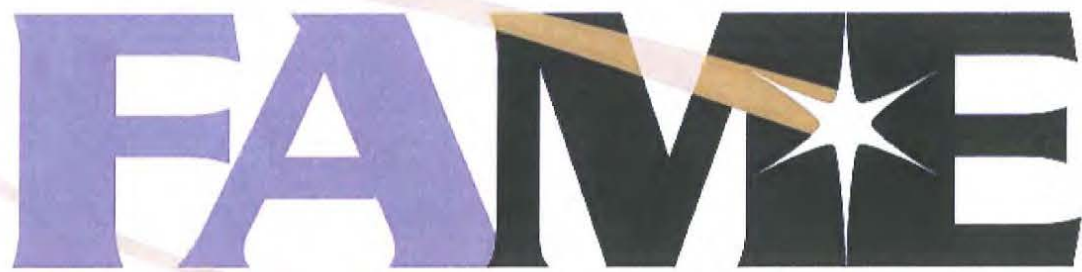


# MAINE STATE LEGISLATURE

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**FINANCE AUTHORITY OF MAINE**

**Business & Education  
at Work for Maine**

# **Annual Report**

**January 2010**



Business & Education  
at Work for Maine

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January 28, 2010

Hon. Elizabeth Schneider, Senate Chair  
Hon. Nancy Smith, House Chair  
Joint Standing Committee on Business, Research, and Economic Development  
Cross State Office Building, Room 208  
Augusta, ME 04333

Dear Sen. Schneider, Rep. Smith and Distinguished Members of the BRED Committee:

Enclosed please find a copy of the Finance Authority of Maine's Annual Report as required by 10 M.R.S.A. § 974.

This report is separate and distinct from the Program Evaluation Report submitted by FAME in November 2009.

If I may be of further assistance regarding questions, additional information, or constituent matters, please contact me at 620-3502.

Very truly yours,

A handwritten signature in cursive script that reads "Elizabeth L. Bordowitz".

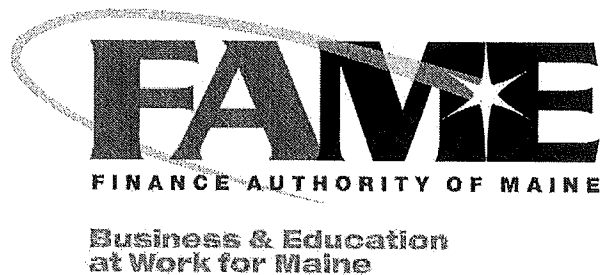
Elizabeth L. Bordowitz  
Chief Executive Officer

Encl.

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# **Finance Authority of Maine**

Business & Education Divisions  
Programs and Services

FY 2009

## **Mission Statement**

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

## **Business Division Programs and Services**

### **Credit Enhancement**

#### **Risk Reduction**

Commercial Loan Insurance Program: Loan insurance helps cover a bank's credit risk. For a business, it may mean the difference between obtaining or not obtaining a loan. Loan insurance is available for almost any prudent business activity, and insures up to 90% (100% for veterans) of a loan to a maximum FAME insurance exposure of \$4,750,000. In FY 2009, FAME made a total of \$1,163,529 in payments on its loan insurance obligations for nine separate defaults and liquidations. This constituted 0.021% of FAME's total mortgage insurance obligations.

Major Business Expansion Program: Long-term credit-enhanced (through loan insurance) financing up to \$25,000 at taxable bond rates for businesses creating or retaining a minimum of 50 jobs.

#### **Rate Reduction**

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

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

### **Direct Loans**

#### **General Purpose**

Economic Recovery Loan Program: Provides subordinate, bridge or gap financing (which may be subordinate to bank debt) to businesses affected by their current economic situation.

Intermediary Relending Program: Using funds borrowed from U.S. Department of Agriculture's Rural Development, assists small businesses located in designated rural areas by providing up to 75% in gap financing at reasonable rates up to \$250,000.

## **Focused Purpose**

Nutrient Management Program: Provides 2% fixed rate loans 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 commercial storage tanks and associated piping. Also available to companies purchasing and installing vapor recovery systems.

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 costs associated with clean-up of the Wells and Plymouth Waste Oil Sites. Responsible parties may qualify for partial grants and low-interest loans.

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

Department of Agriculture - Agricultural Marketing Loan Fund (AMLF): Provides 5% fixed rate loans to natural resource-based businesses that employ new and innovative technologies and processes in order to improve, expand and enhance the manufacturing, marketability, and production of Maine-made agricultural products.

Department of Agriculture - Potato Marketing Improvement Fund Program (PMIF): Provides 5% fixed rate loans to businesses for the construction and/or retro-fit of potato packing and storage facilities. Funds may be used for new construction or improvements to storage and/or centralized packing facilities, as well as for the acquisition of packing, sizing, washing and drying equipment. In addition, PMIF funds may be used to fund programs that improve the economic viability of the potato industry; such improvements may include irrigation equipment and water source development projects.

Public Utilities Commission/Efficiency Maine - Energy Conservation Loan Program: Provides businesses with 3% fixed rate loans up to \$35,000 for energy saving improvements that improve energy efficiency in Maine workplaces.

mPower - Kim Wallace Adaptive Equipment Loan Program Fund: Provides individuals and businesses with direct loans up to \$100,000 with low interest rates. Loans may be made for any form of adaptive equipment that promotes independence, mobility or productivity. This program provides assistance to individuals and businesses for the purchase, construction or installation of any product or equipment that allows an individual to become more independent within the community; provides mobility; or improves independence and quality of life. Businesses may use loan funds to facilitate compliance with the Americans with Disabilities Act (ADA).



## **Revenue Bonds**

Revenue Obligation Securities Program: Provides an opportunity to manufacturing businesses to access the tax-exempt bond market for funds to build and/or acquire real estate or machinery and equipment using Tax Exempt Industrial Revenue Bonds issued by FAME.

Smart Bond Program: Long-term fixed rate taxable bond financing on loans up to \$4,750,000 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 \$4,750,000.

## **Equity Capital**

Maine Economic Development Venture Capital Revolving Investment Program: Allows FAME to invest as an equal partner with others in eligible private venture capital funds to support emerging and early-growth businesses in Maine.

Maine Seed Capital Tax Credit Program: FAME may authorize state income tax credits of 40% or 60% (based on location of business) to investors for the cash equity they provide to eligible Maine businesses. Investments may be used for fixed assets, research or working capital.

## **Cooperative Programs**

Regional Economic Development Revolving Loan Program: Provides subordinate and/or gap financing up to \$250,000. The program is offered through regional economic development agencies throughout the state.

Municipal Securities Approval Program: Provides an opportunity for municipalities to issue Tax Exempt Industrial Revenue Bonds for manufacturing borrowers wanting to develop 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 Agricultural Products Trade Show in Augusta; working with Maine lobstermen (including attendance at numerous meetings in state-designated lobster zones) and their local lending institutions to address the challenging economic climate and the federal requirement to replace traditional fishing lines with sinking ones to protect the whale population; and providing energy-related financing options for Maine businesses. FAME representatives attended and presented its programs at various "Access to Capital" forums organized by the Governor across the state to help businesses during this challenging recession, including a forum specifically for forestry and related industries.

Natural resource-related exposure remains a continuing part of FAME's focus. As of June 30, 2009, nearly 12% of FAME's portfolio consisted of agriculture, lumber and wood products loan commitments and outstandings.

### **Projected Activities for Ensuing Year**

During the past year, FAME has successfully reinvigorated its Lender Advisory Group. Representing lending institutions of all sizes, geographic location and levels of FAME usage, the Lenders Advisory Group has helped FAME provide resources to assist lenders in providing loans to their customers. In this time of economic turmoil, FAME intends to consult regularly with this group to assure that it is providing required resources for Maine businesses of all types. FAME will then use its Economic Recovery Loan Program and Commercial Loan Insurance creatively to meet those needs.

FAME's legislative initiatives for the Second Session include modifications of FAME statutes to better stagger the terms of its board members and make technical adjustments to the Maine Health Professions Loan Program. FAME also will be the lead agency on the annual bond cap allocation bill on behalf of all state-level private activity bond issuers. FAME's major substantive bill concerns recovery zone facility bonds. *The American Recovery and Reinvestment Act of 2009* (ARRA) contains provisions for counties to issue a new category of private activity bonds called "recovery zone facility bonds" for private companies to undertake capital improvements.. The bill would help FAME and Maine counties play a role in facilitating this opportunity for low-cost financing of economic development.

The Business Division has finalized and begun executing a flexible marketing plan in conjunction with the overall strategic plan recently adopted by the FAME Board, taking into consideration the state's economic development policies and existing needs. Through this plan, we will continually re-evaluate FAME's products and services through various methods, including the Lenders Advisory Group, other groups, surveys, etc. to better understand and react to the current market needs. Based on this feedback, we will develop timely, new and innovative products and services or modify existing ones, all in an effort to get our resources to the marketplace in a quick, flexible and efficient manner. We also will continue to seek ways of partnering with regional economic developers throughout the state. We are committed to ensuring that the state's resources are used most effectively for Maine businesses. FAME's strategic plan utilizes reviews and evaluations as to how to make the delivery system of our programs and services to the citizens of Maine in a more relevant, efficient, and seamless fashion. FAME will continue to work with other departments and agencies such as the PUC and Efficiency Maine to provide its expertise in commercial finance as new programs are developed with federal recovery and other funds.

<p style="text-align: center;"><b>Education Division Programs and Services</b></p>
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*State Funded/Supported Programs*

**Maine State Grant Program (MSGP)**

- This is the state's basic need-based undergraduate grant program awarded to over 10,000 Maine residents annually.
- Students apply using the *Free Application for Federal Student Aid (FAFSA)*.
- Award levels:
  - \$1,000 for full-time study at an in-state public institution;
  - \$1,200 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 appropriation 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 their intent to become a childcare provider.
- Eligible recipients may receive up to \$2,000 per award year.

**Tuition Waiver Programs to Attend State Post-Secondary 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 who 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 Health and Human Services and for adopted persons whose adopted parent(s) received a subsidy from the Department 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 a quality child care program in the State of Maine.

### **Maine Health Professions Programs**

- The Maine Access to Medical Education Program, which provided Maine students access seats at participating medical schools, is being phased-out as a result of recent legislation and the development of Maine-based 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 Mainers without regard to their ability to pay.

### **Doctors for Maine's Future Medical Scholarship Program**

- Enacted in spring of 2009, the first students received scholarships in fall of 2009.
- Provides \$25,000 scholarships to Maine residents attending medical school in Maine.
- Schools must provide an equal number (match) of \$25,000 scholarships to Maine resident students attending the school.

### **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 Stafford Loan, Parent Loan (PLUS), and Grad PLUS programs.
- FAME partners with local, regional, and national private sector lenders to provide these federally-guaranteed 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 ensure Maine students had funds for the 2009-2010 academic year, FAME originated loans totaling over \$14 million.
- To date, FAME has purchased over \$245 million in loans and has almost over \$185 million in outstanding loans as of November 30, 2009.

### ***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 \$1,040 billion.

- 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 borrowers default.
- In FY 08-09, new loan activity totaled \$145,105,950. The total number of outstanding loans was 212,123.

### **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 (Gaining Early Awareness and Readiness for Undergraduate Programs) Scholarship Fund, which provides scholarships of up to \$5,350 for academic year 2009-2010 to Maine students who successfully complete the GEAR UP Program in participating middle schools and high schools and demonstrate financial need.

### **NextGenCollege Investing Plan<sup>®</sup>**

- NextGen is Maine's Section 529 plan, providing an opportunity for Maine residents to save and invest for higher education expenses while realizing tax advantages.
- Earnings grow and withdrawals are federal and Maine state income tax-free when used for qualified higher education expenses.
- Accounts can be set up for any child or grandchild, friend or relative regardless of income, residency or the age of the beneficiary.
- Assets can be used at any U.S. accredited post-secondary institution, including graduate schools, trade schools and some foreign institutions.
- FAME administers the program, the program fund is held by the State Treasurer, who also chairs the Advisory Committee on College Savings, and Merrill Lynch is the current Program Manager.
- The Harold Alfond College Challenge provides a \$500 grant to Maine resident babies to start a NextGen account, regardless of family income.
- FAME provides a \$200 Initial Matching Grant to income eligible Maine families to start a NextGen account.
- NextGen's annual Account Maintenance Fee is waived for Maine accounts (account owner or account beneficiary must be Maine resident).
- Maine taxpayers who make contributions to a Section 529 plan may take up to a \$250 tax deduction per beneficiary.
- NextGen is offered through Maine-based financial advisors and institutions.
- Maine taxpayers may direct-deposit their Maine income tax refunds into a NextGen account.
- Ten percent of the cash portion of NextGen funds is invested in certificates of deposit at Maine financial institutions to help grow Maine's economy. NextGen has invested more than \$20 million in Maine banks.

## ***Outreach Services***

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

### **Financial Aid Presentations**

- FAME coordinates presentations that provide an overview of financial aid resources for juniors, seniors and their parents at numerous high schools throughout Maine. During the 2008-2009 academic year, FAME conducted 119 financial aid information sessions with 4,593 attendees and 18 college fair presentations with 16,887 attendees.
- FAME also organizes presentations for middle and high school students as they begin planning for their college and career that provide financial literacy information, including budgeting, credit card and loan repayment information. For the 2008-2009 academic year, FAME conducted 19 financial literacy events with 840 attendees.

### **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, coordinates *College Goal Sunday*, which is offered on the last Sunday in the month of January. For 2010, the event will be held on January 31st at various locations throughout the state. In 2009, the event was held at 28 locations with 1,167 attendees. *College Goal Sunday* is part of a national program that provides Maine families access to financial aid professionals who assist them in completing the Free Application for Federal Student Aid (FAFSA).

### **Early Awareness Programming**

- FAME is a partner with GEAR UP, a federally funded program serving 29 middle schools. FAME provides educational games at all Maine schools that supplement curriculum in career and higher education awareness. FAME also administers the GEAR UP Scholarship Program.
- FAME supports Partnerships for Success, a GEAR UP program at the University of Maine at Farmington that provides college access information to three school districts in Western Maine.

### **Default Prevention**

FAME's Outreach & Default Prevention Program offers assistance and guidance to Maine colleges and students in an attempt to lower the student loan default rate. All "at-risk" borrowers are automatically enrolled in an early intervention default prevention program, designed to provide them with customized repayment counseling and support. Borrowers are contacted directly via phone, mail and e-mail throughout their grace period and are provided with detailed information regarding the total amount of their loan, as well as the monthly payment due. In addition, borrowers are counseled regarding the various loan repayment options, lender/servicer contact information, with a particular emphasis on ways to avoid student loan default.

- Over the past year, over 7,000 FAME student loan borrowers were identified to receive early intervention through FAME's default prevention program.
- 94% of borrowers enrolled in FAME's program are currently in good standing on their loan. This program, along with FAME's other important default prevention initiatives, is largely responsible for the decrease in loan delinquency and default in Maine.
- As of month-end (and fiscal year) September 2009, there were 143 fewer Maine borrowers in default compared to month-end September 2008. This represents a 22% decrease in student loan defaults and will likely result in a significant decrease in FAME's FY2008 cohort default rate.





## **PROGRAM KEY**

AELP	=	Adaptive Equipment Loan Program
AMLF	=	Agricultural Marketing Loan Fund
CLI	=	Commercial Loan Insurance Program
ECLP	=	Energy Conservation Loan Program
ERLP	=	Economic Recovery Loan Program
ERSP	=	Electric Rate Stabilization Program
NMLP	=	Nutrient Management Loan Program
OSLP	=	Occupational Safety Loan Program
PLYMTH	=	Plymouth Waste Oil Clean-Up Program
PMIF	=	Potato Marketing Improvement Fund
SEGF	=	Small Enterprise Growth Fund
SMART	=	Secondary Market Taxable Bond Program
UOSF	=	Underground Oil Storage Facility
VRIP	=	Venture Capital Revolving Investment Program

