Labor	Penobscot	OSLP	0	3
Kennebec Company (The), Designers & Cabinetmakers,	$ 50,000.00	100	$ 50,000.00	$ 16,166.43	$ 16,166.00	Dept. of Labor	Bath	OSLP	5	28
	$ 230,303.00		**$ 230,303.00**	**$ 98,828.45**	**$ 98,825.00**				7	87
B Gas, Inc.	$ 13,327.85	100	$ 13,327.85	$ 13,327.85	$ 13,327.85	Finance Authority of Maine	Bangor	PLYMTH	0	1
Bangor Dodge, Inc.	$ 199,160.59	100	$ 199,160.59	$ 215,746.47	$ 215,746.00	Finance Authority of Maine	Bangor	PLYMTH2	0	42
Bangor Tire Co., Inc.	$ 20,505.86	100	$ 20,505.86	$ 32,189.78	$ 32,189.00	Finance Authority of Maine	Bangor	PLYMTH2	0	0
Caribou, City of	$ 63,305.45	100	$ 63,305.45	$ 63,305.45	$ 63,305.00	Finance Authority of Maine	Caribou	PLYMTH2	0	0
Darling's	$ 312,504.65	100	$ 312,504.65	$ 312,504.65	$ 312,504.00	Finance Authority of Maine	Brewer	PLYMTH2	0	0
Dexter Motor Sales	$ 24,884.74	100	$ 24,884.74	$ 38,687.37	$ 38,687.37	Finance Authority of Maine	Dexter	PLYMTH2	0	5
Down East Toyota	$ 178,328.45	100	$ 178,328.45	$ 164,591.50	$ 164,591.00	Finance Authority of Maine	Brewer	PLYMTH2	0	74
Farmington, Town of	$ 8,728.09	100	$ 8,728.09	$ 8,845.17	$ 8,845.17	Finance Authority of Maine	Farmington	PLYMTH2	0	0
Foss, Garfield C.	$ 90,737.69	100	$ 90,737.69	$ 90,737.69	$ 90,737.00	Finance Authority of Maine	Bangor	PLYMTH2	0	5
Frost's Garage, Inc.	$ 25,088.31	100	$ 25,088.31	$ 25,088.31	$ 25,088.31	Finance Authority of Maine	Hampden	PLYMTH2	0	10
G. E. Goding & Son, Inc.	$ 90,353.47	100	$ 90,353.47	$ 90,353.47	$ 90,353.47	Finance Authority of Maine	Lincoln	PLYMTH2	0	5
Gagne Motors, Inc.	$ 35,289.55	100	$ 35,289.55	$ 35,001.51	$ 35,001.00	Finance Authority of Maine	Madison	PLYMTH	0	6
Gerald Pelletier, Inc.	$ 36,477.95	100	$ 36,477.95	$ 36,477.95	$ 36,477.00	Finance Authority of Maine	Millinocket	PLYMTH	0	0
Giovannucci, Lawrence L.	$ 4,670.44	100	$ 4,670.44	$ 4,670.44	$ 4,670.44	Finance Authority of Maine	Harmony	PLYMTH2	0	1
Graves Service Station, Inc.	$ 33,841.83	100	$ 33,841.83	$ 33,841.83	$ 33,841.83	Finance Authority of Maine	Brownville Junct	PLYMTH2	0	6
Gray, Donald E.	$ 27,825.70	100	$ 27,825.70	$ 27,704.87	$ 27,704.87	Finance Authority of Maine	Blue Hill	PLYMTH2	0	0
H. O. Bouchard, Inc.	$ 273,434.22	100	$ 273,434.22	$ 273,434.22	$ 273,434.00	Finance Authority of Maine	Hampden	PLYMTH2	0	120
Harmon Tire, Inc.	$ 30,356.72	100	$ 30,356.72	$ 30,356.72	$ 30,356.00	Finance Authority of Maine	Ellsworth	PLYMTH2	0	10
Harold MacQuinn, Inc.	$ 29,448.48	100	$ 29,448.48	$ 29,448.48	$ 29,448.48	Finance Authority of Maine	Ellsworth	PLYMTH2	0	68
Harold's Auto Repairs, Inc.	$ 20,375.25	100	$ 20,375.25	$ 20,375.25	$ 20,375.25	Finance Authority of Maine	Holden	PLYMTH2	0	1
Herbert C. Haynes, Inc.	$ 36,073.57	100	$ 36,073.57	$ 36,073.57	$ 36,073.57	Finance Authority of Maine	Winn	PLYMTH2	0	0
Holden, Glen H.	$ 13,449.31	100	$ 13,449.31	$ 13,449.31	$ 13,449.00	Finance Authority of Maine	Madison	PLYMTH2	0	0
Holland Enterprises, Inc.	$ 43,559.78	100	$ 43,559.78	$ 43,559.78	$ 43,559.78	Finance Authority of Maine	Eddington	PLYMTH2	0	1
Knox Bros., Inc.	$ 5,270.44	100	$ 5,270.44	$ 5,270.44	$ 5,270.44	Finance Authority of Maine	Belfast	PLYMTH2	0	15
Laferriere, James	$ 6,461.24	100	$ 6,461.24	$ 6,461.24	$ 6,461.24	Finance Authority of Maine	Dexter	PLYMTH2	0	1
Lincoln, Town of	$ 95,178.97	100	$ 95,178.97	$ 95,178.97	$ 95,178.97	Finance Authority of Maine	Lincoln	PLYMTH2	0	75
Machias, Town of	$ 131,876.74	100	$ 131,876.74	$ 142,856.48	$ 142,856.00	Finance Authority of Maine	Machias	PLYMTH2	0	37
MacKintosh, J. Herbert	$ 91,950.66	100	$ 91,950.66	$ 91,950.66	$ 91,950.00	Finance Authority of Maine	Hampden	PLYMTH2	0	0
Maine School Administrative District #67	$ 17,374.09	100	$ 17,374.09	$ 17,291.66	$ 17,291.00	Finance Authority of Maine	Lincoln	PLYMTH2	0	274
Maine School Administrative District #9	$ 32,312.65	100	$ 32,312.65	$ 51,006.53	$ 51,006.00	Finance Authority of Maine	New Sharon	PLYMTH2	0	450
Millinocket, Town of	$ 89,370.31	100	$ 89,370.31	$ 89,370.31	$ 89,370.00	Finance Authority of Maine	Millinocket	PLYMTH2	0	0
N.H. Bragg & Sons	$ 13,643.72	100	$ 13,643.72	$ 13,852.45	$ 13,852.00	Finance Authority of Maine	Bangor	PLYMTH2	0	0
Prouty Ford, Inc.	$ 36,863.27	100	$ 36,863.27	$ 36,863.27	$ 36,863.27	Finance Authority of Maine	Dover-Foxcroft	PLYMTH2	23	20
Rawcliffe's, Inc.	$ 27,859.83	100	$ 27,859.83	$ 27,859.83	$ 27,859.00	Finance Authority of Maine	Hampden	PLYMTH2	0	0
Rowell's Garage	$ 45,942.26	100	$ 45,942.26	$ 45,942.26	$ 45,942.00	Finance Authority of Maine	Dover-Foxcroft	PLYMTH2	0	14
Shepard Chevrolet Inc.	$ 13,207.54	100	$ 13,207.54	$ 13,207.54	$ 13,207.00	Finance Authority of Maine	Rockland	PLYMTH2	1	35
Shepard Nissan, Inc.	$ 10,245.34	100	$ 10,245.34	$ 10,245.34	$ 10,245.00	Finance Authority of Maine	Rockland	PLYMTH2	1	26
Skip's Auto Repair	$ 30,806.93	100	$ 30,806.93	$ 30,805.93	$ 30,805.00	Finance Authority of Maine	Old Town	PLYMTH	0	0
Swett's Tire & Auto, Inc.	$ 62,545.24	100	$ 62,545.24	$ 67,749.49	$ 67,749.00	Finance Authority of Maine	Bangor	PLYMTH2	0	21
Thomas, Jr., Harry E.	$ 68,403.97	100	$ 68,403.97	$ 68,403.97	$ 68,403.00	Finance Authority of Maine	Presque Isle	PLYMTH2	0	0
Village Car Company	$ 55,610.66	100	$ 55,610.66	$ 55,610.66	$ 55,610.00	Finance Authority of Maine	Bangor	PLYMTH2	0	250
Village Subaru	$ 405,524.65	100	$ 405,524.65	$ 405,524.65	$ 405,524.00	Finance Authority of Maine	Bangor	PLYMTH2	0	240
Webber Group of Companies & Webber Oil Company	$ 337,401.16	100	$ 337,401.16	$ 364,134.63	$ 364,134.00	Finance Authority of Maine	Bangor	PLYMTH2	0	0
	$ 3,189,577.62		**$ 3,189,577.62**	**$ 3,279,357.95**	**$ 3,279,342.31**				25	1,813

Ashby, James W. & Ashby, Marie B.	$ 133,250.02	100	$ 133,250.02	$ 65,807.15	$ 65,807.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
Atcheson, Kenneth & Atcheson, Rhoda	$ 157,050.00	100	$ 157,050.00	$ 30,358.65	$ 30,358.00	Finance Authority of Maine	Woodland	PMIF	0	0
Atcheson, Kenneth & Atcheson, Rhoda	$ 31,500.00	100	$ 31,500.00	$ 8,118.86	$ 8,118.00	Finance Authority of Maine	Woodland	PMIF	0	1
Atcheson, Rhoda & Atcheson, Kenneth	$ 16,500.00	100	$ 16,500.00	$ 14,602.75	$ 14,602.00	Finance Authority of Maine	Woodland	PMIF	0	1
Ayer, Arthur & Ayer, Aaron P.	$ 70,200.00	100	$ 70,200.00	$ 42,390.55	$ 42,390.00	Finance Authority of Maine	Caribou	PMIF	0	14
Ayotte, Scott P.	$ 83,250.00	100	$ 83,250.00	$ 67,317.14	$ 67,317.00	Finance Authority of Maine	Hamlin	PMIF	0	1
Barnes Farms, Inc.	$ 60,750.00	100	$ 60,750.00	$ 15,034.61	$ 15,034.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	0
Bell Brothers, Inc.	$ 90,419.85	100	$ 90,419.85	$ 64,812.52	$ 64,812.00	Finance Authority of Maine	Mars Hill	PMIF	0	18
Bell, Glenn J.	$ 141,535.00	100	$ 141,535.00	$ 28,237.95	$ 28,237.00	Finance Authority of Maine	Limestone	PMIF	0	1
Bell, Glenn J.	$ 146,250.00	100	$ 146,250.00	$ 82,563.48	$ 82,563.00	Finance Authority of Maine	Limestone	PMIF	0	0
Bell, Gregory E. & Breezy Hill Farms, Inc.	$ 22,000.00	100	$ 22,000.00	$ 6,476.89	$ 6,476.00	Finance Authority of Maine	Caswell	PMIF	0	11
Blackstone Brothers, Inc.	$ 69,830.00	100	$ 69,830.00	$ 18,015.80	$ 18,015.00	Finance Authority of Maine	Caribou	PMIF	0	1
Blackstone, Orman Kyle & Blackstone, Michelle G.	$ 74,250.00	100	$ 74,250.00	$ 20,281.82	$ 20,281.00	Finance Authority of Maine	Caribou	PMIF	0	1
Borderview Farms, Inc.	$ 181,800.00	100	$ 181,800.00	$ 130,670.42	$ 130,670.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Borderview Farms, Inc.	$ 189,000.00	100	$ 189,000.00	$ 174,164.03	$ 174,164.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Bouchard, Rickey A. & Bouchard, Craig D.	$ 135,000.00	100	$ 135,000.00	$ 111,397.96	$ 111,397.00	Finance Authority of Maine	New Sweden	PMIF	0	2
Buck Farms, A Partnership	$ 50,000.00	100	$ 50,000.00	$ 22,556.85	$ 22,556.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Buck Farms, A Partnership	$ 100,000.00	100	$ 100,000.00	$ 90,499.49	$ 90,499.00	Finance Authority of Maine	Mapleton	PMIF	0	0
Buck, Bruce & Buck, Brent & Buck, Lauri A	$ 74,740.00	100	$ 74,740.00	$ 11,237.56	$ 11,237.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Callnan, Roger A.	$ 50,589.00	100	$ 50,589.00	$ 7,420.78	$ 7,420.00	Finance Authority of Maine	Houlton	PMIF	0	1
Campbell, Dawn M. & Campbell, Jeffrey D.	$ 225,000.00	100	$ 225,000.00	$ 225,000.00	$ 225,000.00	Finance Authority of Maine	Exeter	PMIF	0	1
Campbell, Jeffrey D.	$ 27,500.00	100	$ 27,500.00	$ 23,258.56	$ 23,258.00	Finance Authority of Maine	Exeter	PMIF	0	1
Campbell, Sheila D. & Campbell, Dawn M. & Campbell, Jeffrey D	$ 144,000.00	100	$ 144,000.00	$ 99,354.43	$ 99,354.00	Finance Authority of Maine	Exeter	PMIF	0	1
Caron, Gilman J.	$ 101,122.63	100	$ 101,122.63	$ 24,456.84	$ 24,456.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Caron, Gilman J. & Caron, Colette	$ 62,250.00	100	$ 62,250.00	$ 14,321.85	$ 14,321.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Cecil Porter & Son, Inc.	$ 83,250.00	100	$ 83,250.00	$ 83,250.00	$ 83,250.00	Finance Authority of Maine	Washburn	PMIF	2	2
Chamberland Farms, Inc.	$ 64,700.00	100	$ 64,700.00	$ 6,225.93	$ 6,225.00	Finance Authority of Maine	St. Agatha	PMIF	0	0
Cleaves Farms	$ 115,875.00	100	$ 115,875.00	$ 38,531.49	$ 38,531.00	Finance Authority of Maine	Sangerville	PMIF	0	1
Corey, Amy & Corey, Daniel	$ 90,000.00	100	$ 90,000.00	$ 32,934.44	$ 32,934.00	Finance Authority of Maine	Monticello	PMIF	2	5
Corey, Daniel & Corey, Amy	$ 90,572.70	100	$ 90,572.70	$ 35,852.15	$ 35,852.00	Finance Authority of Maine	Monticello	PMIF	2	5
Corey, Daniel & Corey, Amy	$ 51,300.00	100	$ 51,300.00	$ 20,158.46	$ 20,158.00	Finance Authority of Maine	Monticello	PMIF	0	0
Corey, Daniel J.	$ 26,060.68	100	$ 26,060.68	$ 23,056.97	$ 23,056.00	Finance Authority of Maine	Monticello	PMIF	2	5
Crane Brothers, Inc.	$ 162,900.00	100	$ 162,900.00	$ 109,187.86	$ 109,187.00	Finance Authority of Maine	Exeter	PMIF	0	2
Crane Brothers, Inc.	$ 143,890.21	100	$ 143,890.21	$ 116,906.92	$ 116,906.00	Finance Authority of Maine	Exeter	PMIF	0	0
Cronkite, Merlon C.	$ 190,350.00	100	$ 190,350.00	$ 157,733.39	$ 157,733.00	Finance Authority of Maine	Easton	PMIF	0	1
Dana Morrell Farms	$ 150,750.00	100	$ 150,750.00	$ 75,363.27	$ 75,363.00	Finance Authority of Maine	Caribou	PMIF	0	1
Deveau, Daniel V.	$ 90,000.00	100	$ 90,000.00	$ 38,649.35	$ 38,649.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Dorman, Linda E. & Dorman, John R.	$ 289,861.00	100	$ 289,861.00	$ 289,861.00	$ 289,861.00	Finance Authority of Maine	Exeter	PMIF	0	3
Dorman, Linda E. & Dorman, John R.	$ 30,195.00	100	$ 30,195.00	$ 30,195.00	$ 30,195.00	Finance Authority of Maine	Exeter	PMIF	0	0
Double K Warehouse, Inc.	$ 84,316.00	100	$ 84,316.00	$ 16,051.50	$ 16,051.00	Finance Authority of Maine	Mapleton	PMIF	0	1
Doyen Farms, Inc.	$ 31,500.00	100	$ 31,500.00	$ 12,747.59	$ 12,747.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Dufour, Dorothy & Dufour, Gilman	$ 47,250.00	100	$ 47,250.00	$ 16,602.76	$ 16,602.00	Finance Authority of Maine	St. David	PMIF	0	1
Durepo, Gary A.	$ 81,000.00	100	$ 81,000.00	$ 50,570.80	$ 50,570.00	Finance Authority of Maine	Othello	PMIF	0	1
Durepo, Jon & Durepo, Sandra	$ 42,750.00	100	$ 42,750.00	$ 18,926.86	$ 18,926.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
E. W. Nightingale & Sons	$ 49,500.00	100	$ 49,500.00	$ 18,832.32	$ 18,832.00	Finance Authority of Maine	New Limerick	PMIF	0	3
E. W. Nightingale & Sons	$ 26,400.00	100	$ 26,400.00	$ 11,070.01	$ 11,070.00	Finance Authority of Maine	New Limerick	PMIF	0	0
Edgecomb, Brent E.	$ 41,000.00	100	$ 41,000.00	$ 9,703.59	$ 9,703.00	Finance Authority of Maine	Limestone	PMIF	0	2
Edwin Pelletier & Sons, Inc	$ 98,486.00	100	$ 98,486.00	$ 14,999.61	$ 14,999.00	Finance Authority of Maine	Frenchville	PMIF	0	17
F.G.& H., Inc.	$ 65,185.00	100	$ 65,185.00	$ 12,884.56	$ 12,884.00	Finance Authority of Maine	Easton	PMIF	0	2