## FAME ACTIVE LOANS THROUGH JUNE 30, 2009

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
1774 House, LLC & RFD #2, Inc.	\$ 30,316.00	\$ 30,316.00	\$ 26,776.27	\$ 26,776.00	Finance Authority of Maine	Wells	18	0	AELP
Abbott, Roger	\$ 11,559.00	\$ 11,559.00	\$ 1,013.10	\$ 1,013.00	Finance Authority of Maine	Starks			AELP
Anderson, Ernestine	\$ 5,976.98	\$ 5,976.98	\$ 4,085.78	\$ 4,085.00	Finance Authority of Maine	Naples	0	0	AELP
Anderson, Walter & Anderson, Beulah	\$ 3,000.00	\$ 3,000.00	\$ 1,241.31	\$ 1,241.00	Finance Authority of Maine	Houlton	0	0	AELP
Arsenault, Albert & Arsenault, Alice	\$ 2,500.00	\$ 2,500.00	\$ 220.20	\$ 220.00	Finance Authority of Maine	Westbrook	0	0	AELP
Arsenault, Jr., Reginald W.	\$ 2,400.00	\$ 2,400.00	\$ 413.95	\$ 413.00	Finance Authority of Maine	Mexico	0	0	AELP
Baker, Jeremy	\$ 27,655.55	\$ 27,655.55	\$ 25,969.01	\$ 25,969.00	Finance Authority of Maine	Waterford	0	0	AELP
Ballard, Wayne	\$ 740.00	\$ 740.00	\$ 112.50	\$ 112.00	Finance Authority of Maine	Limestone	0	0	AELP
Basinet, Geoffrey & Basinet, Lisa	\$ 24,693.60	\$ 24,693.60	\$ 18,443.65	\$ 18,443.00	Finance Authority of Maine	Jefferson	0	0	AELP
Batchelder, Barbara A. & Batchelder, Alan	\$ 24,020.00	\$ 24,020.00	\$ 5,766.53	\$ 5,766.00	Finance Authority of Maine	Winslow	0	0	AELP
Bathory, Kim	\$ 2,259.00	\$ 2,259.00	\$ 2,259.00	\$ 2,259.00	Finance Authority of Maine	Hollis	0	0	AELP
Beccue, Shirley A	\$ 42,982.00	\$ 42,982.00	\$ 21,644.73	\$ 21,644.00	Finance Authority of Maine	Bar Harbor	0	0	AELP
Belanger, Robert & Belanger, Betty & Belar	\$ 19,455.00	\$ 19,455.00	\$ 6,548.51	\$ 6,548.00	Finance Authority of Maine	Fort Kent	0	0	AELP
Bickford, Julie & Bickford, Jeffrey	\$ 3,400.00	\$ 3,400.00	\$ 1,942.60	\$ 1,942.00	Finance Authority of Maine	Belgrade	0	0	AELP
Bishop, Tracey Lynn & Bishop, Earl	\$ 6,000.00	\$ 6,000.00	\$ 3,261.21	\$ 3,261.00	Finance Authority of Maine	Cape Elizabeth	0	0	AELP
Bizier, Evelyn & Bizier, Michael	\$ 5,000.00	\$ 5,000.00	\$ 2,704.61	\$ 2,704.00	Finance Authority of Maine	Winslow	0	0	AELP
Blake, Jr., Richard & Blake, Phyllis	\$ 4,648.00	\$ 4,648.00	\$ 4,523.41	\$ 4,523.00	Finance Authority of Maine	Bethel	0	0	AELP
Blakemore, Jane	\$ 908.00	\$ 908.00	\$ 115.12	\$ 115.00	Finance Authority of Maine	Boothbay Harbor	0	0	AELP
Boivin, Andre & Boivin, Linda	\$ 50,000.00	\$ 50,000.00	\$ 4,346.45	\$ 4,346.00	Finance Authority of Maine	Saco			AELP
Bond, Rose	\$ 2,000.00	\$ 2,000.00	\$ 175.34	\$ 175.00	Finance Authority of Maine	Greene	0	0	AELP
Botting, Lyman & Botting, Marlene	\$ 1,750.00	\$ 1,750.00	\$ 1,670.28	\$ 1,670.00	Finance Authority of Maine	Presque Isle	0	0	AELP
Bowler, Dorothy M	\$ 2,887.50	\$ 2,887.50	\$ 2,332.34	\$ 2,332.00	Finance Authority of Maine	So Portland	0	0	AELP
Bowman, Patricia A. & Cloutier, Madeleine	\$ 632.00	\$ 632.00	\$ 238.92	\$ 238.00	Finance Authority of Maine	Lewiston	0	0	AELP
Bridgham, Jr., William B. & Jackson, Consta	\$ 94,440.76	\$ 94,440.76	\$ 66,456.66	\$ 66,456.00	Finance Authority of Maine	Durham	0	0	AELP
Bridgham, Jr., William B. & Jackson, Consta	\$ 20,000.00	\$ 20,000.00	\$ 14,889.48	\$ 14,889.00	Finance Authority of Maine	Durham	0	0	AELP
Carmichael, Deborah M. & Carmichael, Ira	\$ 16,000.00	\$ 16,000.00	\$ 5,611.73	\$ 5,611.00	Finance Authority of Maine	St. Albans	0	0	AELP
Carpenter, Duane E. & Carpenter, Gail	\$ 5,000.00	\$ 5,000.00	\$ 389.45	\$ 389.00	Finance Authority of Maine	Winslow			AELP
Carron, Henry E. & Carron, Sandra J.	\$ 4,200.00	\$ 4,200.00	\$ 281.22	\$ 281.00	Finance Authority of Maine	Pittsfield	0	0	AELP
Carros, Dawn & Cole, Lawrence A.	\$ 58,495.00	\$ 58,495.00	\$ 40,218.25	\$ 40,218.00	Finance Authority of Maine	Trenton			AELP
Central Square Baptist Church	\$ 16,082.00	\$ 16,082.00	\$ 5,702.13	\$ 5,702.00	Finance Authority of Maine	Portland	0	5	AELP
Chafin, James H.	\$ 8,000.00	\$ 8,000.00	\$ 7,260.52	\$ 7,260.00	Finance Authority of Maine	Southport	0	0	AELP
Chamberlain, Rita	\$ 2,500.00	\$ 2,500.00	\$ 1,782.63	\$ 1,782.00	Finance Authority of Maine	Madawaska	0	0	AELP
Chapman, Everett	\$ 14,000.00	\$ 14,000.00	\$ 12,977.68	\$ 12,977.00	Finance Authority of Maine	Randolph	0	0	AELP
Charette, Elsa & Charette, Alfred	\$ 1,312.50	\$ 1,312.50	\$ 1,032.95	\$ 1,032.00	Finance Authority of Maine	Farmington	0	0	AELP
Chesley, Jr., Dennis L.	\$ 14,000.00	\$ 14,000.00	\$ 256.23	\$ 256.00	Finance Authority of Maine	Oxford	0	0	AELP
Chesley, Jr., Dennis L.	\$ 12,157.30	\$ 12,157.30	\$ 11,188.71	\$ 11,188.00	Finance Authority of Maine	Oxford	0	0	AELP
Chumsae, Stephen & Chumsae, Michelle	\$ 18,649.95	\$ 18,649.95	\$ 13,210.32	\$ 13,210.00	Finance Authority of Maine	York	0	0	AELP
Clonan, Linda & Clonan, Helen M. & Clonan	\$ 50,000.00	\$ 50,000.00	\$ 5,433.62	\$ 5,433.00	Finance Authority of Maine	Cape Elizabeth			AELP
Coffin, Beth & Coffin, Bonita A.	\$ 8,000.00	\$ 8,000.00	\$ 2,055.61	\$ 2,055.00	Finance Authority of Maine	West Paris	0	0	AELP
Cole, Albert	\$ 12,000.00	\$ 12,000.00	\$ 10,736.30	\$ 10,736.00	Finance Authority of Maine	Mount Vernon	0	0	AELP
Collin, Jerry & Collin, Christopher	\$ 17,000.00	\$ 17,000.00	\$ 17,000.00	\$ 17,000.00	Finance Authority of Maine	Hollis	0	0	AELP
Collins, James	\$ 3,200.00	\$ 3,200.00	\$ 3,117.98	\$ 3,117.00	Finance Authority of Maine	Bangor	0	0	AELP
Colson, Beverly & Colson, Michael	\$ 36,200.00	\$ 36,200.00	\$ 28,161.74	\$ 28,161.00	Finance Authority of Maine	Gouldsboro	0	0	AELP
Community Partners, Inc.	\$ 95,000.00	\$ 95,000.00	\$ 54,959.07	\$ 54,959.00	Finance Authority of Maine	Biddeford			AELP
Coombs, Nicole	\$ 30,000.00	\$ 30,000.00	\$ 29,274.30	\$ 29,274.00	Finance Authority of Maine	Wells	0	0	AELP
Crabtree, Mary Kathryn & Crabtree, Raymc	\$ 8,000.00	\$ 8,000.00	\$ 6,199.35	\$ 6,199.00	Finance Authority of Maine	Standish	0	0	AELP
Cramp, Jill	\$ 25,000.00	\$ 25,000.00	\$ 24,542.91	\$ 24,542.00	Finance Authority of Maine	Poland	0	0	AELP
Cross, Linda & Snell, Scott	\$ 40,000.00	\$ 40,000.00	\$ 39,109.97	\$ 39,109.00	Finance Authority of Maine	Warren	0	0	AELP
Crowell, Jr., William E	\$ 13,000.00	\$ 13,000.00	\$ 360.80	\$ 360.00	Finance Authority of Maine	South Portland	0	0	AELP
Daigle, Tammy	\$ 7,000.00	\$ 7,000.00	\$ 6,344.67	\$ 6,344.00	Finance Authority of Maine	Eagle Lake	0	0	AELP
Dawbin, Karrina & Dawbin III, George A.	\$ 6,890.00	\$ 6,890.00	\$ 5,897.29	\$ 5,897.00	Finance Authority of Maine	West Gardiner	0	0	AELP
Dearborn, Patricia A.	\$ 100,000.00	\$ 100,000.00	\$ 75,356.24	\$ 75,356.00	Finance Authority of Maine	Corinth	0	0	AELP
Dearborn, Patricia A.	\$ 12,633.00	\$ 12,633.00	\$ 8,435.34	\$ 8,435.00	Finance Authority of Maine	Corinth	0	0	AELP
Dewitt, Vernon	\$ 15,500.00	\$ 15,500.00	\$ 9,184.78	\$ 9,184.00	Finance Authority of Maine	Patten	0	0	AELP
Dickson, Althea B. & Dickson, Lloyd L.	\$ 764.39	\$ 764.39	\$ 301.82	\$ 301.00	Finance Authority of Maine	Dover-Foxcroft	0	0	AELP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Dolloff, Shelly & Dolloff, Mark	\$ 6,963.00	\$ 6,963.00	\$ 6,191.51	\$ 6,191.00	Finance Authority of Maine	Turner	0	0	AELP
Doody, David J.	\$ 837.90	\$ 837.90	\$ 388.88	\$ 388.00	Finance Authority of Maine	Limestone	0	0	AELP
Doyle, Jr., James H & Doyle, Ruth M	\$ 950.00	\$ 950.00	\$ 328.85	\$ 328.00	Finance Authority of Maine	Otisfield	0	0	AELP
Dwellely, Jr., Charles W. & Dwellely, Sylvia	\$ 36,000.00	\$ 36,000.00	\$ 26,587.91	\$ 26,587.00	Finance Authority of Maine	Levant	0	0	AELP
Dwellely, Jr., Charles W. & Dwellely, Sylvia	\$ 61,644.00	\$ 61,644.00	\$ 54,085.90	\$ 54,085.00	Finance Authority of Maine	Levant	0	0	AELP
Eder, Kimberly A. & Russell, Donald A.	\$ 20,347.00	\$ 20,347.00	\$ 10,167.42	\$ 10,167.00	Finance Authority of Maine	Topsham	0	0	AELP
Emmons, Linda M	\$ 2,600.00	\$ 2,600.00	\$ 2,551.66	\$ 2,551.00	Finance Authority of Maine	Alton	0	0	AELP
Fahey, Thomas B. & Fahey, Virginia H.	\$ 20,968.00	\$ 20,968.00	\$ 1,652.16	\$ 1,652.00	Finance Authority of Maine	Patten	0	0	AELP
Farley, Jr., Albert & Farley, Nicole	\$ 15,904.25	\$ 15,904.25	\$ 13,735.00	\$ 13,735.00	Finance Authority of Maine	Woodland	0	0	AELP
Farmer, Michael A	\$ 1,154.96	\$ 1,154.96	\$ 914.26	\$ 914.00	Finance Authority of Maine	Norridgewock	0	0	AELP
Fellman, Donna T. & Fellman, Robert	\$ 13,462.00	\$ 13,462.00	\$ 8,603.78	\$ 8,603.00	Finance Authority of Maine	Vienna	0	0	AELP
Fellows, Herbert	\$ 20,700.00	\$ 20,700.00	\$ 15,220.50	\$ 15,220.00	Finance Authority of Maine	Shapleigh	0	0	AELP
First Universalist Church of Auburn, Maine	\$ 100,000.00	\$ 100,000.00	\$ 76,801.85	\$ 76,801.00	Finance Authority of Maine	Auburn	0	0	AELP
Fitzgerald, Danny L. & Fitzgerald, Gloria J.	\$ 40,000.00	\$ 40,000.00	\$ 7,010.67	\$ 7,010.00	Finance Authority of Maine	Skowhegan	0	0	AELP
Flagg, Brent A.	\$ 8,000.00	\$ 8,000.00	\$ 756.99	\$ 756.00	Finance Authority of Maine	Dixmont	0	0	AELP
Fletcher, Gail W.	\$ 15,000.00	\$ 15,000.00	\$ 14,032.17	\$ 14,032.00	Finance Authority of Maine	Ellsworth	0	0	AELP
Foss, Charles L. & Foss, Robyn F.	\$ 28,305.00	\$ 28,305.00	\$ 4,789.10	\$ 4,789.00	Finance Authority of Maine	Saco	0	0	AELP
Frechette, Sheri	\$ 5,500.00	\$ 5,500.00	\$ 2,017.81	\$ 2,017.00	Finance Authority of Maine	Sanford	0	0	AELP
Gagnon, Linda & Gagnon, Harvey	\$ 30,000.00	\$ 30,000.00	\$ 29,612.21	\$ 29,612.00	Finance Authority of Maine	Phippsburg	0	0	AELP
Gervais, Terrence	\$ 2,200.00	\$ 2,200.00	\$ 368.96	\$ 368.00	Finance Authority of Maine	Madawaska	0	0	AELP
Gordon, David & Gordon, Lois	\$ 45,000.00	\$ 45,000.00	\$ 25,193.36	\$ 25,193.00	Finance Authority of Maine	Franklin			AELP
Gould, Douglas K. & Gould, Sandra	\$ 70,000.00	\$ 70,000.00	\$ 55,093.07	\$ 55,093.00	Finance Authority of Maine	Freedom	0	0	AELP
Goulet, Jacqueline & Goulet, Paul	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00	Finance Authority of Maine	Sabattus	0	0	AELP
Gray, Tracy & Gray, Robert	\$ 27,000.00	\$ 27,000.00	\$ 20,529.68	\$ 20,529.00	Finance Authority of Maine	Winterport	0	0	AELP
Grindle, Janette R. & Grindle, Miles K.	\$ 17,736.65	\$ 17,736.65	\$ 15,876.89	\$ 15,876.00	Finance Authority of Maine	Eddington	0	0	AELP
Guerette, Brian R & Guerette, Laura L.	\$ 20,000.00	\$ 20,000.00	\$ 10,391.57	\$ 10,391.00	Finance Authority of Maine	Bangor	0	0	AELP
Guimond, Michelline	\$ 1,773.00	\$ 1,773.00	\$ 1,110.53	\$ 1,110.00	Finance Authority of Maine	Lewiston	0	0	AELP
Gurley-Mozie, Laura & Gurley-Mozie, Steve	\$ 15,000.00	\$ 15,000.00	\$ 9,794.71	\$ 9,794.00	Finance Authority of Maine	Scarborough	0	0	AELP
Hammond, John & Curtis, Pauline	\$ 1,054.50	\$ 1,054.50	\$ 960.00	\$ 960.00	Finance Authority of Maine	Portland	0	0	AELP
Hanna, Charlotte L.	\$ 23,500.00	\$ 23,500.00	\$ 22,543.42	\$ 22,543.00	Finance Authority of Maine	North Waterboro	0	0	AELP
Harmon, Mark S. & Harmon, Odilia M.	\$ 45,000.00	\$ 45,000.00	\$ 43,959.67	\$ 43,959.00	Finance Authority of Maine	Westbrook	0	0	AELP
Harvey, James D. & Soucy-Ouellette, Greta	\$ 13,200.00	\$ 13,200.00	\$ 1,245.78	\$ 1,245.00	Finance Authority of Maine	Fort Kent	0	0	AELP
Haskins, Evelyn	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	Finance Authority of Maine	Fairfield	0	0	AELP
Hebert, Gloria	\$ 1,500.00	\$ 1,500.00	\$ 1,115.12	\$ 1,115.00	Finance Authority of Maine	Caribou	0	0	AELP
Herbert, Ethel L	\$ 1,500.00	\$ 1,500.00	\$ 1,128.43	\$ 1,128.00	Finance Authority of Maine	Mercer	0	0	AELP
Higgins, Arnold D. & Higgins, Tracey A	\$ 30,665.00	\$ 30,665.00	\$ 27,785.72	\$ 27,785.00	Finance Authority of Maine	Westbrook	0	0	AELP
Higgins, Sally & Higgins, Sr., Milton K	\$ 13,432.95	\$ 13,432.95	\$ 8,771.96	\$ 8,771.00	Finance Authority of Maine	Belmont	0	0	AELP
Hilliard, Carol	\$ 3,000.00	\$ 3,000.00	\$ 2,189.65	\$ 2,189.00	Finance Authority of Maine	Danforth	0	0	AELP
Hodgdon(DECEASED), Nancy & Hodgdon(D	\$ 6,295.00	\$ 6,295.00	\$ 6,295.00	\$ 6,295.00	Finance Authority of Maine	Casco	0	0	AELP
Hoffman, Christopher	\$ 1,457.35	\$ 1,457.35	\$ 1,159.31	\$ 1,159.00	Finance Authority of Maine	Cornville	0	0	AELP
Honlomarr, Deleah & Honlomarr, Cheiro	\$ 25,000.00	\$ 25,000.00	\$ 5,953.03	\$ 5,953.00	Finance Authority of Maine	Calais	0	0	AELP
Houston, Lisa & Houston, Dale	\$ 1,000.00	\$ 1,000.00	\$ 939.46	\$ 939.00	Finance Authority of Maine	Presque Isle	0	0	AELP
Hoyt, Michael Lee	\$ 8,393.00	\$ 8,393.00	\$ 6,153.17	\$ 6,153.00	Finance Authority of Maine	South Paris	0	0	AELP
Hussey, Lori A.	\$ 25,000.00	\$ 25,000.00	\$ 12,248.98	\$ 12,248.00	Finance Authority of Maine	Wells			AELP
Isbell, Geraldine D	\$ 1,740.00	\$ 1,740.00	\$ 721.41	\$ 721.00	Finance Authority of Maine	Lewiston	0	0	AELP
Ivers, Shawn A. & Meade, Michelle L.	\$ 30,000.00	\$ 30,000.00	\$ 21,512.59	\$ 21,512.00	Finance Authority of Maine	Bucksport			AELP
Jean, Trysha D. & Jean, Robert	\$ 13,500.00	\$ 13,500.00	\$ 12,995.86	\$ 12,995.00	Finance Authority of Maine	Greenbush	0	0	AELP
Johnson, Fred	\$ 4,357.50	\$ 4,357.50	\$ 3,216.62	\$ 3,216.00	Finance Authority of Maine	Perry	0	0	AELP
Johnson, Rosalie & Johnson, Michael	\$ 500.00	\$ 500.00	\$ 352.51	\$ 352.00	Finance Authority of Maine	Bangor	0	0	AELP
Jones, Gary & Jones, Sandra	\$ 32,313.95	\$ 32,313.95	\$ 29,962.74	\$ 29,962.00	Finance Authority of Maine	Chelsea	0	0	AELP
Keeler, Maxine	\$ 1,500.00	\$ 1,500.00	\$ 1,156.25	\$ 1,156.00	Finance Authority of Maine	Bangor	0	0	AELP
Klane, Deborah J	\$ 30,000.00	\$ 30,000.00	\$ 29,574.72	\$ 29,574.00	Finance Authority of Maine	Fairfield	0	0	AELP
Kneeland, Helen	\$ 5,790.00	\$ 5,790.00	\$ 3,160.18	\$ 3,160.00	Finance Authority of Maine	Bangor	0	0	AELP
Kueter, Cynthia	\$ 7,100.00	\$ 7,100.00	\$ 6,364.63	\$ 6,364.00	Finance Authority of Maine	Oakland	0	0	AELP
LaCombe, Robert	\$ 5,000.00	\$ 5,000.00	\$ 4,607.26	\$ 4,607.00	Finance Authority of Maine	Sabattus	0	0	AELP
LaFlamme, Russell & LaFlamme, Deborah	\$ 2,500.00	\$ 2,500.00	\$ 293.59	\$ 293.00	Finance Authority of Maine	Lisbon	0	0	AELP
Lake, Sharon	\$ 11,000.00	\$ 11,000.00	\$ 5,206.01	\$ 5,206.00	Finance Authority of Maine	Farmington	0	0	AELP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Leach, Cynthia & Walsh, Thomas	\$ 39,927.00	\$ 39,927.00	\$ 2,122.49	\$ 2,122.00	Finance Authority of Maine	Westbrook			AELP
Leclair, Roger & Leclair, Barbara	\$ 4,700.00	\$ 4,700.00	\$ 3,942.85	\$ 3,942.00	Finance Authority of Maine	Fairfield	0	0	AELP
LeDuc, Eva R.	\$ 1,036.00	\$ 1,036.00	\$ 450.18	\$ 450.00	Finance Authority of Maine	Bangor	0	0	AELP
Levensaler, Michael J.	\$ 20,000.00	\$ 20,000.00	\$ 13,216.15	\$ 13,216.00	Finance Authority of Maine	Jefferson	0	0	AELP
Libby, Stephen K. & Shaw, Lori A.	\$ 53,665.00	\$ 53,665.00	\$ 6,226.40	\$ 6,226.00	Finance Authority of Maine	Brunswick	0	0	AELP
Light, Kathleen	\$ 1,500.00	\$ 1,500.00	\$ 1,173.98	\$ 1,173.00	Finance Authority of Maine	Auburn	0	0	AELP
Lilly, Vilia J. & Lilly, Shane D.	\$ 32,279.00	\$ 32,279.00	\$ 16,301.26	\$ 16,301.00	Finance Authority of Maine	Greenbush	0	0	AELP
Lincoln County Community Theater and Or	\$ 100,000.00	\$ 100,000.00	\$ 78,068.54	\$ 78,068.00	Finance Authority of Maine	Damariscotta	0	0	AELP
Lundgren, Donald A & Lundgren, Priscilla A	\$ 2,600.00	\$ 2,600.00	\$ 2,127.83	\$ 2,127.00	Finance Authority of Maine	Jackson	0	0	AELP
Lyndaker, Luke & Lyndaker, Amy	\$ 35,544.00	\$ 35,544.00	\$ 14,382.39	\$ 14,382.00	Finance Authority of Maine	Newcastle	0	0	AELP
Mabee, Beverly L	\$ 2,500.00	\$ 2,500.00	\$ 2,298.93	\$ 2,298.00	Finance Authority of Maine	Blue Hill	0	0	AELP
Madden, Clayton L. & Madden, Gayland	\$ 12,881.25	\$ 12,881.25	\$ 5,541.34	\$ 5,541.00	Finance Authority of Maine	Greenbush	0	0	AELP
Marquis, Kimberly	\$ 17,000.00	\$ 17,000.00	\$ 14,480.99	\$ 14,480.00	Finance Authority of Maine	Fort Kent	0	0	AELP
Marsh, Nina B. & Marsh, James P.	\$ 45,109.37	\$ 45,109.37	\$ 39,303.93	\$ 39,303.00	Finance Authority of Maine	Brunswick	0	0	AELP
Matarazzo, Michael	\$ 900.00	\$ 900.00	\$ 863.05	\$ 863.00	Finance Authority of Maine	Lubec	0	0	AELP
McCall, III, William & McCall, Diana	\$ 20,000.00	\$ 20,000.00	\$ 18,305.13	\$ 18,305.00	Finance Authority of Maine	Phillips	0	0	AELP
McCall, III, William & McCall, Diana	\$ 24,442.69	\$ 24,442.69	\$ 24,249.63	\$ 24,249.63	Finance Authority of Maine	Phillips	0	0	AELP
McCoubrey, Charles N. & McCoubrey, Linda	\$ 20,000.00	\$ 20,000.00	\$ 11,176.27	\$ 11,176.00	Finance Authority of Maine	Calais	0	0	AELP
McInnis-Misenor, Kathryn J. & Misenor, Bri	\$ 100,000.00	\$ 100,000.00	\$ 81,311.98	\$ 81,311.00	Finance Authority of Maine	Saco	0	0	AELP
McLaughlin, Donald K & McLaughlin, Lori E	\$ 1,498.35	\$ 1,498.35	\$ 1,296.20	\$ 1,296.00	Finance Authority of Maine	Ellsworth	0	0	AELP
McLellan, Joan	\$ 1,670.00	\$ 1,670.00	\$ 1,577.24	\$ 1,577.00	Finance Authority of Maine	Presque Isle	0	0	AELP
McNerney, Susan P.	\$ 7,500.00	\$ 7,500.00	\$ 2,685.82	\$ 2,685.00	Finance Authority of Maine	Winterport	0	0	AELP
Miller, Craig A.	\$ 37,886.00	\$ 37,886.00	\$ 35,985.01	\$ 35,985.00	Finance Authority of Maine	Parsonsfield	0	0	AELP
Mills, Karen	\$ 3,000.00	\$ 3,000.00	\$ 2,170.48	\$ 2,170.00	Finance Authority of Maine	Portland	0	0	AELP
Mogan, Bethany J.	\$ 25,000.00	\$ 25,000.00	\$ 5,025.39	\$ 5,025.00	Finance Authority of Maine	Scarborough	0	0	AELP
Mogan, Bethany J. & Varney-Curtis, Carol	\$ 25,000.00	\$ 25,000.00	\$ 5,850.24	\$ 5,850.00	Finance Authority of Maine	Scarborough	0	0	AELP
Morel, Marilyn	\$ 32,500.00	\$ 32,500.00	\$ 26,275.00	\$ 26,275.00	Finance Authority of Maine	Biddeford	0	0	AELP
Morin, Donald H. & Morin, Patria A.	\$ 18,555.60	\$ 18,555.60	\$ 18,247.81	\$ 18,247.00	Finance Authority of Maine	West Kennebunk	0	0	AELP
Morlano, Jennie	\$ 5,000.00	\$ 5,000.00	\$ 1,295.08	\$ 1,295.00	Finance Authority of Maine	Waterville	0	0	AELP
Morton, William & Morton, Susan	\$ 5,800.00	\$ 5,800.00	\$ 5,571.04	\$ 5,571.00	Finance Authority of Maine	Round Pond	0	0	AELP
Murchison, Tiffany	\$ 10,000.00	\$ 10,000.00	\$ 9,007.26	\$ 9,007.00	Finance Authority of Maine	Bath	0	0	AELP
Nadeau, Lawrence J.	\$ 1,000.00	\$ 1,000.00	\$ 303.39	\$ 303.00	Finance Authority of Maine	Woodland	0	0	AELP
Noyes, Michael P	\$ 6,296.71	\$ 6,296.71	\$ 3,581.82	\$ 3,581.00	Finance Authority of Maine	Bangor	0	0	AELP
Nyholt, Gwen	\$ 4,000.00	\$ 4,000.00	\$ 3,885.42	\$ 3,885.00	Finance Authority of Maine	Solon	0	0	AELP
Oakes, Jeffrey & Oakes, Elray J.	\$ 31,772.98	\$ 31,772.98	\$ 22,122.12	\$ 22,122.00	Finance Authority of Maine	Fort Kent	0	0	AELP
O'Grady, Joanne	\$ 2,776.00	\$ 2,776.00	\$ 2,253.37	\$ 2,253.00	Finance Authority of Maine	Eastport	0	0	AELP
Olmstead, Regnal & Olmstead, Debra	\$ 39,267.00	\$ 39,267.00	\$ 8,950.79	\$ 8,950.00	Finance Authority of Maine	Norway	0	0	AELP
O'Neill, James B & O'Neill, Eloise M.	\$ 5,400.00	\$ 5,400.00	\$ 4,113.48	\$ 4,113.00	Finance Authority of Maine	Lewiston	0	0	AELP
Ouellette, Joan & Ouellette, Lawrence	\$ 1,175.00	\$ 1,175.00	\$ 983.87	\$ 983.00	Finance Authority of Maine		0	0	AELP
Oxford County Mental Health Services	\$ 100,000.00	\$ 100,000.00	\$ 86,827.47	\$ 86,827.00	Finance Authority of Maine	Rumford	0	25	AELP
Paquette, Sr., Donald & Paquette, Joanne	\$ 3,890.00	\$ 3,890.00	\$ 3,890.00	\$ 3,890.00	Finance Authority of Maine	Sabattus	0	0	AELP
Parady, Tina M & Parady, Gregory A	\$ 24,390.88	\$ 24,390.88	\$ 17,886.64	\$ 17,886.00	Finance Authority of Maine	Old Town	0	0	AELP
Pare', Celeste A.	\$ 65,000.00	\$ 65,000.00	\$ 46,510.06	\$ 46,510.00	Finance Authority of Maine	Brewer	0	0	AELP
Pare', Celeste A.	\$ 17,900.00	\$ 17,900.00	\$ 4,470.89	\$ 4,470.00	Finance Authority of Maine	Brewer	0	0	AELP
Parker, Mary & Parker, Daniel (Deceased) P	\$ 36,000.00	\$ 36,000.00	\$ 10,221.66	\$ 10,221.00	Finance Authority of Maine	Scarborough	0	0	AELP
Pelletier, Louis	\$ 8,900.00	\$ 8,900.00	\$ 8,756.87	\$ 8,756.00	Finance Authority of Maine	Millinocket	0	0	AELP
Perkins, Ashley	\$ 24,201.00	\$ 24,201.00	\$ 13,971.55	\$ 13,971.00	Finance Authority of Maine	New Gloucester	0	0	AELP
Pert, Eric & Pert, Paulette	\$ 10,000.00	\$ 10,000.00	\$ 7,766.46	\$ 7,766.00	Finance Authority of Maine	Searsmont	0	0	AELP
Peterson, Brent & Landeen, Pam	\$ 3,695.00	\$ 3,695.00	\$ 2,522.04	\$ 2,522.00	Finance Authority of Maine	New Sweden	0	0	AELP
Plourde, Penny	\$ 84,500.00	\$ 84,500.00	\$ 82,443.25	\$ 82,443.00	Finance Authority of Maine	Vassalboro	0	0	AELP
Plourde, Penny	\$ 15,122.00	\$ 15,122.00	\$ 14,872.64	\$ 14,872.00	Finance Authority of Maine	Vassalboro	0	0	AELP
Plunkett, David M. & Plunkett, Melinda S.	\$ 36,356.00	\$ 36,356.00	\$ 27,270.24	\$ 27,270.00	Finance Authority of Maine	Bangor	0	0	AELP
Portland Lyric Theater	\$ 15,000.00	\$ 15,000.00	\$ 1,209.28	\$ 1,209.00	Finance Authority of Maine	So. Portland			AELP
Portland West, Inc.	\$ 85,000.00	\$ 85,000.00	\$ 71,848.40	\$ 71,848.00	Finance Authority of Maine	Portland	0	0	AELP
Portwine, Carla A. & Portwine, Peter C.	\$ 28,000.00	\$ 28,000.00	\$ 14,361.69	\$ 14,361.00	Finance Authority of Maine	Millinocket	0	0	AELP
Poulin, Libby & Ramich, Joel	\$ 28,788.00	\$ 28,788.00	\$ 17,744.20	\$ 17,744.00	Finance Authority of Maine	Lisbon	0	0	AELP
Powell, Richard C	\$ 5,000.00	\$ 5,000.00	\$ 4,361.76	\$ 4,361.00	Finance Authority of Maine	Turner	0	0	AELP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Quinn, Tracy & Quinn, Patrick	\$ 25,357.50	\$ 25,357.50	\$ 22,983.17	\$ 22,983.00	Finance Authority of Maine	Dedham	0	0	AELP
Ramon, Jr., Antonio & Ramon, Debra A.	\$ 19,400.00	\$ 19,400.00	\$ 2,676.18	\$ 2,676.00	Finance Authority of Maine	Auburn			AELP
Reardon, Seth A. & Reardon, William & Rez	\$ 38,238.00	\$ 38,238.00	\$ 9,885.71	\$ 9,885.00	Finance Authority of Maine	Orrington	0	0	AELP
Redding, Janice	\$ 20,000.00	\$ 20,000.00	\$ 18,207.87	\$ 18,207.00	Finance Authority of Maine	Baileyville	0	0	AELP
Robards, Gordon	\$ 2,031.72	\$ 2,031.72	\$ 1,039.27	\$ 1,039.00	Finance Authority of Maine	Augusta	0	0	AELP
Robichaud, Leo Shawn & Robichaud, Veron	\$ 35,000.00	\$ 35,000.00	\$ 33,666.02	\$ 33,666.00	Finance Authority of Maine	Augusta	0	0	AELP
Ross, Patty	\$ 6,714.75	\$ 6,714.75	\$ 6,492.46	\$ 6,492.00	Finance Authority of Maine	Machiasport	0	0	AELP
Rossignol, Clarence	\$ 1,500.00	\$ 1,500.00	\$ 171.87	\$ 171.00	Finance Authority of Maine	Caribou	0	0	AELP
Saco House Group	\$ 100,000.00	\$ 100,000.00	\$ 71,378.03	\$ 71,378.00	Finance Authority of Maine	Saco			AELP
Sandy River Rehabilitation nka Work First,	\$ 100,000.00	\$ 100,000.00	\$ 59,374.32	\$ 59,374.00	Finance Authority of Maine	Dryden			AELP
Saucier, Roger J & Saucier, Natalie F	\$ 7,000.00	\$ 7,000.00	\$ 6,231.07	\$ 6,231.00	Finance Authority of Maine	Caribou	0	0	AELP
Schepers, Cecile & Schepers, Harold	\$ 2,890.00	\$ 2,890.00	\$ 2,130.17	\$ 2,130.00	Finance Authority of Maine	Auburn	0	0	AELP
Scott, V, James	\$ 14,000.00	\$ 14,000.00	\$ 12,488.82	\$ 12,488.00	Finance Authority of Maine	Stetson	0	0	AELP
Scott, William L.	\$ 1,912.50	\$ 1,912.50	\$ 695.46	\$ 695.00	Finance Authority of Maine	Old Town	0	0	AELP
Seavey, Rita	\$ 2,740.00	\$ 2,740.00	\$ 1,813.25	\$ 1,813.00	Finance Authority of Maine	Houlton	0	0	AELP
Shepard-Kegl, James & Shepard-Kegl, Judy	\$ 50,000.00	\$ 50,000.00	\$ 46,851.28	\$ 46,851.00	Finance Authority of Maine	North Yarmouth	0	0	AELP
Sherman, Sandra J & Sherman, Wayne	\$ 2,624.00	\$ 2,624.00	\$ 2,314.95	\$ 2,314.00	Finance Authority of Maine	Island Falls	0	0	AELP
Signor, Theresa & Signor, Benjamin	\$ 945.00	\$ 945.00	\$ 270.43	\$ 270.00	Finance Authority of Maine	Liberty	0	0	AELP
Simmons, Lauri-Jo & Simmons, Jr., Ralph	\$ 4,500.00	\$ 4,500.00	\$ 1,847.26	\$ 1,847.00	Finance Authority of Maine	Newcastle	0	0	AELP
Small, Georgeanne & Small, Graham D	\$ 40,000.00	\$ 40,000.00	\$ 34,793.95	\$ 34,793.00	Finance Authority of Maine	Biddeford	0	0	AELP
Smart, Jeannine E.	\$ 3,600.00	\$ 3,600.00	\$ 2,371.48	\$ 2,371.00	Finance Authority of Maine	Lewiston	0	0	AELP
South Levant Baptist Church	\$ 50,000.00	\$ 50,000.00	\$ 30,502.36	\$ 30,502.00	Finance Authority of Maine	Levant	0	0	AELP
Spooner, Eunice	\$ 16,964.61	\$ 16,964.61	\$ 16,964.61	\$ 16,964.00	Finance Authority of Maine	Sidney	0	0	AELP
Spruce, Thomas	\$ 36,844.45	\$ 36,844.45	\$ 29,216.29	\$ 29,216.00	Finance Authority of Maine	Lamoine	0	0	AELP
SQUIRES, SARA R & Squires, Michael	\$ 25,500.00	\$ 25,500.00	\$ 12,907.76	\$ 12,907.00	Finance Authority of Maine	Augusta	0	0	AELP
Stanley, Nickolas & Soderholm, Patricia	\$ 10,000.00	\$ 10,000.00	\$ 8,758.74	\$ 8,758.00	Finance Authority of Maine	West Farmington	0	0	AELP
Stone, Adam	\$ 5,000.00	\$ 5,000.00	\$ 1,736.27	\$ 1,736.00	Finance Authority of Maine	Orono	0	0	AELP
Sturgeon, Kimberly & Sturgeon, Mitchell	\$ 17,000.00	\$ 17,000.00	\$ 10,107.84	\$ 10,107.00	Finance Authority of Maine	Scarborough	0	0	AELP
Sucy, Nicholas	\$ 3,723.00	\$ 3,723.00	\$ 3,723.00	\$ 3,723.00	Finance Authority of Maine	Old Town	0	0	AELP
Taferner, Anne & Taferner, Maria	\$ 41,000.00	\$ 41,000.00	\$ 14,738.09	\$ 14,738.00	Finance Authority of Maine	South Paris	0	0	AELP
Therapy & Leisure Center	\$ 26,047.00	\$ 26,047.00	\$ 5,882.17	\$ 5,882.00	Finance Authority of Maine	Augusta			AELP
Theroux, Rachel	\$ 26,410.00	\$ 26,410.00	\$ 17,060.71	\$ 17,060.00	Finance Authority of Maine	Saco	0	0	AELP
THIBODEAU, JESSICA M	\$ 7,000.00	\$ 7,000.00	\$ 3,913.18	\$ 3,913.00	Finance Authority of Maine	Waterville	0	0	AELP
Thomas, Raymond R & Crouser, Karen	\$ 32,287.50	\$ 32,287.50	\$ 30,636.92	\$ 30,636.00	Finance Authority of Maine	Patten	0	0	AELP
Tibbetts, Jeffrey & Tibbetts, Wendy	\$ 2,300.00	\$ 2,300.00	\$ 2,021.36	\$ 2,021.00	Finance Authority of Maine	Waterville	0	0	AELP
Tomaszewski, Christine & Tomaszewski, Jol	\$ 39,869.00	\$ 39,869.00	\$ 12,555.12	\$ 12,555.00	Finance Authority of Maine	Wells			AELP
Tozer, Jason B. & Tozer, Tammy L.	\$ 27,650.00	\$ 27,650.00	\$ 19,243.40	\$ 19,243.00	Finance Authority of Maine	Hermon	0	0	AELP
Trahan, Lee	\$ 49,500.00	\$ 49,500.00	\$ 46,855.07	\$ 46,855.00	Finance Authority of Maine	Vassalboro	0	0	AELP
Turcotte, Patricia & Turcotte, Raynard	\$ 3,200.00	\$ 3,200.00	\$ 2,059.72	\$ 2,059.00	Finance Authority of Maine	Lewiston	0	0	AELP
Turner, David	\$ 2,693.75	\$ 2,693.75	\$ 1,368.25	\$ 1,368.00	Finance Authority of Maine	Portland	0	0	AELP
Tweedie, Jeffrey J.	\$ 29,785.00	\$ 29,785.00	\$ 7,413.60	\$ 7,413.00	Finance Authority of Maine	Winthrop	0	0	AELP
Veilleux, Claude A	\$ 21,287.14	\$ 21,287.14	\$ 20,222.56	\$ 20,222.00	Finance Authority of Maine	Augusta	0	0	AELP
Way, Margaret R	\$ 78,000.00	\$ 78,000.00	\$ 51,428.32	\$ 51,428.00	Finance Authority of Maine	Gorham	0	0	AELP
Webster, David C. & Salmon, Nancy	\$ 3,800.00	\$ 3,800.00	\$ 1,612.52	\$ 1,612.00	Finance Authority of Maine	South Freeport	0	0	AELP
Weeks, Brenda & Weeks, Donald	\$ 40,000.00	\$ 40,000.00	\$ 16,934.23	\$ 16,934.00	Finance Authority of Maine	Auburn			AELP
Welch, Lillian	\$ 1,400.00	\$ 1,400.00	\$ 1,216.59	\$ 1,216.00	Finance Authority of Maine	Milford	0	0	AELP
Welch, Robert L. & Welch, Karen C	\$ 6,000.00	\$ 6,000.00	\$ 3,611.86	\$ 3,611.00	Finance Authority of Maine	Waterville	0	0	AELP
White, James R & White, Barbara	\$ 3,210.00	\$ 3,210.00	\$ 3,122.46	\$ 3,122.00	Finance Authority of Maine	Hermon	0	0	AELP
Whitehead, Dale	\$ 1,900.00	\$ 1,900.00	\$ 1,809.52	\$ 1,809.00	Finance Authority of Maine	Lincoln	0	0	AELP
Williams, Bradford C. & Williams, Renee D.	\$ 17,543.00	\$ 17,543.00	\$ 6,000.29	\$ 6,000.00	Finance Authority of Maine	Freeport	0	0	AELP
Williams, Jody A	\$ 28,006.59	\$ 28,006.59	\$ 21,695.75	\$ 21,695.00	Finance Authority of Maine	Portland	0	0	AELP
Wilson, Irene J. & Wilson, Clifford J.	\$ 4,060.00	\$ 4,060.00	\$ 1,953.59	\$ 1,953.00	Finance Authority of Maine	St. Albans	0	0	AELP
Woodward, Samuel	\$ 44,269.00	\$ 44,269.00	\$ 3,217.80	\$ 3,217.00	Finance Authority of Maine	Surry			AELP
Wright, Jr., Donald K.	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	\$ 9,000.00	Finance Authority of Maine	Bangor	0	0	AELP
Wyman, Louise & Wyman, Francis	\$ 4,200.00	\$ 4,200.00	\$ 2,291.10	\$ 2,291.00	Finance Authority of Maine	North Anson	0	0	AELP
Young, Ruth G & Young, Richard	\$ 3,000.00	\$ 3,000.00	\$ 2,708.38	\$ 2,708.00	Finance Authority of Maine	Easton	0	0	AELP
Agronick, Paul H	\$ 5,000.00	\$ 5,000.00	\$ 3,576.98	\$ 3,576.00	Finance Authority of Maine	Hallowell	0	0	AELP2