F.G.& H., Inc.	$ 18,370.00	100	$ 18,370.00	$ 18,370.00	$ 18,370.00	Finance Authority of Maine	Easton	PMIF	0	0
Fitzpatrick, Christy K. & Fitzpatrick, Leo	$ 32,400.00	100	$ 32,400.00	$ 25,942.43	$ 25,942.43	Finance Authority of Maine	Houlton	PMIF	0	0
Fitzpatrick, Christy K. & Fitzpatrick, Leo	$ 32,400.00	100	$ 32,400.00	$ 25,942.43	$ 25,942.43	Finance Authority of Maine	Houlton	PMIF	0	1
Fitzpatrick, Douglas J.	$ 29,700.00	100	$ 29,700.00	$ 27,241.41	$ 27,241.00	Finance Authority of Maine	Houlton	PMIF	0	0
Fitzpatrick, Francis & Fitzpatrick, Michael	$ 78,390.00	100	$ 78,390.00	$ 17,523.34	$ 17,523.00	Finance Authority of Maine	Houlton	PMIF	0	0
Flewelling, Brent C.	$ 86,291.27	100	$ 86,291.27	$ 44,411.14	$ 44,411.00	Finance Authority of Maine	Easton	PMIF	0	1
Flewelling, Brent C.	$ 73,500.00	100	$ 73,500.00	$ 54,175.80	$ 54,175.00	Finance Authority of Maine	Easton	PMIF	0	0
Flewelling, Joan & Flewelling, Gaylen F.	$ 39,150.00	100	$ 39,150.00	$ 7,735.78	$ 7,735.00	Finance Authority of Maine	Easton	PMIF	0	1
Fongemie, Darrel D	$ 27,500.00	100	$ 27,500.00	$ 27,500.00	$ 27,500.00	Finance Authority of Maine	Fort Kent Mills	PMIF	0	7
Garrison, Wayne E.	$ 23,100.00	100	$ 23,100.00	$ 2,240.65	$ 2,240.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Gary W. Bell & Sons	$ 63,486.77	100	$ 63,486.77	$ 3,377.90	$ 3,377.00	Finance Authority of Maine	Mars Hill	PMIF	0	3
Gerritsen, James A. & Gerritsen, Margaret N	$ 33,750.00	100	$ 33,750.00	$ 22,351.92	$ 22,351.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Giberson Farms, Inc.	$ 55,575.00	100	$ 55,575.00	$ 2,687.36	$ 2,687.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	0
Good, II, Brock F.	$ 33,000.00	100	$ 33,000.00	$ 23,044.07	$ 23,044.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
Grass, Brent D & Grass, Neil B	$ 190,000.00	100	$ 190,000.00	$ 152,810.35	$ 152,810.00	Finance Authority of Maine	Blaine	PMIF	0	0
Green Thumb Farms	$ 191,250.00	100	$ 191,250.00	$ 63,584.13	$ 63,584.00	Finance Authority of Maine	Fryeburg	PMIF	0	1
Green Thumb Farms	$ 220,500.00	100	$ 220,500.00	$ 164,810.07	$ 164,810.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
Green Thumb Farms	$ 220,257.52	100	$ 220,257.52	$ 187,063.81	$ 187,063.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
Hagan, Michael A. & Hagan, Ann	$ 123,803.14	100	$ 123,803.14	$ 38,571.87	$ 38,571.00	Finance Authority of Maine	Houlton	PMIF	0	1
Hallett, Robert G. & Hallett, Jenny L	$ 26,720.00	100	$ 26,720.00	$ 10,643.54	$ 10,643.00	Finance Authority of Maine	Caribou	PMIF	0	1
Hemphill Farms, Inc.	$ 106,424.00	100	$ 106,424.00	$ 20,950.50	$ 20,950.00	Finance Authority of Maine	Presque Isle	PMIF	0	1
Hodgdon Potato Co., Inc.	$ 180,000.00	100	$ 180,000.00	$ 78,811.93	$ 78,811.00	Finance Authority of Maine	Houlton	PMIF	0	0
Hodgdon Potato Co., Inc.	$ 18,636.00	100	$ 18,636.00	$ 3,991.12	$ 3,991.00	Finance Authority of Maine	Houlton	PMIF	0	0
Holly Farms Trust	$ 155,123.10	100	$ 155,123.10	$ 29,881.97	$ 29,881.00	Finance Authority of Maine	Chelsea	PMIF	0	1
Howard, Barbara & Howard, Gertrude & Howard, Gary	$ 128,187.50	100	$ 128,187.50	$ 79,872.62	$ 79,872.00	Finance Authority of Maine	Washburn	PMIF	0	1
Irving and Marr Farms	$ 162,022.50	100	$ 162,022.50	$ 131,198.66	$ 131,198.00	Finance Authority of Maine	Woodland	PMIF	0	3
J. A. Bouchard Farm Co.	$ 31,953.86	100	$ 31,953.86	$ 13,118.55	$ 13,118.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Ketch, Scott A.	$ 89,221.95	100	$ 89,221.95	$ 41,902.99	$ 41,902.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	4
Kilcollins, Jeffery	$ 225,000.00	100	$ 225,000.00	$ 173,842.85	$ 173,842.00	Finance Authority of Maine	Bridgewater	PMIF	0	7
Kingsbury, Dennis A	$ 94,500.00	100	$ 94,500.00	$ 54,045.51	$ 54,045.00	Finance Authority of Maine	Blaine	PMIF	0	0
Kingsbury, Shane	$ 49,500.00	100	$ 49,500.00	$ 45,463.38	$ 45,463.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Kingsbury, Shane & Kingsbury, Duska	$ 97,724.93	100	$ 97,724.93	$ 68,537.33	$ 68,537.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
L & L Paradis, Inc.	$ 143,664.00	100	$ 143,664.00	$ 27,800.26	$ 27,800.00	Finance Authority of Maine	Frenchville	PMIF	0	0
L & L Paradis, Inc.	$ 77,811.38	100	$ 77,811.38	$ 9,514.54	$ 9,514.00	Finance Authority of Maine	Frenchville	PMIF	0	0
L & L Paradis, Inc.	$ 75,186.77	100	$ 75,186.77	$ 47,903.16	$ 47,903.00	Finance Authority of Maine	Frenchville	PMIF	0	0
Labrie, Roberta & Labrie, Jocelyne P. & Labrie, Daniel R & Labri	$ 45,000.00	100	$ 45,000.00	$ 26,703.66	$ 26,703.00	Finance Authority of Maine	St. Agatha	PMIF	0	1
Lagerstrom, Sara & Lagerstrom, Paul	$ 50,379.81	100	$ 50,379.81	$ 16,526.73	$ 16,526.00	Finance Authority of Maine	Presque Isle	PMIF	0	2
Lajoie, Herman J.	$ 106,450.00	100	$ 106,450.00	$ 94,439.21	$ 94,439.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
Lajoie, Michael J. & Lajoie, Anne	$ 65,000.00	100	$ 65,000.00	$ 37,968.14	$ 37,968.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
Lajoie, Philip M.	$ 78,300.00	100	$ 78,300.00	$ 42,153.19	$ 42,153.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Landeen, Michael & Landeen, Sheldon	$ 94,143.55	100	$ 94,143.55	$ 76,404.17	$ 76,404.00	Finance Authority of Maine	New Sweden	PMIF	0	3
Landeen, Michael & Landeen, Sheldon	$ 6,184.00	100	$ 6,184.00	$ 4,411.45	$ 4,411.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Landeen, Milton & Landeen, Michael & Landeen, Sheldon	$ 58,967.00	100	$ 58,967.00	$ 11,697.71	$ 11,697.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Landeen, Milton & Landeen, Michael & Landeen, Sheldon	$ 32,500.00	100	$ 32,500.00	$ 8,374.85	$ 8,374.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Lavertu, Brian J.	$ 47,250.00	100	$ 47,250.00	$ 24,353.64	$ 24,353.00	Finance Authority of Maine	St. David	PMIF	1	0
Lavertu, Roger	$ 40,228.00	100	$ 40,228.00	$ 6,085.62	$ 6,085.00	Finance Authority of Maine	St. David	PMIF	0	1
Leavitt, Lloyd S.	$ 164,250.00	100	$ 164,250.00	$ 32,722.55	$ 32,722.00	Finance Authority of Maine	Limestone	PMIF	0	1
Leavitt, Lloyd S.	$ 90,000.00	100	$ 90,000.00	$ 29,921.12	$ 29,921.00	Finance Authority of Maine	Limestone	PMIF	0	0
Leavitt, Lloyd S.	$ 17,767.75	100	$ 17,767.75	$ 5,514.52	$ 5,514.00	Finance Authority of Maine	Limestone	PMIF	0	0
Leavitt, Lloyd S. & Leavitt, Judith M.	$ 25,300.00	100	$ 25,300.00	$ 14,042.68	$ 14,042.00	Finance Authority of Maine	Limestone	PMIF	0	0

Leavitt, Wayne J.	$ 164,250.00	100	$ 164,250.00	$ 106,135.51	$ 106,135.00	Finance Authority of Maine	Caribou	PMIF	0	1
Lundeen, Trent	$ 85,000.00	100	$ 85,000.00	$ 85,000.00	$ 85,000.00	Finance Authority of Maine	Mars Hill	PMIF	0	2
M & M Graham, Inc.	$ 110,700.00	100	$ 110,700.00	$ 46,586.80	$ 46,586.00	Finance Authority of Maine	Ashland	PMIF	0	5
M. Skonieczny & Son, Inc.	$ 94,594.00	100	$ 94,594.00	$ 18,500.08	$ 18,500.00	Finance Authority of Maine	Caribou	PMIF	0	1
Madore, Mark A. & Madore, Crystal A.	$ 67,500.00	100	$ 67,500.00	$ 47,709.35	$ 47,709.00	Finance Authority of Maine	Caribou	PMIF	0	2
Madore, Ronald A. & Madore, Kathleen	$ 53,260.37	100	$ 53,260.37	$ 10,197.58	$ 10,197.00	Finance Authority of Maine	Connor	PMIF	0	1
Marquis, Wayne M.	$ 114,750.00	100	$ 114,750.00	$ 103,488.13	$ 103,488.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Maxwell Farms	$ 105,085.00	100	$ 105,085.00	$ 20,218.44	$ 20,218.00	Finance Authority of Maine	Lee	PMIF	0	4
McCrum, Darrell E. & McCrum, Wade	$ 27,500.00	100	$ 27,500.00	$ 2,571.09	$ 2,571.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, David & Lunney, Robert & McCrum, Darrell E. & McCr	$ 223,650.00	100	$ 223,650.00	$ 170,022.70	$ 170,022.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, David & McCrum, Jay Y. & Lunney, Robert & McCrum,	$ 264,250.00	100	$ 264,250.00	$ 200,887.53	$ 200,887.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, David & McCrum, Darrell E. & McCr	$ 167,692.50	100	$ 167,692.50	$ 140,211.57	$ 140,211.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, David & McCrum, Wade & Lunney,	$ 240,107.00	100	$ 240,107.00	$ 215,228.50	$ 215,228.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, Susan E.	$ 50,563.00	100	$ 50,563.00	$ 7,491.34	$ 7,491.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McLaughlin, Ward J. & McLaughlin, Stephanie	$ 155,250.00	100	$ 155,250.00	$ 63,786.80	$ 63,786.00	Finance Authority of Maine	Mars Hill	PMIF	0	8
Michaud, Gilles M.	$ 123,750.00	100	$ 123,750.00	$ 74,411.91	$ 74,411.00	Finance Authority of Maine	Caswell	PMIF	0	5
Michaud, Gilles M.	$ 182,250.00	100	$ 182,250.00	$ 143,991.17	$ 143,991.00	Finance Authority of Maine	Caswell	PMIF	0	0
Michaud, Gilles M. & G & M Farms, Inc.	$ 92,250.00	100	$ 92,250.00	$ 45,846.76	$ 45,846.00	Finance Authority of Maine	Caswell	PMIF	0	0
Miller, Gerald E. & Miller, Rebecca	$ 375,000.00	100	$ 375,000.00	$ 375,000.00	$ 375,000.00	Finance Authority of Maine	Littleton	PMIF	0	10
Miller, Gerald E. & Miller, Rebecca	$ 103,025.99	100	$ 103,025.99	$ 31,453.27	$ 31,453.00	Finance Authority of Maine	Littleton	PMIF	0	0
Moir, Ronald C	$ 95,180.00	100	$ 95,180.00	$ 18,804.21	$ 18,804.00	Finance Authority of Maine	Woodland	PMIF	5	4
Morin, Edgar	$ 58,500.00	100	$ 58,500.00	$ 27,905.03	$ 27,905.00	Finance Authority of Maine	St. David	PMIF	1	2
Nason Farms	$ 63,641.00	100	$ 63,641.00	$ 20,868.34	$ 20,868.00	Finance Authority of Maine	Linneus	PMIF	0	2
Northeast Potato Dist.	$ 99,450.00	100	$ 99,450.00	$ 4,252.53	$ 4,252.00	Finance Authority of Maine	Littleton	PMIF	0	2
Northland Packers & Growers	$ 168,750.00	100	$ 168,750.00	$ 121,257.00	$ 121,257.00	Finance Authority of Maine	Westfield	PMIF	1	0
Northland Packers & Growers	$ 236,131.19	100	$ 236,131.19	$ 148,836.38	$ 148,836.00	Finance Authority of Maine	Westfield	PMIF	0	0
Ouellette, Gerard E. & Ouellette, Adrienne	$ 178,000.00	100	$ 178,000.00	$ 98,952.72	$ 98,952.72	Finance Authority of Maine	St. David	PMIF	0	15
Parent, Dinah & Parent, Rudolph F.	$ 41,850.00	100	$ 41,850.00	$ 3,904.24	$ 3,904.00	Finance Authority of Maine	Hamlin	PMIF	0	1
Parent, Dinah & Parent, Rudolph F.	$ 30,600.00	100	$ 30,600.00	$ 9,274.75	$ 9,274.00	Finance Authority of Maine	Hamlin	PMIF	0	0
Parent, Timothy & Parent, Karla	$ 65,878.00	100	$ 65,878.00	$ 4,134.48	$ 4,134.00	Finance Authority of Maine	Hamlin	PMIF	0	0
Parent, William H. & Parent, Lisa	$ 32,794.80	100	$ 32,794.80	$ 28,076.08	$ 28,076.00	Finance Authority of Maine	Hamlin	PMIF	0	2
Peers Potato Co.	$ 82,251.00	100	$ 82,251.00	$ 68,825.10	$ 68,825.00	Finance Authority of Maine	Monticello	PMIF	0	12
Porter, Richard A. & Porter, Pauline P.	$ 71,900.70	100	$ 71,900.70	$ 45,804.87	$ 45,804.00	Finance Authority of Maine	Blaine	PMIF	0	10
Qualey, John & Qualey, Thomas	$ 24,200.00	100	$ 24,200.00	$ 7,517.33	$ 7,517.00	Finance Authority of Maine	Sherman Mills	PMIF	1	1
Sargent, Bruce	$ 49,350.00	100	$ 49,350.00	$ 7,611.01	$ 7,611.00	Finance Authority of Maine	Presque Isle	PMIF	0	0
Schools, Gregory F & Schools, Leslie	$ 112,500.00	100	$ 112,500.00	$ 45,961.02	$ 45,961.00	Finance Authority of Maine	Littleton	PMIF	0	0
Shaw, Richard & Shaw, Kendall J.	$ 220,000.00	100	$ 220,000.00	$ 77,454.91	$ 77,454.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	9
Shaw, Robert S.	$ 95,850.00	100	$ 95,850.00	$ 19,196.92	$ 19,196.00	Finance Authority of Maine	Caribou	PMIF	1	1
Shaw, Robert S.	$ 116,404.20	100	$ 116,404.20	$ 46,613.48	$ 46,613.00	Finance Authority of Maine	Caribou	PMIF	0	0
Shaw, Robert S.	$ 112,500.00	100	$ 112,500.00	$ 80,767.15	$ 80,767.00	Finance Authority of Maine	Caribou	PMIF	0	0
Theriault, Duane	$ 32,400.00	100	$ 32,400.00	$ 32,400.00	$ 32,400.00	Finance Authority of Maine	St. Agatha	PMIF	0	3
Triple Crown Farms, Inc.	$ 96,750.00	100	$ 96,750.00	$ 38,768.81	$ 38,768.00	Finance Authority of Maine	Presque Isle	PMIF	0	6
White Farms, Inc.	$ 82,556.00	100	$ 82,556.00	$ 12,093.17	$ 12,093.00	Finance Authority of Maine	Washburn	PMIF	0	1
Whited, Steven M.	$ 125,100.00	100	$ 125,100.00	$ 73,439.14	$ 73,439.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Willard C. Doyen & Sons, Inc.	$ 115,480.00	100	$ 115,480.00	$ 103,007.06	$ 103,007.00	Finance Authority of Maine	Mapleton	PMIF	0	16
	$ 13,949,142.64		**$ 13,949,142.64**	**$ 7,871,299.64**	**$ 7,871,232.58**				18	305
Anodyne Health Partners, LLC	$ 250,000.00	100	$ 250,000.00	$ 245,000.00	$ 245,000.00	Small Enterprise Growth Fund	Falmouth	SEGF	25	50
Bistro Fresh, Inc.	$ 250,000.00	100	$ 250,000.00	$ 405,222.00	$ 405,222.00	Small Enterprise Growth Fund	Camden	SEGF	12	1
BlueTarp Holdings, Inc.	$ 414,790.00	100	$ 414,790.00	$ 107,955.00	$ 107,955.00	Small Enterprise Growth Fund	Portland	SEGF	0	0

BlueTarp, Inc.	$ 77,222.00	100	$ 77,222.00	$ 77,222.00	$ 77,222.00	Small Enterprise Growth Fund	Portland	SEGF	12	12
BlueTarp, Inc.	$ 10,000.00	100	$ 10,000.00	$ 10,000.00	$ 10,000.00	Small Enterprise Growth Fund	Portland	SEGF	0	0
Chemogen, Inc.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Small Enterprise Growth Fund	South Portland	SEGF	7	3
Chemogen, Inc.	$ 144,932.00	100	$ 144,932.00	$ 144,932.00	$ 144,932.00	Small Enterprise Growth Fund	South Portland	SEGF	0	0
Chemogen, Inc.	$ 55,000.00	100	$ 55,000.00	$ 55,000.00	$ 55,000.00	Small Enterprise Growth Fund	South Portland	SEGF	0	0
Coast of Maine, Inc.	$ 85,000.00	100	$ 85,000.00	$ 85,000.00	$ 85,000.00	Small Enterprise Growth Fund	Marion County	SEGF	0	0
Common Census, Inc.	$ 500,000.00	100	$ 500,000.00	$ 500,000.00	$ 500,000.00	Small Enterprise Growth Fund	Westbrook	SEGF	0	6
ComNav Engineering, Inc.	$ 90,000.00	100	$ 90,000.00	$ 55,399.58	$ 55,399.00	Small Enterprise Growth Fund	Portland	SEGF	12	16
First Advantage	$ 247,828.00	100	$ 247,828.00	$ 95,989.02	$ 95,989.00	Small Enterprise Growth Fund	St. Petersburg	SEGF	0	0
IntelliCare America, Inc.	$ 350,000.00	100	$ 350,000.00	$ 350,000.00	$ 350,000.00	Small Enterprise Growth Fund	So. Portland	SEGF	20	120
InterSpec LLC	$ 200,000.00	100	$ 200,000.00	$ 200,003.33	$ 200,003.31	Small Enterprise Growth Fund	Portland	SEGF	0	4
Looks Gourmet Food Company, Inc.	$ 500,000.00	0	$ -	$ 500,000.00	$ -	Small Enterprise Growth Fund	Whiting	SEGF	5	26
Pantheon Guitars, LLC	$ 238,000.00	100	$ 238,000.00	$ 238,000.00	$ 238,000.00	Small Enterprise Growth Fund	Lewiston	SEGF	46	8
Pantheon Guitars, LLC	$ 150,000.00	100	$ 150,000.00	$ 150,000.00	$ 150,000.00	Small Enterprise Growth Fund	Lewiston	SEGF	0	0
Phylogix, Inc.	$ 150,000.00	100	$ 150,000.00	$ 150,000.00	$ 150,000.00	Small Enterprise Growth Fund	Scarborough	SEGF	17	2
Phylogix, Inc.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Small Enterprise Growth Fund	Scarborough	SEGF	0	0
RedZone Wireless, Inc.	$ 200,000.00	100	$ 200,000.00	$ 200,000.00	$ 200,000.00	Small Enterprise Growth Fund	Appleton	SEGF	10	2
SeptiTech, Inc.	$ 112,038.31	100	$ 112,038.31	$ 112,038.31	$ 112,038.00	Small Enterprise Growth Fund	Gray	SEGF	6	2
Speranza Systems, Inc.	$ 100,000.00	100	$ 100,000.00	$ 100,000.00	$ 100,000.00	Small Enterprise Growth Fund	Portland	SEGF	7	4
Stillwater Scientific Instruments	$ 200,000.00	100	$ 200,000.00	$ 200,000.00	$ 200,000.00	Small Enterprise Growth Fund	Orono	SEGF	4	7
Stillwater Scientific Instruments	$ 25,000.00	100	$ 25,000.00	$ 25,000.00	$ 25,000.00	Small Enterprise Growth Fund	Orono	SEGF	0	0
Warrior (Aero-Marine), Inc.	$ 300,000.00	100	$ 300,000.00	$ 300,000.00	$ 300,000.00	Small Enterprise Growth Fund	Sanford	SEGF	2	5
	$ 5,149,810.31		**$ 4,649,810.31**	**$ 4,806,761.24**	**$ 4,306,760.31**				**185**	**268**
Dwyer, Lynch & McCurdy	$ 1,800,000.00	100	$ 1,800,000.00	$ 1,126,275.94	$ 1,126,276.00	United Kingfield Bank	Hermon	SMART	4	51
Penmor Lithographers, Inc.	$ 1,350,000.00	100	$ 1,350,000.00	$ 542,570.69	$ 542,570.00	TD Banknorth	Lewiston	SMART	12	55
	$ 3,150,000.00		**$ 3,150,000.00**	**$ 1,668,846.63**	**$ 1,668,846.00**				**16**	**106**
Allard, Colleen A.	$ 19,650.00	100	$ 19,650.00	$ 13,529.75	$ 13,529.00	Finance Authority of Maine	Parsonsfield	UOSF	0	6
B & B Enterprises, Inc.	$ 128,092.00	100	$ 128,092.00	$ 60,807.98	$ 60,807.00	Finance Authority of Maine	Milbridge	UOSF	0	8
Broad Cove Marine Services, Inc.	$ 25,809.00	100	$ 25,809.00	$ 17,922.88	$ 17,922.00	Finance Authority of Maine	Bremen	UOSF	0	10
Cilley, Lonny R.	$ 73,196.00	100	$ 73,196.00	$ 25,048.49	$ 25,048.00	Finance Authority of Maine	Princeton	UOSF	4	0
Cilley, Lonny R.	$ 20,000.00	100	$ 20,000.00	$ 5,362.05	$ 5,362.00	Finance Authority of Maine	Princeton	UOSF	0	0
Crowley, Tina M.	$ 28,652.80	100	$ 28,652.80	$ 3,187.22	$ 3,187.00	Finance Authority of Maine	West Newfield	UOSF	4	2
Dave Parsons Service Center	$ 50,358.00	100	$ 50,358.00	$ 17,334.94	$ 17,334.00	Finance Authority of Maine	Fort Fairfield	UOSF	0	0
Day's Store, Inc.	$ 37,889.50	100	$ 37,889.50	$ 8,159.62	$ 8,159.00	Finance Authority of Maine	Belgrade Lakes	UOSF	0	0
Delong, David & Delong, Cynthia	$ 15,225.00	100	$ 15,225.00	$ 2,948.67	$ 2,948.00	Finance Authority of Maine	Round Pond	UOSF	0	0
Dow, Darrell E.	$ 13,750.00	100	$ 13,750.00	$ 2,152.98	$ 2,152.00	Finance Authority of Maine	Fairfield	UOSF	0	4
E.J.'s, Inc.	$ 78,939.00	100	$ 78,939.00	$ 37,344.09	$ 37,344.00	Finance Authority of Maine	Strong	UOSF	1	2
Fitzpatrick, James C.	$ 111,188.00	100	$ 111,188.00	$ 13,310.66	$ 13,310.66	Finance Authority of Maine	Benton	UOSF	0	10
Graiver, Steven & Graiver, Bonnie	$ 88,085.00	100	$ 88,085.00	$ 12,913.81	$ 12,913.00	Finance Authority of Maine	Norway	UOSF	0	0
Handy Boat Service, Inc.	$ 32,037.00	100	$ 32,037.00	$ 17,171.60	$ 17,171.00	Finance Authority of Maine	Falmouth	UOSF	0	0
Landry, Paul & Landry, Brenda	$ 143,521.00	100	$ 143,521.00	$ 11,002.82	$ 11,002.00	Finance Authority of Maine	Lewiston	UOSF	0	0
Leighton's Grocery & Service Station, Inc.	$ 83,589.00	100	$ 83,589.00	$ 12,920.22	$ 12,920.00	Finance Authority of Maine	Auburn	UOSF	0	0
Levine, Caroline N	$ 32,000.00	100	$ 32,000.00	$ 21,215.24	$ 21,215.00	Finance Authority of Maine	Chesterville	UOSF	0	1
Linton, Sharon & Linton, Malcolm	$ 88,589.00	100	$ 88,589.00	$ 58,894.10	$ 58,894.00	Finance Authority of Maine	Richmond	UOSF	0	0
Mills, Roger & Mills, Dorothy	$ 84,200.00	100	$ 84,200.00	$ 72,174.87	$ 72,174.87	Finance Authority of Maine	Andover	UOSF	0	0
Ouellette Village Store, Inc.	$ 46,952.77	100	$ 46,952.77	$ 20,264.20	$ 20,264.00	Finance Authority of Maine	Sabattus	UOSF	0	6
Poiss, Seiglinde & Poiss, Meinulf	$ 17,229.00	100	$ 17,229.00	$ 4,394.61	$ 4,394.00	Finance Authority of Maine	New Hyde Park	UOSF	0	0
Quimby, Judith T & Quimby, James	$ 54,991.00	100	$ 54,991.00	$ 19,761.06	$ 19,761.00	Finance Authority of Maine	Windham	UOSF	0	0

Reed, James	$ 28,000.00	100	$ 28,000.00	$ 7,874.77	$ 7,874.00	Finance Authority of Maine	Denmark	UOSF	0	0
St. Peter, Jules M.	$ 41,283.00	100	$ 41,283.00	$ 13,087.04	$ 13,087.00	Finance Authority of Maine	Cross Lake Twp	UOSF	0	0
Weston's Mobil, Inc.	$ 110,900.00	100	$ 110,900.00	$ 30,129.55	$ 30,129.00	Finance Authority of Maine	Houlton	UOSF	0	4
Wing, Sr., George B.	$ 125,000.00	100	$ 125,000.00	$ 36,666.80	$ 36,666.00	Finance Authority of Maine	New Gloucester	UOSF	0	0
Young Women's Christian Association (The)	$ 14,000.00	100	$ 14,000.00	$ 14,000.00	$ 14,000.00	Finance Authority of Maine	Portland	UOSF	0	1
	$ 1,593,126.07		**$ 1,593,126.07**	**$ 559,580.02**	**$ 559,567.53**				**9**	**54**
Brook Venture Fund II	$ 500,000.00	100	$ 500,000.00	$ 500,000.00	$ 500,000.00	Finance Authority of Maine	Boston	VRIP	0	0
CEI Community Ventures, LLC	$ 178,000.00	100	$ 178,000.00	$ 178,000.00	$ 178,000.00	Finance Authority of Maine	Wiscasset	VRIP	0	0
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	0	0
Masthead Venture Partners Capital, L.P.	$ 800,000.00	100	$ 800,000.00	$ 800,000.00	$ 800,000.00	Finance Authority of Maine	Portland	VRIP	0	0
The Borealis Fund, L. P.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Hanover	VRIP	0	0
The Borealis Fund, L. P.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Hanover	VRIP	0	0
	$ 2,978,000.00		**$ 2,978,000.00**	**$ 2,978,000.00**	**$ 2,978,000.00**				**0**	**0**
	$ 217,579,492.51		**$ 160,447,487.03**	**$ 157,080,727.29**	**$ 106,845,707.58**				**2,035**	**7,307**

NATURAL RESOURSE LOANS

Borrower	OrigAmt	Guar%	OrigFameBal	CurOutBal	CurGuarBal	Lender Name	City	Program	JobsCreated	JobsRetained
Barber, Randolph D.	$ 45,000.00	100	$ 45,000.00	$ 45,000.00	$ 45,000.00	Finance Authority of Maine	Wayne	AMLF	0	0
Barnstein, John & Barnstein, Sheila	$ 39,870.00	100	$ 39,870.00	$ 26,138.87	$ 26,138.00	Finance Authority of Maine	Warren	AMLF	0	0
Brigeen Farms, Inc.	$ 250,000.00	100	$ 250,000.00	$ 249,183.45	$ 249,183.00	Finance Authority of Maine	Turner	AMLF	9	31
Buck Farms, A Partnership & Buck, Bruce & Buck, Brent & E	$ 63,000.00	100	$ 63,000.00	$ 45,943.72	$ 45,943.00	Finance Authority of Maine	Mapleton	AMLF	0	2
Caswell, Suzanne M. & Caswell, Christopher R.	$ 27,000.00	100	$ 27,000.00	$ 12,643.41	$ 12,643.00	Finance Authority of Maine	Dyer Brook	AMLF	0	2
Crane, Mark	$ 173,600.00	100	$ 173,600.00	$ 149,208.13	$ 149,208.00	Finance Authority of Maine	Hodgdon	AMLF	0	0
Curran Bean Sprout Co.	$ 250,000.00	100	$ 250,000.00	$ 241,107.31	$ 241,107.00	Finance Authority of Maine	Saco	AMLF	38	24
Deveau, Daniel V.	$ 30,000.00	100	$ 30,000.00	$ 632.95	$ 632.00	Finance Authority of Maine	Van Buren	AMLF	0	1
FitzSimons, MaryLynn & Hopeck, John T.	$ 9,500.00	100	$ 9,500.00	$ 3,476.68	$ 3,476.00	Finance Authority of Maine	Somerville	AMLF	0	1
FitzSimons, MaryLynn & Hopeck, John T.	$ 17,600.00	100	$ 17,600.00	$ 13,242.97	$ 13,242.00	Finance Authority of Maine	Somerville	AMLF	0	0
Flewelling, Frederic N. & Flewelling, Pasty A	$ 27,000.00	100	$ 27,000.00	$ 22,398.04	$ 22,398.00	Finance Authority of Maine	Crouseville	AMLF	0	9
G B & D Farms	$ 71,250.00	100	$ 71,250.00	$ 71,250.00	$ 71,250.00	Finance Authority of Maine	St. John Plt.	AMLF	0	0
GEM Mara Farms, LLC	$ 85,000.00	100	$ 85,000.00	$ 70,532.03	$ 70,532.00	Finance Authority of Maine	Tenants Harbor	AMLF	0	0
Goss Berry Farm	$ 67,317.00	100	$ 67,317.00	$ 67,317.00	$ 67,317.00	Finance Authority of Maine	Mechanic Falls	AMLF	1	1
Goughan Farms & Goughan, Gloria Jean & Goughan, Richa	$ 35,000.00	100	$ 35,000.00	$ 20,832.30	$ 20,832.00	Finance Authority of Maine	Caribou	AMLF	4	8
Green Thumb Farms	$ 124,750.00	100	$ 124,750.00	$ 124,750.00	$ 124,750.00	Finance Authority of Maine	Fryeburg	AMLF	0	1
Green Thumb Farms	$ 93,000.00	100	$ 93,000.00	$ 72,000.07	$ 72,000.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
Green Thumb Farms	$ 93,750.00	100	$ 93,750.00	$ 82,051.51	$ 82,051.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
H.S.G. Farms, Inc.	$ 101,250.00	100	$ 101,250.00	$ 94,105.37	$ 94,105.00	Finance Authority of Maine	Presque Isle	AMLF	4	3
Hans C. Hansen, Inc.	$ 250,000.00	100	$ 250,000.00	$ 248,378.35	$ 248,378.00	Finance Authority of Maine	Gorham	AMLF	10	0
Harts Clary Hill Farm, LLC	$ 60,750.00	100	$ 60,750.00	$ 59,604.49	$ 59,604.00	Finance Authority of Maine	Hope	AMLF	0	2
Hobart, Stephen A. & Hobart, Diana L.	$ 36,000.00	100	$ 36,000.00	$ 33,885.68	$ 33,885.00	Finance Authority of Maine	Abbot	AMLF	0	2
Howell, Thomas L & Howell, Lori A	$ 39,600.00	100	$ 39,600.00	$ 30,565.58	$ 30,565.00	Finance Authority of Maine	Eliot	AMLF	0	15
Howell, Thomas L & Howell, Lori A	$ 182,300.00	100	$ 182,300.00	$ 161,521.94	$ 161,521.00	Finance Authority of Maine	Eliot	AMLF	0	0
Kelley, Chris & Kelley, Lucie	$ 60,000.00	100	$ 60,000.00	$ 55,472.03	$ 55,472.00	Finance Authority of Maine	Monmouth	AMLF	1	1
Kingsbury, Shane & Kingsbury, Duska	$ 33,075.00	100	$ 33,075.00	$ 18,728.69	$ 18,728.00	Finance Authority of Maine	Bridgewater	AMLF	0	2
Kroitzsh, Jim & Kroitzsh, Jean	$ 54,603.45	100	$ 54,603.45	$ 11,737.39	$ 11,737.00	Finance Authority of Maine	Hebron	AMLF	0	0
Lambert, Frank & Lambert, Karen	$ 46,604.00	100	$ 46,604.00	$ 14,823.69	$ 14,823.00	Finance Authority of Maine	Corinth	AMLF	0	1
Luce, Arnold & Luce, Elaine	$ 72,000.00	100	$ 72,000.00	$ 53,581.19	$ 53,581.00	Finance Authority of Maine	Anson	AMLF	0	0
Lucerne Farms, Inc.	$ 170,000.00	100	$ 170,000.00	$ 129,128.29	$ 129,128.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	14
Lucerne Farms, Inc.	$ 70,650.00	100	$ 70,650.00	$ 38,835.75	$ 38,835.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Lucerne Farms, Inc.	$ 75,000.00	100	$ 75,000.00	$ 47,842.31	$ 47,842.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Lucerne Farms, Inc.	$ 86,300.00	100	$ 86,300.00	$ 82,444.47	$ 82,444.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
Maine Distilleries LLC	$ 250,000.00	100	$ 250,000.00	$ 244,165.39	$ 244,165.00	Finance Authority of Maine	Freeport	AMLF	3	4
McCrum, Jay Y.	$ 170,000.00	100	$ 170,000.00	$ 99,649.49	$ 99,649.00	Finance Authority of Maine	Mars Hill	AMLF	0	1
McGlinn, Andrew	$ 91,575.00	100	$ 91,575.00	$ 66,590.25	$ 66,590.00	Finance Authority of Maine	Presque Isle	AMLF	0	0
McPhail, Herbert W.	$ 34,000.00	100	$ 34,000.00	$ 26,783.54	$ 26,783.00	Finance Authority of Maine	Perry	AMLF	1	0
Meyerhans, Steven & Meyerhans, Marilyn	$ 77,625.00	100	$ 77,625.00	$ 59,924.59	$ 59,924.00	Finance Authority of Maine	Fairfield	AMLF	13	5
Palmer, Frederick & Palmer, Deborah	$ 241,659.00	100	$ 241,659.00	$ 241,659.00	$ 241,659.00	Finance Authority of Maine	Charleston	AMLF	3	2
Patten, Peter P. & Patten, Tonya L.	$ 250,000.00	100	$ 250,000.00	$ 223,042.30	$ 223,042.00	Finance Authority of Maine	Atkinson	AMLF	0	7
Perkins, Richard E.	$ 150,000.00	100	$ 150,000.00	$ 123,808.53	$ 123,808.00	Finance Authority of Maine	Charleston	AMLF	0	1
Ricker Hill Orchards	$ 45,000.00	100	$ 45,000.00	$ 35,553.62	$ 35,553.00	Finance Authority of Maine	Turner	AMLF	8	42
Seabait (Maine) L.L.C	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Franklin	AMLF	10	7
Simpson, Ronald & Simpson, Julie	$ 250,000.00	100	$ 250,000.00	$ 217,117.01	$ 217,117.00	Finance Authority of Maine	Corinna	AMLF	1	3
Small, Mark E. & Small, Josefine	$ 89,999.00	100	$ 89,999.00	$ 85,428.24	$ 85,428.00	Finance Authority of Maine	Oakfield	AMLF	0	1
Smith, Russell Ivan & Smith, Nancy E.	$ 49,900.00	100	$ 49,900.00	$ 35,309.18	$ 35,309.00	Finance Authority of Maine	Monmouth	AMLF	0	2

Smith, Russell Ivan & Smith, Nancy E.	$ 56,500.00	100	$ 56,500.00	$ 52,650.05	$ 52,650.00	Finance Authority of Maine	Monmouth	AMLF	0	0
Thompson, Jeremy M & Thompson, Rebecca A	$ 125,000.00	100	$ 125,000.00	$ 117,551.07	$ 117,551.00	Finance Authority of Maine	Knox	AMLF	0	2
Thompson, Jeremy M & Thompson, Rebecca A	$ 125,000.00	100	$ 125,000.00	$ 123,833.07	$ 123,833.00	Finance Authority of Maine	Knox	AMLF	0	0
Tibbetts, Robert B	$ 6,054.35	100	$ 6,054.35	$ 6,054.35	$ 6,054.00	Finance Authority of Maine	Mercer	AMLF	2	2
Welles, Patty A. & Welles, Robert L.	$ 50,000.00	100	$ 50,000.00	$ 47,524.47	$ 47,524.00	Finance Authority of Maine	Wilton	AMLF	2	0
Weskeag River Shellfish Farms, LLC	$ 20,787.00	100	$ 20,787.00	$ 20,343.90	$ 20,343.90	Finance Authority of Maine	South Thomasto	AMLF	0	2
West Gardiner Beef, Inc.	$ 18,000.00	100	$ 18,000.00	$ 12,682.21	$ 12,682.00	Finance Authority of Maine	West Gardiner	AMLF	0	2
Wilson, Paul A. & Wilson, Sherry L.	$ 99,300.00	100	$ 99,300.00	$ 99,300.00	$ 99,300.00	Finance Authority of Maine	Albion	AMLF	0	2
Windy Acres Farm, LLC	$ 153,202.50	100	$ 153,202.50	$ 149,270.17	$ 149,270.00	Finance Authority of Maine	Clinton	AMLF	0	0
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	0	2
York, Richard J.	$ 45,000.00	100	$ 45,000.00	$ 41,291.38	$ 41,291.00	Finance Authority of Maine	Houlton	AMLF	0	2
	$ 5,689,371.30		**$ 5,689,371.30**	**$ 4,966,272.42**	**$ 4,966,252.85**				**110**	**209**
AMJOSA Enterprises, Inc.	$ 179,000.00	25	$ 44,750.00	$ 37,217.42	$ 9,304.00	TD Banknorth	Unity	CLI	0	4
Andrews, Samuel m	$ 200,000.00	60	$ 120,000.00	$ 185,558.22	$ 111,334.00	Farm Credit of Maine, ACA	Atkinson	CLI	0	4
Apple Ridge Farms, Inc	$ 106,000.00	86.85	$ 92,061.00	$ 106,000.00	$ 92,061.00	Farm Credit of Maine	Turner	CLI	0	9
Applied Forestry, Inc.	$ 940,500.00	10	$ 94,050.00	$ 940,500.00	$ 94,050.00	Farm Credit of Maine, ACA	Skowhegan	CLI	0	10
Bernier Egg Farms, Inc.	$ 575,000.00	61	$ 350,750.00	$ 568,605.28	$ 346,849.00	TD Banknorth	Sanford	CLI	0	4
Bertsch, Leon J. & Degraw, Janet E	$ 128,000.00	25	$ 32,000.00	$ 112,086.71	$ 28,021.00	TD Banknorth	Benedicta	CLI	2	2
Breau, Jr., Frank J.	$ 71,200.00	85	$ 60,520.00	$ 57,265.60	$ 48,675.00	TD Banknorth	Brewer	CLI	0	3
Breezy Hill Farms, Inc.	$ 80,000.00	60	$ 48,000.00	$ 80,000.00	$ 48,000.00	Farm Credit of Maine, ACA	Caswell	CLI	0	9
Brigeen Dairies Inc.	$ 500,000.00	20	$ 100,000.00	$ 500,000.00	$ 100,000.00	Farm Credit of Maine, ACA	Turner	CLI	0	2
Brown, Karen	$ 26,000.00	85	$ 22,100.00	$ 6,871.10	$ 5,840.00	KeyBank National Association	Benton	CLI	1	1
Bubar, Jr., Fred A. & Bubar, Barbara J. & Bubar, Nicholas J.	$ 302,090.00	24.25	$ 73,256.83	$ 302,090.00	$ 73,256.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	0	0
Bubar, Steve W. & Bubar, Tina M.	$ 175,000.00	25	$ 43,750.00	$ 175,000.00	$ 43,750.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	1	8
Caitlyn's Catch Inc.	$ 45,000.00	25	$ 11,250.00	$ 39,581.54	$ 9,895.00	Northeast Bank, FSB	Brunswick	CLI	1	1
Caron, Carroll & Caron, Joan	$ 1,450,000.00	17.2414	$ 250,000.00	$ 1,450,000.00	$ 250,000.00	TD Banknorth	Fort Kent	CLI	0	3
Cousineau Wood Products of Maine LLC	$ 1,300,000.00	69.231	$ 900,002.97	$ 991,174.62	$ 686,200.00	TD Banknorth	North Anson	CLI	40	0
Dionne, James	$ 65,000.00	60	$ 39,000.00	$ 65,000.00	$ 39,000.00	TD Banknorth	Fort Kent	CLI	0	1
Eager, Christopher T	$ 50,000.00	60	$ 30,000.00	$ 50,000.00	$ 30,000.00	TD Banknorth	Kittery	CLI	0	1
Flewelling, Frederic N.	$ 240,000.00	25	$ 60,000.00	$ 240,000.00	$ 60,000.00	Farm Credit of Maine, ACA	Crouseville	CLI	0	9
H&R Cedar Specialties, Inc.	$ 275,000.00	41	$ 112,750.00	$ 275,000.00	$ 112,750.00	Katahdin Trust Company	Frenchville	CLI	0	14
Jewell, Edward B.	$ 175,000.00	25	$ 43,750.00	$ 175,000.00	$ 43,750.00	Farm Credit of Maine, ACA	Monticello	CLI	2	9
Jewell, Edward B.	$ 20,250.00	60	$ 12,150.00	$ 20,250.00	$ 12,150.00	Farm Credit of Maine, ACA	Monticello	CLI	0	0
Kemp Enterprises, Inc.	$ 371,500.00	90	$ 334,349.99	$ 262,351.30	$ 236,116.00	TD Banknorth	Farmington	CLI	17	16
Kilcollins, Jeffery & Kilcollins, Fleur L	$ 225,000.00	25	$ 56,250.00	$ 157,500.00	$ 39,375.00	KeyBank National Association	Bridgewater	CLI	0	7
L/P Packing, Inc.	$ 490,000.00	17.82	$ 87,318.00	$ 123,967.73	$ 22,091.00	Farm Credit of Maine	Turner	CLI	12	24
L/P Packing, Inc.	$ 120,000.00	23.75	$ 28,500.00	$ 38,028.20	$ 9,031.00	Farm Credit of Maine	Turner	CLI	0	0
L/P Packing, Inc.	$ 290,000.00	23.75	$ 68,875.00	$ 73,779.56	$ 17,522.00	Farm Credit of Maine	Turner	CLI	0	0
L/P Packing, Inc.	$ 103,000.00	23.75	$ 24,462.50	$ 53,396.98	$ 12,681.00	Farm Credit of Maine	Turner	CLI	0	0
Lavertu, Brian J. & Lavertu, Vickie J	$ 132,700.00	24.5	$ 32,511.50	$ 132,700.00	$ 32,511.00	Farm Credit of Maine, ACA	St. David	CLI	1	0
Leavitt, Beverly R. & Leavitt, Robert N.	$ 171,000.00	25	$ 42,750.00	$ 171,000.00	$ 42,750.00	Farm Credit of Maine, ACA	Turner	CLI	1	2
LeClerc, Amanda L.	$ 224,000.00	90	$ 201,599.99	$ 215,142.81	$ 193,628.00	Auburn Savings & Loan Association	Greene	CLI	5	17
Lundeen, Trent	$ 33,150.00	60	$ 19,890.00	$ 27,018.26	$ 16,210.00	Farm Credit of Maine, ACA	Mars Hill	CLI	0	2
Maine Cedar Specialty Products Inc	$ 150,000.00	60	$ 90,000.00	$ 150,000.00	$ 90,000.00	Machias Savings Bank	Oakfield	CLI	3	9
Maine Lobster Outlet, LLC	$ 600,000.00	20	$ 120,000.00	$ 600,000.00	$ 120,000.00	Kennebunk Savings Bank	York	CLI	1	7
Maine Wood Recycling, Inc.	$ 183,000.00	25	$ 45,750.00	$ 181,187.58	$ 45,296.00	Katahdin Trust Company	Ashland	CLI	0	20
McVest, Inc	$ 532,000.00	90	$ 478,799.99	$ 494,845.66	$ 445,361.00	Machias Savings Bank	Amherst	CLI	0	0
Miller, Gerald E. & Miller, Rebecca	$ 726,000.00	25	$ 181,500.00	$ 726,000.00	$ 181,500.00	KeyBank National Association	Littleton	CLI	0	10
Moose Creek Log Homes, Inc.	$ 75,000.00	90	$ 67,500.00	$ 58,243.54	$ 52,419.00	United Kingfield Bank	Turner	CLI	0	19