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Beane, Chad	\$ 5,000.00	\$ 5,000.00	\$ 4,918.16	\$ 4,918.00	Finance Authority of Maine	Fairfield	0	0	AELP2
Berry, Lisa R	\$ 6,000.00	\$ 6,000.00	\$ 5,343.97	\$ 5,343.00	Finance Authority of Maine	Casco	0	0	AELP2
Bolduc, Michelle	\$ 6,499.90	\$ 6,499.90	\$ 6,239.56	\$ 6,239.00	Finance Authority of Maine	Windsor	0	0	AELP2
Briggs, Carl	\$ 7,000.00	\$ 7,000.00	\$ 6,888.30	\$ 6,888.00	Finance Authority of Maine	Bangor	0	0	AELP2
Broad, Shawn	\$ 7,000.00	\$ 7,000.00	\$ 6,305.37	\$ 6,305.00	Finance Authority of Maine	Corinth	0	0	AELP2
Butterfield, Heidi	\$ 5,000.00	\$ 5,000.00	\$ 4,151.21	\$ 4,151.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Canavan, John	\$ 6,298.00	\$ 6,298.00	\$ 4,158.26	\$ 4,158.00	Finance Authority of Maine	Corinth	0	0	AELP2
Cates, James	\$ 8,066.50	\$ 8,066.50	\$ 7,598.35	\$ 7,598.00	Finance Authority of Maine	Limington	0	0	AELP2
Clark, Heather	\$ 6,000.00	\$ 6,000.00	\$ 5,563.75	\$ 5,563.00	Finance Authority of Maine	Randolph	0	0	AELP2
Colomy, Jill D.	\$ 7,000.00	\$ 7,000.00	\$ 1,115.20	\$ 1,115.00	Finance Authority of Maine	Augusta	0	0	AELP2
Conover, Roger	\$ 7,000.00	\$ 7,000.00	\$ 5,729.76	\$ 5,729.00	Finance Authority of Maine	Augusta	0	0	AELP2
Conrad, Kristen	\$ 7,000.00	\$ 7,000.00	\$ 5,617.50	\$ 5,617.00	Finance Authority of Maine	Pawtucket	0	0	AELP2
Crane, Jeffrey	\$ 6,000.00	\$ 6,000.00	\$ 4,117.48	\$ 4,117.00	Finance Authority of Maine	Murphy	0	0	AELP2
Culpepper-Tomaso, Linda L	\$ 6,000.00	\$ 6,000.00	\$ 5,393.72	\$ 5,393.00	Finance Authority of Maine	Fryeburg	0	0	AELP2
Dipietro, James E.	\$ 7,000.00	\$ 7,000.00	\$ 3,821.85	\$ 3,821.00	Finance Authority of Maine	Westbrook	0	0	AELP2
Eelze, Richard	\$ 6,000.00	\$ 6,000.00	\$ 5,349.10	\$ 5,349.00	Finance Authority of Maine	Augusta	0	0	AELP2
Ellis, Deborah	\$ 7,000.00	\$ 7,000.00	\$ 5,742.99	\$ 5,742.00	Finance Authority of Maine	Portland	0	0	AELP2
Fairbanks, John & Esancy, Belinda J.	\$ 9,000.00	\$ 9,000.00	\$ 8,278.95	\$ 8,278.00	Finance Authority of Maine	Augusta	0	0	AELP2
Fisher, Donna	\$ 7,000.00	\$ 7,000.00	\$ 6,243.73	\$ 6,243.00	Finance Authority of Maine		0	0	AELP2
Girard, Susan	\$ 5,943.90	\$ 5,943.90	\$ 1,934.31	\$ 1,934.00	Finance Authority of Maine	Augusta	0	0	AELP2
Griffith-Michaels, Kathleen A	\$ 5,268.75	\$ 5,268.75	\$ 4,182.27	\$ 4,182.00	Finance Authority of Maine	Bridgton	0	0	AELP2
Heath, Daniel F.	\$ 9,572.42	\$ 9,572.42	\$ 7,662.05	\$ 7,662.00	Finance Authority of Maine	Augusta	0	0	AELP2
Honey, Mark E	\$ 10,000.00	\$ 10,000.00	\$ 5,166.57	\$ 5,166.00	Finance Authority of Maine	Ellsworth	0	0	AELP2
Houck, Jerry M & Houck, Donalene	\$ 12,375.00	\$ 12,375.00	\$ 7,407.54	\$ 7,407.00	Finance Authority of Maine	Thomaston	0	0	AELP2
Houle, Christopher	\$ 6,007.95	\$ 6,007.95	\$ 4,904.27	\$ 4,904.00	Finance Authority of Maine	Bridgton	0	0	AELP2
Irving, Mallory	\$ 6,332.95	\$ 6,332.95	\$ 5,925.54	\$ 5,925.00	Finance Authority of Maine	Oakland	0	0	AELP2
Isbister, Cheryl & Isbister, William	\$ 7,000.00	\$ 7,000.00	\$ 5,453.97	\$ 5,453.00	Finance Authority of Maine	Augusta	0	0	AELP2
Johnston, Timothy	\$ 6,948.75	\$ 6,948.75	\$ 5,205.83	\$ 5,205.00	Finance Authority of Maine	Lewiston	0	0	AELP2
Keller, Michael & Kimball, Jennifer	\$ 7,000.00	\$ 7,000.00	\$ 6,840.27	\$ 6,840.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Lafave, Cheryl	\$ 5,000.00	\$ 5,000.00	\$ 4,304.13	\$ 4,304.00	Finance Authority of Maine	Fryeburg	0	0	AELP2
LANE, STEPHEN E	\$ 4,850.00	\$ 4,850.00	\$ 3,144.88	\$ 3,144.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Lee, Brian	\$ 7,000.00	\$ 7,000.00	\$ 5,444.10	\$ 5,444.00	Finance Authority of Maine	Topsham	0	0	AELP2
Leonard, Diane	\$ 5,246.40	\$ 5,246.40	\$ 1,749.92	\$ 1,749.00	Finance Authority of Maine	Portland	0	0	AELP2
Martin, Wanda Jo	\$ 3,800.00	\$ 3,800.00	\$ 2,183.11	\$ 2,183.00	Finance Authority of Maine	Howland	0	0	AELP2
Mastera, Cory	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	\$ 4,000.00	Finance Authority of Maine	Belfast	0	0	AELP2
McCabe, Karen	\$ 7,000.00	\$ 7,000.00	\$ 2,555.64	\$ 2,555.00	Finance Authority of Maine	Kittery	0	0	AELP2
McCourt, Tannis	\$ 5,000.00	\$ 5,000.00	\$ 4,026.38	\$ 4,026.00	Finance Authority of Maine	Bangor	0	0	AELP2
McDougal, Kim	\$ 5,964.00	\$ 5,964.00	\$ 5,802.86	\$ 5,802.00	Finance Authority of Maine	Belfast	0	0	AELP2
Merrill, Barbara J	\$ 11,846.45	\$ 11,846.45	\$ 11,282.90	\$ 11,282.00	Finance Authority of Maine	Industry	0	0	AELP2
Michaels, Mellanie J	\$ 5,000.00	\$ 5,000.00	\$ 3,445.10	\$ 3,445.00	Finance Authority of Maine	Garland	0	0	AELP2
Millson, John & Millson, Jerrilee	\$ 6,319.75	\$ 6,319.75	\$ 3,800.05	\$ 3,800.00	Finance Authority of Maine	Biddeford	0	0	AELP2
Morales, Cathy	\$ 4,500.00	\$ 4,500.00	\$ 3,845.20	\$ 3,845.00	Finance Authority of Maine	Dexter	0	0	AELP2
Pelletier, Kile James	\$ 7,000.00	\$ 7,000.00	\$ 5,698.37	\$ 5,698.00	Finance Authority of Maine	Eagle Lake	0	0	AELP2
Phillips, Debra	\$ 5,000.00	\$ 5,000.00	\$ 2,689.77	\$ 2,689.00	Finance Authority of Maine	Augusta	0	0	AELP2
Pinel, Kathleen	\$ 5,996.95	\$ 5,996.95	\$ 5,876.29	\$ 5,876.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Pleau, Cory	\$ 7,000.00	\$ 7,000.00	\$ 5,986.22	\$ 5,986.00	Finance Authority of Maine	Lewiston	0	0	AELP2
Powers, Deborah	\$ 4,910.95	\$ 4,910.95	\$ 604.00	\$ 604.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Propst, Carolyn	\$ 6,996.00	\$ 6,996.00	\$ 6,081.80	\$ 6,081.00	Finance Authority of Maine	Gardiner	0	0	AELP2
Rackliff, Bethany & Rackliff, Paul G.	\$ 10,000.00	\$ 10,000.00	\$ 3,266.12	\$ 3,266.00	Finance Authority of Maine	Whitefield	0	0	AELP2
Ramsey, Derinda	\$ 4,996.80	\$ 4,996.80	\$ 3,685.72	\$ 3,685.00	Finance Authority of Maine	Westbrook	0	0	AELP2
Rogers, Rebecca	\$ 7,000.00	\$ 7,000.00	\$ 3,278.53	\$ 3,278.00	Finance Authority of Maine	Benton	0	0	AELP2
Ryan, Cecelia M	\$ 7,000.00	\$ 7,000.00	\$ 3,889.14	\$ 3,889.00	Finance Authority of Maine	Augusta	0	0	AELP2
Ryan, Eric	\$ 7,000.00	\$ 7,000.00	\$ 1,531.65	\$ 1,531.00	Finance Authority of Maine	Augusta	0	0	AELP2
Seelye-Sarver, Patricia	\$ 7,000.00	\$ 7,000.00	\$ 6,911.64	\$ 6,911.00	Finance Authority of Maine	Jefferson	0	0	AELP2
Shaw, Angelika	\$ 5,250.00	\$ 5,250.00	\$ 4,413.56	\$ 4,413.00	Finance Authority of Maine	Windham	0	0	AELP2
Sheffield, Barry	\$ 1,447.00	\$ 1,447.00	\$ 608.13	\$ 608.00	Finance Authority of Maine	Exeter	0	0	AELP2
SHELLEY, DONNA M	\$ 14,518.99	\$ 14,518.99	\$ 12,124.06	\$ 12,124.00	Finance Authority of Maine	Bath	0	0	AELP2