Moose Creek Log Homes, Inc.	$ 100,000.00	25	$ 25,000.00	$ 64,432.85	$ 16,108.00	United Kingfield Bank	Turner	CLI	0	0
Oak Island Seafood, Inc.	$ 1,000,000.00	20	$ 200,000.00	$ 1,000,000.00	$ 200,000.00	TD Banknorth	Rockland	CLI	0	25
Patten, Peter P. & Patten, Tonya L.	$ 575,000.00	24.5	$ 140,875.00	$ 575,000.00	$ 140,875.00	Farm Credit of Maine	Atkinson	CLI	0	0
Pomerleau, David J. & Pomerleau, Nicale	$ 495,000.00	23	$ 113,850.00	$ 187,523.19	$ 43,130.00	Machias Savings Bank	Sangerville	CLI	0	5
Ray, Lawrence & Ray, Drusilla L.	$ 21,000.00	85	$ 17,850.00	$ 9,177.19	$ 7,800.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	6
Ray, Lawrence & Ray, Drusilla L.	$ 40,000.00	80	$ 32,000.00	$ 25,361.14	$ 20,288.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	0
Ricker Hill Orchards	$ 59,220.00	16.5	$ 9,771.30	$ 50,000.00	$ 8,250.00	Farm Credit of Maine	Turner	CLI	8	42
Rockwell, Carolyn B.	$ 45,000.00	90	$ 40,500.00	$ 45,630.17	$ 41,067.00	United Kingfield Bank	Charleston	CLI	0	0
Rockwell, Lawrence S. & Rockwell, Tina M.	$ 20,000.00	25	$ 5,000.00	$ 6,420.81	$ 1,605.00	United Kingfield Bank	Garland	CLI	0	1
Schools, Jason A	$ 127,000.00	60	$ 76,200.00	$ 113,295.66	$ 67,977.00	Katahdin Trust Company	Cary Plantation	CLI	0	3
Small, Alden R	$ 280,000.00	60	$ 168,000.00	$ 211,500.45	$ 126,900.00	Farm Credit of Maine, ACA	Lebanon	CLI	0	1
Sunshine Seafood Inc.	$ 200,000.00	90	$ 180,000.00	$ 200,000.00	$ 180,000.00	Machias Savings Bank	Stonington	CLI	10	2
Sunshine Seafood Inc.	$ 2,939,862.00	47	$ 1,381,735.14	$ 2,866,362.35	$ 1,347,190.00	Machias Savings Bank	Stonington	CLI	0	0
T & R Flagg Logging, Inc	$ 94,400.00	90	$ 84,960.00	$ 94,400.00	$ 84,960.00	Northeast Bank, FSB	Livermore Falls	CLI	0	15
T & R Flagg Logging, Inc	$ 633,000.00	90	$ 569,700.00	$ 633,000.00	$ 569,700.00	Northeast Bank, FSB	Livermore Falls	CLI	0	0
Three Rivers Holding, LLC & Three Rivers Whitewater, Inc.	$ 535,000.00	25	$ 133,750.00	$ 436,081.44	$ 109,020.00	TD Banknorth	West Forks	CLI	5	67
Three Rivers Whitewater, Inc.	$ 90,000.00	25	$ 22,500.00	$ 90,000.00	$ 22,500.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 440,000.00	25	$ 110,000.00	$ 377,000.00	$ 94,250.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 187,000.00	25	$ 46,750.00	$ 157,000.00	$ 39,250.00	TD Banknorth	West Forks	CLI	0	0
Three Rivers Whitewater, Inc. & Three Rivers Holding, LLC	$ 129,000.00	25	$ 32,250.00	$ 83,000.00	$ 20,750.00	TD Banknorth	West Forks	CLI	0	0
Vinalhaven Fishermen's Co-Op	$ 150,000.00	90	$ 135,000.00	$ 150,000.00	$ 135,000.00	Camden National Bank	Vinalhaven	CLI	0	2
W&S Wood Products, Inc. & Sherwood, Robert L.	$ 892,000.00	24.125	$ 215,194.99	$ 354,092.75	$ 85,424.00	Farm Credit of Maine, ACA	Augusta	CLI	1	4
Wells Wood Turning & Finishing, Inc.	$ 360,000.00	25	$ 90,000.00	$ 350,735.81	$ 87,683.00	Maine Bank & Trust	Buckfield	CLI	14	36
Wentworth, John P. & Wentworth, Rhonda D.	$ 216,000.00	25	$ 54,000.00	$ 187,406.84	$ 46,851.00	TD Banknorth	Unity	CLI	0	4
West Lobster Co., Inc.	$ 700,000.00	75	$ 525,000.00	$ 700,000.00	$ 525,000.00	Machias Savings Bank	Steuben	CLI	0	4
West Lobster Co., Inc.	$ 500,000.00	90	$ 449,999.99	$ 500,000.00	$ 450,000.00	Machias Savings Bank	Steuben	CLI	0	0
Western Mountains Charitable Foundation	$ 1,500,000.00	90	$ 1,349,999.96	$ 1,500,000.00	$ 1,350,000.00	KeyBank National Association	Kingfield	CLI	40	2
Young, Llewellyn A.	$ 42,000.00	90	$ 37,800.00	$ 37,585.52	$ 33,826.00	Skowhegan Savings Bank	Anson	CLI	0	1
	$ 23,699,872.00		**$ 10,667,884.15**	**$ 20,847,368.28**	**$ 9,656,780.00**				**165**	**447**
Frontier Forge, Inc.	$ 315,000.00	100	$ 315,000.00	$ 295,242.84	$ 295,242.84	Finance Authority of Maine	Kingfield	DIRECT	0	25
	$ 315,000.00		**$ 315,000.00**	**$ 295,242.84**	**$ 295,242.84**				0	**25**
American Falcon Corporation	$ 248,793.00	100	$ 248,793.00	$ -	$ -	Finance Authority of Maine	Portland	ERLP-PARTICIPA	2	30
BCS Transport, Inc.	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Fort Kent	ERLP	3	15
C. A. Pelkey Fuels, Inc.	$ 87,000.00	100	$ 87,000.00	$ 85,256.25	$ 85,256.00	Finance Authority of Maine	Bangor	ERLP	0	28
Irving Tanning Company	$ 250,000.00	100	$ 250,000.00	$ 250,000.00	$ 250,000.00	Finance Authority of Maine	Hartland	ERLP	0	200
Kittery Deep Sea Fishing, LLC	$ 51,850.00	100	$ 51,850.00	$ 51,488.90	$ 51,488.00	Finance Authority of Maine	Kittery Point	ERLP	5	0
Lincoln Paper and Tissue, LLC	$ 1,000,000.00	100	$ 1,000,000.00	$ 905,179.49	$ 905,179.49	Finance Authority of Maine	Lincoln	ERLP	350	0
Maine Cultured Mussels, Inc.	$ 50,000.00	100	$ 50,000.00	$ 50,000.00	$ 50,000.00	Finance Authority of Maine	Mount Desert	ERLP	3	3
Maine Freeze, Limited	$ 500,000.00	100	$ 500,000.00	$ 114,487.80	$ 114,487.00	Finance Authority of Maine	Lubec	ERLP	40	20
Maine Wood Recycling, Inc.	$ 250,000.00	100	$ 250,000.00	$ 162,918.20	$ 162,918.00	Finance Authority of Maine	Ashland	ERLP	0	20
Moose Creek Log Homes, Inc.	$ 200,000.00	100	$ 200,000.00	$ 151,125.17	$ 151,125.00	Finance Authority of Maine	Turner	ERLP	0	19
Professional River Runners of Maine, Inc.	$ 50,000.00	100	$ 50,000.00	$ 50,000.00	$ 50,000.00	Finance Authority of Maine	West Forks	ERLP-No-Snow	0	6
Sunshine Seafood Inc.	$ 100,000.00	100	$ 100,000.00	$ 99,760.42	$ 99,760.42	Finance Authority of Maine	Stonington	ERLP	10	2
Three Rivers Whitewater, Inc.	$ 37,000.00	100	$ 37,000.00	$ 36,962.76	$ 36,962.00	Finance Authority of Maine	West Forks	ERLP-No-Snow	0	0
Tibbetts, John E	$ 19,000.00	100	$ 19,000.00	$ 18,945.22	$ 18,945.00	Finance Authority of Maine	Lyman	ERLP-No-Snow	0	4
	$ 3,093,643.00		**$ 3,093,643.00**	**$ 2,226,124.21**	**$ 2,226,120.91**				**413**	**347**
Brigeen Dairies Inc.	$ 36,600.00	100	$ 36,600.00	$ 13,777.41	$ 13,777.00	Finance Authority of Maine	Turner	NMLP	0	2

Brigeen Farms, Inc.	$ 165,000.00	100	$ 165,000.00	$ 164,382.27	$ 164,382.00	Finance Authority of Maine	Turner	NMLP	9	31
Buckley Farms, Inc.	$ 92,145.00	100	$ 92,145.00	$ 46,560.20	$ 46,560.00	Finance Authority of Maine	Leeds	NMLP	0	6
Hall, C. Richard	$ 29,524.18	100	$ 29,524.18	$ 22,839.68	$ 22,839.00	Finance Authority of Maine	East Dixfield	NMLP	0	1
Patten, Peter P. & Patten, Tonya L.	$ 100,887.80	100	$ 100,887.80	$ 83,536.16	$ 83,536.00	Finance Authority of Maine	Atkinson	NMLP	0	0
Perkins, Richard E.	$ 75,000.00	100	$ 75,000.00	$ 48,638.67	$ 48,638.00	Finance Authority of Maine	Charleston	NMLP	0	1
Simpson, Ronald & Simpson, Julie	$ 103,000.00	100	$ 103,000.00	$ 79,775.93	$ 79,775.00	Finance Authority of Maine	Corinna	NMLP	1	3
Spear Farm, Inc.	$ 20,000.00	100	$ 20,000.00	$ 4,390.13	$ 4,390.00	Finance Authority of Maine	Nobleboro	NMLP	0	1
Springdale Jerseys, Inc.	$ 114,700.00	100	$ 114,700.00	$ 48,586.89	$ 48,586.00	Finance Authority of Maine	Waldo	NMLP	0	0
Stoughton, Belinda	$ 350,000.00	100	$ 350,000.00	$ 249,334.31	$ 249,334.00	Finance Authority of Maine	Clinton	NMLP	0	0
Theriault, Gerard	$ 217,000.00	100	$ 217,000.00	$ 114,197.35	$ 114,197.00	Finance Authority of Maine	St. Agatha	NMLP	0	2
	$ 1,303,856.98		**$ 1,303,856.98**	**$ 876,019.00**	**$ 876,014.00**				10	47
B Gas, Inc.	$ 13,327.85	100	$ 13,327.85	$ 13,327.85	$ 13,327.85	Finance Authority of Maine	Bangor	PLYMTH	0	1
Darling's	$ 312,504.65	100	$ 312,504.65	$ 312,504.65	$ 312,504.00	Finance Authority of Maine	Brewer	PLYMTH2	0	0
Herbert C. Haynes, Inc.	$ 36,073.57	100	$ 36,073.57	$ 36,073.57	$ 36,073.57	Finance Authority of Maine	Winn	PLYMTH2	0	0
Holden, Glen H.	$ 13,449.31	100	$ 13,449.31	$ 13,449.31	$ 13,449.00	Finance Authority of Maine	Madison	PLYMTH2	0	0
Thomas, Jr., Harry E.	$ 68,403.97	100	$ 68,403.97	$ 68,403.97	$ 68,403.00	Finance Authority of Maine	Presque Isle	PLYMTH2	0	0
	$ 443,759.35		**$ 443,759.35**	**$ 443,759.35**	**$ 443,757.42**				0	1
Ashby, James W. & Ashby, Marie B.	$ 133,250.02	100	$ 133,250.02	$ 65,807.15	$ 65,807.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
Atcheson, Kenneth & Atcheson, Rhoda	$ 157,050.00	100	$ 157,050.00	$ 30,358.65	$ 30,358.00	Finance Authority of Maine	Woodland	PMIF	0	0
Atcheson, Kenneth & Atcheson, Rhoda	$ 31,500.00	100	$ 31,500.00	$ 8,118.86	$ 8,118.00	Finance Authority of Maine	Woodland	PMIF	0	1
Atcheson, Rhoda & Atcheson, Kenneth	$ 16,500.00	100	$ 16,500.00	$ 14,602.75	$ 14,602.00	Finance Authority of Maine	Woodland	PMIF	0	1
Ayer, Arthur & Ayer, Aaron P.	$ 70,200.00	100	$ 70,200.00	$ 42,390.55	$ 42,390.00	Finance Authority of Maine	Caribou	PMIF	0	14
Ayotte, Scott P.	$ 83,250.00	100	$ 83,250.00	$ 67,317.14	$ 67,317.00	Finance Authority of Maine	Hamlin	PMIF	0	1
Barnes Farms, Inc.	$ 60,750.00	100	$ 60,750.00	$ 15,034.61	$ 15,034.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	0
Bell Brothers, Inc.	$ 90,419.85	100	$ 90,419.85	$ 64,812.52	$ 64,812.00	Finance Authority of Maine	Mars Hill	PMIF	0	18
Bell, Glenn J.	$ 141,535.00	100	$ 141,535.00	$ 28,237.95	$ 28,237.00	Finance Authority of Maine	Limestone	PMIF	0	1
Bell, Glenn J.	$ 146,250.00	100	$ 146,250.00	$ 82,563.48	$ 82,563.00	Finance Authority of Maine	Limestone	PMIF	0	0
Bell, Gregory E. & Breezy Hill Farms, Inc.	$ 22,000.00	100	$ 22,000.00	$ 6,476.89	$ 6,476.00	Finance Authority of Maine	Caswell	PMIF	0	11
Blackstone Brothers, Inc.	$ 69,830.00	100	$ 69,830.00	$ 18,015.80	$ 18,015.00	Finance Authority of Maine	Caribou	PMIF	0	1
Blackstone, Orman Kyle & Blackstone, Michelle G.	$ 74,250.00	100	$ 74,250.00	$ 20,281.82	$ 20,281.00	Finance Authority of Maine	Caribou	PMIF	0	1
Borderview Farms, Inc.	$ 181,800.00	100	$ 181,800.00	$ 130,670.42	$ 130,670.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Borderview Farms, Inc.	$ 189,000.00	100	$ 189,000.00	$ 174,164.03	$ 174,164.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Bouchard, Rickey A. & Bouchard, Craig D.	$ 135,000.00	100	$ 135,000.00	$ 111,397.96	$ 111,397.00	Finance Authority of Maine	New Sweden	PMIF	0	2
Buck Farms, A Partnership	$ 50,000.00	100	$ 50,000.00	$ 22,556.85	$ 22,556.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Buck Farms, A Partnership	$ 100,000.00	100	$ 100,000.00	$ 90,499.49	$ 90,499.00	Finance Authority of Maine	Mapleton	PMIF	0	0
Buck, Bruce & Buck, Brent & Buck, Lauri A	$ 74,740.00	100	$ 74,740.00	$ 11,237.56	$ 11,237.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Callnan, Roger A.	$ 50,589.00	100	$ 50,589.00	$ 7,420.78	$ 7,420.00	Finance Authority of Maine	Houlton	PMIF	0	1
Campbell, Dawn M. & Campbell, Jeffrey D.	$ 225,000.00	100	$ 225,000.00	$ 225,000.00	$ 225,000.00	Finance Authority of Maine	Exeter	PMIF	0	1
Campbell, Jeffrey D.	$ 27,500.00	100	$ 27,500.00	$ 23,258.56	$ 23,258.00	Finance Authority of Maine	Exeter	PMIF	0	1
Campbell, Sheila D. & Campbell, Dawn M. & Campbell, Jeffi	$ 144,000.00	100	$ 144,000.00	$ 99,354.43	$ 99,354.00	Finance Authority of Maine	Exeter	PMIF	0	1
Caron, Gilman J.	$ 101,122.63	100	$ 101,122.63	$ 24,456.84	$ 24,456.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Caron, Gilman J. & Caron, Colette	$ 62,250.00	100	$ 62,250.00	$ 14,321.85	$ 14,321.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Cecil Porter & Son, Inc.	$ 83,250.00	100	$ 83,250.00	$ 83,250.00	$ 83,250.00	Finance Authority of Maine	Washburn	PMIF	2	2
Chamberland Farms, Inc.	$ 64,700.00	100	$ 64,700.00	$ 6,225.93	$ 6,225.00	Finance Authority of Maine	St. Agatha	PMIF	0	0
Cleaves Farms	$ 115,875.00	100	$ 115,875.00	$ 38,531.49	$ 38,531.00	Finance Authority of Maine	Sangerville	PMIF	0	1
Corey, Amy & Corey, Daniel	$ 90,000.00	100	$ 90,000.00	$ 32,934.44	$ 32,934.00	Finance Authority of Maine	Monticello	PMIF	2	5
Corey, Daniel & Corey, Amy	$ 90,572.70	100	$ 90,572.70	$ 35,852.15	$ 35,852.00	Finance Authority of Maine	Monticello	PMIF	2	5
Corey, Daniel & Corey, Amy	$ 51,300.00	100	$ 51,300.00	$ 20,158.46	$ 20,158.00	Finance Authority of Maine	Monticello	PMIF	0	0

Corey, Daniel J.	$ 26,060.68	100	$ 26,060.68	$ 23,056.97	$ 23,056.00	Finance Authority of Maine	Monticello	PMIF	2	5
Crane Brothers, Inc.	$ 162,900.00	100	$ 162,900.00	$ 109,187.86	$ 109,187.00	Finance Authority of Maine	Exeter	PMIF	0	2
Crane Brothers, Inc.	$ 143,890.21	100	$ 143,890.21	$ 116,906.92	$ 116,906.00	Finance Authority of Maine	Exeter	PMIF	0	0
Cronkite, Merlon C.	$ 190,350.00	100	$ 190,350.00	$ 157,733.39	$ 157,733.00	Finance Authority of Maine	Easton	PMIF	0	1
Dana Morrell Farms	$ 150,750.00	100	$ 150,750.00	$ 75,363.27	$ 75,363.00	Finance Authority of Maine	Caribou	PMIF	0	1
Deveau, Daniel V.	$ 90,000.00	100	$ 90,000.00	$ 38,649.35	$ 38,649.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Dorman, Linda E. & Dorman, John R.	$ 289,861.00	100	$ 289,861.00	$ 289,861.00	$ 289,861.00	Finance Authority of Maine	Exeter	PMIF	0	3
Dorman, Linda E. & Dorman, John R.	$ 30,195.00	100	$ 30,195.00	$ 30,195.00	$ 30,195.00	Finance Authority of Maine	Exeter	PMIF	0	0
Double K Warehouse, Inc.	$ 84,316.00	100	$ 84,316.00	$ 16,051.50	$ 16,051.00	Finance Authority of Maine	Mapleton	PMIF	0	1
Doyen Farms, Inc.	$ 31,500.00	100	$ 31,500.00	$ 12,747.59	$ 12,747.00	Finance Authority of Maine	Mapleton	PMIF	0	2
Dufour, Dorothy & Dufour, Gilman	$ 47,250.00	100	$ 47,250.00	$ 16,602.76	$ 16,602.00	Finance Authority of Maine	St. David	PMIF	0	1
Durepo, Gary A.	$ 81,000.00	100	$ 81,000.00	$ 50,570.80	$ 50,570.00	Finance Authority of Maine	Othello	PMIF	0	1
Durepo, Jon & Durepo, Sandra	$ 42,750.00	100	$ 42,750.00	$ 18,926.86	$ 18,926.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
E. W. Nightingale & Sons	$ 49,500.00	100	$ 49,500.00	$ 18,832.32	$ 18,832.00	Finance Authority of Maine	New Limerick	PMIF	0	3
E. W. Nightingale & Sons	$ 26,400.00	100	$ 26,400.00	$ 11,070.01	$ 11,070.00	Finance Authority of Maine	New Limerick	PMIF	0	0
Edgecomb, Brent E.	$ 41,000.00	100	$ 41,000.00	$ 9,703.59	$ 9,703.00	Finance Authority of Maine	Limestone	PMIF	0	2
Edwin Pelletier & Sons, Inc	$ 98,486.00	100	$ 98,486.00	$ 14,999.61	$ 14,999.00	Finance Authority of Maine	Frenchville	PMIF	0	17
F.G.& H., Inc.	$ 65,185.00	100	$ 65,185.00	$ 12,884.56	$ 12,884.00	Finance Authority of Maine	Easton	PMIF	0	2
F.G.& H., Inc.	$ 18,370.00	100	$ 18,370.00	$ 18,370.00	$ 18,370.00	Finance Authority of Maine	Easton	PMIF	0	0
Fitzpatrick, Christy K. & Fitzpatrick, Leo	$ 32,400.00	100	$ 32,400.00	$ 25,942.43	$ 25,942.43	Finance Authority of Maine	Houlton	PMIF	0	0
Fitzpatrick, Christy K. & Fitzpatrick, Leo	$ 32,400.00	100	$ 32,400.00	$ 25,942.43	$ 25,942.43	Finance Authority of Maine	Houlton	PMIF	0	1
Fitzpatrick, Douglas J.	$ 29,700.00	100	$ 29,700.00	$ 27,241.41	$ 27,241.00	Finance Authority of Maine	Houlton	PMIF	0	0
Fitzpatrick, Francis & Fitzpatrick, Michael	$ 78,390.00	100	$ 78,390.00	$ 17,523.34	$ 17,523.00	Finance Authority of Maine	Houlton	PMIF	0	0
Flewelling, Brent C.	$ 86,291.27	100	$ 86,291.27	$ 44,411.14	$ 44,411.00	Finance Authority of Maine	Easton	PMIF	0	1
Flewelling, Brent C.	$ 73,500.00	100	$ 73,500.00	$ 54,175.80	$ 54,175.00	Finance Authority of Maine	Easton	PMIF	0	1
Flewelling, Joan & Flewelling, Gaylen F.	$ 39,150.00	100	$ 39,150.00	$ 7,735.78	$ 7,735.00	Finance Authority of Maine	Easton	PMIF	0	1
Fongemie, Darrel D	$ 27,500.00	100	$ 27,500.00	$ 27,500.00	$ 27,500.00	Finance Authority of Maine	Fort Kent Mills	PMIF	0	7
Garrison, Wayne E.	$ 23,100.00	100	$ 23,100.00	$ 2,240.65	$ 2,240.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Gary W. Bell & Sons	$ 63,486.77	100	$ 63,486.77	$ 3,377.90	$ 3,377.00	Finance Authority of Maine	Mars Hill	PMIF	0	3
Gerritsen, James A. & Gerritsen, Margaret N	$ 33,750.00	100	$ 33,750.00	$ 22,351.92	$ 22,351.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Giberson Farms, Inc.	$ 55,575.00	100	$ 55,575.00	$ 2,687.36	$ 2,687.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	0
Good, II, Brock F.	$ 33,000.00	100	$ 33,000.00	$ 23,044.07	$ 23,044.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
Grass, Brent D & Grass, Neil B	$ 190,000.00	100	$ 190,000.00	$ 152,810.35	$ 152,810.00	Finance Authority of Maine	Blaine	PMIF	0	0
Green Thumb Farms	$ 191,250.00	100	$ 191,250.00	$ 63,584.13	$ 63,584.00	Finance Authority of Maine	Fryeburg	PMIF	0	1
Green Thumb Farms	$ 220,500.00	100	$ 220,500.00	$ 164,810.07	$ 164,810.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
Green Thumb Farms	$ 220,257.52	100	$ 220,257.52	$ 187,063.81	$ 187,063.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
Hagan, Michael A. & Hagan, Ann	$ 123,803.14	100	$ 123,803.14	$ 38,571.87	$ 38,571.00	Finance Authority of Maine	Houlton	PMIF	0	1
Hallett, Robert G. & Hallett, Jenny L	$ 26,720.00	100	$ 26,720.00	$ 10,643.54	$ 10,643.00	Finance Authority of Maine	Caribou	PMIF	0	1
Hemphill Farms, Inc.	$ 106,424.00	100	$ 106,424.00	$ 20,950.50	$ 20,950.00	Finance Authority of Maine	Presque Isle	PMIF	0	1
Hodgdon Potato Co., Inc.	$ 180,000.00	100	$ 180,000.00	$ 78,811.93	$ 78,811.00	Finance Authority of Maine	Houlton	PMIF	0	0
Hodgdon Potato Co., Inc.	$ 18,636.00	100	$ 18,636.00	$ 3,991.12	$ 3,991.00	Finance Authority of Maine	Houlton	PMIF	0	0
Holly Farms Trust	$ 155,123.10	100	$ 155,123.10	$ 29,881.97	$ 29,881.00	Finance Authority of Maine	Chelsea	PMIF	0	1
Howard, Barbara & Howard, Gertrude & Howard, Gary	$ 128,187.50	100	$ 128,187.50	$ 79,872.62	$ 79,872.00	Finance Authority of Maine	Washburn	PMIF	0	1
Irving and Marr Farms	$ 162,022.50	100	$ 162,022.50	$ 131,198.66	$ 131,198.00	Finance Authority of Maine	Woodland	PMIF	0	3
J. A. Bouchard Farm Co.	$ 31,953.86	100	$ 31,953.86	$ 13,118.55	$ 13,118.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
Ketch, Scott A.	$ 89,221.95	100	$ 89,221.95	$ 41,902.99	$ 41,902.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	4
Kilcollins, Jeffery	$ 225,000.00	100	$ 225,000.00	$ 173,842.85	$ 173,842.00	Finance Authority of Maine	Bridgewater	PMIF	0	7
Kingsbury, Dennis A	$ 94,500.00	100	$ 94,500.00	$ 54,045.51	$ 54,045.00	Finance Authority of Maine	Blaine	PMIF		
Kingsbury, Shane	$ 49,500.00	100	$ 49,500.00	$ 45,463.38	$ 45,463.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
Kingsbury, Shane & Kingsbury, Duska	$ 97,724.93	100	$ 97,724.93	$ 68,537.33	$ 68,537.00	Finance Authority of Maine	Bridgewater	PMIF	0	2

L & L Paradis, Inc.	$ 143,664.00	100	$ 143,664.00	$ 27,800.26	$ 27,800.00	Finance Authority of Maine	Frenchville	PMIF	0	0
L & L Paradis, Inc.	$ 77,811.38	100	$ 77,811.38	$ 9,514.54	$ 9,514.00	Finance Authority of Maine	Frenchville	PMIF	0	0
L & L Paradis, Inc.	$ 75,186.77	100	$ 75,186.77	$ 47,903.16	$ 47,903.00	Finance Authority of Maine	Frenchville	PMIF	0	0
Labrie, Roberta & Labrie, Jocelyne P. & Labrie, Daniel R & L	$ 45,000.00	100	$ 45,000.00	$ 26,703.66	$ 26,703.00	Finance Authority of Maine	St. Agatha	PMIF	0	1
Lagerstrom, Sara & Lagerstrom, Paul	$ 50,379.81	100	$ 50,379.81	$ 16,526.73	$ 16,526.00	Finance Authority of Maine	Presque Isle	PMIF	0	2
Lajoie, Herman J.	$ 106,450.00	100	$ 106,450.00	$ 94,439.21	$ 94,439.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
Lajoie, Michael J. & Lajoie, Anne	$ 65,000.00	100	$ 65,000.00	$ 37,968.14	$ 37,968.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
Lajoie, Philip M.	$ 78,300.00	100	$ 78,300.00	$ 42,153.19	$ 42,153.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Landeen, Michael & Landeen, Sheldon	$ 94,143.55	100	$ 94,143.55	$ 76,404.17	$ 76,404.00	Finance Authority of Maine	New Sweden	PMIF	0	3
Landeen, Michael & Landeen, Sheldon	$ 6,184.00	100	$ 6,184.00	$ 4,411.45	$ 4,411.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Landeen, Milton & Landeen, Michael & Landeen, Sheldon	$ 58,967.00	100	$ 58,967.00	$ 11,697.71	$ 11,697.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Landeen, Milton & Landeen, Michael & Landeen, Sheldon	$ 32,500.00	100	$ 32,500.00	$ 8,374.85	$ 8,374.00	Finance Authority of Maine	New Sweden	PMIF	0	0
Lavertu, Brian J.	$ 47,250.00	100	$ 47,250.00	$ 24,353.64	$ 24,353.00	Finance Authority of Maine	St. David	PMIF	1	0
Lavertu, Roger	$ 40,228.00	100	$ 40,228.00	$ 6,085.62	$ 6,085.00	Finance Authority of Maine	St. David	PMIF	0	1
Leavitt, Lloyd S.	$ 164,250.00	100	$ 164,250.00	$ 32,722.55	$ 32,722.00	Finance Authority of Maine	Limestone	PMIF	0	1
Leavitt, Lloyd S.	$ 90,000.00	100	$ 90,000.00	$ 29,921.12	$ 29,921.00	Finance Authority of Maine	Limestone	PMIF	0	0
Leavitt, Lloyd S.	$ 17,767.75	100	$ 17,767.75	$ 5,514.52	$ 5,514.00	Finance Authority of Maine	Limestone	PMIF	0	0
Leavitt, Lloyd S. & Leavitt, Judith M.	$ 25,300.00	100	$ 25,300.00	$ 14,042.68	$ 14,042.00	Finance Authority of Maine	Limestone	PMIF	0	1
Leavitt, Wayne J.	$ 164,250.00	100	$ 164,250.00	$ 106,135.51	$ 106,135.00	Finance Authority of Maine	Caribou	PMIF	0	1
Lundeen, Trent	$ 85,000.00	100	$ 85,000.00	$ 85,000.00	$ 85,000.00	Finance Authority of Maine	Mars Hill	PMIF	0	2
M & M Graham, Inc.	$ 110,700.00	100	$ 110,700.00	$ 46,586.80	$ 46,586.00	Finance Authority of Maine	Ashland	PMIF	0	5
M. Skonieczny & Son, Inc.	$ 94,594.00	100	$ 94,594.00	$ 18,500.08	$ 18,500.00	Finance Authority of Maine	Caribou	PMIF	0	1
Madore, Mark A. & Madore, Crystal A.	$ 67,500.00	100	$ 67,500.00	$ 47,709.35	$ 47,709.00	Finance Authority of Maine	Caribou	PMIF	0	2
Madore, Ronald A. & Madore, Kathleen	$ 53,260.37	100	$ 53,260.37	$ 10,197.58	$ 10,197.00	Finance Authority of Maine	Connor	PMIF	0	1
Marquis, Wayne M.	$ 114,750.00	100	$ 114,750.00	$ 103,488.13	$ 103,488.00	Finance Authority of Maine	Van Buren	PMIF	0	1
Maxwell Farms	$ 105,085.00	100	$ 105,085.00	$ 20,218.44	$ 20,218.00	Finance Authority of Maine	Lee	PMIF	0	4
McCrum, Darrell E. & McCrum, Wade	$ 27,500.00	100	$ 27,500.00	$ 2,571.09	$ 2,571.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, David & Lunney, Robert & McCrum, Darrell E. & M	$ 223,650.00	100	$ 223,650.00	$ 170,022.70	$ 170,022.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, David & McCrum, Jay Y. & Lunney, Robert & McC	$ 264,250.00	100	$ 264,250.00	$ 200,887.53	$ 200,887.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, David & McCrum, Darrell E. & M	$ 167,692.50	100	$ 167,692.50	$ 140,211.57	$ 140,211.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, David & McCrum, Wade & Lunı	$ 240,107.00	100	$ 240,107.00	$ 215,228.50	$ 215,228.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McCrum, Jay Y. & McCrum, Susan E.	$ 50,563.00	100	$ 50,563.00	$ 7,491.34	$ 7,491.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
McLaughlin, Ward J. & McLaughlin, Stephanie	$ 155,250.00	100	$ 155,250.00	$ 63,786.80	$ 63,786.00	Finance Authority of Maine	Mars Hill	PMIF	0	8
Michaud, Gilles M.	$ 123,750.00	100	$ 123,750.00	$ 74,411.91	$ 74,411.00	Finance Authority of Maine	Caswell	PMIF	0	5
Michaud, Gilles M.	$ 182,250.00	100	$ 182,250.00	$ 143,991.17	$ 143,991.00	Finance Authority of Maine	Caswell	PMIF	0	0
Michaud, Gilles M. & G & M Farms, Inc.	$ 92,250.00	100	$ 92,250.00	$ 45,846.76	$ 45,846.00	Finance Authority of Maine	Caswell	PMIF	0	0
Miller, Gerald E. & Miller, Rebecca	$ 375,000.00	100	$ 375,000.00	$ 375,000.00	$ 375,000.00	Finance Authority of Maine	Littleton	PMIF	0	10
Miller, Gerald E. & Miller, Rebecca	$ 103,025.99	100	$ 103,025.99	$ 31,453.27	$ 31,453.00	Finance Authority of Maine	Littleton	PMIF	0	0
Moir, Ronald C	$ 95,180.00	100	$ 95,180.00	$ 18,804.21	$ 18,804.00	Finance Authority of Maine	Woodland	PMIF	5	4
Morin, Edgar	$ 58,500.00	100	$ 58,500.00	$ 27,905.03	$ 27,905.00	Finance Authority of Maine	St. David	PMIF	1	2
Nason Farms	$ 63,641.00	100	$ 63,641.00	$ 20,868.34	$ 20,868.00	Finance Authority of Maine	Linneus	PMIF	0	2
Northeast Potato Dist.	$ 99,450.00	100	$ 99,450.00	$ 4,252.53	$ 4,252.00	Finance Authority of Maine	Littleton	PMIF		2
Northland Packers & Growers	$ 168,750.00	100	$ 168,750.00	$ 121,257.00	$ 121,257.00	Finance Authority of Maine	Westfield	PMIF	1	0
Northland Packers & Growers	$ 236,131.19	100	$ 236,131.19	$ 148,836.38	$ 148,836.00	Finance Authority of Maine	Westfield	PMIF	0	0
Ouellette, Gerard E. & Ouellette, Adrienne	$ 178,000.00	100	$ 178,000.00	$ 98,952.72	$ 98,952.72	Finance Authority of Maine	St. David	PMIF	0	15
Parent, Dinah & Parent, Rudolph F.	$ 41,850.00	100	$ 41,850.00	$ 3,904.24	$ 3,904.00	Finance Authority of Maine	Hamlin	PMIF	0	1
Parent, Dinah & Parent, Rudolph F.	$ 30,600.00	100	$ 30,600.00	$ 9,274.75	$ 9,274.00	Finance Authority of Maine	Hamlin	PMIF	0	0
Parent, Timothy & Parent, Karla	$ 65,878.00	100	$ 65,878.00	$ 4,134.48	$ 4,134.00	Finance Authority of Maine	Hamlin	PMIF	0	0
Parent, William H. & Parent, Lisa	$ 32,794.80	100	$ 32,794.80	$ 28,076.08	$ 28,076.00	Finance Authority of Maine	Hamlin	PMIF	0	2
Peers Potato Co.	$ 82,251.00	100	$ 82,251.00	$ 68,825.10	$ 68,825.00	Finance Authority of Maine	Monticello	PMIF	0	12

Porter, Richard A. & Porter, Pauline P.	$ 71,900.70	100	$ 71,900.70	$ 45,804.87	$ 45,804.00	Finance Authority of Maine	Blaine	PMIF	0	10
Qualey, John & Qualey, Thomas	$ 24,200.00	100	$ 24,200.00	$ 7,517.33	$ 7,517.00	Finance Authority of Maine	Sherman Mills	PMIF	1	1
Sargent, Bruce	$ 49,350.00	100	$ 49,350.00	$ 7,611.01	$ 7,611.00	Finance Authority of Maine	Presque Isle	PMIF	0	0
Schools, Gregory F & Schools, Leslie	$ 112,500.00	100	$ 112,500.00	$ 45,961.02	$ 45,961.00	Finance Authority of Maine	Littleton	PMIF	0	0
Shaw, Richard & Shaw, Kendall J.	$ 220,000.00	100	$ 220,000.00	$ 77,454.91	$ 77,454.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	9
Shaw, Robert S.	$ 95,850.00	100	$ 95,850.00	$ 19,196.92	$ 19,196.00	Finance Authority of Maine	Caribou	PMIF	1	1
Shaw, Robert S.	$ 116,404.20	100	$ 116,404.20	$ 46,613.48	$ 46,613.00	Finance Authority of Maine	Caribou	PMIF	0	0
Shaw, Robert S.	$ 112,500.00	100	$ 112,500.00	$ 80,767.15	$ 80,767.00	Finance Authority of Maine	Caribou	PMIF	0	0
Theriault, Duane	$ 32,400.00	100	$ 32,400.00	$ 32,400.00	$ 32,400.00	Finance Authority of Maine	St. Agatha	PMIF	0	3
Triple Crown Farms, Inc.	$ 96,750.00	100	$ 96,750.00	$ 38,768.81	$ 38,768.00	Finance Authority of Maine	Presque Isle	PMIF	0	6
White Farms, Inc.	$ 82,556.00	100	$ 82,556.00	$ 12,093.17	$ 12,093.00	Finance Authority of Maine	Washburn	PMIF	0	1
Whited, Steven M.	$ 125,100.00	100	$ 125,100.00	$ 73,439.14	$ 73,439.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
Willard C. Doyen & Sons, Inc.	$ 115,480.00	100	$ 115,480.00	$ 103,007.06	$ 103,007.00	Finance Authority of Maine	Mapleton	PMIF	0	16
	$ 13,949,142.64		**$ 13,949,142.64**	**$ 7,871,299.64**	**$ 7,871,232.58**				**18**	**307**
Coast of Maine, Inc.	$ 85,000.00	100	$ 85,000.00	$ 85,000.00	$ 85,000.00	Small Enterprise Growth Fund	Marion County	SEGF	0	0
Looks Gourmet Food Company, Inc.	$ 500,000.00	0	$ -	$ 500,000.00	$ -	Small Enterprise Growth Fund	Whiting	SEGF	5	26
	$ 585,000.00		**$ 85,000.00**	**$ 585,000.00**	**$ 85,000.00**				**5**	**26**
	$ 49,079,645.27		$ 35,547,657.42	$ 38,111,085.74	$ 26,420,400.60				721	1,409

FINANCE AUTHORITY OF MAINE
EDUCATION PROGRAMS ACTIVITY
FISCAL YEAR 2006

MAINE STATE GRANT

MSGP Grants Disbursed	$	10,834,069
LEAP/SLEAP Grants Disb.	$	286,627
Quality Childcare Grants Dis.	$	171,600
Number of MSGP Grants		12,261
Number of QCC Grants		172

EDUCATORS FOR MAINE

Loans Disbursed	$	1,340,158
Forgiveness Given	$	729,499
Principal Repayments	$	505,885
Number of Loans Awarded		507

HEALTH PROFESSIONS

Loans Disbursed	$	1,286,097
Grants Disbursed	$	467,500
Forgiveness Given	$	291,865
Principal Repayments	$	724,636
Number of Loans Awarded		101
Number of Grants Awarded		76

DENTAL

Loans Disbursed	$	180,000
Grants Disbursed	$	60,000
Forgiveness Given	$	-
Principal Repayments	$	-
Number of Loans Awarded		9
Number of Grants Awarded		3

PAUL DOUGLAS

Loans Disbursed		-
Forgiveness Given		-
Principal Repayments	$	6,033

NEXTGEN

Year End Net Asset Balance-Total Accounts	$	3,987,012,841
Year End Net Asset Balance-ME Accounts	$	81,564,466
Total Number of Accounts		175,724
Total Number of Maine Accounts		6,850
Program Benefits to Maine Citizens:		
Fee Rebates to Maine Accounts	$	90,347
Initial Matches Awarded	$	55,200
Annual Matches Awarded	$	104,586
Access Scholarships Awarded	$	742,908
NextGen Student Grants Awarded	$	1,521,912
First Steps Initial Matches Awarded	$	800
Other Program Benefits Awarded	$	33,191
Total Benefits Given	$	2,548,944

FFELP

Year End Outstanding Loan Balances Guaranteed	$	947,156,263
Number of Loans		384,284
Default Payments	$	10,122,776
Trigger (Default) Rate at June 30		0.58%

HELPP

Outstanding Loan Balances	$	90,643,530
Number of Loans		22,693
Borrower Benefits Awarded		
Interest Rate Reduction	$	86,309
Origination/Default Fees Paid	$	945,354

BAKER NEWMAN NOYES LLC

Finance Authority of Maine

Basic Financial Statements and Management's Discussion and Analysis

Year Ended June 30, 2006

INTEGRITY • SERVICE • SOLUTIONS

FINANCE AUTHORITY OF MAINE

FINANCIAL STATEMENTS

For the Year Ended June 30, 2006

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INDEPENDENT AUDITORS' REPORT

The Board of Directors
Finance Authority of Maine

We have audited the accompanying financial statements of the business-type activities, the governmental 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, 2006, which collectively comprise the Authority's basic financial statements as listed in the table of contents. These financial statements are the responsibility of the Finance Authority of Maine's management. Our responsibility is to express opinions on these financial statements based on our audit.

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 of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinions.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the business-type activities, the governmental activities, each major fund, and the aggregate remaining fund information of the Finance Authority of Maine, as of June 30, 2006, and the respective changes in financial position and cash flows, where applicable, thereof for the year then ended in conformity with accounting principles generally accepted in the United States of America.

In accordance with *Government Auditing Standards*, we have also issued our report dated September 6, 2006 on our consideration of the Finance Authority of Maine's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts, 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 the internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards*, and should be considered in assessing the results of our audit.

Management's Discussion and Analysis on pages 2 through 11 is not a required part of the basic financial statements but is supplementary information required by accounting principles generally accepting in the United States of America. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplementary information. However, we did not audit the information and express no opinion on it.

Baker Newman & Noyes

Limited Liability Company

Portland, Maine
September 6, 2006

FINANCE AUTHORITY OF MAINE

MANAGEMENT'S DISCUSSION AND ANALYSIS

June 30, 2006

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, 2006. 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, and Governmental Funds. The Authority's funds are generally created by federal or state statute.

GASB 34 combines three of the Authority's funds as Proprietary or Business-type: the Mortgage Insurance Program Fund, the Maine College Savings Program Fund, and the Higher Education Loan Purchase Program Fund. The remaining funds are classified as Governmental Funds, which combine the Authority's Commercial-related funds with its Education-related funds. In addition, the Authority is required by statute to manage funds for other Boards or entities. These are included in the Statement of Fiduciary Net Assets.

Significant Highlights for the Year Ended June 30, 2006

- The Authority developed an online business loan approval tool called "OLA" (for "online answer") to provide financial institutions with the opportunity to submit electronic applications for commercial loan insurance and receive an answer within minutes. This functionality has been well received by the institutions.

- New loan volume for the fiscal year in the Federal Family Education Loan Program (FFELP) was $161.4 million, reflecting the continued emphasis on federal student loans to finance higher education. At year-end, the Authority guaranteed $947.2 million of federal student loans. Both new loan volume and total guaranteed loan volume were lower than prior year due to loan consolidation activity. Banks and other financial institutions provide the loans to students; the Authority is the State guarantor of the loans and manages the Program in Maine for the United States Department of Education.

- The Governor and Maine State Legislature passed legislation in fiscal year 2003 naming the Authority as the secondary market for federal student loans in Maine. The goal of the secondary market is to reduce the cost of borrowing for financing higher education. Under the secondary market designation, the Authority created the Higher Education Loan Purchase Program (HELPP) to purchase federal student loans that have already been originated by financial institutions. Using tax-exempt bond cap from the Internal Revenue Service, the Authority issued $75,000,000 in tax-exempt bonds in December 2003 and $100,000,000 in tax-exempt bonds in June 2005. As of June 30, 2006, the Authority had used $108 million of the total bond proceeds to purchase federal student loans from financial institutions, as compared to $38 million in the prior fiscal year. The difference between what the Authority earns in interest income from the student loans and the interest that must be paid to bondholders is used to cover administrative costs of the Program and to provide "borrower benefits". Borrower benefits may include principal and interest rate reductions, and the payment of U.S. Department of Education imposed loan origination and default fees on behalf of borrowers. During the fiscal year, the Authority paid $945,000 in loan origination fees for borrowers and reduced interest charges by $86,000 by offering reduced interest rates to borrowers. In addition, many other lenders felt compelled to offer similar benefits in order to compete with the Authority's loan product. Therefore, FAME's entry into the student loan market helped borrowers receive even more financial assistance, collectively.