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Sheperd, Parris	\$ 7,000.00	\$ 7,000.00	\$ 5,909.90	\$ 5,909.00	Finance Authority of Maine	Augusta	0	0	AELP2
Simpson, Tracy	\$ 4,000.00	\$ 4,000.00	\$ 3,427.02	\$ 3,427.00	Finance Authority of Maine	Union	0	0	AELP2
Smalley, Mark	\$ 6,721.43	\$ 6,721.43	\$ 5,034.16	\$ 5,034.00	Finance Authority of Maine	Sweden	0	0	AELP2
Sollnersawyer, Lisa	\$ 9,999.00	\$ 9,999.00	\$ 7,046.13	\$ 7,046.00	Finance Authority of Maine	Portland	0	0	AELP2
Steeves, Edward	\$ 9,911.68	\$ 9,911.68	\$ 8,704.68	\$ 8,704.00	Finance Authority of Maine	LaGrange	0	0	AELP2
Strasnick (Cruz Perez), Kimberly A.	\$ 7,000.00	\$ 7,000.00	\$ 182.02	\$ 182.00	Finance Authority of Maine	Winslow	0	0	AELP2
Teske, Lisa	\$ 8,854.00	\$ 8,854.00	\$ 7,973.00	\$ 7,973.00	Finance Authority of Maine	Gardiner	0	0	AELP2
TUCKER, MARGUERITE D	\$ 6,999.99	\$ 6,999.99	\$ 6,813.70	\$ 6,813.00	Finance Authority of Maine	Buckfield	0	0	AELP2
Ward-Corliss, Martha	\$ 2,625.00	\$ 2,625.00	\$ 2,120.23	\$ 2,120.00	Finance Authority of Maine	Newport	0	0	AELP2
Waterman, Alfred	\$ 7,000.00	\$ 7,000.00	\$ 1,722.75	\$ 1,722.00	Finance Authority of Maine	Portland	0	0	AELP2
West, Marian Susan	\$ 5,800.00	\$ 5,800.00	\$ 2,461.67	\$ 2,461.00	Finance Authority of Maine	Pittsfield	0	0	AELP2
Wilson, Judy	\$ 3,382.33	\$ 3,382.33	\$ 3,328.05	\$ 3,328.00	Finance Authority of Maine	Lewiston	0	0	AELP2
Witham, Holly	\$ 3,630.25	\$ 3,630.25	\$ 2,285.42	\$ 2,285.00	Finance Authority of Maine	Madison	0	0	AELP2
Albert, Jeffrey & Jones, Dawn	\$ 13,381.25	\$ 13,381.25	\$ 11,286.64	\$ 11,286.00	Finance Authority of Maine	Millinocket	0	0	AELP-AFP
Archer, Sharon	\$ 2,785.59	\$ 2,785.59	\$ 2,232.06	\$ 2,232.00	Finance Authority of Maine	Bangor	0	0	AELP-AFP
Austin, Mary	\$ 3,039.75	\$ 3,039.75	\$ 2,870.28	\$ 2,870.00	Finance Authority of Maine	Scarborough	0	0	AELP-AFP
Bishop, June E.	\$ 4,000.00	\$ 4,000.00	\$ 3,697.19	\$ 3,697.00	Finance Authority of Maine	Albion	0	0	AELP-AFP
Buzzell, Leroy	\$ 1,967.75	\$ 1,967.75	\$ 1,643.80	\$ 1,643.00	Finance Authority of Maine	Westbrook	0	0	AELP-AFP
Coffin, Bernice M	\$ 1,990.00	\$ 1,990.00	\$ 1,568.69	\$ 1,568.00	Finance Authority of Maine	Old Town	0	0	AELP-AFP
Cook, Patricia	\$ 1,950.00	\$ 1,950.00	\$ 1,741.14	\$ 1,741.00	Finance Authority of Maine	Detroit	0	0	AELP-AFP
Dewitt, Vernon & Dewitt, Mary	\$ 1,099.99	\$ 1,099.99	\$ 981.72	\$ 981.00	Finance Authority of Maine	Patten	0	0	AELP-AFP
DiBiase, Michael & Dibiase, Melissa	\$ 3,818.03	\$ 3,818.03	\$ 3,114.99	\$ 3,114.00	Finance Authority of Maine	Portland	0	0	AELP-AFP
Dube, Diane	\$ 2,390.00	\$ 2,390.00	\$ 1,697.78	\$ 1,697.00	Finance Authority of Maine	Frenchville	0	0	AELP-AFP
Emmons, Anne M. & Emmons, Mark D.	\$ 30,000.00	\$ 30,000.00	\$ 30,591.10	\$ 30,591.00	Finance Authority of Maine	Livermore	0	0	AELP-AFP
Foster, Sheena	\$ 15,000.00	\$ 15,000.00	\$ 219.10	\$ 219.00	Finance Authority of Maine	Sabattus	0	0	AELP-AFP
Garnett, Constance	\$ 1,064.70	\$ 1,064.70	\$ 1,064.70	\$ 1,064.00	Finance Authority of Maine	Dexter	0	0	AELP-AFP
Gilmore, Lucy A.	\$ 6,480.45	\$ 6,480.45	\$ 5,195.64	\$ 5,195.00	Finance Authority of Maine	Bowdoinham	0	0	AELP-AFP
Graham, Marsha	\$ 400.00	\$ 400.00	\$ 264.38	\$ 264.00	Finance Authority of Maine	Gardiner	0	0	AELP-AFP
Hamilton, Diane	\$ 1,279.00	\$ 1,279.00	\$ 1,174.14	\$ 1,174.00	Finance Authority of Maine	Mexico	0	0	AELP-AFP
Hartford, Kathleene	\$ 2,431.93	\$ 2,431.93	\$ 1,703.11	\$ 1,703.00	Finance Authority of Maine	Mexico	0	0	AELP-AFP
Hodge, Michael	\$ 15,500.00	\$ 15,500.00	\$ 13,027.52	\$ 13,027.00	Finance Authority of Maine	Industry	0	0	AELP-AFP
Houle, Christopher	\$ 660.00	\$ 660.00	\$ 269.93	\$ 269.00	Finance Authority of Maine	Bridgton	0	0	AELP-AFP
Hubley, Tina	\$ 1,419.08	\$ 1,419.08	\$ 847.79	\$ 847.00	Finance Authority of Maine	Portland	0	0	AELP-AFP
Hull, Travis H. & Hull, Duaine L.	\$ 8,844.06	\$ 8,844.06	\$ 5,789.83	\$ 5,789.00	Finance Authority of Maine	Meddybemps	0	0	AELP-AFP
Jones, Dawn	\$ 4,550.00	\$ 4,550.00	\$ 4,550.00	\$ 4,550.00	Finance Authority of Maine	Millinocket	0	0	AELP-AFP
Krueger, David	\$ 4,500.00	\$ 4,500.00	\$ 3,517.33	\$ 3,517.00	Finance Authority of Maine	Milo	0	0	AELP-AFP
Lambert, Betty	\$ 2,000.00	\$ 2,000.00	\$ 1,952.60	\$ 1,952.00	Finance Authority of Maine	Waterville	0	0	AELP-AFP
Lambert, Desiree	\$ 17,089.43	\$ 17,089.43	\$ 16,399.00	\$ 16,399.00	Finance Authority of Maine	South Berwick	0	0	AELP-AFP
McNally, Heather	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	\$ 6,250.00	Finance Authority of Maine	Topsham	0	0	AELP-AFP
Miller, Judith	\$ 310.00	\$ 310.00	\$ 268.87	\$ 268.00	Finance Authority of Maine	Presque Isle	0	0	AELP-AFP
Mitchell, Kelley	\$ 9,798.00	\$ 9,798.00	\$ 9,302.18	\$ 9,302.00	Finance Authority of Maine	Stillwater	0	0	AELP-AFP
Moores, Karen	\$ 787.50	\$ 787.50	\$ 679.34	\$ 679.00	Finance Authority of Maine	Calais	0	0	AELP-AFP
Morin, Kelly	\$ 14,832.70	\$ 14,832.70	\$ 11,037.35	\$ 11,037.00	Finance Authority of Maine	Brunswick	0	0	AELP-AFP
Nelson, Leann M.	\$ 12,600.00	\$ 12,600.00	\$ 12,139.85	\$ 12,139.00	Finance Authority of Maine	Camden	0	0	AELP-AFP
Pardue, Kimberly	\$ 1,000.00	\$ 1,000.00	\$ 269.49	\$ 269.00	Finance Authority of Maine	Portland	0	0	AELP-AFP
Pierce, Roger	\$ 1,200.00	\$ 1,200.00	\$ 1,133.59	\$ 1,133.00	Finance Authority of Maine	Whitefield	0	0	AELP-AFP
Pooler, Barbara & Corson, Tammy	\$ 15,000.00	\$ 15,000.00	\$ 13,026.88	\$ 13,026.00	Finance Authority of Maine	Waterville	0	0	AELP-AFP
Pooler, Donna	\$ 1,443.40	\$ 1,443.40	\$ 1,297.79	\$ 1,297.00	Finance Authority of Maine	Thomaston	0	0	AELP-AFP
Prewitt, Carol	\$ 2,995.00	\$ 2,995.00	\$ 2,500.27	\$ 2,500.27	Finance Authority of Maine	St. Petersburg	0	0	AELP-AFP
Ring, John	\$ 3,500.00	\$ 3,500.00	\$ 2,992.94	\$ 2,992.00	Finance Authority of Maine	Rockland	0	0	AELP-AFP
SEVERANCE, CINDY L	\$ 1,200.00	\$ 1,200.00	\$ 675.00	\$ 675.00	Finance Authority of Maine	Milo	0	0	AELP-AFP
Shawley, Heidi	\$ 25,000.00	\$ 25,000.00	\$ 22,222.43	\$ 22,222.00	Finance Authority of Maine	Eddington	0	0	AELP-AFP
Shurley, Kelley & Shurley, John	\$ 18,539.25	\$ 18,539.25	\$ 16,947.21	\$ 16,947.00	Finance Authority of Maine	Mapleton	0	0	AELP-AFP
Sirois, Geneva	\$ 7,879.00	\$ 7,879.00	\$ 6,763.29	\$ 6,763.00	Finance Authority of Maine	Skowhegan	0	0	AELP-AFP
Tidd, Michael D	\$ 4,998.00	\$ 4,998.00	\$ 4,389.11	\$ 4,389.00	Finance Authority of Maine	Houlton	0	0	AELP-AFP
Tirrell, Grace	\$ 400.00	\$ 400.00	\$ 154.02	\$ 154.00	Finance Authority of Maine	Washburn	0	0	AELP-AFP
Walter, Timothy & Poland, Kimberly	\$ 30,000.00	\$ 30,000.00	\$ 27,063.39	\$ 27,063.00	Finance Authority of Maine	South Gardiner	0	0	AELP-AFP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Williams, Jody A	\$ 54,446.25	\$ 54,446.25	\$ 52,655.72	\$ 52,655.00	Finance Authority of Maine	Portland	0	0	AELP-AFP
	\$ 5,431,782.08	\$ 5,431,782.08	\$ 3,669,090.73	\$ 3,668,933.90			18	30	
Barnstein, John & Barnstein, Sheila	\$ 39,870.00	\$ 39,870.00	\$ 19,570.26	\$ 19,570.00	Finance Authority of Maine	Warren			AMLF
Brigee Farms, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 230,200.87	\$ 230,200.00	Finance Authority of Maine	Turner	0	0	AMLF
Buck Farms, A Partnership & Buck, Bruce &	\$ 63,000.00	\$ 63,000.00	\$ 37,145.85	\$ 37,145.00	Finance Authority of Maine	Mapleton	0	0	AMLF
Caswell, Suzanne M. & Caswell, Christophe	\$ 18,675.00	\$ 18,675.00	\$ 9,082.91	\$ 9,082.00	Finance Authority of Maine	Dyer Brook	0	2	AMLF
Crane, Mark	\$ 173,600.00	\$ 173,600.00	\$ 137,555.48	\$ 137,555.00	Finance Authority of Maine	Hodgdon			AMLF
Curran Bean Sprout Company, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 221,282.20	\$ 221,282.00	Finance Authority of Maine	Saco	0	0	AMLF
Davis, Keith & Pink, Susan	\$ 45,000.00	\$ 45,000.00	\$ 27,616.95	\$ 27,616.00	Finance Authority of Maine	Bar Harbor	6	0	AMLF
Flewelling, Frederic N. & Flewelling, Pasty /	\$ 27,000.00	\$ 27,000.00	\$ 20,294.28	\$ 20,294.00	Finance Authority of Maine	Crouseville	0	9	AMLF
G B & D Farms	\$ 90,000.00	\$ 90,000.00	\$ 87,339.06	\$ 87,339.00	Finance Authority of Maine	St. John Plt.	0	3	AMLF
Goss, Walter & Goss, Sharon	\$ 49,000.00	\$ 49,000.00	\$ 35,239.91	\$ 35,239.00	Finance Authority of Maine	Mechanic Falls	0	0	AMLF
Goughan Farms & Goughan, Gloria Jean &	\$ 35,000.00	\$ 35,000.00	\$ 19,413.88	\$ 19,413.00	Finance Authority of Maine	Caribou	4	8	AMLF
Green Thumb Farms	\$ 93,000.00	\$ 93,000.00	\$ 50,229.49	\$ 50,229.00	Finance Authority of Maine	Fryeburg	0	0	AMLF
Green Thumb Farms	\$ 93,750.00	\$ 93,750.00	\$ 61,380.00	\$ 61,380.00	Finance Authority of Maine	Fryeburg	0	0	AMLF
Green Thumb Farms	\$ 124,750.00	\$ 124,750.00	\$ 87,986.57	\$ 87,986.00	Finance Authority of Maine	Fryeburg	0	0	AMLF
Green Thumb Farms	\$ 201,557.00	\$ 201,557.00	\$ 171,832.75	\$ 171,832.00	Finance Authority of Maine	Fryeburg	0	0	AMLF
H.S.G. Farms, Inc.	\$ 101,250.00	\$ 101,250.00	\$ 83,144.18	\$ 83,144.00	Finance Authority of Maine	Easton	4	3	AMLF
Hans C. Hansen, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 230,182.89	\$ 230,182.00	Finance Authority of Maine	Gorham	10	0	AMLF
Harts Clary Hill Farm, LLC	\$ 60,750.00	\$ 60,750.00	\$ 55,733.85	\$ 55,733.00	Finance Authority of Maine	Hope	0	3	AMLF
Harts Clary Hill Farm, LLC	\$ 44,500.00	\$ 44,500.00	\$ 42,025.97	\$ 42,025.00	Finance Authority of Maine	Hope	0	0	AMLF
Heidmann, Mark	\$ 4,775.00	\$ 4,775.00	\$ 4,137.04	\$ 4,137.00	Finance Authority of Maine	Harrison	1	0	AMLF
Hobart, Stephen A. & Hobart, Diana L.	\$ 36,000.00	\$ 36,000.00	\$ 30,939.40	\$ 30,939.00	Finance Authority of Maine	Abbot	0	2	AMLF
Howell, Thomas L & Howell, Lori A	\$ 39,600.00	\$ 39,600.00	\$ 26,276.34	\$ 26,276.00	Finance Authority of Maine	Eliot	0	15	AMLF
Howell, Thomas L & Howell, Lori A	\$ 182,300.00	\$ 182,300.00	\$ 144,744.92	\$ 144,744.00	Finance Authority of Maine	Eliot	0	0	AMLF
James, David W	\$ 45,450.00	\$ 45,450.00	\$ 29,081.48	\$ 29,081.00	Finance Authority of Maine	Charlotte	2	0	AMLF
Jordan Gardens, LLC	\$ 249,105.00	\$ 249,105.00	\$ 235,938.67	\$ 235,938.00	Finance Authority of Maine	Machias	8	8	AMLF
Kelley, Chris & Kelley, Lucie	\$ 60,000.00	\$ 60,000.00	\$ 42,672.21	\$ 42,672.00	Finance Authority of Maine	Monmouth	1	1	AMLF
Kingsbury, Shane & Kingsbury, Duska	\$ 33,075.00	\$ 33,075.00	\$ 14,541.22	\$ 14,541.00	Finance Authority of Maine	Bridgewater	0	0	AMLF
Lambert, Frank & Lambert, Karen	\$ 46,604.00	\$ 46,604.00	\$ 42,167.38	\$ 42,167.00	Finance Authority of Maine	Corinth	0	1	AMLF
Locally Known, LLC	\$ 247,444.00	\$ 247,444.00	\$ 169,776.33	\$ 169,776.00	Finance Authority of Maine	Yarmouth	38	3	AMLF
Locally Known, LLC	\$ 120,260.00	\$ 120,260.00	\$ 120,620.00	\$ 120,620.00	Finance Authority of Maine	Yarmouth	0	0	AMLF
Luce, Arnold & Luce, Elaine	\$ 72,000.00	\$ 72,000.00	\$ 72,000.00	\$ 72,000.00	Finance Authority of Maine	Anson	2	4	AMLF
Lucerne Farms, Inc.	\$ 170,000.00	\$ 170,000.00	\$ 111,641.09	\$ 111,641.00	Finance Authority of Maine	Fort Fairfield	0	14	AMLF
Lucerne Farms, Inc.	\$ 70,650.00	\$ 70,650.00	\$ 21,102.28	\$ 21,102.00	Finance Authority of Maine	Fort Fairfield	0	0	AMLF
Lucerne Farms, Inc.	\$ 75,000.00	\$ 75,000.00	\$ 29,885.26	\$ 29,885.00	Finance Authority of Maine	Fort Fairfield	0	0	AMLF
Lucerne Farms, Inc.	\$ 86,300.00	\$ 86,300.00	\$ 65,377.36	\$ 65,377.00	Finance Authority of Maine	Fort Fairfield	0	0	AMLF
Maine Distilleries LLC	\$ 250,000.00	\$ 250,000.00	\$ 189,552.60	\$ 189,552.00	Finance Authority of Maine	Freeport	3	4	AMLF
McCrum, Jay Y.	\$ 170,000.00	\$ 170,000.00	\$ (14.09)	\$ (14.00)	Finance Authority of Maine	Mars Hill	0	1	AMLF
McGlinn, Andrew	\$ 91,575.00	\$ 91,575.00	\$ 59,336.20	\$ 59,336.00	Finance Authority of Maine	Presque Isle	0	6	AMLF
McPhail, Herbert W.	\$ 34,000.00	\$ 34,000.00	\$ 17,626.50	\$ 17,626.00	Finance Authority of Maine	Perry	1	0	AMLF
Meyerhans, Steven & Meyerhans, Marilyn	\$ 77,625.00	\$ 77,625.00	\$ 48,338.67	\$ 48,338.00	Finance Authority of Maine	Fairfield	13	5	AMLF
Nash Farms, Inc.	\$ 84,000.00	\$ 84,000.00	\$ 27,766.60	\$ 27,766.00	Finance Authority of Maine	Appleton	0	4	AMLF
Palmer, Frederick & Palmer, Deborah	\$ 241,659.00	\$ 241,659.00	\$ 128,684.86	\$ 128,684.00	Finance Authority of Maine	Bradford	3	2	AMLF
Patten, Peter P. & Patten, Tonya L.	\$ 250,000.00	\$ 250,000.00	\$ 200,318.30	\$ 200,318.00	Finance Authority of Maine	Atkinson	0	0	AMLF
Pemaquid Mussel Farms, LLC	\$ 85,000.00	\$ 85,000.00	\$ 59,284.60	\$ 59,284.00	Finance Authority of Maine	Damariscotta			AMLF
Perkins, Richard E.	\$ 150,000.00	\$ 150,000.00	\$ 102,669.75	\$ 102,669.00	Finance Authority of Maine	Charleston	0	0	AMLF
Reilly, Daniel J. & Hamilton, Ann C.	\$ 63,000.00	\$ 63,000.00	\$ 61,497.40	\$ 61,497.00	Finance Authority of Maine	Carroll Plantation	2	0	AMLF
Simpson, Ronald & Simpson, Julie	\$ 250,000.00	\$ 250,000.00	\$ 197,692.28	\$ 197,692.00	Finance Authority of Maine	Corinna	0	0	AMLF
Small, Mark E. & Small, Josefine	\$ 89,999.00	\$ 89,999.00	\$ 76,550.26	\$ 76,550.00	Finance Authority of Maine	Oakfield	0	1	AMLF
Smith, Russell Ivan & Smith, Nancy E.	\$ 49,900.00	\$ 49,900.00	\$ 32,199.10	\$ 32,199.00	Finance Authority of Maine	Monmouth	0	2	AMLF
Smith, Russell Ivan & Smith, Nancy E.	\$ 56,500.00	\$ 56,500.00	\$ 47,809.69	\$ 47,809.00	Finance Authority of Maine	Monmouth	0	0	AMLF
Spear Farm, Inc.	\$ 89,910.00	\$ 89,910.00	\$ 89,910.00	\$ 89,910.00	Finance Authority of Maine	Nobleboro	0	20	AMLF
Thompson, Jeremy M & Thompson, Rebecca	\$ 125,000.00	\$ 125,000.00	\$ 78,815.97	\$ 78,815.00	Finance Authority of Maine	Knox	0	2	AMLF
Thompson, Jeremy M & Thompson, Rebecca	\$ 125,000.00	\$ 125,000.00	\$ 117,767.27	\$ 117,767.00	Finance Authority of Maine	Knox	0	0	AMLF
Tibbetts, Elaine A	\$ 43,701.00	\$ 43,701.00	\$ 37,973.44	\$ 37,973.00	Finance Authority of Maine	Lyman	0	5	AMLF



Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Welles, Patty A. & Welles, Robert L.	\$ 50,000.00	\$ 50,000.00	\$ 516.81	\$ 516.00	Finance Authority of Maine	Littletown	2	0	AMLF
Weskeag River Shellfish Farms, LLC	\$ 20,787.00	\$ 20,787.00	\$ 20,343.90	\$ 20,343.90	Finance Authority of Maine	South Thomaston	0	2	AMLF
West Gardiner Beef, Inc.	\$ 18,000.00	\$ 18,000.00	\$ 3,992.68	\$ 3,992.00	Finance Authority of Maine	West Gardiner	0	2	AMLF
Whited, Fred & Whited, Rachel Ann	\$ 86,250.00	\$ 86,250.00	\$ 86,250.00	\$ 86,250.00	Finance Authority of Maine	Blaine	2	1	AMLF
Wilson, Paul A. & Wilson, Sherry L.	\$ 99,300.00	\$ 99,300.00	\$ 99,300.00	\$ 99,300.00	Finance Authority of Maine	Albion	0	2	AMLF
Windy Acres Farm, LLC	\$ 153,202.50	\$ 153,202.50	\$ 137,143.79	\$ 137,143.00	Finance Authority of Maine	Clinton	0	0	AMLF
Winterwood Acres, Inc. & Winterwood Farm	\$ 200,000.00	\$ 200,000.00	\$ 188,376.95	\$ 188,376.95	Finance Authority of Maine	Lyman	0	2	AMLF
Witham, Rodney S.	\$ 78,300.00	\$ 78,300.00	\$ 77,474.93	\$ 77,474.93	Finance Authority of Maine	Detroit	3	0	AMLF
York, Richard J.	\$ 45,000.00	\$ 45,000.00	\$ 26,561.62	\$ 26,561.00	Finance Authority of Maine	Houlton	0	2	AMLF
	\$ 6,626,973.50	\$ 6,626,973.50	\$ 5,001,898.41	\$ 5,001,871.18			105	139	
200 Main Street, LLC	\$ 537,500.00	\$ 134,375.00	\$ 508,324.34	\$ 127,081.00	Bar Harbor Banking & Trust	Bar Harbor	4	0	CLI
8 C.P., LLC	\$ 139,200.00	\$ 69,600.00	\$ 138,248.21	\$ 69,124.00	Maine Bank & Trust	Scarborough	5	0	CLI
937 Main Street, LLC	\$ 500,000.00	\$ 125,000.00	\$ 489,572.89	\$ 122,393.00	Camden National Bank	Portland	0	17	CLI
938 Pushaw Properties, LLC	\$ 1,200,000.00	\$ 309,599.98	\$ 854,806.20	\$ 220,539.00	Camden National Bank	Glenburn	1	8	CLI
A. C. Parsons Landscaping & Garden Center	\$ 450,000.00	\$ 247,500.00	\$ 450,000.00	\$ 247,500.00	Bar Harbor Banking & Trust	Bernard	0	38	CLI
A.C. Provo's, Inc.	\$ 25,000.00	\$ 12,500.00	\$ 25,000.00	\$ 12,500.00	Kennebunk Savings Bank	Lebanon	0	5	CLI
A.C.P. Realty, LLC	\$ 521,500.00	\$ 130,375.00	\$ 512,025.24	\$ 128,006.00	Kennebunk Savings Bank	Lebanon	0	5	CLI
A.C.P. Realty, LLC	\$ 188,500.00	\$ 141,375.00	\$ 172,312.05	\$ 129,234.00	Kennebunk Savings Bank	Lebanon	0	0	CLI
Abet	\$ 2,300,000.00	\$ 1,955,000.00	\$ 982,701.05	\$ 835,295.00	Machias Savings Bank	Freeport	68	39	CLI
Acadia Shore, LLC	\$ 636,000.00	\$ 159,000.00	\$ 631,862.64	\$ 157,965.00	Machias Savings Bank	Bass Harbor	27	0	CLI
Adventure Counseling	\$ 25,000.00	\$ 15,000.00	\$ 24,317.11	\$ 14,590.00	Gorham Savings Bank	Limerick	10	10	CLI
Aid & Abet LLC	\$ 1,200,000.00	\$ 1,020,000.00	\$ 575,492.56	\$ 489,168.00	Machias Savings Bank	Freeport	68	39	CLI
Air Quality Management Services, Inc.	\$ 240,000.00	\$ 168,000.00	\$ 196,189.37	\$ 137,332.00	Androscoggin Bank	Gray	0	4	CLI
Air Quality Management Services, Inc.	\$ 40,000.00	\$ 28,000.00	\$ 40,000.00	\$ 28,000.00	Androscoggin Bank	Gray	0	0	CLI
Aitken, Richard & Aitken, Janet	\$ 163,015.00	\$ 97,809.00	\$ 145,301.56	\$ 87,180.00	Machias Savings Bank	Monroe	0	4	CLI
Albert, LLC	\$ 139,000.00	\$ 34,750.00	\$ 115,138.90	\$ 28,784.00	Mechanics Savings Bank	Greene	3	0	CLI
Alexander, Terry A	\$ 290,000.00	\$ 174,000.00	\$ 287,932.87	\$ 172,759.00	Gardiner Savings Institution	Harpwell	0	3	CLI
Allagash International, Inc.	\$ 500,000.00	\$ 333,299.99	\$ 500,000.00	\$ 333,300.00	Northeast Bank, FSB	Falmouth	2	9	CLI
Allen, Donald P. & Allen, Kelly A.	\$ 329,000.00	\$ 82,250.00	\$ 290,438.65	\$ 72,609.00	Kennebunk Savings Bank	East Waterboro	0	5	CLI
Amaral, Eduardo & Amaral, Marie	\$ 13,839.00	\$ 12,455.10	\$ 9,615.11	\$ 8,653.00	Machias Savings Bank	Charleston	0	2	CLI
American Sailor Clothing, LLC	\$ 84,000.00	\$ 50,400.00	\$ 51,771.28	\$ 31,062.00	Kennebunk Savings Bank	Kennebunkport	0	0	CLI
American Sailor Clothing, LLC	\$ 30,000.00	\$ 18,000.00	\$ 30,000.00	\$ 18,000.00	Kennebunk Savings Bank	Kennebunkport	3	6	CLI
Anderson Jr., Douglas E	\$ 70,800.00	\$ 33,276.00	\$ 70,799.83	\$ 33,275.00	Farm Credit of Maine, ACA	Port Clyde	2	2	CLI
Annie/Catherine, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Gorham Savings Bank	Westbrook	0	2	CLI
ANSA, LLC	\$ 87,000.00	\$ 52,200.00	\$ 37,554.52	\$ 22,532.00	Northeast Bank, FSB	Auburn	0	9	CLI
Apothecary by Design	\$ 1,200,000.00	\$ 1,079,999.97	\$ 1,179,800.01	\$ 1,061,820.00	Bangor Savings Bank	Portland	19	0	CLI
Apothecary by Design	\$ 600,000.00	\$ 539,999.99	\$ 556,883.55	\$ 501,195.00	Bangor Savings Bank	Portland	0	0	CLI
Apothecary by Design	\$ 300,000.00	\$ 269,999.99	\$ 300,000.00	\$ 270,000.00	Bangor Savings Bank	Portland	0	0	CLI
Applied Forestry, Inc.	\$ 879,883.00	\$ 87,988.30	\$ 879,883.00	\$ 87,988.00	Farm Credit of Maine, ACA	Skowhegan	0	10	CLI
Artful Wares, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 40,476.98	\$ 24,286.00	Bar Harbor Banking & Trust	Old Town	5	0	CLI
AUSTIN, SUSAN S	\$ 5,000.00	\$ 3,000.00	\$ 5,000.00	\$ 3,000.00	Kennebunk Savings Bank	Sanford	0	0	CLI
Axiom Technologies, LLC	\$ 75,000.00	\$ 67,500.00	\$ 64,013.66	\$ 57,612.00	Machias Savings Bank	Jonesport	10	10	CLI
Axiom Technologies, LLC	\$ 150,000.00	\$ 135,000.00	\$ 150,000.00	\$ 135,000.00	Machias Savings Bank	Jonesport	0	0	CLI
B&B Truck Repair Corp.	\$ 44,000.00	\$ 26,400.00	\$ 44,000.00	\$ 26,400.00	Kennebunk Savings Bank	Arundel	0	5	CLI
B&B Truck Repair Corp.	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Kennebunk Savings Bank	Arundel	0	0	CLI
Backman, Frederick A	\$ 380,000.00	\$ 152,000.00	\$ 380,000.00	\$ 152,000.00	Bar Harbor Banking & Trust	Winter Harbor	0	2	CLI
Baker, Ronald L	\$ 35,500.00	\$ 21,300.00	\$ 30,946.30	\$ 18,567.00	Camden National Bank	Frankfort	0	0	CLI
Balfours Inc. & Balfour Motor Express, Inc.	\$ 40,000.00	\$ 36,000.00	\$ 40,000.00	\$ 36,000.00	Androscoggin Bank	Gray	0	0	CLI
Balzarini III, Gino	\$ 95,271.00	\$ 38,108.40	\$ 94,739.66	\$ 37,895.00	Katahdin Trust Company	Gouldsboro	0	1	CLI
Bangor Dental Laboratory, inc	\$ 32,500.00	\$ 19,500.00	\$ 20,975.28	\$ 12,585.00	Camden National Bank	Bangor	1	0	CLI
Bay Wellness Family Chiropractic, LLC	\$ 75,000.00	\$ 67,500.00	\$ 67,522.85	\$ 60,770.00	Mechanics Savings Bank	Portland	2	0	CLI
Bay Wellness Family Chiropractic, LLC	\$ 20,000.00	\$ 18,000.00	\$ 20,000.00	\$ 18,000.00	Mechanics Savings Bank	Portland	0	0	CLI
BCDM, Inc.	\$ 150,000.00	\$ 75,000.00	\$ 136,775.95	\$ 68,387.00	Camden National Bank	Bangor	0	6	CLI
BCDM, Inc.	\$ 50,000.00	\$ 45,000.00	\$ 50,000.00	\$ 45,000.00	Camden National Bank	Bangor	0	0	CLI
Beal, Bruce A	\$ 54,270.00	\$ 21,708.00	\$ 54,270.09	\$ 21,708.00	Machias Savings Bank	Beals	0	2	CLI
Beal, Calvin S	\$ 106,600.00	\$ 42,587.04	\$ 106,732.57	\$ 42,640.00	Machias Savings Bank	Jonesport	0	2	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Bernard, Archer W. & Bernard, Melodie D.	\$ 13,000.00	\$ 7,800.00	\$ 4,390.55	\$ 2,634.00	Kennebunk Savings Bank	Springvale	4	0	CLI
Bernard, Melodie D. & Bernard, Archer W.	\$ 142,343.12	\$ 85,405.87	\$ 129,502.69	\$ 77,701.00	Kennebunk Savings Bank	Springvale	4	0	CLI
Bernier Egg Farms, Inc.	\$ 575,000.00	\$ 350,750.00	\$ 537,434.28	\$ 327,834.00	TD Banknorth	Sanford	0	4	CLI
Billy's Chowderhouse, Inc.	\$ 640,000.00	\$ 160,000.00	\$ 613,856.91	\$ 153,464.00	Kennebunk Savings Bank	Wells	30	0	CLI
Bio Renewable Fuels	\$ 72,000.00	\$ 64,800.00	\$ 66,149.54	\$ 59,534.00	TD Banknorth	Fairfield	10	0	CLI
Bio Renewable Fuels	\$ 40,000.00	\$ 36,000.00	\$ 40,000.00	\$ 36,000.00	TD Banknorth	Fairfield	0	0	CLI
Bishop Family Enterprises, LLC	\$ 150,000.00	\$ 90,000.00	\$ 147,222.52	\$ 88,333.00	Maine Bank & Trust	Oxford	1	4	CLI
Bisson Transportation, Inc.	\$ 1,100,000.00	\$ 836,000.00	\$ 805,368.58	\$ 612,080.00	Maine Bank & Trust	West Bath	10	250	CLI
Bisson Transportation, Inc.	\$ 2,000,000.00	\$ 400,000.01	\$ 2,000,000.00	\$ 400,000.00	Maine Bank & Trust	West Bath	0	0	CLI
Blue Harbor House	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Northeast Bank, FSB	Camden	0	2	CLI
Bob's Mailbox Express, Inc.	\$ 22,000.00	\$ 7,040.00	\$ 21,101.23	\$ 6,752.00	Camden National Bank	Newcastle	0	2	CLI
Bodacious Breads, Inc.	\$ 660,000.00	\$ 594,000.00	\$ 244,360.39	\$ 219,924.00	Bath Savings	Wells	5	45	CLI
Bodkin, Frances P. & Bodkin, Stephen	\$ 262,500.00	\$ 183,750.00	\$ 239,626.29	\$ 167,738.00	Kennebunk Savings Bank	Acton	0	12	CLI
Bodyworks Enterprise	\$ 131,050.00	\$ 117,945.00	\$ 128,047.04	\$ 115,242.00	Mechanics Savings Bank	Biddeford	10	0	CLI
Boothbay Whale Watch	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Camden National Bank	East Boothbay	0	9	CLI
Bothel's Auto Body, Inc.	\$ 75,000.00	\$ 45,000.00	\$ 70,802.03	\$ 42,481.00	Evergreen Credit Union	Cape Elizabeth	0	3	CLI
Bragdon, Michael J & Bragdon, Leslie A	\$ 150,000.00	\$ 90,000.00	\$ 150,000.00	\$ 90,000.00	Machias Savings Bank	Millinocket	0	6	CLI
Brass Publishing Inc.	\$ 190,000.00	\$ 157,890.00	\$ 142,448.42	\$ 118,374.00	Gorham Savings Bank	Westbrook	1	3	CLI
Brasslett, Michael G	\$ 30,000.00	\$ 18,000.00	\$ 19,746.69	\$ 11,848.00	Machias Savings Bank	Greenbush	4	4	CLI
Bray's Brewing Company, Inc.	\$ 40,000.00	\$ 24,000.00	\$ 39,528.80	\$ 23,717.00	Evergreen Credit Union	Naples	0	10	CLI
Bray's Brewing Company, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Evergreen Credit Union	Naples	0	0	CLI
Brazier, Darrell K	\$ 26,325.00	\$ 13,162.50	\$ 24,836.87	\$ 12,418.00	Camden National Bank	Friendship	0	2	CLI
Breau, Richard N	\$ 400,000.00	\$ 240,000.00	\$ 355,003.98	\$ 213,002.00	Northeast Bank, FSB	Rumford	5	0	CLI
Bridges, Mark	\$ 65,000.00	\$ 39,000.00	\$ 51,238.51	\$ 30,743.00	Camden National Bank	Rangeley	2	0	CLI
Bridgton Veterinary Hospital	\$ 475,480.00	\$ 295,415.72	\$ 451,484.06	\$ 280,507.00	TD Banknorth	Bridgton	0	14	CLI
Brigeeen Dairies Inc.	\$ 500,000.00	\$ 100,000.00	\$ 500,000.00	\$ 100,000.00	Farm Credit of Maine, ACA	Turner	0	2	CLI
Brigeeen Farms, Inc.	\$ 450,000.00	\$ 112,500.00	\$ 450,000.00	\$ 112,500.00	Farm Credit of Maine	Turner	0	0	CLI
Brooks, Justin W	\$ 167,000.00	\$ 100,200.00	\$ 162,130.11	\$ 97,278.00	Bar Harbor Banking & Trust	Gouldsboro	0	0	CLI
Brooks, Justin W.	\$ 9,822.00	\$ 5,770.02	\$ 10,031.68	\$ 5,893.00	Bar Harbor Banking & Trust	Gouldsboro	0	2	CLI
Brushwein, Lloyd C	\$ 200,000.00	\$ 120,000.00	\$ 189,759.32	\$ 113,855.00	Kennebunk Savings Bank	Sanford	0	2	CLI
Brushwein, Lloyd C	\$ 49,673.00	\$ 29,803.80	\$ 48,635.36	\$ 29,181.00	Kennebunk Savings Bank	Sanford	0	0	CLI
Bryant, Nancy L.	\$ 25,000.00	\$ 22,500.00	\$ 14,699.33	\$ 13,229.00	Camden National Bank	Farmington	0	0	CLI
Bubar, Jr., Fred A.	\$ 370,000.00	\$ 222,000.00	\$ 370,000.00	\$ 222,000.00	Farm Credit of Maine, ACA	Fort Fairfield	0	9	CLI
Bubar, Richard	\$ 37,606.00	\$ 15,042.40	\$ 37,605.80	\$ 15,042.00	Camden National Bank	Stonington	0	2	CLI
Buck, Raymond A	\$ 50,000.00	\$ 30,000.00	\$ 49,142.75	\$ 29,485.00	Camden National Bank	Chesterville	0	2	CLI
Bush Equities, Inc.	\$ 3,350,000.00	\$ 500,000.00	\$ 2,395,408.20	\$ 479,081.00	Wells Fargo Business Credit	Portland	35	79	CLI
Bush Equities, Inc.	\$ 350,000.00	\$ 314,999.99	\$ 210,008.00	\$ 189,007.00	Wells Fargo Business Credit	Portland	0	0	CLI
Bushey Enterprises Inc.	\$ 125,000.00	\$ 75,000.00	\$ 125,000.00	\$ 75,000.00	Bar Harbor Banking & Trust	Milbridge	0	2	CLI
C and C Enterprises LLC	\$ 155,000.00	\$ 155,000.00	\$ 133,144.97	\$ 133,144.00	Merrill Merchants Bank	Waterville	0	8	CLI
C and C Enterprises LLC	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	Merrill Merchants Bank	Waterville	0	0	CLI
C and C Enterprises LLC	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	Merrill Merchants Bank	Waterville	0	0	CLI
C. M. Almy & Son, Inc.	\$ 315,000.00	\$ 283,500.00	\$ 71,595.34	\$ 64,435.00	Maine Bank & Trust	Pittsfield	9	9	CLI
Cado Enterprises, Inc.	\$ 325,000.00	\$ 292,499.99	\$ 290,436.34	\$ 261,392.00	Machias Savings Bank	Gray	0	6	CLI
Caitlyn's Catch Inc.	\$ 45,000.00	\$ 11,250.00	\$ 21,809.66	\$ 5,452.00	Northeast Bank, FSB	Brunswick	1	1	CLI
Cape Sands Corporation	\$ 150,000.00	\$ 135,000.00	\$ 149,500.00	\$ 134,550.00	Evergreen Credit Union	Cape Elizabeth	4	16	CLI
Cape Sands Corporation	\$ 50,000.00	\$ 45,000.00	\$ 50,000.00	\$ 45,000.00	Evergreen Credit Union	Cape Elizabeth	0	0	CLI
Cardigan Restaurant Group	\$ 75,000.00	\$ 67,500.00	\$ 50,654.37	\$ 45,588.00	Atlantic Regional FCU	Brunswick	8	0	CLI
Care & Comfort	\$ 800,000.00	\$ 270,000.00	\$ 800,000.00	\$ 270,000.00	TD Banknorth	Waterville	22	346	CLI
Caron, Rose M.	\$ 213,500.00	\$ 106,750.00	\$ 190,598.38	\$ 95,299.00	Kennebunk Savings Bank	Sanford	2	8	CLI
Carrie Kristy, Inc.	\$ 112,000.00	\$ 44,800.00	\$ 110,922.47	\$ 44,368.00	Atlantic Regional FCU	Harpwell	0	2	CLI
Cater Inc., d/b/a Churchill Caterers and Eve	\$ 80,000.00	\$ 48,000.00	\$ 6,641.00	\$ 3,984.00	Norway Savings Bank	Portland	0	5	CLI
Caulfield, Jane F.	\$ 17,055.00	\$ 10,233.00	\$ 16,138.31	\$ 9,682.00	Katahdin Trust Company	Presque Isle	1	0	CLI
Cervasas, Inc.	\$ 265,000.00	\$ 238,499.99	\$ 252,326.76	\$ 227,094.00	Skowhegan Savings Bank	Newport	6	20	CLI
Chapman-Cevasco, Kazia	\$ 33,750.00	\$ 20,250.00	\$ 21,661.72	\$ 12,997.00	Camden National Bank	Deer Isle	0	1	CLI
Chute Chemical Company	\$ 300,000.00	\$ 180,000.00	\$ 195,503.25	\$ 117,301.00	Machias Savings Bank	Bangor	0	12	CLI
Cierlan Enterprises	\$ 45,000.00	\$ 27,000.00	\$ 43,852.52	\$ 26,311.00	Gardiner Savings Institution	Gardiner	0	9	CLI
Clossey Jr, Robert W	\$ 400,000.00	\$ 200,000.00	\$ 390,581.87	\$ 195,290.00	Bar Harbor Banking & Trust	Dennysville	2	0	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Coastal Bait, Inc. & Custom House Seafood:	\$ 400,000.00	\$ 351,000.00	\$ 400,000.00	\$ 351,000.00	Farm Credit of Maine	Portland	0	6	CLI
Coastal Maine General Contracting Inc.	\$ 100,000.00	\$ 60,000.00	\$ 100,000.00	\$ 60,000.00	Machias Savings Bank	Machias	0	5	CLI
Coastal Sun Services, Inc.	\$ 180,000.00	\$ 126,180.00	\$ 126,069.95	\$ 88,375.00	Camden National Bank	Belfast	0	4	CLI
Coffin, Johnathan H	\$ 112,000.00	\$ 56,000.00	\$ 112,000.00	\$ 56,000.00	Bar Harbor Banking & Trust	Milbridge	0	1	CLI
Coffin, Johnathan H	\$ 4,000.00	\$ 2,400.00	\$ 3,136.40	\$ 1,881.00	Bar Harbor Banking & Trust	Milbridge	0	0	CLI
Coffin, Thomas W	\$ 195,031.00	\$ 78,012.40	\$ 194,845.22	\$ 77,938.00	Farm Credit of Maine	Freeport	0	4	CLI
Colburn Home Improvement LLC	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Northeast Bank, FSB	Whitefield	0	3	CLI
Commercial Cleaning Company Broom Serv	\$ 50,000.00	\$ 27,000.00	\$ 50,000.00	\$ 27,000.00	Norway Savings Bank	Portland	0	0	CLI
Community Wellness Center	\$ 100,000.00	\$ 60,000.00	\$ 96,013.62	\$ 57,608.00	Gardiner Savings Institution	Farmingdale	0	6	CLI
Contour 360 Corp.	\$ 2,764,896.00	\$ 304,138.56	\$ 2,716,645.28	\$ 298,830.00	Bangor Savings Bank	Cornish	0	32	CLI
Convex, Inc.	\$ 415,000.00	\$ 103,750.00	\$ 355,989.97	\$ 88,997.00	Kennebunk Savings Bank	Wells	3	15	CLI
Coombs, Herman L	\$ 111,000.00	\$ 44,400.00	\$ 111,000.00	\$ 44,400.00	Atlantic Regional FCU	Orr's Island	0	2	CLI
Corinth Hardware Incorporated	\$ 150,000.00	\$ 90,000.00	\$ 150,000.00	\$ 90,000.00	Machias Savings Bank		0	10	CLI
Cormier, Richard J	\$ 180,000.00	\$ 108,000.00	\$ 130,919.45	\$ 78,551.00	Bar Harbor Banking & Trust	Corinth	9	0	CLI
Corporate Fleet Leasing	\$ 160,000.00	\$ 96,000.00	\$ 160,000.00	\$ 96,000.00	Norway Savings Bank	Cumberland	0	3	CLI
Count & Crush, LLC	\$ 750,000.00	\$ 187,500.00	\$ 723,940.70	\$ 180,985.00	Gorham Savings Bank	Scarborough	40	125	CLI
Cousineau Wood Products of Maine LLC	\$ 1,300,000.00	\$ 900,002.97	\$ 786,928.20	\$ 544,798.00	TD Banknorth	North Anson	40	0	CLI
Craig Inniger dba The Country Bakery	\$ 30,000.00	\$ 15,000.00	\$ 29,621.34	\$ 14,810.00	TD Banknorth	Bridgewater	0	0	CLI
Creative IT Solutions LLC	\$ 50,000.00	\$ 30,000.00	\$ 48,743.54	\$ 29,246.00	Norway Savings Bank	Scarborough	0	6	CLI
Crobb Box Company	\$ 250,000.00	\$ 225,000.00	\$ 245,818.59	\$ 221,236.00	Machias Savings Bank	Ellsworth	0	0	CLI
CrossRate Technology, LLC	\$ 100,000.00	\$ 70,000.00	\$ 100,000.00	\$ 70,000.00	Norway Savings Bank	Windham	0	0	CLI
CrossRate Technology, LLC	\$ 300,000.00	\$ 249,000.00	\$ 300,000.00	\$ 249,000.00	Norway Savings Bank	Windham	0	0	CLI
Curran Bean Sprout Company, Inc.	\$ 1,080,000.00	\$ 907,199.97	\$ 621,030.83	\$ 521,665.00	TD Banknorth	Saco	5	58	CLI
D & M Saints, Inc.	\$ 239,000.00	\$ 59,750.00	\$ 208,301.97	\$ 52,075.00	Northeast Bank, FSB	Buckfield	0	0	CLI
D.B. Withrow Painting Co., Inc.	\$ 250,000.00	\$ 224,999.99	\$ 230,200.06	\$ 207,180.00	Sanford Institution for Savings	Kennebunk	0	7	CLI
Dahlke, Thomas R & Dahlke, Cynthia M	\$ 200,000.00	\$ 120,000.00	\$ 193,654.53	\$ 116,192.00	Atlantic Regional FCU	Deming	1	0	CLI
Daking, LLC	\$ 952,000.00	\$ 856,800.00	\$ 924,962.41	\$ 832,466.00	Maine Bank & Trust	Buxton	5	40	CLI
Darcie Lynne, Inc.	\$ 30,000.00	\$ 18,000.00	\$ 18,383.53	\$ 11,030.00	TD Banknorth	Knox	0	1	CLI
Darling, George A. & Darling, Ellen K.	\$ 400,000.00	\$ 100,000.00	\$ 353,904.91	\$ 88,476.00	Bangor Savings Bank	Belfast	10	7	CLI
Davis, Lori A	\$ 21,000.00	\$ 12,600.00	\$ 14,131.29	\$ 8,478.00	Bar Harbor Banking & Trust	Bar Harbor	1	1	CLI
Derek Libby, D.O.	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Norway Savings Bank	Portland	0	2	CLI
Derouche, Joseph P. & Derouche, Catherin	\$ 115,000.00	\$ 28,750.00	\$ 105,810.68	\$ 26,452.00	Franklin Savings Bank	Mexico	2	4	CLI
Dirigo Leasing	\$ 400,000.00	\$ 320,000.00	\$ 400,000.00	\$ 320,000.00	Bar Harbor Banking & Trust	Bucksport	6	6	CLI
Dirigo Leasing	\$ 192,000.00	\$ 153,600.00	\$ 129,210.15	\$ 103,368.00	Bar Harbor Banking & Trust	Bucksport	0	0	CLI
Dirigo Leasing	\$ 150,000.00	\$ 120,000.00	\$ 150,000.00	\$ 120,000.00	Bar Harbor Banking & Trust	Bucksport	0	0	CLI
Dirigo Leasing	\$ 500,000.00	\$ 400,000.00	\$ 500,000.00	\$ 400,000.00	Bar Harbor Banking & Trust	Bucksport	0	0	CLI
DiSanto, John J.	\$ 525,000.00	\$ 131,250.00	\$ 509,889.82	\$ 127,472.00	Bangor Savings Bank	Scarborough	1	27	CLI
DiSanto, John J.	\$ 80,000.00	\$ 72,000.00	\$ 72,592.86	\$ 65,333.00	Bangor Savings Bank	Scarborough	0	0	CLI
Drown, Ralph	\$ 47,000.00	\$ 28,200.00	\$ 38,238.10	\$ 22,942.00	Kennebunk Savings Bank	Lyman	0	1	CLI
Dugans, Hugh	\$ 7,500.00	\$ 4,450.75	\$ 7,029.20	\$ 4,171.00	Machias Savings Bank	LaGrange	0	1	CLI
Eastern Maine Development Corporation	\$ 350,000.00	\$ 314,999.99	\$ 350,000.00	\$ 315,000.00	Bar Harbor Banking & Trust	Bangor	0	38	CLI
Elscott Manufacturing, LLC	\$ 420,000.00	\$ 105,000.00	\$ 395,750.68	\$ 98,937.00	Bangor Savings Bank	Ellsworth	6	39	CLI
Elscott Manufacturing, LLC	\$ 250,000.00	\$ 62,500.00	\$ 250,000.00	\$ 62,500.00	Bangor Savings Bank	Ellsworth	0	0	CLI
F.C. Morang Cabinetmakers, LLC	\$ 50,000.00	\$ 25,000.00	\$ 47,877.52	\$ 23,938.00	Gorham Savings Bank	Portland	2	6	CLI
fergerson, michael	\$ 182,000.00	\$ 72,501.30	\$ 182,749.82	\$ 72,799.00	Machias Savings Bank	Cutler	0	2	CLI
First Choice Printing Inc.	\$ 263,624.00	\$ 65,906.00	\$ 72,510.84	\$ 18,127.00	Northeast Bank, FSB	Lisbon Falls	2	9	CLI
Fitzpatrick, Douglas J	\$ 69,000.00	\$ 41,400.00	\$ 54,930.61	\$ 32,958.00	Machias Savings Bank	Houlton	0	0	CLI
Fitzpatrick, James C.	\$ 326,000.00	\$ 81,500.00	\$ 263,826.00	\$ 65,956.00	Bangor Savings Bank	Benton	0	10	CLI
Fitzpatrick, Terese L	\$ 157,500.00	\$ 141,750.00	\$ 148,751.38	\$ 133,876.00	Kennebunk Savings Bank	Kennebunk	3	12	CLI
Flatlana Diner, LLC	\$ 160,000.00	\$ 96,000.00	\$ 150,381.38	\$ 90,228.00	Merrill Merchants Bank	Fairfield	0	6	CLI
Flue Gas Solutions, Inc.	\$ 250,000.00	\$ 185,000.00	\$ 250,000.00	\$ 185,000.00	Evergreen Credit Union	Raymond	0	9	CLI
Ford, Dean M.	\$ 105,000.00	\$ 94,500.00	\$ 63,743.74	\$ 57,369.00	Camden National Bank	Scarborough	1	1	CLI
Foss, Robert D. & Foss, Colleen N.	\$ 20,000.00	\$ 10,000.00	\$ 18,303.44	\$ 9,151.00	Bar Harbor Banking & Trust	Columbia Falls	2	4	CLI
Four Corners Variety LLC	\$ 112,000.00	\$ 67,200.00	\$ 108,960.19	\$ 65,376.00	Machias Savings Bank	LaGrange	0	2	CLI
Francis, David	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Norway Savings Bank	Topsham	0	4	CLI
Fraser, David & Fraser, darren	\$ 178,530.00	\$ 53,559.00	\$ 177,772.59	\$ 53,331.00	Bar Harbor Banking & Trust	Addison	3	0	CLI
Fraser, David E	\$ 32,100.00	\$ 19,260.00	\$ 32,100.00	\$ 19,260.00	Bar Harbor Banking & Trust	Harrington	0	3	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Fraser, David E	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Bar Harbor Banking & Trust	Harrington	0	0	CLI
French, Gary A. & French, Elizabeth A.	\$ 300,000.00	\$ 240,000.00	\$ 195,629.12	\$ 156,503.00	Bangor Savings Bank	Canaan	0	0	CLI
Frost & Flame, Inc.	\$ 130,000.00	\$ 78,000.00	\$ 116,073.91	\$ 69,644.00	Norway Savings Bank	Gorham	15	15	CLI
Full Court Press	\$ 325,000.00	\$ 243,750.00	\$ 315,693.24	\$ 236,769.00	Gorham Savings Bank	Westbrook	0	6	CLI
Functional Spine Center, P.A.	\$ 66,070.00	\$ 59,463.00	\$ 56,887.42	\$ 51,198.00	Mechanics Savings Bank	Auburn	3	0	CLI
Functional Spine Center, P.A.	\$ 10,000.00	\$ 9,000.00	\$ 10,000.00	\$ 9,000.00	Mechanics Savings Bank	Auburn	0	0	CLI
G. R. Porter & Sons, Inc.	\$ 380,000.00	\$ 228,000.00	\$ 361,924.76	\$ 217,154.00	Machias Savings Bank	Island Falls	0	8	CLI
Gardiner Express House of Pizza	\$ 72,000.00	\$ 43,200.00	\$ 70,074.31	\$ 42,044.00	Gardiner Savings Institution	Gardiner	0	3	CLI
Gebo, Justin	\$ 50,000.00	\$ 25,000.00	\$ 50,000.00	\$ 25,000.00	Bar Harbor Banking & Trust	Robbinston	0	2	CLI
Geiger, Elizabeth J.	\$ 390,000.00	\$ 97,500.00	\$ 390,000.00	\$ 97,500.00	Machias Savings Bank	Southwest Harbor	0	6	CLI
GEL Enterprises, LLC	\$ 50,000.00	\$ 12,500.00	\$ 34,934.72	\$ 8,733.00	Bangor Savings Bank	Belfast	10	7	CLI
General Alum NE Corp.	\$ 2,200,000.00	\$ 399,960.00	\$ 3,150,000.00	\$ 399,960.00	Bangor Savings Bank	Searsport	7	52	CLI
General Alum NE Corp.	\$ 2,700,000.00	\$ 675,000.00	\$ 2,229,201.66	\$ 557,300.00	Bangor Savings Bank	Searsport	0	0	CLI
General Alum NE Corp.	\$ 1,300,000.00	\$ 325,000.00	\$ 207,517.85	\$ 51,879.00	Bangor Savings Bank	Searsport	0	0	CLI
Gillard, Brandon J.	\$ 195,000.00	\$ 48,750.00	\$ 157,692.54	\$ 39,423.00	Kennebunk Savings Bank	Kennebunkport	4	4	CLI
Glidden Roofing Corp.	\$ 630,000.00	\$ 472,500.00	\$ 584,074.40	\$ 438,055.00	Bangor Savings Bank	Scarborough	7	20	CLI
Glidden Roofing Corp.	\$ 200,000.00	\$ 150,000.00	\$ 200,000.00	\$ 150,000.00	Bangor Savings Bank	Scarborough	0	0	CLI
Global Events Group	\$ 40,000.00	\$ 24,000.00	\$ 40,000.00	\$ 24,000.00	Norway Savings Bank	Falmouth	0	2	CLI
Goff Mill Ventures, LLC	\$ 188,000.00	\$ 47,000.00	\$ 153,727.06	\$ 38,431.00	Kennebunk Savings Bank	Kennebunkport	2	3	CLI
Goff, Nathan E	\$ 383,000.00	\$ 229,800.00	\$ 368,253.73	\$ 220,952.00	Gorham Savings Bank	Scarborough	0	6	CLI
Goff's Machine, Inc.	\$ 68,000.00	\$ 40,800.00	\$ 68,000.00	\$ 40,800.00	Gorham Savings Bank	Gorham	0	3	CLI
Goff's Machine, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Gorham Savings Bank	Gorham	0	0	CLI
Golfers Crossing, LLC	\$ 220,000.00	\$ 51,260.00	\$ 147,586.09	\$ 34,387.00	TD Banknorth	Rockland	4	1	CLI
Goodall Enterprises	\$ 61,800.00	\$ 37,080.00	\$ 55,353.86	\$ 33,212.00	Gardiner Savings Institution	Hampden	0	2	CLI
Grain Surfboards, LLC	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Kennebunk Savings Bank	York	0	8	CLI
Graves, Gerard	\$ 204,000.00	\$ 122,400.00	\$ 198,731.81	\$ 119,239.00	Bar Harbor Banking & Trust	Veazie	3	5	CLI
Gray, Aaron	\$ 420,000.00	\$ 247,800.00	\$ 331,715.87	\$ 195,712.00	Bar Harbor Banking & Trust	Bar Harbor	8	20	CLI
Grenier, Robert J	\$ 235,000.00	\$ 108,100.00	\$ 232,716.03	\$ 107,049.00	Camden National Bank	Mount Vernon	0	5	CLI