- The Maine College Savings Program maintained strong growth during the fiscal year. The net assets of the Program grew to $3.987 billion at year-end, an increase over prior year of $819 million, or 25.9%. These assets are owned by account holders who have opened a college savings account, and they are held by the Treasurer of the State of Maine. The Authority administers the Program and earns administration fees for its services.

- Total Assets, as reflected in the Statement of Net Assets, increased by $8,434,000, or 3.2%, to $273,883,000 at June 30, 2006. Cash and Investments decreased by $51,638,000 and Notes Receivable increased by $58,340,000 due primarily to using cash available from bond issues to purchase federal student loans in the HELPP. Allowance for losses on insured commercial loans decreased by $2,916,000 due primarily to the reversal of one large allowance established in a prior year for a loan which was paid off during the fiscal year.

- The Statement of Activities details the Authority's governmental and business-type revenues and expenses. The Authority's net assets increased by $7,733,000, or 28.5%, to $34,868,000 for the year ended June 30, 2006. Total Program Revenues increased by 26.0% to $37,305,000 for the fiscal year. Charges for Services increased by $6,963,000 due primarily to increased administrative fees earned in the Maine College Savings Program Fund and increased interest income on notes receivable and investments in the Higher Education Loan Purchase Program Fund. Program Investment Income increased by $629,000, reflecting increased investment income resulting from rising interest rates throughout the fiscal year. Total Expenses increased by $3,365,000, or 12.8%, to $29,572,000 for the year, due primarily to increased interest expense on the HELPP bonds, and to increased scholarship awards provided by the Maine College Savings Program.

Overview of the Authority

The Finance Authority of Maine was created in 1983 by an Act of the Maine Legislature, 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 guarantees to Maine businesses, and also offers various educational grant, loan, and loan guaranty programs that allow students to attend 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 does receive an appropriation and other funding from the State of Maine to administer certain programs and to disburse loans and grants to business and education customers.

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 Assets 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 Fiduciary Net Assets. 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 our business-type activities with our 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 Maine College Savings Program Fund, and the Higher Education Loan Purchase Program Fund. 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.

Statement of Fiduciary Net Assets – This statement presents the assets held on behalf of other Boards and entities for which the Authority administers programs. 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 Assets
(In Thousands of Dollars)

	Business-Type Activities		Governmental Activities		Total		Total Percent
	2006	2005	2006	2005	2006	2005	Change
Cash and investments	$115,072	$170,036	$33,807	$30,481	$148,879	$200,517	(25.8)%
Notes receivable, net	93,592	34,723	23,966	24,495	117,558	59,218	98.5
Capital assets, net	1,762	1,822	–	–	1,762	1,822	(3.3)
Other assets	3,931	2,341	1,753	1,551	5,684	3,892	46.0
Total assets	$214,357	$208,922	$59,526	$56,527	$273,883	$265,449	3.2%
Accounts payable and accrued liabilities	$ 911	$ 842	$ 657	$ 329	$ 1,568	$ 1,171	33.9
Unearned fee income	337	335	1,344	1,308	1,681	1,643	2.3
Undisbursed grant and scholarship funds	–	–	9,472	8,925	9,472	8,925	6.1
Allowance for losses on insured commercial loans	6,273	9,189	–	–	6,273	9,189	(31.7)
Other liabilities	1,649	519	45	58	1,694	577	193.6
Long-term liabilities:							
Notes & Bonds payable:							
Due within one year	–	–	52	52	52	52	0.0
Due in more than one year	174,295	174,270	1,035	1,088	175,330	175,358	0.0
Program Funds:							
Due in more than one year	–	–	42,945	41,399	42,945	41,399	3.7
Total liabilities	183,465	185,155	55,550	53,159	239,015	238,314	0.3
Net assets:							
Unrestricted net assets	28,674	22,027	3,976	3,368	32,650	25,395	28.6
Invested in capital assets	1,762	1,822	–	–	1,762	1,822	(3.3)
Restricted assets	456	(82)	–	–	456	(82)	(656.1)
Total net asset	30,892	23,767	3,976	3,368	34,868	27,135	28.5
Total liabilities & net asset	$214,357	$208,922	$59,526	$56,527	$273,883	$265,449	3.2%

The Authority's total assets increased by $8,434,000, or 3.2%, to $273,883,000 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 decreased by $51,638,000, or 25.8%, during the year due primarily to the use of available cash from HELPP bonds issued in prior years to purchase federal student loans.

Notes Receivable

Notes Receivable increased by $58,340,000, or 98.5%, over the prior year due primarily to federal student loan purchases in the HELPP.

Other Assets

Other assets increased by $1,792,000, or 46.0%. At year-end, accrued interest earned on loans and investments increased over prior year primarily due to an increase in loans owned by the Authority. Additionally, as a result of increased notes receivable balances, the Authority recorded an increase in the accrual for the quarterly special allowance payment due from the U.S. Department of Education in the HELPP.

Allowance for Losses on Insured Commercial Loans

Allowance for losses on insured commercial loans decreased by $2,916,000, or 31.7%, due primarily to the reversal of a large allowance established in a prior year for a loan which was successfully repaid during the fiscal year.

Other Liabilities

Other Liabilities increased by $1,117,000, or 193.6%, due primarily to increased interest accruals and arbitrage accruals for the HELPP bonds.

Long-Term Liabilities – Program Funds

The Authority receives State appropriations and funds from the issuance of State of Maine bonds to provide loans. In most cases these funds are classified as undisbursed loans or, once a loan has been closed, as disbursed loans. The undisbursed cash and the notes receivable 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.

Net Assets

The Authority experienced an increase in net assets of $7,733,000, or 28.5%, for the year ended June 30, 2006. The increase resulted primarily from increased revenue from charges for services and from a reduction of the allowance for loan losses on insured commercial loans. Further details are discussed below as part of the Authority-wide Changes in Net Assets and in the Statements of Revenues, Expenses and Changes in Net Assets for the Authority's propriety 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 Assets
(In Thousands of Dollars)

	2006	2005	Increase/(Decrease) Amount	Increase/(Decrease) %
State appropriations	$ 1,535	$ 1,555	$ (20)	(1.3)%
Income from user fees	6,764	5,838	926	15.9
Investment income	6,551	2,187	4,364	199.5
Administrative revenues	5,413	5,391	22	0.4
Interest income on notes receivable	3,811	1,507	2,304	152.9
Other income	643	548	95	17.3
Grant and scholarship revenue	12,588	12,580	8	0.1
Total revenue	37,305	29,606	7,699	26.0
Salaries and benefits	3,430	3,243	187	5.8
External loan servicing expenses	3,762	3,710	52	1.4
Interest expense	5,517	1,602	3,915	244.4
Bond related expenses	1,292	483	809	167.5
Provision for losses on loans	(2,935)	3	(2,938)	(100.0)
Grant and scholarship expenses	15,137	13,875	1,262	9.1
Other operating expenses	3,369	3,291	78	2.4
Total expenses	29,572	26,207	3,365	12.8
Increase in net assets	$ 7,733	$ 3,399	$ 4,334	127.5%

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

Results of Operations

Proprietary Funds Results

The Net Assets of the Authority's proprietary funds changed by $7,125,000, or 30.0%, 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, 2006:

Finance Authority of Maine
Proprietary Funds
Statement of Revenues, Expenses and Changes in Net Assets
(In Thousands of Dollars)

	2006	2005	Increase/(Decrease) Amount	Increase/(Decrease) %
Operating revenue:				
Income from user fees	$ 6,764	$ 5,838	$ 926	15.9%
Investment income, HELPP	4,875	1,141	3,734	327.3
Interest income on notes receivable	3,503	1,221	2,282	186.9
Total revenue	15,142	8,200	6,942	84.7
Operating expenses:				
Salaries and benefits	2,218	2,173	45	2.1
Provision for losses on loans	(2,935)	3	(2,938)	(100.0)
Interest expense	5,506	1,602	3,904	243.7
Grant and scholarship expense	2,549	1,095	1,454	132.8
Bond related expenses	1,292	483	809	167.5
Other operating expenses	2,024	1,827	197	10.8
Total operating expenses	10,654	7,183	3,471	48.3
Operating income	4,488	1,017	3,471	341.3
Nonoperating revenues (expenses):				
Transfers between funds	179	230	(51)	(22.2)
Investment income	1,275	800	475	59.4
State appropriations	1,183	1,203	(20)	(1.7)
Total nonoperating revenue	2,637	2,233	404	18.1
Increase in net assets	7,125	3,250	3,875	119.2
Net assets at beginning of year	23,767	20,517	3,250	15.8
Net assets at end of year	$30,892	$23,767	$ 7,125	30.0%

The proprietary funds include the Mortgage Insurance Program Fund, the Maine College Savings Program Fund, and the Higher Education Loan Purchase Program Fund. Because these programs are classified as business-type funds, investment income and state appropriations are categorized as non-operating revenue as required by GASB 34. In the governmental funds, these line 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 Maine College Savings Program relies on fee revenue to cover operating expenses. The Higher Education Loan Purchase Program relies on student loan interest income and investment income for funding. An increase in Net Assets in the Mortgage Insurance Program will allow the Authority to build its cash reserves for paying banks or bondholders on defaulted insured loans or bonds. Net Assets in the Maine College Savings Program will be used to fund benefit programs, such as fee rebates, matching grants, and scholarships, for those who qualify for the benefit programs. Net Assets in the Higher Education Loan Purchase Program will be used to offer borrower benefits to borrowers of federal student loans, which could include reduced interest rates and the payment of origination and default fees on behalf of the borrower.

Operating revenue totaled $15,142,000, an increase of 84.7% over prior year. Customer fee revenue accounted for 44.7% of operating revenue, and increased $926,000 over prior year due primarily to increased fees earned in the Maine College Savings Program, which experienced an $819,000,000, or 25.9%, increase in net asset value during the fiscal year. The total net asset value of the investment funds in the Program was $3.987 billion on June 30, 2006. The assets are owned by the account holders or their beneficiaries and are not assets of the Authority. The Authority earns an administration fee on the net assets for managing the Program. The assets of the Program are identified in the State of Maine's financial statements. Investment income in HELPP accounted for 32.2% of operating revenue, an increase over prior year of $3,734,000, as a result of having more investments during the fiscal year due to the June 2005 bond issue, and to rising interest rates. Interest income on notes receivable accounted for 23.1% of operating revenue and increased $2,282,000 over prior year resulting from the Authority's purchase of federal student loans in the HELPP throughout the fiscal year.

Nonoperating revenue provided an additional $2,637,000 to cover operating expenses. The Authority has always used investment earnings and a small portion of State appropriations to cover operating expenses. These sources of funds allow the Authority to minimize customer fees. Investment income in the Mortgage Insurance Program Fund and Maine College Savings Program Fund increased by $475,000 over the prior year primarily due to rising interest rates. The line item titled "Transfers between funds" represents revenues recorded in each fiscal year from an interfund transfer from a governmental fund to the Higher Education Loan Purchase Program Fund to provide startup funding and additional operating funds for initiating the Program.

Operating Expenses increased by $3,471,000, or 48.3%, from the prior year. The expense items that increased significantly over prior year were interest expense, scholarship expense, and bond-related expenses. The June 2005 bond issue for $100,000,000 in the HELPP and rising interest rates caused interest expense to increase by $3,900,000, or 243.7%. Simultaneously, bond-related expenses resulting from the same bond issue, such as trustee fees, auction agent fees, broker/dealer fees, and arbitrage expense, increased by $809,000, or 167.5%, over prior year. Scholarship expenses increased by $1,454,000, or 132.8%, as the Maine College Savings Program Fund engaged in a significant effort to use administrative fees earned in the Program to assist students with need-based financial assistance for their higher education pursuits.

Overall, net assets of the proprietary funds increased by $7,125,000, or 30.0%, from the prior year.

Governmental Fund Results

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

The Fund Balance of the Authority's governmental funds increased by $608,000, or 18.1%, from the prior year. The following table summarizes the Statement of Revenues, Expenses and Changes in Fund Balance for the governmental funds for the year ended June 30, 2006:

Finance Authority of Maine
Governmental Funds
Statement of Revenues, Expenses and Changes in Fund Balance
(In Thousands of Dollars)

	2006	2005	Increase/(Decrease) Amount	Increase/(Decrease) %
Revenue:				
State appropriations	$ 352	$ 352	$ –	0.0%
Investment income	401	246	155	63.0
Administrative revenues	5,413	5,391	22	0.4
Interest income on notes receivable	308	286	22	7.7
Other income	643	548	95	17.3
Grant and scholarship revenue	12,588	12,580	8	0.1
Total revenue	19,705	19,403	302	1.6
Expenses:				
Salaries and benefits	1,212	1,070	142	13.3
External loan servicing expenses	3,762	3,710	52	1.4
Grant and scholarship expenses	12,588	12,780	(192)	(1.5)
Other operating expenses/other	1,356	1,464	(108)	(7.4)
Total expenses	18,918	19,024	(106)	(0.6)
Other Financing Sources/(Uses)				
Transfers between funds	(179)	(230)	51	(22.2)
Changes in fund balance	608	149	459	308.1
Fund balance at beginning of year	3,368	3,219	149	4.6
Fund balance at end of year	$ 3,976	$ 3,368	$ 608	18.1%

The governmental funds include all of the Authority's business lending programs except for the Mortgage Insurance Program, which contains the loan insurance programs. Most of these funds are direct revolving loan programs, including funds such as the Economic Recovery Loan Program and Underground Oil Storage Program. Also, the governmental funds include all of the education-related programs, except for the Maine College Savings Program and Higher Education Loan Purchase Program. This group includes funds such as the Federal Family Education Loan Program (FFELP), Educators for Maine Program, the Maine State Grant Program, and the Maine Health Professions Program. These funds 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 $19,705,000, an increase over prior year of $302,000, or 1.6%. The increase came primarily from investment income, which increased by $155,000, or 63.0%, primarily due to rising interest rates.

Expenses for the year were $18,918,000, which are lower than prior year by $106,000, or 0.6%. The decrease came primarily from reduced operating expenses of $108,000, which resulted from a lean processing initiative undertaken during the fiscal year to enhance customer value, staff efficiency, and eliminate unnecessary costs.

The "Other Financing Sources/(Uses)" line reflects an interfund transfer of $230,000 in the prior year compared to $179,000 in the current year from the Federal Family Education Loan Program to the Higher Education Loan Purchase Program Fund, a proprietary fund, to provide additional operating funding.

Overall, the fund balance of the governmental funds increased by $608,000, or 18.1% over the prior year.

Debt Structure

The Authority is funded primarily through fees for services, investment earnings, and appropriations or other governmental contributions. The Authority does not generally borrow funds or issue debt to fund operations, with two exceptions. One exception involves the funding of the Higher Education Loan Purchase Program. In this program, the Authority issues tax-exempt bonds to finance the purchases of federal student loans, in an effort to pass on savings to student borrowers and families. At June 30, 2006, the Authority had $175,000,000 in bonds outstanding to fund this Program. Student loan repayments and investment income are used to pay the semiannual bond interest payments and bond principal. $75,000,000 of principal matures on December 1, 2033 and $100,000,000 matures on June 1, 2035.

The second exception is the Intermediary Relending Program. In this program, the Authority negotiated a funding agreement with the United States Department of Agriculture's Department of Rural Development (USDA) whereby the Authority borrowed funds at 1.0% 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 loan and cover related operating expenses. The outstanding loan balance for the USDA loan was $1,087,285 as of June 30, 2006.

FINANCE AUTHORITY OF MAINE

STATEMENT OF NET ASSETS

June 30, 2006

ASSETS	Business-Type Activities	Governmental Activities	Total
Cash and cash equivalents (note 2)	$ 14,752,056	$ 33,806,550	$ 48,558,606
Investments (notes 2 and 7)	100,320,400	–	100,320,400
Accounts receivable	733,501	227,537	961,038
Accrued interest receivable	2,735,940	1,492	2,737,432
Notes receivable, net (notes 3 and 7)	93,592,636	23,966,071	117,558,707
Other assets	51,235	1,524,735	1,575,970
Capital assets, net (note 8)	1,762,301	–	1,762,301
Deferred bond issuance costs	408,687	–	408,687
Total assets	$ 214,356,756	$ 59,526,385	$ 273,883,141
LIABILITIES AND NET ASSETS			
Accounts payable and accrued liabilities (note 6)	$ 910,979	$ 656,541	$ 1,567,520
Unearned fee income	336,664	1,344,471	1,681,135
Undisbursed grant and scholarship funds (note 9)	–	9,472,263	9,472,263
Allowance for losses on insured loans (notes 4 and 5)	6,272,740	–	6,272,740
Accrued interest payable	538,043	–	538,043
Accrued arbitrage liability	1,108,391	–	1,108,391
Other liabilities	2,956	44,785	47,741
Long-term liabilities:			
Due within one year – note payable (note 7)	–	52,802	52,802
Due in more than one year – note payable (note 7)	–	1,034,483	1,034,483
Due in more than one year – bonds payable (note 7)	174,295,171	–	174,295,171
Due in more than one year – program funds	–	42,945,476	42,945,476
Total liabilities	183,464,944	55,550,821	239,015,765
Commitments and contingent liabilities (notes 5, 6, 10 and 12)			
Net assets:			
Invested in capital assets	1,762,301	–	1,762,301
Restricted net assets	455,804	–	455,804
Unrestricted net assets	28,673,707	3,975,564	32,649,271
Total net assets	30,891,812	3,975,564	34,867,376
Total liabilities and net assets	$ 214,356,756	$ 59,526,385	$ 273,883,141

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF ACTIVITIES

For the Year Ended June 30, 2006

	Expenses	Charges for Services
Functions/Programs:		
Governmental activities:		
Federal Guarantee Agency Program	$ 5,233,534	$ –
Educational Grant Programs	11,290,021	–
Revolving Loan Programs	1,040,636	799
Other Governmental Programs	1,353,907	306,765
Total governmental activities	18,918,098	307,564
Business-type activities:		
Mortgage Insurance Programs	(1,046,385)	1,398,592
Higher Education Loan Purchase Program	7,981,210	8,341,148
Maine College Savings Program	3,718,631	5,402,179
Total business-type activities	10,653,456	15,141,919
Total Authority	$ 29,571,554	$ 15,449,483
	Transfers between funds	
	Change in net assets	
	Net assets at beginning of year	
	Net assets at end of year	

See accompanying notes to the financial statements.