Grenier, Robert J	\$ 235,000.00	\$ 108,100.00	\$ 165,016.00	\$ 75,907.00	Camden National Bank	Mount Vernon	0	0	CLI
Griswold, Richard A & Griswold, Martha J	\$ 600,000.00	\$ 150,000.00	\$ 572,936.64	\$ 143,234.00	Camden National Bank	Wilton	0	12	CLI
Griswold, Richard A & Griswold, Martha J	\$ 75,000.00	\$ 67,500.00	\$ 47,030.87	\$ 42,327.00	Camden National Bank	Wilton	0	0	CLI
GT Outhouses, LLC	\$ 58,000.00	\$ 34,800.00	\$ 43,036.66	\$ 25,821.00	Bar Harbor Banking & Trust	Seal Cove	2	0	CLI
Gulf of Maine, Inc.	\$ 232,000.00	\$ 139,200.00	\$ 232,000.00	\$ 139,200.00	Machias Savings Bank	Pembroke	4	6	CLI
Guyot Designs, LLC	\$ 300,000.00	\$ 270,000.00	\$ 300,000.00	\$ 270,000.00	Bar Harbor Banking & Trust	Deer Isle	2	8	CLI
H&M Enterprises, LLC	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Evergreen Credit Union	Windham	1	2	CLI
H.B. PROVISIONS	\$ 140,000.00	\$ 84,000.00	\$ 62,303.32	\$ 37,381.00	Kennebunk Savings Bank	Kennebunk	5	3	CLI
H.B.H. Furniture, Inc.	\$ 300,000.00	\$ 269,999.99	\$ 235,380.80	\$ 211,842.00	Androscoggin Bank	Gray	0	14	CLI
Harmon, Carl J	\$ 22,000.00	\$ 13,200.00	\$ 19,612.77	\$ 11,767.00	Farm Credit of Maine, ACA	Brownfield	0	2	CLI
Heanssler, Donn F	\$ 135,000.00	\$ 81,000.00	\$ 115,946.12	\$ 69,567.00	Bar Harbor Banking & Trust	Deer Isle	0	4	CLI
Heli Modified, Inc.	\$ 100,000.00	\$ 60,000.00	\$ 100,000.00	\$ 60,000.00	Maine Bank & Trust	Cornish	0	13	CLI
Henriksen, Alan C	\$ 73,578.00	\$ 44,146.80	\$ 65,918.91	\$ 39,551.00	Machias Savings Bank	Corinth	0	1	CLI
Hewke, Christopher J	\$ 189,000.00	\$ 113,400.00	\$ 184,148.82	\$ 110,489.00	Camden National Bank	West Forks	0	2	CLI
High Street Market	\$ 120,000.00	\$ 72,000.00	\$ 117,028.28	\$ 70,216.00	Machias Savings Bank	Lincoln	0	5	CLI
Hilton, Jr., Richard H.	\$ 65,000.00	\$ 39,000.00	\$ 56,914.46	\$ 34,148.00	Kennebunk Savings Bank	Sanford	1	1	CLI
Home, Hope and Healing, Inc.	\$ 350,000.00	\$ 87,500.00	\$ 350,000.00	\$ 87,500.00	Bangor Savings Bank	Smithfield	40	120	CLI
Hornor, Eileen B.	\$ 220,000.00	\$ 55,000.00	\$ 220,000.00	\$ 55,000.00	Machias Savings Bank	Pittsfield	3	0	CLI
Hot Suppa, LLC	\$ 20,000.00	\$ 12,000.00	\$ 13,609.17	\$ 8,165.00	Norway Savings Bank	Portland	0	13	CLI
Howell Laboratories, Inc.	\$ 1,600,000.00	\$ 320,000.00	\$ 1,600,000.00	\$ 320,000.00	KeyBank National Association	Bridgton	3	50	CLI
Howell Laboratories, Inc.	\$ 750,000.00	\$ 150,000.00	\$ 359,532.93	\$ 71,906.00	KeyBank National Association	Bridgton	0	0	CLI
Howell Laboratories, Inc.	\$ 116,250.00	\$ 23,250.00	\$ 23,250.00	\$ 4,650.00	KeyBank National Association	Bridgton	0	0	CLI
Imported Motor Cars of Freeport, Ltd.	\$ 450,000.00	\$ 405,000.00	\$ 450,000.00	\$ 405,000.00	TD Banknorth	Freeport	4	0	CLI
In and Out Auctions, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Kennebunk Savings Bank	York	0	8	CLI
Industry & Energy Associates, LLC	\$ 220,000.00	\$ 55,000.00	\$ 132,868.86	\$ 33,217.00	Maine Bank & Trust	Portland	0	59	CLI
Industry & Energy Associates, LLC	\$ 1,000,000.00	\$ 200,000.00	\$ 1,000,000.00	\$ 200,000.00	Maine Bank & Trust	Portland	0	0	CLI
In-Home Senior Services, Inc.	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Gorham Savings Bank	Gorham	0	42	CLI
In-Home Senior Services, Inc.	\$ 44,000.00	\$ 26,400.00	\$ 44,000.00	\$ 26,400.00	Gorham Savings Bank	Gorham	0	0	CLI
Innovatec, Inc.	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Norway Savings Bank	Scarborough	0	4	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Innovation Inc.	\$ 30,000.00	\$ 18,000.00	\$ 22,424.79	\$ 13,454.00	Gardiner Savings Institution	Brunswick	0	20	CLI
Invision Ink Promotions, LLC	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Mechanics Savings Bank	Yarmouth	2	1	CLI
Ireland, Rebecca L	\$ 108,000.00	\$ 64,800.00	\$ 105,305.78	\$ 63,183.00	Machias Savings Bank	Lincoln	4	0	CLI
Isherwood Enterprises, Inc.	\$ 2,500,000.00	\$ 625,000.00	\$ 2,354,271.34	\$ 588,567.00	Machias Savings Bank	Portland	0	30	CLI
Isherwood Enterprises, Inc.	\$ 200,000.00	\$ 50,000.00	\$ 200,000.00	\$ 50,000.00	Machias Savings Bank	Portland	0	0	CLI
J.B. Construction, Inc.	\$ 170,000.00	\$ 102,000.00	\$ 154,141.43	\$ 92,484.00	Evergreen Credit Union	Harrison	2	7	CLI
J.B. Construction, Inc.	\$ 100,000.00	\$ 60,000.00	\$ 100,000.00	\$ 60,000.00	Evergreen Credit Union	Harrison	0	0	CLI
Jackomino, Robert L	\$ 41,462.00	\$ 16,584.80	\$ 40,205.89	\$ 16,082.00	Camden National Bank	Vinalhaven	0	1	CLI
Jewell, Edward B.	\$ 20,250.00	\$ 12,150.00	\$ 10,150.36	\$ 6,090.00	Farm Credit of Maine, ACA	Monticello	2	9	CLI
Jewell, Edward B.	\$ 122,500.00	\$ 73,500.00	\$ 122,500.00	\$ 73,500.00	Farm Credit of Maine, ACA	Monticello	0	0	CLI
Jiffy Print, Inc.	\$ 50,000.00	\$ 40,000.00	\$ 15,124.70	\$ 12,099.00	Camden National Bank	Bangor	0	10	CLI
Jo Ann's Gardens, Inc.	\$ 45,000.00	\$ 27,000.00	\$ 38,167.32	\$ 22,900.00	Kennebunk Savings Bank	Wells	0	2	CLI
Johnson, James E	\$ 135,000.00	\$ 81,000.00	\$ 132,593.16	\$ 79,555.00	Bar Harbor Banking & Trust	Addison	0	1	CLI
Johnson, Thomas G	\$ 181,183.00	\$ 72,473.20	\$ 181,088.56	\$ 72,435.00	Farm Credit of Maine, ACA	Long Island	0	2	CLI
Julien's Restaurant, Inc.	\$ 51,000.00	\$ 30,600.00	\$ 39,262.44	\$ 23,557.00	Norway Savings Bank	Gray	0	24	CLI
Justice Concrete, Inc.	\$ 100,000.00	\$ 60,000.00	\$ 82,955.42	\$ 49,773.00	Evergreen Credit Union	Buxton	0	3	CLI
Justice Concrete, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Evergreen Credit Union	Buxton	0	0	CLI
Kappa Mapping Inc.	\$ 35,000.00	\$ 21,000.00	\$ 35,000.00	\$ 21,000.00	Machias Savings Bank	Bangor	0	9	CLI
Karkos Plumbing & Heating, LLC	\$ 75,000.00	\$ 67,500.00	\$ 70,733.28	\$ 63,659.00	Androscoggin Bank	Farmington	0	15	CLI
Kelley, Kenneth E	\$ 225,697.00	\$ 90,278.80	\$ 223,555.92	\$ 89,422.00	Gorham Savings Bank	Jonesport	0	2	CLI
Kemp Enterprises, Inc.	\$ 371,500.00	\$ 334,349.99	\$ 113,332.35	\$ 101,999.00	TD Banknorth	Farmington	17	16	CLI
Kemp Enterprises, Inc.	\$ 1,005,544.00	\$ 201,108.80	\$ 870,525.08	\$ 174,105.00	TD Banknorth	Farmington	0	0	CLI
Kennedy Jr, Bryant V	\$ 58,500.00	\$ 35,100.00	\$ 51,631.02	\$ 30,978.00	Bar Harbor Banking & Trust	Steuben	0	2	CLI
Kennedy, Laurie	\$ 163,500.00	\$ 98,100.00	\$ 149,667.68	\$ 89,800.00	Farm Credit of Maine, ACA	Windham	0	0	CLI
Kennedy, Roger & kennedy, angela f	\$ 25,000.00	\$ 12,500.00	\$ 25,000.00	\$ 12,500.00	Bar Harbor Banking & Trust	Steuben	1	0	CLI
Kilcollins, Jeffery & Kilcollins, Fleur L	\$ 225,000.00	\$ 56,250.00	\$ 138,439.63	\$ 34,609.00	KeyBank National Association	Bridgewater	0	0	CLI
Kimball, Robert A	\$ 50,000.00	\$ 30,000.00	\$ 39,941.32	\$ 23,964.00	Bar Harbor Banking & Trust	Ellsworth	3	0	CLI
Kittery Home Design Center, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 20,377.16	\$ 12,226.00	Kennebunk Savings Bank	Kittery	0	4	CLI
Knight, Eric L	\$ 12,000.00	\$ 7,200.00	\$ 12,000.00	\$ 7,200.00	Norway Savings Bank	Cape Elizabeth	0	2	CLI
Knight, Roy A	\$ 72,973.00	\$ 29,189.20	\$ 72,973.00	\$ 29,189.00	Farm Credit of Maine, ACA	Harpswell	0	2	CLI
Koehler Woodworks, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Atlantic Regional FCU	Brunswick	0	3	CLI
KRJ5, LLC	\$ 5,000.00	\$ 3,000.00	\$ 4,929.79	\$ 2,957.00	Franklin Savings Bank	Mexico	0	3	CLI
L/P Packing, Inc.	\$ 490,000.00	\$ 87,318.00	\$ 99,604.00	\$ 17,749.00	Farm Credit of Maine	Turner	12	24	CLI
L/P Packing, Inc.	\$ 120,000.00	\$ 28,500.00	\$ 30,213.98	\$ 7,175.00	Farm Credit of Maine	Turner	0	0	CLI
L/P Packing, Inc.	\$ 290,000.00	\$ 68,875.00	\$ 58,514.29	\$ 13,897.00	Farm Credit of Maine	Turner	0	0	CLI
L/P Packing, Inc.	\$ 103,000.00	\$ 24,462.50	\$ 42,345.33	\$ 10,057.00	Farm Credit of Maine	Turner	0	0	CLI
Lakeman, David & Lakeman, Lynn	\$ 4,000,000.00	\$ 3,599,999.90	\$ 3,385,249.51	\$ 3,046,724.00	Machias Savings Bank	Holden	0	0	CLI
Lariviere, Elaine G. & Lariviere, Donald P.	\$ 450,000.00	\$ 112,500.00	\$ 384,494.65	\$ 96,123.00	Kennebunk Savings Bank	Biddeford	2	0	CLI
Leclerc, Amanda	\$ 224,000.00	\$ 201,599.99	\$ 199,253.98	\$ 179,328.00	Auburn Savings & Loan Associat	Greene	5	17	CLI
Leighton & Clark	\$ 150,000.00	\$ 135,000.00	\$ 113,413.67	\$ 102,072.00	TD Banknorth	Hampden	1	2	CLI
Lewis, Daniel A	\$ 40,000.00	\$ 21,600.00	\$ 39,848.26	\$ 21,518.00	Camden National Bank	Matinicus Isle	0	1	CLI
libby, brent	\$ 121,800.00	\$ 48,720.00	\$ 110,679.79	\$ 44,271.00	Machias Savings Bank	Addison	0	2	CLI
Life by Design PA	\$ 325,000.00	\$ 195,000.00	\$ 325,000.00	\$ 195,000.00	Machias Savings Bank	Presque Isle	0	34	CLI
Lighthouse Distribution Corporation	\$ 250,000.00	\$ 150,000.00	\$ 250,000.00	\$ 150,000.00	Kennebunk Savings Bank	Kennebunk	0	4	CLI
Lily Bistro	\$ 45,000.00	\$ 40,500.00	\$ 41,044.78	\$ 36,940.00	Camden National Bank	Rockland	5	0	CLI
Lily Bistro	\$ 25,000.00	\$ 22,500.00	\$ 25,000.00	\$ 22,500.00	Camden National Bank	Rockland	0	0	CLI
Limington Airport Authority, LLC	\$ 430,000.00	\$ 107,500.00	\$ 375,797.00	\$ 93,949.00	Sanford Institution for Savings	Limington	0	1	CLI
Loco Coco's Tacos Corporation	\$ 30,000.00	\$ 18,000.00	\$ 21,279.30	\$ 12,767.00	Kennebunk Savings Bank	Kittery	0	10	CLI
Loco Coco's Tacos Corporation	\$ 25,000.00	\$ 15,000.00	\$ 19,996.51	\$ 11,997.00	Kennebunk Savings Bank	Kittery	0	0	CLI
Longreach Properties, LLC	\$ 1,500,000.00	\$ 375,000.00	\$ 1,481,796.00	\$ 370,449.00	Norway Savings Bank	Bath	12	45	CLI
LST, Inc	\$ 200,000.00	\$ 118,285.42	\$ 202,899.06	\$ 120,000.00	Machias Savings Bank	Bangor	9	0	CLI
Mad Fish, Inc	\$ 184,250.00	\$ 110,550.00	\$ 169,821.29	\$ 101,892.00	Atlantic Regional FCU	Portland	0	6	CLI
Main Street Redevelopment Company, LLC	\$ 210,000.00	\$ 52,500.00	\$ 164,465.00	\$ 41,116.00	TD Banknorth	Fort Kent	0	30	CLI
Maine Cedar Log Homes	\$ 100,000.00	\$ 60,000.00	\$ 100,000.00	\$ 60,000.00	Norway Savings Bank	Windham			CLI
Maine Cedar Specialty Products Inc	\$ 250,000.00	\$ 150,000.00	\$ 250,000.00	\$ 150,000.00	Machias Savings Bank	Ludlow	3	9	CLI
Maine Document Solutions, LLC	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Gorham Savings Bank	Westbrook	0	7	CLI
Maine Elevator Specialists, Inc.	\$ 36,000.00	\$ 21,600.00	\$ 25,787.62	\$ 15,472.00	Norway Savings Bank	Windham	0	4	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Maine Environmental Services	\$ 17,750.00	\$ 8,875.00	\$ 16,875.32	\$ 8,437.00	Northeast Bank, FSB	Durham	0	1	CLI
Maine Made Christmas, Inc.	\$ 50,000.00	\$ 25,000.00	\$ 50,000.00	\$ 25,000.00	Bar Harbor Banking & Trust	Columbia Falls	0	0	CLI
Maine School of Masonry	\$ 123,560.00	\$ 63,015.60	\$ 121,666.84	\$ 62,050.00	Camden National Bank	Avon	1	1	CLI
Maine Wood Recycling, Inc.	\$ 183,000.00	\$ 45,750.00	\$ 140,317.80	\$ 35,079.00	Katahdin Trust Company	Ashland	0	0	CLI
Mainsusa Corporation	\$ 380,000.00	\$ 190,000.00	\$ 206,927.20	\$ 103,463.00	TD Banknorth	Lewiston	0	60	CLI
Marston's Tree Service, Inc.	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Evergreen Credit Union	Naples	3	10	CLI
Mason Pallet, Inc.	\$ 37,500.00	\$ 24,750.00	\$ 26,863.26	\$ 17,729.00	Androscoggin Bank	Livermore Falls	1	1	CLI
Matthew J. Weber, Inc.	\$ 80,600.00	\$ 32,240.00	\$ 80,600.00	\$ 32,240.00	Camden National Bank	Monhegan Planta	0	2	CLI
May, Travis A	\$ 21,000.00	\$ 8,400.00	\$ 20,358.00	\$ 8,143.00	Machias Savings Bank	Swans Island	0	2	CLI
May, Travis A	\$ 16,500.00	\$ 6,600.00	\$ 16,500.00	\$ 6,600.00	Machias Savings Bank	Swans Island	0	0	CLI
May, Travis A	\$ 82,000.00	\$ 32,800.00	\$ 82,058.01	\$ 32,823.00	Machias Savings Bank	Swans Island	0	0	CLI
MCC Real Estate, LLC	\$ 336,000.00	\$ 134,400.00	\$ 326,881.96	\$ 130,752.00	Bar Harbor Banking & Trust	Bar Harbor	2	6	CLI
McCrum, Scott	\$ 450,000.00	\$ 360,000.00	\$ 294,605.52	\$ 235,684.00	Norway Savings Bank	Saco	10	50	CLI
McGarrigle Rx Consulting, LLC	\$ 175,000.00	\$ 157,500.00	\$ 175,000.00	\$ 157,500.00	Kennebunk Savings Bank	North Waterboro	0	0	CLI
MCL Corporation	\$ 150,000.00	\$ 75,000.00	\$ 69,849.78	\$ 34,924.00	Norway Savings Bank	Windham	0	10	CLI
MCL Realty LLC	\$ 1,520,000.00	\$ 380,000.00	\$ 1,478,513.90	\$ 369,628.00	Norway Savings Bank	Gorham	20	50	CLI
McLeod, Shawn	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Kennebunk Savings Bank	Springvale	0	1	CLI
McMullan, James L.	\$ 57,500.00	\$ 57,500.00	\$ 5,233.57	\$ 5,233.00	United Kingfield Bank	Covington	0	4	CLI
Mer-Ty, LLC	\$ 284,000.00	\$ 71,000.00	\$ 283,279.93	\$ 70,819.00	Atlantic Regional FCU	Topsham	0	14	CLI
Michael Radeka Inc	\$ 175,500.00	\$ 87,750.00	\$ 171,938.82	\$ 85,969.00	Bar Harbor Banking & Trust	East Machias	0	2	CLI
Mighty Mo, Inc.	\$ 30,000.00	\$ 18,000.00	\$ 19,315.76	\$ 11,589.00	Evergreen Credit Union	Westbrook	0	4	CLI
Miklin Inc.	\$ 367,000.00	\$ 73,400.00	\$ 329,034.24	\$ 65,806.00	KeyBank National Association	Gorham	1	8	CLI
Mill River Seafood	\$ 62,315.00	\$ 11,839.85	\$ 61,972.36	\$ 11,774.00	Camden National Bank	Warren	0	2	CLI
Miller, Gerald E. & Miller, Rebecca C.	\$ 615,020.27	\$ 153,755.07	\$ 553,518.07	\$ 138,379.00	KeyBank National Association	Houlton	0	0	CLI
Miller, Gilbert I.	\$ 70,000.00	\$ 63,000.00	\$ 52,005.56	\$ 46,805.00	Camden National Bank	Farmington	1	2	CLI
Miller, Jed K	\$ 77,456.00	\$ 30,982.40	\$ 77,456.00	\$ 30,982.00	Camden National Bank	Tenants Harbor	0	2	CLI
Minott's Flowers	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Norway Savings Bank	Bar Mills	0	8	CLI
Mitchell, Corey C.	\$ 30,000.00	\$ 27,000.00	\$ 4,835.81	\$ 4,352.00	Bar Harbor Banking & Trust	Mount Desert	1	2	CLI
Mitchell, Richard F	\$ 15,000.00	\$ 7,500.00	\$ 14,225.61	\$ 7,112.00	Franklin Savings Bank	Phillips	1	1	CLI
Mitschele, Jason B	\$ 198,823.00	\$ 79,529.20	\$ 193,381.35	\$ 77,352.00	Katahdin Trust Company	Soldier Pond	1	0	CLI
MMS Southern Maine Inc.	\$ 132,500.00	\$ 106,000.00	\$ 54,860.96	\$ 43,888.00	KeyBank National Association	Topsham	0	11	CLI
MMS Southern Maine Inc.	\$ 78,500.00	\$ 62,800.00	\$ 62,605.63	\$ 50,084.00	KeyBank National Association	Topsham	0	0	CLI
Montgomery Oil Company	\$ 400,000.00	\$ 359,999.99	\$ 400,000.00	\$ 360,000.00	Camden National Bank	South Thomaston	0	0	CLI
Moody, Richard B	\$ 6,000.00	\$ 4,500.00	\$ 3,848.89	\$ 2,886.00	Farm Credit of Maine, ACA	Harpswell	0	2	CLI
Moody, Richard B	\$ 173,935.00	\$ 69,290.78	\$ 174,645.93	\$ 69,574.00	Farm Credit of Maine	Harpswell	0	0	CLI
Morgan, Maurice F	\$ 151,805.00	\$ 60,722.00	\$ 151,769.78	\$ 60,707.00	Farm Credit of Maine, ACA	Harpswell	0	2	CLI
morin, joanie	\$ 35,000.00	\$ 17,500.00	\$ 27,410.31	\$ 13,705.00	Bar Harbor Banking & Trust	Cutler	2	2	CLI
Morse Jr, Bernard L	\$ 132,000.00	\$ 66,000.00	\$ 128,056.58	\$ 64,028.00	Bar Harbor Banking & Trust	East Machias	0	2	CLI
Mountain Vista LLC	\$ 110,000.00	\$ 66,000.00	\$ 110,000.00	\$ 66,000.00	Machias Savings Bank	Greenville	0	5	CLI
Moving Forward, LLC	\$ 154,000.00	\$ 92,400.00	\$ 152,644.70	\$ 91,586.00	Norway Savings Bank	Scarborough	7	1	CLI
MRM Machine	\$ 48,906.91	\$ 44,016.22	\$ 51,525.35	\$ 44,016.00	Sanford Institution for Savings	Parsonfield			CLI
M5W Acquisition, LLC	\$ 250,000.00	\$ 224,999.99	\$ 250,000.00	\$ 225,000.00	Norway Savings Bank	Cape Elizabeth	4	20	CLI
Mulberry Cottage Interiors	\$ 145,000.00	\$ 130,500.00	\$ 136,738.84	\$ 123,064.00	Northeast Bank, FSB	So. Portland	1	2	CLI
Mulberry Cottage Interiors	\$ 30,000.00	\$ 27,000.00	\$ 30,000.00	\$ 27,000.00	Northeast Bank, FSB	So. Portland	0	0	CLI
Munro Inc.	\$ 67,500.00	\$ 33,750.00	\$ 47,230.78	\$ 23,615.00	Camden National Bank	Boothbay Harbor	0	8	CLI
Munro, Meritt & Munro, Frederick J	\$ 190,000.00	\$ 95,000.00	\$ 167,159.00	\$ 83,579.00	Camden National Bank	Boothbay Harbor	0	0	CLI
Murphy, Scott R	\$ 112,000.00	\$ 67,200.00	\$ 94,399.51	\$ 56,639.00	Bar Harbor Banking & Trust	Dennysville	0	2	CLI
My Family's Corporation	\$ 25,000.00	\$ 22,500.00	\$ 23,654.62	\$ 21,289.00	Bangor Savings Bank	Waterville	3	6	CLI
NCP,Ltd.	\$ 150,000.00	\$ 90,000.00	\$ 131,522.92	\$ 78,913.00	Kennebunk Savings Bank	Ogunquit	0	15	CLI
netMaine, Inc.	\$ 209,179.00	\$ 125,507.40	\$ 208,027.97	\$ 124,816.00	Norway Savings Bank	Portland	0	5	CLI
New England Truck Tire Centers, Inc.	\$ 1,000,000.00	\$ 600,000.02	\$ 826,221.15	\$ 495,732.00	Norway Savings Bank	Scarborough	10	55	CLI
NGN - New Generation Network	\$ 150,000.00	\$ 135,000.00	\$ 99,776.54	\$ 89,798.00	Bangor Savings Bank	Portland	8	0	CLI
Nguyen, Sonka T	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Norway Savings Bank	Portland	0	7	CLI
Nichols,III, Raymond L & Brooks, Tina	\$ 319,375.00	\$ 191,625.00	\$ 316,856.41	\$ 190,113.00	Farm Credit of Maine	Norway	2	0	CLI
Nitram Excavation and General Contracting	\$ 150,000.00	\$ 135,000.00	\$ 150,000.00	\$ 135,000.00	TD Banknorth	Benton	0	45	CLI
Noble, Erica S	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Kennebunk Savings Bank	Wells	0	1	CLI
Nordstrom, Rhonda H	\$ 277,800.00	\$ 138,900.00	\$ 259,459.86	\$ 129,729.00	Camden National Bank	Rockland	2	5	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
North, Erik	\$ 15,000.00	\$ 9,000.00	\$ 14,559.98	\$ 8,735.00	Saco & Biddeford Savings Institi	Westbrook	1	1	CLI
Northeast Agricultural Sales, Inc.	\$ 724,450.00	\$ 652,004.98	\$ 619,602.34	\$ 557,642.00	Connecticut River Bank	Lyndonville	0	7	CLI
Northeast Coating Technologies, Inc.	\$ 300,000.00	\$ 180,000.00	\$ 138,596.68	\$ 83,158.00	Kennebunk Savings Bank	Kennebunk	5	29	CLI
Northeast Coil & Cleaning Maintenance, LL	\$ 75,000.00	\$ 67,500.00	\$ 15,986.29	\$ 14,387.00	Gorham Savings Bank	Limerick	4	4	CLI
Ole Greeley Property Management, LLC	\$ 488,000.00	\$ 244,000.00	\$ 456,780.21	\$ 228,390.00	Bangor Savings Bank	Augusta	5	6	CLI
Olson, George & Olson, Sonia	\$ 174,652.00	\$ 87,326.00	\$ 175,609.50	\$ 87,804.00	Bar Harbor Banking & Trust	Lubec	0	5	CLI
O'Neal & Sons, Inc.	\$ 150,000.00	\$ 135,000.00	\$ 150,000.00	\$ 135,000.00	Camden National Bank	Tenants Harbor	0	1	CLI
Oracle Management VI, Inc.	\$ 540,000.00	\$ 485,999.99	\$ 344,037.57	\$ 309,633.00	Pepperell Bank & Trust	Biddeford	19	19	CLI
Ossie, David J	\$ 60,000.00	\$ 36,000.00	\$ 53,266.41	\$ 31,959.00	Farm Credit of Maine, ACA	Fort Fairfield	2	2	CLI
Ouellette Village Store, Inc.	\$ 245,000.00	\$ 56,350.00	\$ 239,589.22	\$ 55,105.00	TD Banknorth	Lisbon	0	0	CLI
OW & BS Look Co. Inc	\$ 100,000.00	\$ 50,000.00	\$ 100,000.00	\$ 50,000.00	Bar Harbor Banking & Trust		0	3	CLI
Oyster River Trap & Lobster, Inc.	\$ 155,000.00	\$ 77,500.00	\$ 143,547.83	\$ 71,773.00	Camden National Bank	Warren	0	3	CLI
Oyster River Trap & Lobster, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Camden National Bank	Warren	0	0	CLI
P & P Plumbing and Heating	\$ 120,000.00	\$ 72,000.00	\$ 120,000.00	\$ 72,000.00	Norway Savings Bank		2	13	CLI
P&J Holdings, LLC	\$ 157,500.00	\$ 39,375.00	\$ 154,661.70	\$ 38,665.00	Kennebunk Savings Bank	Lebanon	2	0	CLI
P.L. Kenney, LLC	\$ 479,300.00	\$ 116,949.20	\$ 442,425.92	\$ 107,951.00	Katahdin Trust Company	Castle Hill	4	11	CLI
Panache Gallery Inc	\$ 75,000.00	\$ 45,000.00	\$ 75,000.00	\$ 45,000.00	Kennebunk Savings Bank	Ogunquit	0	4	CLI
Panache Gallery Inc	\$ 30,000.00	\$ 18,000.00	\$ 19,365.04	\$ 11,619.00	Kennebunk Savings Bank		0	0	CLI
Patriot Metals, LLC	\$ 1,500,000.00	\$ 300,000.00	\$ 1,500,000.00	\$ 300,000.00	Bangor Savings Bank	Portland	30	13	CLI
Patry, Marc H. & Patry, Linda M.	\$ 210,000.00	\$ 105,000.00	\$ 194,112.91	\$ 97,056.00	Mechanics Savings Bank	Lewiston	2	0	CLI
Pelletier, Paul E.	\$ 96,500.00	\$ 24,125.00	\$ 95,741.27	\$ 23,935.00	Kennebunk Savings Bank	Sanford	0	4	CLI
Perrault, Dana J.	\$ 400,000.00	\$ 359,999.99	\$ 388,497.06	\$ 349,647.00	Bangor Savings Bank	Cornville	0	3	CLI
Perry, Travis	\$ 70,000.00	\$ 42,000.00	\$ 60,059.30	\$ 36,035.00	Bar Harbor Banking & Trust	Addison	0	1	CLI
Peters, Thomas	\$ 108,000.00	\$ 64,800.00	\$ 108,000.00	\$ 64,800.00	Norway Savings Bank		0	9	CLI
Pettegrow, Arthur H	\$ 97,300.00	\$ 58,380.00	\$ 92,107.84	\$ 55,264.00	Camden National Bank	Southwest Harbor	1	1	CLI
Phoenix Embroidery of Maine, LLC	\$ 48,000.00	\$ 28,800.00	\$ 37,617.64	\$ 22,570.00	Norway Savings Bank	Topsham	1	2	CLI
Pierce, Rachel	\$ 20,000.00	\$ 12,000.00	\$ 14,426.84	\$ 8,656.00	Kennebunk Savings Bank	Sanford	0	1	CLI
Pine Ridge Farm Corporation	\$ 172,608.00	\$ 103,564.80	\$ 156,348.36	\$ 93,809.00	Norway Savings Bank	Raymond	0	1	CLI
Pizza Napoli, Inc.	\$ 7,500.00	\$ 4,500.00	\$ 7,500.00	\$ 4,500.00	Kennebunk Savings Bank	Ogunquit	0	5	CLI
POINTS SOUTH	\$ 90,000.00	\$ 54,000.00	\$ 55,620.28	\$ 33,372.00	Kennebunk Savings Bank	Sanford	0	5	CLI
Poland Store & Grill, LLC	\$ 160,000.00	\$ 96,000.00	\$ 82,713.85	\$ 49,628.00	TD Banknorth	Poland	0	5	CLI
Pomerleau, David J. & Pomerleau, Nicale	\$ 495,000.00	\$ 113,850.00	\$ 39,478.17	\$ 9,079.00	Machias Savings Bank	Sangerville	0	5	CLI
Pooh Bear Care Inc.	\$ 51,731.00	\$ 43,971.35	\$ 19,723.94	\$ 16,765.00	TD Banknorth	Scarborough	4	18	CLI
Portland Fine Furniture & Design, Inc.	\$ 75,000.00	\$ 45,000.00	\$ 75,000.00	\$ 45,000.00	Evergreen Credit Union	So. Portland	0	2	CLI
Portland Fine Furniture & Design, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Evergreen Credit Union	So. Portland	0	0	CLI
Positive Energy, Inc.	\$ 100,000.00	\$ 90,000.00	\$ 52,650.93	\$ 47,385.00	Norway Savings Bank	Portland	5	0	CLI
Provost, James E. & Provost, Rose L	\$ 190,000.00	\$ 96,900.00	\$ 174,978.03	\$ 89,238.00	Bangor Savings Bank	Albion	0	5	CLI
Provost, James E. & Provost, Rose L	\$ 190,000.00	\$ 96,900.00	\$ 174,978.03	\$ 89,238.00	Bangor Savings Bank	Albion	0	0	CLI
Purple Cow House of Pancakes	\$ 475,000.00	\$ 87,400.00	\$ 437,931.50	\$ 80,579.00	Skowhegan Savings Bank	Canaan	5	20	CLI
Quality Floor Finishers	\$ 80,000.00	\$ 48,000.00	\$ 46,893.61	\$ 28,136.00	Kennebunk Savings Bank	Biddeford	1	5	CLI
R & M Market, Inc.	\$ 100,000.00	\$ 90,000.00	\$ 100,000.00	\$ 90,000.00	Bar Harbor Banking & Trust	Hermon	0	50	CLI
R & M Market, Inc.	\$ 100,000.00	\$ 75,000.00	\$ 100,000.00	\$ 75,000.00	Bar Harbor Banking & Trust	Hermon	0	0	CLI
R & R Holdings, Inc.	\$ 350,000.00	\$ 135,100.00	\$ 350,000.00	\$ 135,099.00	TD Banknorth	Brunswick	22	4	CLI
R & W Engraving, Inc.	\$ 18,145.00	\$ 10,887.00	\$ 11,461.81	\$ 6,877.00	Kennebunk Savings Bank	Biddeford	0	2	CLI
R.C. & Sons Asphalt Paving, Inc.	\$ 800,000.00	\$ 600,000.00	\$ 666,674.83	\$ 500,006.00	Maine Bank & Trust	Lewiston	0	50	CLI
R.P. Boat Shop Inc	\$ 370,000.00	\$ 222,000.00	\$ 365,315.30	\$ 219,189.00	Bar Harbor Banking & Trust	Steuben	0	6	CLI
Rainwise Inc	\$ 250,000.00	\$ 150,000.00	\$ 250,000.00	\$ 150,000.00	Bar Harbor Banking & Trust		0	16	CLI
Ramsdell, Ricky W	\$ 150,000.00	\$ 90,000.00	\$ 138,520.48	\$ 83,112.00	Bar Harbor Banking & Trust	Machiasport	0	3	CLI
Ramsdell, Ricky W	\$ 50,000.00	\$ 25,000.00	\$ 50,000.00	\$ 25,000.00	Bar Harbor Banking & Trust	Machiasport	0	0	CLI
Rand, David S.	\$ 1,004,000.00	\$ 240,960.00	\$ 987,262.11	\$ 236,942.00	Farm Credit of Maine, ACA	York	0	2	CLI
Refurb Supplies, LLC	\$ 40,000.00	\$ 30,000.00	\$ 32,458.16	\$ 24,343.00	Androscoggin Bank	Auburn	1	21	CLI
Rich, Sonny R	\$ 20,000.00	\$ 12,000.00	\$ 13,142.40	\$ 7,885.00	Norway Savings Bank	Falmouth	0	0	CLI
Rich, Sonny R	\$ 7,500.00	\$ 4,500.00	\$ 7,500.00	\$ 4,500.00	Norway Savings Bank	Portland	0	2	CLI
Richard, David T. & Richard, Angela M.	\$ 75,000.00	\$ 55,500.00	\$ 20,229.64	\$ 14,969.00	Bangor Savings Bank	Vassalboro	5	13	CLI
Riverside Drive Properties, LLC	\$ 118,400.00	\$ 71,040.00	\$ 117,885.34	\$ 70,731.00	Gorham Savings Bank	Auburn	3	0	CLI
Rodgers, Daniel E & RODGERS, KELLY L	\$ 75,000.00	\$ 37,500.00	\$ 67,032.68	\$ 33,516.00	Bar Harbor Banking & Trust		0	2	CLI
Rogde, Daniel L	\$ 35,000.00	\$ 17,500.00	\$ 25,801.13	\$ 12,900.00	Bar Harbor Banking & Trust	Jonesport	0	3	CLI