Program Revenues		Net Revenue (Expense) and Changes in Net Assets		
Program Investment Income	Operating Grants and Contributions	Governmental Activities	Business-type Activities	Total
$ 133,520	$ 5,593,357	$ 493,343	$ –	$ 493,343
–	11,290,021	–	–	–
34,804	1,296,895	291,862	–	291,862
232,587	815,748	1,193	–	1,193
400,911	18,996,021	786,398	–	786,398
1,065,233	1,183,061	–	4,693,271	4,693,271
–	–	–	359,938	359,938
209,774	–	–	1,893,322	1,893,322
1,275,007	1,183,061	–	6,946,531	6,946,531
$1,675,918	$ 20,179,082	786,398	6,946,531	7,732,929
		(178,542)	178,542	–
		607,856	7,125,073	7,732,929
		3,367,708	23,766,739	27,134,447
		$3,975,564	$ 30,891,812	$ 34,867,376

FINANCE AUTHORITY OF MAINE

STATEMENT OF NET ASSETS

PROPRIETARY FUNDS

June 30, 2006

ASSETS	Mortgage Insurance Program Fund	Maine College Savings Program Fund	Higher Education Loan Purchase Program Fund	Total
Current assets:				
Cash and cash equivalents (note 2)	$ 7,886,849	$ 6,864,454	$ 753	$ 14,752,056
Investments (note 2)	3,961,388	12,797	–	3,974,185
Accounts receivable	–	458,856	274,645	733,501
Accrued interest receivable	455,500	–	2,280,440	2,735,940
Notes receivable, net (notes 3 and 7)	201,625	–	10,600,000	10,801,625
Other assets	18,020	500	32,715	51,235
Total current assets	12,523,382	7,336,607	13,188,553	33,048,542
Noncurrent assets:				
Investments (notes 2 and 7)	15,886,923	–	80,459,292	96,346,215
Notes receivable, net (notes 3 and 7)	300,515	–	82,490,496	82,791,011
Capital assets, net (note 8)	1,762,301	–	–	1,762,301
Deferred bond issuance costs	–	–	408,687	408,687
Total noncurrent assets	17,949,739	–	163,358,475	181,308,214
Total assets	$ 30,473,121	$ 7,336,607	$ 176,547,028	$ 214,356,756
LIABILITIES AND NET ASSETS				
Current liabilities:				
Accounts payable and accrued liabilities (note 6)	$ 537,025	$ 224,335	$ 149,619	$ 910,979
Unearned fee income	336,664	–	–	336,664
Allowance for losses on insured loans (notes 4 and 5)	6,272,740	–	–	6,272,740
Accrued interest payable	–	–	538,043	538,043
Other liabilities	2,956	–	–	2,956
Total current liabilities	7,149,385	224,335	687,662	8,061,382
Long-term liabilities:				
Bonds payable (note 7)	–	–	174,295,171	174,295,171
Accrued arbitrage liability (note 13)	–	–	1,108,391	1,108,391
Total liabilities	7,149,385	224,335	176,091,224	183,464,944
Commitments and contingent liabilities (notes 5, 6 and 10)				
Net assets:				
Invested in capital assets	1,762,301	–	–	1,762,301
Restricted net assets	–	–	455,804	455,804
Unrestricted net assets	21,561,435	7,112,272	–	28,673,707
Total net assets	23,323,736	7,112,272	455,804	30,891,812
Total liabilities and net assets	$ 30,473,121	$ 7,336,607	$ 176,547,028	$ 214,356,756

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF REVENUES, EXPENSES
AND CHANGES IN NET ASSETS

PROPRIETARY FUNDS

For the Year Ended June 30, 2006

	Mortgage Insurance Program Fund	Maine College Savings Program Fund	Higher Education Loan Purchase Program Fund	Total
Operating revenues:				
Insurance premiums	$ 705,444	$ –	$ –	$ 705,444
Investment income (note 2)	–	–	4,875,283	4,875,283
Application and commitment fees	264,031	–	–	264,031
Interest income on notes receivable	39,025	–	3,463,651	3,502,676
Fee and other income (note 9)	390,092	5,402,179	2,214	5,794,485
Total operating revenues	1,398,592	5,402,179	8,341,148	15,141,919
Operating expenses:				
Salaries and related benefits	1,477,714	472,955	267,438	2,218,107
Other operating expenses	792,647	696,732	900,042	2,389,421
Allocated operating expenses	(365,583)	–	–	(365,583)
Interest expense	–	–	5,505,644	5,505,644
Bond related expenses (note 13)	–	–	1,291,830	1,291,830
Provision (recovery) for losses on insured commercial loans (note 4)	(2,951,163)	–	–	(2,951,163)
Provision for losses on notes receivable	–	–	16,256	16,256
Scholarship expenses	–	2,298,011	–	2,298,011
Matching contributions and rebates	–	250,933	–	250,933
Total operating expenses	(1,046,385)	3,718,631	7,981,210	10,653,456
Operating income	2,444,977	1,683,548	359,938	4,488,463
Nonoperating revenues:				
Investment income (note 2)	1,065,233	209,774	–	1,275,007
Reserve fund balance transfer from State (note 9)	1,000,000	–	–	1,000,000
Interfund transfers (note 14)	–	–	178,542	178,542
State appropriations (note 9)	183,061	–	–	183,061
Total nonoperating revenues	2,248,294	209,774	178,542	2,636,610
Change in net assets	4,693,271	1,893,322	538,480	7,125,073
Net assets at beginning of year	18,630,465	5,218,950	(82,676)	23,766,739
Net assets at end of year	$ 23,323,736	$ 7,112,272	$ 455,804	$ 30,891,812

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

STATEMENT OF CASH FLOWS

PROPRIETARY FUNDS

For the Year Ended June 30, 2006

	Mortgage Insurance Program Fund	Maine College Savings Program Fund	Higher Education Loan Purchase Program Fund	Total
Cash flows from operating activities:				
Interest receipts on notes receivable	$ 39,025	$ –	$ 1,907,087	$ 1,946,112
Fees received from customers	1,366,261	5,309,737	–	6,675,998
Payments for operating expenses	(263,422)	(655,722)	(1,294,477)	(2,213,621)
Payments to employees	(1,382,921)	(426,537)	(235,490)	(2,044,948)
Investment in notes receivable	(10,878)	–	(69,203,627)	(69,214,505)
Principal receipts on notes receivable	437,633	–	9,738,773	10,176,406
Payments for scholarships, matching contributions and rebates	–	(2,548,944)	–	(2,548,944)
Default payments made on commercial loan guarantees	(233,206)	–	–	(233,206)
Recoveries received from prior commercial loan guarantees	267,907	–	–	267,907
Other receipts	7,686	1,207	2,214	11,107
Net cash provided (used) by operating activities	228,085	1,679,741	(59,085,520)	(57,177,694)
Cash flows from noncapital and related financing activities:				
Bond issuance costs	–	–	(209,899)	(209,899)
Interest payments on bonds	–	–	(5,186,468)	(5,186,468)
Funds received from other governments	1,183,061	–	–	1,183,061
Transfers from other funds	–	–	178,542	178,542
Net cash provided (used) by noncapital and related financing activities	1,183,061	–	(5,217,825)	(4,034,764)
Cash flows from capital and related financing activities:				
Acquisition of capital assets	(108,858)	–	–	(108,858)
Cash flows from investing activities:				
Maturities and calls on investments	719,818	–	–	719,818
Sales of investments	–	–	76,511,071	76,511,071
Sale of acquired property	570,000	–	–	570,000
Purchases of investments	(4,741,160)	293,999	(16,880,467)	(21,327,628)
Interest received on investments	1,318,804	182,771	4,673,494	6,175,069
Net cash (used) provided by investing activities	(2,132,538)	476,770	64,304,098	62,648,330
Net (decrease) increase in cash and cash equivalents	(830,250)	2,156,511	753	1,327,014
Cash and cash equivalents at beginning of year	8,717,099	4,707,943	–	13,425,042
Cash and cash equivalents at end of year	$ 7,886,849	$ 6,864,454	$ 753	$ 14,752,056

FINANCE AUTHORITY OF MAINE

STATEMENT OF CASH FLOWS (CONTINUED)

PROPRIETARY FUNDS

For the Year Ended June 30, 2006

	Mortgage Insurance Program Fund	Maine College Savings Program Fund	Higher Education Loan Purchase Program Fund	Total
Reconciliation of operating income to net cash provided (used) by operating activities:				
Operating income	$ 2,444,977	$ 1,683,548	$ 359,938	$ 4,488,463
Adjustments to reconcile operating income to net cash provided by operating activities:				
Depreciation	168,929	–	–	168,929
Amortization	–	–	40,008	40,008
Interest income on investments	–	–	(4,875,283)	(4,875,283)
Interest expense on bonds	–	–	5,480,551	5,480,551
Recovery of losses on insured commercial loans	(2,951,163)	–	–	(2,951,163)
Changes in assets and liabilities:				
Notes receivable	426,755	–	(59,296,677)	(58,869,922)
Accounts receivable	4,700	(92,442)	(213,706)	(301,448)
Accrued interest income	–	–	(1,494,779)	(1,494,779)
Other assets	7,686	1,207	(9,481)	(588)
Accounts payable and accrued liabilities	89,506	87,428	87,199	264,133
Accrued arbitrage liability	–	–	836,710	836,710
Unearned fee income and other liabilities	1,994	–	–	1,994
Default payments made on commercial loan guarantees	(233,206)	–	–	(233,206)
Recoveries received from prior commercial loan guarantees	267,907	–	–	267,907
Net cash provided (used) by operating activities	$ 228,085	$ 1,679,741	$(59,085,520)	$(57,177,694)

See accompanying notes to the financial statements.

FINANCE AUTHORITY OF MAINE

BALANCE SHEET

GOVERNMENTAL FUNDS

June 30, 2006

ASSETS	Federal Guarantee Agency Operating Fund	Educational Grant Fund	Revolving Loan Fund
Cash and cash equivalents (note 2)	$3,990,772	$632,494	$ 20,953,662
Accounts receivable	227,537	–	–
Accrued interest receivable	–	–	–
Notes receivable, net (note 3)	–	–	23,936,232
Other assets	26,496	–	1,498,239
Total assets	$4,244,805	$632,494	$ 46,388,133
LIABILITIES AND FUND BALANCES			
Liabilities:			
Accounts payable and accrued liabilities	$ 355,900	$ 6,625	$ 216,563
Unearned fee income	1,276,817	–	67,654
Undisbursed grant and scholarship funds (note 9)	7,695	625,451	1,374,944
Other liabilities	–	–	–
Note payable (note 7)	–	–	1,087,285
Amounts held under state revolving loan programs (note 9):			
State revolving loan funds disbursed	–	–	25,434,471
State revolving loan funds undisbursed	–	–	16,130,383
Unearned income on undisbursed revolving loan funds	–	–	731,636
	–	–	42,296,490
Total liabilities	1,640,412	632,076	45,042,936
Fund balances:			
Unreserved fund balances	2,604,393	418	1,345,197
	2,604,393	418	1,345,197
Total liabilities and fund balances	$4,244,805	$632,494	$ 46,388,133

See accompanying notes to the financial statements.

Other Governmental Funds	Total Governmental Funds
$8,229,622	$ 33,806,550
–	227,537
1,492	1,492
29,839	23,966,071
–	1,524,735
$8,260,953	$ 59,526,385
$ 77,453	$ 656,541
–	1,344,471
7,464,173	9,472,263
44,785	44,785
–	1,087,285
–	25,434,471
–	16,130,383
648,986	1,380,622
648,986	42,945,476
8,235,397	55,550,821
25,556	3,975,564
25,556	3,975,564
$8,260,953	$ 59,526,385

FINANCE AUTHORITY OF MAINE

STATEMENT OF REVENUES, EXPENSES AND
CHANGES IN FUND BALANCES

GOVERNMENTAL FUNDS

For the Year Ended June 30, 2006

	Federal Guarantee Agency Operating Fund	Educational Grant Fund	Revolving Loan Fund
Revenues:			
State appropriations (note 9)	$ –	$ –	$ –
Investment income (note 2)	133,520	–	34,804
Administrative revenues	5,412,529	–	–
Interest income on notes receivable	–	–	799
Other income	180,828	–	460,395
Grant and scholarship revenues	–	11,290,021	836,500
Total revenues	5,726,877	11,290,021	1,332,498
Expenses:			
Operating expenses:			
Salaries and related benefits	802,386	–	–
Other operating expenses	650,076	–	35,352
Allocated operating expenses	–	–	365,583
External loan servicing expenses	3,762,033	–	–
Other	19,039	–	–
Interest expense	–	–	11,226
Grant and scholarship expenses	–	11,290,021	836,500
Total expenses	5,233,534	11,290,021	1,248,661
Excess of revenues over expenses	493,343	–	83,837
Other financing sources (uses):			
Interfund transfers (note 14)	(178,542)	–	208,025
Change in fund balances	314,801	–	291,862
Fund balances at beginning of year	2,289,592	418	1,053,335
Fund balances at end of year	$2,604,393	$ 418	$1,345,197

See accompanying notes to the financial statements.

Other Governmental Funds	Total Governmental Funds
$ 352,276	$ 352,276
232,587	400,911
–	5,412,529
306,765	307,564
1,895	643,118
461,577	12,588,098
1,355,100	19,704,496
409,811	1,212,197
274,494	959,922
–	365,583
–	3,762,033
–	19,039
–	11,226
461,577	12,588,098
1,145,882	18,918,098
209,218	786,398
(208,025)	(178,542)
1,193	607,856
24,363	3,367,708
$ 25,556	$ 3,975,564

FINANCE AUTHORITY OF MAINE

STATEMENT OF FIDUCIARY NET ASSETS

AGENCY FUNDS

June 30, 2006

ASSETS HELD FOR OTHERS	
Cash and cash equivalents (note 2)	$ 17,515,368
Accounts receivable from Department of Education	958,698
Accrued interest receivable	208,733
Notes receivable, net	14,960,214
Other assets	1,508,083
Total assets	$ 35,151,096
LIABILITIES	
Liabilities:	
Accounts payable and other liabilities	$ 55,729
Federal reserves return (note 12)	1,015,959
Due to the U.S. Department of Education (note 12)	1,342,000
Amounts held for State of Maine under revolving loan programs	32,737,408
Total liabilities	$ 35,151,096

See accompanying notes to the financial statements.

1. Organization and Significant Accounting Policies

Authorizing Legislation

The Finance Authority of Maine 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 and 430-B (with the exceptions of Chapters 417-A and 418, which are not administered by the Authority and 417E-F, 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.

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 Accounting

The Authority follows the accrual basis of accounting and, accordingly, recognizes revenue as earned and expenses as incurred.

As permitted by Governmental Accounting Standards Board (GASB) Statement No. 20, *Accounting and Financial Reporting for Proprietary Funds and Other Governmental Activities that Use Proprietary Fund Accounting,* the Authority has elected not to apply Financial Accounting Standards Board Statements and Interpretations issued after November 30, 1989.

The financial statements are prepared in accordance with Governmental Accounting Standards Board Statements No. 34, *Basic Financial Statements – and Management's Discussion and Analysis – for State and Local Governments,* No. 37, *Basic Financial Statements – and Management's Discussion and Analysis – for State and Local Governments: Omnibus – an amendment of GASB Statements No. 21 and No. 34* and No. 38, *Certain Financial Statement Note Disclosures.*

Separate fund financial statements are provided for governmental and proprietary funds. The Authority maintains its accounting records and prepares its financial statements for all funds using the accrual basis of accounting. The difference from using the modified accrual method for governmental activities is immaterial. Major individual governmental funds, proprietary funds and fund groups are reported as separate columns in the fund financial statements.

1. **Organization and Significant Accounting Policies (Continued)**

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 through loan insurance to a broad range of commercial borrowers that may be denied commercial credit, but for the Authority's loan insurance. The Authority receives loan insurance fees from the borrowers.

Maine College Savings Program Fund
This fund accounts for the activities relating to the Maine College Savings Program d/b/a "The NextGen College Investing Plan," a qualified tuition program pursuant to Section 529 of the Internal Revenue Code to encourage Maine families to save and invest for higher education expenses of a designated beneficiary. The Authority receives an administrative fee from the participants based on the net asset value of the account.

Higher Education Loan Purchase Program Fund
This fund consists of activities primarily relating to the purchase by the Authority of Federal Family Education Loan Program (FFELP) student loans. The program was funded through a $75,000,000 bond issuance in fiscal year 2004 (the 2003 Series bonds) as well as an additional $100,000,000 bond issuance in fiscal year 2005 (the 2005 Series bonds). The Authority currently expects to use all bond proceeds from the 2003 Series bonds and 2005 Series bonds to finance, by December 1, 2006 and June 1, 2008, respectively, FFELP student loans made pursuant to applicable federal requirements, including the requirements of the FFELP and to act as guarantor with respect to such student loans. The Authority further expects to offer interest rate reductions and other benefits to borrowers as part of this loan purchase program.

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 FFELP. The Authority, in conjunction with the U.S. Department of Education, makes educational related loan guarantees to eligible Maine students and their families to attend post-secondary schools. The Authority receives revenue from the U.S. Department of Education for originating and managing the Maine 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.

1. **Organization and Significant Accounting Policies (Continued)**

Revolving Loan 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 for the Intermediary Relending Loan Program which is a Federal program. 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
Economic Recovery Loan Program
Waste Reduction and Recycling Loan Program
Educators for Maine Program
Health Professionals Loan Program
Regional Economic Development Revolving Loan Program
Waste Oil Clean-up Program
Plymouth Waste Oil Loan Program
Clean Fuel Vehicle Program
Intermediary Relending 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. Gear-Up relies on Federal funding through a grant primarily administered by the Maine Department of Education. The Paul Douglas Loan Fund was previously funded by the Federal government. This fund group consists of the following:

Higher Education Fund
Gear-Up Scholarship Fund
Paul Douglas Loan Fund
FAME Opportunities, Inc.

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 Fund Insurance Review Board, the Nutrient Management Fund, the Northern Maine Transmission Corporation, the Department of Agriculture for the Agricultural Marketing Loan Fund and the Potato Marketing Improvement Fund, the Department of Labor for the Occupational Safety Program Fund and the Small Enterprise Growth Board. The Authority provides services to the Department of Economic and Community Development for the Business Assistance Program, the Development Fund and the Energy Conservation Loan Fund. In addition, the Authority holds and administers the U.S. Department of Education's Federal Student Loan Reserve Fund, which is the property of the Federal government.

1. Organization and Significant Accounting Policies (Continued)

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 Fiduciary Net Assets and presented as Agency Funds.

Restriction on Net Assets

The restricted net assets of the Authority are restricted by bond indenture. Financial activities and resulting account balances that are not restricted by bond resolution, state statutes, various Federal regulations and program agreements are presented in the Statement of Net Assets as unrestricted net assets. The Authority's restricted net assets are restricted for the acquisition of student loans, payment of debt service on the bonds payable and payment of operating expenses. The Authority's unrestricted net assets are generally reserved for program related activities.

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 and the collectibility of notes receivable in the Higher Education Loan Purchase Program.

Cash and Cash Equivalents

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

Investments

Investments are carried at fair value in accordance with GASB Statement No. 31, *Accounting and Financial Reporting for Certain Investments and for External Investment Pools*. Unrealized gains and losses due to changes in fair values of investments are included in investment income.

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.

1. **Organization and Significant Accounting Policies (Continued)**

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.

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.

Discount and Issuance Costs on Bonds

Bond discount is amortized over the life of the bonds as an interest yield adjustment. Bond issuance costs are amortized by the straight-line method over the life of the bonds.

Allowance for Losses on Insured Commercial 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 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 "undisbursed grant funds" until they become unrestricted; at that time revenues equal to the expenses are recognized since these grants are expenditure-driven.

Mortgage Insurance Premiums

The Authority's fee for insuring business loans ranged from 1% to 4% 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.

1. Organization and Significant Accounting Policies (Continued)

Application 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.

FFELP Support

The Authority receives an origination fee, 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 are recorded as unearned fee income.

Allocation of Administrative Expenses

Administrative expenses are allocated 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.

Operating Revenue and Expenses

Operating revenues in the Mortgage Insurance Fund include fees received from providing services and interest income on notes receivable. Operating revenues in the Maine College Savings Program Fund include fees received from providing services. Operating revenues in the Higher Education Loan Purchase Program Fund include investment income and interest income on notes receivable. Operating revenues for all proprietary funds are essentially fees received for providing services.

Operating expenses in the Mortgage Insurance Fund and the Maine College Savings Program Fund include, as applicable, salaries and related benefits, other operating expenses, provision for losses on insured commercial loans and scholarships, matching contributions and rebates. Operating expenses in the Higher Education Loan Purchase Program Fund include interest on bonds, salaries and related benefits, bond related expenses and administrative expenses. Operating expenses for all proprietary funds are the costs of providing the services and operating all programs.

2. Cash and Investments

The Authority maintains a cash and investment pool that is available for use by its various funds. Interest earnings are allocated to the various funds based upon each fund's average monthly balance.

Cash and Cash Equivalents

The carrying amounts, which represent both cost and fair value, of cash and cash equivalents for the Authority at June 30, 2006 is presented below:

Cash held in demand deposit accounts and on hand	$ 1,675,695
Money market accounts and repurchase agreements	2,612,172
Total carrying amount of deposits	4,287,867
Amounts held in State of Maine Treasurer's Cash Pool (consisting of Commercial Paper, U.S. Treasury Securities and Certificates of Deposits)	44,270,739
	$ 48,558,606

Of the total carrying amount of deposits of $4,287,867 at June 30, 2006, the corresponding bank balances were $4,474,286. The difference between the carrying amounts of deposits and bank balances consists primarily of checks issued but not cashed. The amount of bank balances covered by Federal depository insurance was $101,888 at June 30, 2006, leaving $4,372,398, which was collateralized by an Irrevocable Stand-by Letter of Credit issued by the Federal Home Loan Bank of Boston 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 carries the amounts in the pool at cost.

Cash and cash equivalents of $17,515,368 as shown in the Statement of Fiduciary Net Assets are held in the Authority's name in the State of Maine Treasurer's Cash Pool.

At June 30, 2006, the Authority's management had reserved $566,241 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 $566,241 of the Mortgage Insurance Program fund balance as a reserve for these matters.

2. Cash and Investments (Continued)

A summary of the fair values of investment securities as of June 30, 2006 is as follows:

Short-term funds	$ 47,751
Guaranteed investment contracts	80,459,290
U.S. Treasury obligations	16,749,539
U.S. Government-sponsored enterprises bonds	1,460,490
Merrill Lynch principal plus portfolio	12,797
Corporate bonds	1,590,533
	$ 100,320,400

The guaranteed investment contracts are invested as follows at June 30, 2006:

American International Group, Inc., in the name of The Bank of New York as Trustee for the Authority under an Indenture of Trust relative to the 2003 Series bond issue. The investments carry a variable interest rate based on the one month Libor rate less 0.08% (5.265% at June 30, 2006). The investment agreement expires between November 2006 and November 2033.	$ 11,526,643
Trinity Funding Company, LLC, in the name of The Bank of New York as Trustee for the Authority under an Indenture of Trust relative to the 2005 Series bond issue. The investments carry a variable interest rate based on the one month Libor rate less 0.035% (5.310% at June 30, 2006). The investment agreement expires between July 2008 and June 2035.	68,932,647
Total guaranteed investment contracts	$ 80,459,290

The cost of the guaranteed investment contracts approximates fair value as the Authority can withdraw funds at par during the contract period according to the related bond indenture. The guaranteed investment contracts, whose providers are rated AAA and AA, respectively, are restricted for the acquisition and origination of FFELP student loans, repayment of bond obligations, and to satisfy certain reserve requirements specified by the bond indentures.

2. Cash and Investments (Continued)

The maturities or repricings of debt securities at June 30, 2006 are as follows:

Issuer	Rate	Maturity	Fair Value
U.S. Government-sponsored enterprise:			
FHLMC	5.50%	July 2006	$ 1,000,000
FHLB	3.13%	Callable, scheduled to mature November 2006	991,720
FHLMC	2.38%	February 2007	490,547
FNMA	3.25%	Callable, scheduled to mature May 2007	985,155
FHLMC	3.50%	Callable, scheduled to mature September 2007	488,908
FHLB	4.50%	Callable, scheduled to mature October 2007	1,224,500
FFCB	3.90%	Callable, scheduled to mature June 2008	616,845
FNMA	3.75%	Callable, scheduled to mature September 2008	965,470
FFCB	3.30%	November 2008	477,032
FHLB	4.00%	Callable, scheduled to mature December 2008	493,595
FFCB	3.50%	April 2009	423,308
FHLB	4.75%	Callable, scheduled to mature July 2009	489,922
FHLB	3.25%	Callable, scheduled to mature October 2009	496,173
FNMA	4.40%	March 2010	482,890
FNMA	5.00%	April 2010	492,423
FHLMC	4.50%	Callable, scheduled to mature May 2010	872,075
FHLMC	4.75%	Callable, scheduled to mature September 2010	486,115
FHLMC	4.88%	Callable, scheduled to mature October 2010	488,380
FHLMC	4.30%	February 2011	472,360
FFCB	4.88%	Callable, scheduled to mature May 2011	484,688
FHLB	5.20%	Callable, scheduled to mature September 2012	486,095
FNMA	4.00%	Callable, scheduled to mature February 2013	483,360
FHLB	6.03%	Callable semi-annually, scheduled to mature March 2013	499,143
FHLMC	4.00%	Callable, scheduled to mature June 2013	912,035
FNMA	4.00%	Callable, scheduled to mature August 2013	484,765
FHLB	4.25%	Callable quarterly, scheduled to mature August 2013	962,035
			16,749,539
U.S. Treasury obligations:			
U.S. Treasury note	3.13%	January 2007	493,965
U.S. Treasury note	3.00%	February 2008	966,525
			1,460,490
Corporate bonds:			
Gen Elec Cap Corp.	3.50%	May 2008	481,935
Allstate	4.25%	September 2008	680,162
Wells Fargo Co. MTN	3.12%	Callable, scheduled to mature August 2008	428,436
			1,590,533
			$ 19,800,562

2. Cash and Investments (Continued)

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 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 or in the guaranteed investment contracts related to its student loan activities, which are tied to a variable rate. The U.S. Treasury obligations and 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-), or guaranteed investment contracts backed by high credit quality insurance companies or letters of credit.

At June 30, 2006, the ratings for investments in debt securities are summarized as follows:

Issuer	Rating	Fair Value
U.S. government-sponsored enterprises[1]	AAA	$ 16,749,539
Guaranteed Investment Contracts	AAA	68,932,647
Guaranteed Investment Contracts	AA	11,526,643
U.S. Treasury obligations	–	1,460,490
Corporate bonds	AAA	481,935
Corporate bonds	AA	680,162
Corporate bonds	AA-	428,436
Other	–	60,548
		$ 100,320,400

(1) Includes FHLMC, FHLB, FFCB, FNMA

Obligations of the U.S. government or obligations explicitly guaranteed by the U.S. government are not considered to have credit risk.

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.

2. Cash and Investments (Continued)

In accordance with the investment policy, the Authority may invest up to 100% of the total investment portfolio in any of the following investment categories: U.S. Treasuries, Federal instrumentalities, Repurchase agreements, or the Maine State Treasurer's Cash Pool.

In addition, investments in securities will not exceed the following maximum limits in each of the categories listed below as a percentage of the total portfolio.

Prime Commercial Paper	Maximum 50% of the total portfolio
Federal Agency	Maximum 25% of the total portfolio
Money Market Mutual Funds	Maximum 25% of the total portfolio
Certificates of Deposit	Maximum 20% of the total portfolio
Tax Exempt Obligations	Maximum 20% of the total portfolio
Corporate Bonds	Maximum 20% of the total portfolio
Government Bond Funds	Maximum 20% of the total portfolio

Guaranteed Investment Contracts or other investments related to the Higher Education Loan Purchase Program will not be subjected to the conditions above, but rather governed by the terms of the indenture, which requires rating agency approval.

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 bonds are held by the Authority's agent in the agents nominee's name. The Authority's investment advisor monitors the agent's credit quality.

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, 2006, is $365,478 of net unrealized losses from the change in market value of investment securities.

3. Notes Receivable

The following is a summary of notes receivable at June 30, 2006:

Mortgage Insurance Program:	
6.0% note, due through September 15, 2010	$ 295,243
6.625% note, due through December 1, 2006	109,975
6.625% note, due through December 1, 2006	86,377
Various notes receivable	10,545
	502,140
Higher Education Loan Purchase Program, net of allowance of $13,955	93,090,496
Notes receivable in the Revolving Loan Fund:	
Underground Oil Storage Replacement Program	609,859
Economic Recovery Program, net	2,060,444
Waste Reduction and Recycling Program	75,875
Educators for Maine Program	7,645,307
Health Professions Loan Program	10,223,307
Regional Economic Development Revolving Loan Program	91,888
Plymouth Waste Oil Loan Program	3,229,552
	23,936,232
Paul Douglas Program	29,839
	23,966,071
Total notes receivable, net	$ 117,558,707

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, 2006, the allowance had a balance of $3,547,765. 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 off-set against amounts held under revolving loan program accounts.

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, Waste Reduction and Recycling Loan, Intermediary Relending Loan, Regional Economic Development Revolving Loan and Plymouth Waste Oil Programs 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 11.5%, and are due on various dates up to 2036.

4. Allowance for Losses on Insured Commercial Loans

The Authority has established an allowance account to absorb probable losses on the commercial loans it insures. 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, 2006:

Beginning balance	$ 9,189,202
Default payments	(233,206)
Recovery of provision for losses	(2,951,163)
Recoveries on prior default payments	267,907
Ending balance	$ 6,272,740

5. Off-Balance Sheet Financial Instruments, Commitments 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, 2006, the Authority had the following insurance outstanding for commercial loans:

	Approximate Principal Balance Insured
Loan Insurance Program	$ 36,372,000
SMART Program	1,791,000
Electric Rate Stabilization Program	25,337,000
	$ 63,500,000

The bonds issued under the Electric Rate Stabilization Program (see note 10) are secured by capital reserve funds held by a trustee and are also moral obligations of the State of Maine. An Act to Encourage Electric Rate Stabilization was enacted by the State of Maine legislature providing that any revenue obligation securities issued for electric rate stabilization projects, secured by capital reserve funds, are limited obligations of the Authority, and are not payable from any assets or funds of the Authority. The Maine Revised Statutes provide that the Authority shall annually certify to the Governor the amount necessary to restore the capital reserve fund securing these obligations to the capital reserve requirement. The State of Maine will first fund the capital reserve requirement from the State Contingency Account as established by the Maine Revised Statutes or shall appropriate the funds during the current State fiscal year. Although the Maine Statutes contain provisions to fund the capital reserve requirements for obligations issued under the Electric Rate Stabilization Act, no assurance can be given that future legislatures will appropriate funds that are required to restore the amount in the capital reserve fund to the capital reserve requirement annually; however, there is no constitutional bar to future legislatures to appropriate such funds.

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

At June 30, 2006, the Authority was insuring loans with an aggregate outstanding principal balance approximating $5,173,000 which were ninety or more days delinquent. The aggregate insured balance of these loans was approximately $3,369,000 at June 30, 2006.

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, 2006, these commitments were as follows:

Loan Insurance Program	$3,442,000

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, 2006, are the geographical concentration and the electric utility industry. The credit risk in the electric utility industry relates to the Authority insuring approximately $27,715,000 for two projects involving Maine electric utilities.

The Authority has legislative authority to incur loan insurance obligations in an aggregate amount not to exceed $772,715,000 at June 30, 2006. Such insurance obligations are detailed below:

	Authorized	Committed
Full Faith and Credit of the State of Maine:		
Commercial Insurance Authority	$ 90,000,000	$ 28,668,344
Veterans Mortgage Insurance Authority	4,000,000	23,705
Higher Education Bonds	4,000,000	–
Moral Obligation of the State of Maine:		
Commercial Loan Insurance	150,000,000	12,913,306
Electric Rate Stabilization Bonds	27,715,000	27,715,000
Major Business Expansion Projects	120,000,000	–
Workers Compensation Residual Market Projects	57,000,000	–
Solid Waste Bonds	50,000,000	–
Paper Industry Job Retention Projects	120,000,000	–
Supplemental Student Loan Program	50,000,000	–
Transmission Facilities Projects	100,000,000	–
Total Moral Obligation	674,715,000	40,628,306
Total authorized and committed	$ 772,715,000	$ 69,320,355

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

The Moral Obligation Authority for the Electric Rate Stabilization Program includes $2,378,000 in dedicated capital reserve funds, which were funded from bond proceeds and are held by a trustee. The capital reserve funds are not the property of the Authority.

6. Acquired Property

During 2004, the Authority purchased a property for $570,000 in connection with loan insurance. During fiscal year 2006, the property was sold for approximately $609,000, resulting in a recovery of approximately $11,000 after cost of sale expenses.

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 Assets. 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 paid 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, 2006, is $166,241 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. Note and Bonds Payable

Note Payable

Note payable consists of the following at June 30, 2006:

Note payable, 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.	$1,087,285
Less: current portion of note payable	52,802
Noncurrent portion of note payable	$1,034,483

The proceeds from the note payable are required to be used to originate notes receivable in the Intermediary Relending Loan Program, which is a governmental type fund.

Bonds Payable

The Authority has outstanding the following bonds payable at June 30, 2006, which were issued to finance the acquisition and origination of FFELP student loans:

2003 Senior Series A, comprised of auction rate bonds maturing December 1, 2033, interest is reset every 35 days and payable semi-annually; interest rate approximately 3.64% at June 30, 2006.	$ 69,500,000
2003 Subordinate Series B, comprised of auction rate bonds maturing December 1, 2033, interest is reset every 35 days and payable semi-annually; interest rate approximately 3.74% at June 30, 2006.	5,500,000
2005 Senior Series A-1, comprised of auction rate bonds maturing June 1, 2035, interest is reset every 35 days and payable semi-annually; interest rate approximately 3.70% at June 30, 2006.	47,500,000
2005 Senior Series A-2, comprised of auction rate bonds maturing June 1, 2035, interest is reset every 35 days and payable semi-annually; interest rate approximately 3.90% at June 30, 2006.	47,000,000
2005 Subordinate Series B, comprised of auction rate bonds maturing June 1, 2035, interest is reset every 35 days and payable semi-annually; interest rate approximately 3.79% at June 30, 2006.	5,500,000
	175,000,000
Less: unaccreted discount	704,829
Bonds payable, net, noncurrent	$ 174,295,171

7. Note and Bonds Payable (Continued)

The bonds payable are limited obligations of the Authority and are secured, as provided in the underlying bond indenture, by an assignment and pledge to the Trustee of all the Authority's rights, title and interest in investments and revenues derived thereon. In addition, investments (including debt service reserve accounts which may be used to replenish any deficiency in funds required to pay principal and interest due on the bonds) are held in trust to secure the bonds. Proceeds from the issuance of the bonds payable and all revenues thereon are held in trust and are restricted as follows: to repurchase bonds; finance student loans; pay interest on the bonds; maintain required reserves; and pay reasonable and necessary program expenses.

As additional security for the bonds, the Authority has established reserve funds totaling approximately $1,750,000 at June 30, 2006, to be used to replenish any deficiency in funds required to pay principal or interest due on the bonds. The reserve funds, which are included in the Authority's investments, are invested in a guaranteed investment contract at June 30, 2006.

All bonds are subject to redemption prior to maturity at the principal amounts outstanding plus accrued interest as specified in the indenture. At June 30, 2006, all bonds authorized under the underlying bond resolutions have been issued.

The debt service requirements for all bonds and the note payable, which are based on the interest rates at June 30, 2006, through 2010 and in five-year increments thereafter to maturity for the Authority, are as follows:

Year(s)	Principal	Interest	Total
2007	$ 52,802	$ 6,546,733	$ 6,599,535
2008	53,330	6,546,205	6,599,535
2009	53,863	6,545,672	6,599,535
2010	54,402	6,545,133	6,599,535
2011	54,946	6,544,589	6,599,535
2012 – 2016	283,083	32,714,592	32,997,675
2017 – 2021	297,523	32,700,152	32,997,675
2022 – 2026	237,336	32,685,091	32,922,427
2027 – 2031	–	32,679,300	32,679,300
2032 – 2035	175,000,000	18,760,035	193,760,035
	$ 176,087,285	$ 182,267,502	$ 358,354,787

The actual maturities and interest may differ due to changes in interest rates or other factors.

7. Note and Bonds Payable (Continued)

The following summarizes the debt activity for the Authority for the year ended June 30, 2006:

	Note Payable	Bonds Payable
Balance at beginning of year	$1,139,749	$ 174,270,078
Principal payments	(52,464)	–
Accretion of discount	–	25,093
Balance at end of year	$1,087,285	$ 174,295,171

8. Capital Assets

Capital assets activity for the year ended June 30, 2006, was as follows:

	June 30, 2005	Additions	Disposals	June 30, 2006
Building and improvements	$ 1,992,496	$ –	$ –	$ 1,992,496
Computer and office equipment	904,219	108,858	–	1,013,077
	2,896,715	108,858	–	3,005,573
Less accumulated depreciation for:				
Building and improvements	(373,844)	(69,899)	–	(443,743)
Computer and office equipment	(700,499)	(99,030)	–	(799,529)
Total accumulated depreciation	(1,074,343)	(168,929)	–	(1,243,272)
	$ 1,822,372	$ (60,071)	$ –	$ 1,762,301

Depreciation expense of $169,829 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, 2006, are summarized below:

Received for grant programs	$ 12,406,632
Received for loan programs	1,547,354
General State of Maine appropriations	535,337
Reserve fund balance transfer	1,000,000

9. Transactions with the State of Maine (Continued)

The Authority received a $1,000,000 reserve fund balance 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 fiscal year 2006, the Authority returned $78,421 to the State of Maine from amounts held in the Occupational Safety Loan Program Fund. These funds were part of the Revolving Loan Fund.

Maine College Savings Program Fund

The Authority administers the Maine College Savings Program Fund for the State of Maine. The NextGen College Investing Plan is the primary program of the Maine College Savings Program Fund which was established in accordance with the Maine Revised Statutes to encourage the investment of funds to be used for qualified higher education expenses at institutions of higher education. 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. The NextGen College Investing Plan had approximately $3,987,013,000 in net asset value at June 30, 2006. The program assets and liabilities are held by the Treasurer of the State of Maine. The Authority and the Treasurer of the State of Maine have entered into a management agreement with Merrill Lynch, Pierce, Fenner and Smith, Inc. to manage the program and invest the funds with oversight from the State of Maine Treasurer and the Authority. As the primary consideration for its administrative duties, the Authority receives a monthly fee at an annual rate up to 0.15% of the average daily net asset value of plan assets. The administrative fees earned were $5,402,179 in fiscal year 2006.

Administrative fees are used to provide benefits as defined by statute and program rules. Program benefits to Maine account holders or Maine students include fee rebates, initial matching grants, annual matching grants, and scholarships. Program benefit expenses were $2,548,944 in fiscal year 2006.

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. Since inception, the Authority has insured the repayment of certain revenue obligation securities which are included in the amount of the Authority's principal balance insured at June 30, 2006 (See note 5).

The Authority has authorized the issuance of taxable economic development revenue bonds (SMART revenue bonds) for the purpose of funding portions of permanent mortgage loans that are to be originated and insured by the Authority. As of June 30, 2006, the original balance of the outstanding SMART revenue bonds totaled $3,150,000. The current balance of the Authority's insurance at June 30, 2006, is $1,791,000 related to the SMART revenue bonds.

10. Revenue Bonds (Continued)

In accordance with the Act to Encourage Electric Rate Stabilization, the Authority was authorized to assist, review, approve and issue Revenue Obligation Securities, which enable applicants to reduce operating costs of electric utilities by buying out power purchase agreements. At June 30, 2006, the balance of the outstanding Electric Rate Stabilization bonds totaled $27,715,000, of which $2,378,000 is in dedicated capital reserve funds. The current balance of the Authority's insurance at June 30, 2006, which related to the Electric Rate Stabilization revenue bonds is $25,337,000 (See note 5).

The Authority is authorized to assist, review, approve and issue Revenue Obligation Securities for Major Business Expansion Projects in Maine. The Major Business Expansion Projects specifically exclude electric rate stabilization, housing and retail sales to consumers. The Major Business Expansion Projects must have a projected cost and projected job creation or retention within certain parameters to be eligible. At June 30, 2006, no commitments were outstanding under this authority.

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 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 Assets.

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 Assets at June 30, 2006.

Currently, the Authority offers a Simplified Employee Pension Plan to its employees. All contributions made by the Authority now go into this plan. Pension expense was $154,000 in fiscal 2006.

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 Fiduciary Net Assets.

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. Deposits into this fund include a processing fee paid by DE on new loans disbursed (origination fee), a portfolio maintenance fee paid by DE on all outstanding loans, a default aversion fee paid from the Federal Student Loan Reserve Fund and collections on defaulted loans after subtracting amounts to be paid to DE. The Federal Guarantee Agency Operating Fund is a governmental fund of the Authority.

Total outstanding guarantees issued under the FFELP approximated $947,000,000 at June 30, 2006. A portion of defaults on FFELP loan guarantees are paid by DE through the Federal Student Loan Reserve Fund. At June 30, 2006, the reserve level was approximately $2,358,000.

Federal legislation requires a recall of reserves of $250,000,000 from reserve funds held by all state student loan guarantee agencies that administer the FFELP. The Authority's share of this recall is $1,539,000. During fiscal year 2003, $523,000 of this liability was paid, leaving a balance of approximately $1,016,000 to be returned. This remainder will be paid in equal installments of $508,000 in each of years 2006 and 2007. The Authority has recorded the Federal reserves return in its Statement of Fiduciary Net Assets at June 30, 2006.

13. Accrued Arbitrage Liability

The Education Loan Revenue bonds issued by the Authority are subject to Internal Revenue Service regulations which limit the amount of income which may be earned on certain cash equivalents, investments and student loans acquired with bond proceeds. Any excess earnings are to be refunded to the Federal government. Non-purpose arbitrage liability relates to bond proceeds not yet used for their intended purpose which have been temporarily invested. Purpose arbitrage liability relates to excess earnings on bond proceeds utilized for intended purposes such as acquiring student loans. The Authority estimated that there was an arbitrage liability at June 30, 2006 of $1,108,391.

No payments are expected to be made within the next year.

13. Accrued Arbitrage Liability (Continued)

The following is a schedule of the activity in accrued arbitrage liability during 2006:

Beginning balance	$ 271,681
Increase in accrued arbitrage	836,710
Ending balance	$1,108,391

The following is a breakdown between purpose and non-purpose arbitrage at June 30, 2006:

Non-purpose	$1,097,778
Purpose	10,613
	$1,108,391

14. Transfers Between Funds

In fiscal year 2006, the Higher Education Fund transferred $208,025 to the Health Professionals Loan Fund. Additionally, the Federal Guarantee Agency Operating Fund transferred $178,542 to the Higher Education Loan Purchase Program Fund. The purpose of the transfers was to help capitalize the Program Funds.

15. Subsequent Events

In accordance with the activities in the Higher Education Loan Purchase Program, the Authority purchased FFELP student loan portfolios totaling approximately $9,025,000, $92,000 and $23,976,000 in July 2006.

INDEPENDENT AUDITORS' REPORT ON THE SUPPLEMENTARY INFORMATION

To Board of Directors
Finance Authority of Maine

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Authority's basic financial statements. The supplementary information included in Schedule 1 is presented for the purposes of additional analysis and is not a required part of the basic financial statements. The supplementary information included in Schedule 1 has been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

Baker Newman & Noyes

Limited Liability Company

Portland, Maine
September 6, 2006

FINANCE AUTHORITY OF MAINE

COMBINING SCHEDULE OF FIDUCIARY NET ASSETS

FIDUCIARY FUNDS

June 30, 2006

ASSETS	Federal Student Loan Reserve Fund	Potato Marketing Improvement Fund	Agriculture Marketing Loan Fund	Small Enterprise Growth Fund
Cash and cash equivalents	$1,399,261	$ 5,505,173	$2,272,440	$4,169,379
Accounts receivable	958,698	–	–	–
Accrued interest receivable	–	200,494	–	–
Notes receivable, net	–	6,752,905	4,076,477	186,681
Other assets	–	6,500	–	1,501,583
Total assets	$2,357,959	$ 12,465,072	$6,348,917	$5,857,643
LIABILITIES				
Accounts payable and other liabilities	$ –	$ 15,527	$ 123	$ 10,753
Federal reserves return	1,015,959	–	–	–
Due to the U.S. Department of Education	1,342,000	–	–	–
Amounts held for State of Maine under revolving loan programs	–	12,449,545	6,348,794	5,846,890
Total liabilities and net assets	$2,357,959	$ 12,465,072	$6,348,917	$5,857,643

Nutrient Management Fund	Kim Wallace Adaptive Equipment Loan Program Fund	Fund Insurance Review Board Fund	Occu-pational Safety Program Fund	Northern Maine Transmission Corporation	Total Agency Fund
$ 14,550	$4,088,642	$39,589	$ 19,361	$ 6,973	$ 17,515,368
–	–	–	–	–	958,698
–	8,239	–	–	–	208,733
740,097	3,074,405	–	129,649	–	14,960,214
–	–	–	–	–	1,508,083
$754,647	$7,171,286	$39,589	$149,010	$ 6,973	$ 35,151,096
$ 14,507	$ 8,195	$ –	$ 6,624	$ –	$ 55,729
–	–	–	–	–	1,015,959
–	–	–	–	–	1,342,000
740,140	7,163,091	39,589	142,386	6,973	32,737,408
$754,647	$7,171,286	$39,589	$149,010	$ 6,973	$ 35,151,096