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Rogers, Michael R	\$ 31,402.00	\$ 12,560.80	\$ 31,402.23	\$ 12,560.00	Camden National Bank	Owls Head	0	1	CLI
Rolands Auto Body and Reconditioning RSR	\$ 85,000.00	\$ 51,000.00	\$ 76,140.91	\$ 45,684.00	Gardiner Savings Institution	Brunswick	0	4	CLI
Scarboro Signs, LLC	\$ 175,000.00	\$ 87,500.00	\$ 147,388.90	\$ 73,694.00	Gorham Savings Bank	Windham	0	32	CLI
Scarboro Signs, LLC	\$ 115,825.00	\$ 104,242.50	\$ 83,428.64	\$ 75,085.00	Evergreen Credit Union	Scarborough	4	5	CLI
Schlumpf, Inc.	\$ 50,000.00	\$ 45,000.00	\$ 50,000.00	\$ 45,000.00	Evergreen Credit Union	Scarborough	0	0	CLI
Schools, Jason A	\$ 360,000.00	\$ 90,000.00	\$ 347,652.31	\$ 86,913.00	Norway Savings Bank	Windham	0	13	CLI
Shea, Arlene M	\$ 127,000.00	\$ 76,200.00	\$ 60,508.93	\$ 36,305.00	Katahdin Trust Company	Cary Plantation	0	3	CLI
Shibles, Karen & Shibles, Donald	\$ 90,000.00	\$ 67,500.00	\$ 41,248.33	\$ 30,936.00	TD Banknorth	York	0	25	CLI
Sierra & Hayley Corp.	\$ 57,000.00	\$ 45,600.00	\$ 49,966.88	\$ 39,973.00	Kennebunk Savings Bank	Berwick	1	1	CLI
Sign Concepts, LLC	\$ 10,000.00	\$ 6,000.00	\$ 8,909.31	\$ 5,345.00	Kennebunk Savings Bank	Kennebunk	0	9	CLI
Simard, Dennis	\$ 25,000.00	\$ 15,000.00	\$ 24,661.72	\$ 14,797.00	Evergreen Credit Union	Portland	0	4	CLI
Simpson, Ronald	\$ 226,738.00	\$ 56,684.50	\$ 183,065.86	\$ 45,766.00	TD Banknorth	Lisbon	0	13	CLI
Simpson, Ronald & Simpson, Julie	\$ 462,200.00	\$ 184,880.00	\$ 462,157.00	\$ 184,862.00	Farm Credit of Maine, ACA	Corinna	0	5	CLI
Small, Alden R	\$ 1,300,000.00	\$ 520,000.01	\$ 1,103,871.03	\$ 441,548.00	Farm Credit of Maine, ACA	Corinna	0	0	CLI
SMC Design, Inc.	\$ 280,000.00	\$ 168,000.00	\$ 208,774.50	\$ 125,264.00	Farm Credit of Maine, ACA	Lebanon	0	1	CLI
SMC Design, Inc.	\$ 300,000.00	\$ 75,000.00	\$ 97,492.76	\$ 24,373.00	Kennebunk Savings Bank	Boxford	2	7	CLI
Smith, Andrew	\$ 350,000.00	\$ 314,999.99	\$ 350,000.00	\$ 315,000.00	Kennebunk Savings Bank	Boxford	0	0	CLI
SMWC, Inc.	\$ 15,555.00	\$ 9,333.00	\$ 13,626.41	\$ 8,175.00	Machias Savings Bank	Corinna	0	1	CLI
Somatem, Inc.	\$ 710,000.00	\$ 177,500.00	\$ 645,392.81	\$ 161,348.00	KeyBank National Association	Standish	0	6	CLI
Southern Maine Specialities, Inc.	\$ 500,000.00	\$ 100,000.00	\$ 500,000.00	\$ 100,000.00	Northeast Bank, FSB	Pittsfield	0	40	CLI
Sprowl Building Components, Inc.	\$ 550,000.00	\$ 412,500.00	\$ 509,490.97	\$ 382,118.00	Bangor Savings Bank	Saco	0	12	CLI
Stedman, Bruce A	\$ 395,000.00	\$ 185,650.00	\$ 395,000.00	\$ 185,650.00	Camden National Bank	Searsmont	0	20	CLI
Sterling Builders, Inc.	\$ 75,000.00	\$ 45,000.00	\$ 57,491.27	\$ 34,494.00	Farm Credit of Maine	Buxton	0	3	CLI
Stoney Brook Landscaping, LLC	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Evergreen Credit Union	Westbrook	0	4	CLI
Stuart Dental Laboratory, Inc.	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Kennebunk Savings Bank	York	0	4	CLI
Stuart Dental Laboratory, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Evergreen Credit Union	Raymond	2	2	CLI
Summit Adventure Systems LLC	\$ 70,000.00	\$ 42,000.00	\$ 68,812.31	\$ 41,287.00	Evergreen Credit Union	Raymond	0	0	CLI
Sunshine Seafood Inc.	\$ 41,000.00	\$ 24,600.00	\$ 34,592.27	\$ 20,755.00	TD Banknorth	Westbrook	0	1	CLI
Support Solutions, Inc.	\$ 2,939,862.00	\$ 1,381,735.14	\$ 1,038,532.73	\$ 488,110.00	Machias Savings Bank	Stonington	10	2	CLI
Surplus Business Assets, Inc.	\$ 300,000.00	\$ 270,000.00	\$ 300,000.00	\$ 270,000.00	Camden National Bank	Lewiston	30	396	CLI
Swags, LLC	\$ 275,000.00	\$ 68,750.00	\$ 200,078.34	\$ 50,019.00	TD Banknorth	Sanford	2	1	CLI
T & R Flagg Logging, Inc	\$ 16,000.00	\$ 9,600.00	\$ 14,431.37	\$ 8,658.00	Kennebunk Savings Bank	York	0	2	CLI
T & R Flagg Logging, Inc	\$ 633,000.00	\$ 569,700.00	\$ 33,572.46	\$ 30,215.00	Northeast Bank, FSB	Livermore Falls	0	15	CLI
Take 2 Dough Productions, Inc.	\$ 94,400.00	\$ 84,960.00	\$ 28,295.80	\$ 25,466.00	Northeast Bank, FSB	Livermore Falls	0	0	CLI
Tangram 3D & Design Solutions, LLC	\$ 50,000.00	\$ 21,000.00	\$ 50,000.00	\$ 21,000.00	Kennebunk Savings Bank	Sanford	0	8	CLI
Tangram 3D & Design Solutions, LLC	\$ 75,000.00	\$ 45,000.00	\$ 69,474.36	\$ 41,684.00	Kennebunk Savings Bank	Kittery	0	0	CLI
Tardy-Connors Group, LLC	\$ 30,000.00	\$ 18,000.00	\$ 30,000.00	\$ 18,000.00	Kennebunk Savings Bank	Kittery	0	0	CLI
Tardy-Connors Group, LLC	\$ 250,000.00	\$ 225,000.00	\$ 250,000.00	\$ 225,000.00	Machias Savings Bank	Newport	52	0	CLI
Tardy-Connors Group, LLC	\$ 665,000.00	\$ 598,500.00	\$ 660,417.55	\$ 594,375.00	Machias Savings Bank	Newport	0	0	CLI
TEM, Inc	\$ 50,000.00	\$ 45,000.00	\$ 50,000.00	\$ 45,000.00	Machias Savings Bank	Newport	0	0	CLI
TEM, Inc	\$ 350,000.00	\$ 262,500.00	\$ 310,982.14	\$ 233,236.00	Maine Bank & Trust	Buxton	5	40	CLI
Terranova Corp., Inc.	\$ 275,000.00	\$ 137,500.00	\$ 275,000.00	\$ 137,500.00	Maine Bank & Trust	Buxton	0	0	CLI
The Blazin' Ace LLC	\$ 231,100.00	\$ 207,990.00	\$ 141,732.37	\$ 127,559.00	Bath Savings Institution	Cumberland	12	22	CLI
The Cigar & Tobacco Shoppe, LLC	\$ 13,000.00	\$ 7,800.00	\$ 8,300.49	\$ 4,980.00	Norway Savings Bank	Portland	1	2	CLI
The Cigar & Tobacco Shoppe, LLC	\$ 64,000.00	\$ 38,400.00	\$ 52,236.63	\$ 31,341.00	TD Banknorth	Bangor	2	0	CLI
The Coast Watch & Guiding Light Navigatio	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	TD Banknorth	Bangor	0	0	CLI
The Coast Watch & Guiding Light Navigatio	\$ 225,000.00	\$ 135,000.00	\$ 216,956.58	\$ 130,173.00	Gorham Savings Bank	York	0	0	CLI
The Edit Shop LLC	\$ 50,000.00	\$ 30,000.00	\$ 50,000.00	\$ 30,000.00	Gorham Savings Bank	Scarborough	0	15	CLI
The Junction Inc.	\$ 156,000.00	\$ 93,600.00	\$ 135,160.20	\$ 81,096.00	Gorham Savings Bank	Portland	0	2	CLI
Thibodeau, Lucille & Thibodeau, Stephen	\$ 40,000.00	\$ 24,000.00	\$ 37,444.60	\$ 22,466.00	Machias Savings Bank	Brownville	1	0	CLI
Thompson, Murray H	\$ 240,000.00	\$ 216,000.00	\$ 237,701.21	\$ 213,931.00	Skowhegan Savings Bank	Fairfield	0	2	CLI
Three Rivers Holding, LLC & Three Rivers W	\$ 184,482.00	\$ 73,792.80	\$ 184,482.79	\$ 73,793.00	Camden National Bank	Vinalhaven	0	2	CLI
Three Rivers Holding, LLC & Three Rivers W	\$ 700,000.00	\$ 175,000.00	\$ 689,367.95	\$ 172,341.00	TD Banknorth	West Forks	5	67	CLI
Thurston, Micah P	\$ 269,000.00	\$ 67,250.00	\$ 252,240.24	\$ 63,060.00	TD Banknorth	West Forks	0	49	CLI
Tidal Pools Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Machias Savings Bank	Benton	0	4	CLI
Toomey Properties, LLC	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Machias Savings Bank	Bangor	0	6	CLI
	\$ 460,000.00	\$ 115,000.00	\$ 455,276.03	\$ 113,819.00	Bar Harbor Banking & Trust	Steuben	0	4	CLI



Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Top Notch Forest Products LLC	\$ 75,000.00	\$ 56,250.00	\$ 62,396.47	\$ 46,797.00	Norway Savings Bank	Fryeburg	0	2	CLI
Top Notch Forest Products LLC	\$ 325,000.00	\$ 243,750.00	\$ 325,000.00	\$ 243,750.00	Norway Savings Bank	Fryeburg	0	0	CLI
Tozier, Keven G	\$ 37,500.00	\$ 22,500.00	\$ 36,854.08	\$ 22,112.00	Camden National Bank	Gouldsboro	0	2	CLI
Transformit, Inc.	\$ 575,000.00	\$ 269,675.00	\$ 575,000.00	\$ 269,675.00	TD Banknorth	Gorham	7	29	CLI
Triple T Realty, LLC	\$ 406,000.00	\$ 101,500.00	\$ 398,972.72	\$ 99,743.00	Camden National Bank	Brunswick	29	44	CLI
True North Holdings, LLC	\$ 230,000.00	\$ 138,000.00	\$ 217,009.43	\$ 130,205.00	Gorham Savings Bank	Auburn	0	49	CLI
Tully's Beer & Wine, Inc	\$ 20,000.00	\$ 12,000.00	\$ 20,000.00	\$ 12,000.00	Kennebunk Savings Bank	Wells	0	5	CLI
Tully's Beer & Wine, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Kennebunk Savings Bank	Wells	0	0	CLI
Two Eighty One South Associates	\$ 1,600,000.00	\$ 1,232,000.00	\$ 1,446,682.82	\$ 1,113,945.00	Machias Savings Bank	Freeport	68	39	CLI
Two Trails Enterprises, Inc.	\$ 134,166.00	\$ 104,649.48	\$ 130,290.27	\$ 101,626.00	TD Banknorth	Standish	0	0	CLI
Utopia Designs, Inc.	\$ 14,000.00	\$ 8,400.00	\$ 3,050.90	\$ 1,830.00	Kennebunk Savings Bank	Gorham	0	10	CLI
Utopia Designs, Inc.	\$ 200,000.00	\$ 120,000.00	\$ 200,000.00	\$ 120,000.00	Kennebunk Savings Bank	Gorham	0	0	CLI
Utopia Designs, Inc.	\$ 46,000.00	\$ 27,600.00	\$ 40,892.40	\$ 24,535.00	Kennebunk Savings Bank	Gorham	0	0	CLI
Vaughn Thibodeau & Sons, Inc.	\$ 500,000.00	\$ 450,000.00	\$ 500,000.00	\$ 450,000.00	Machias Savings Bank	Bangor	0	160	CLI
Vinalhaven Fishermen's Co-Op	\$ 150,000.00	\$ 135,000.00	\$ 150,000.00	\$ 135,000.00	Camden National Bank	Vinalhaven	0	2	CLI
Vogel & Dubois P.A.	\$ 83,000.00	\$ 49,800.00	\$ 79,817.54	\$ 47,890.00	Norway Savings Bank	Portland	0	5	CLI
W&S Wood Products, Inc.	\$ 1,530,406.98	\$ 765,203.49	\$ 1,521,449.96	\$ 760,724.00	Farm Credit of Maine	Augusta	0	9	CLI
W.C. CRESSEY & SON, INC.	\$ 100,000.00	\$ 60,000.00	\$ 48,146.35	\$ 28,887.00	Kennebunk Savings Bank	Kennebunk	1	14	CLI
Wahlico Metroflex, Inc.	\$ 500,000.00	\$ 449,999.99	\$ 500,000.00	\$ 450,000.00	Androscoggin Bank	Lewiston	20	102	CLI
Wahlco Metroflex, Inc.	\$ 1,626,000.00	\$ 406,500.00	\$ 1,358,994.32	\$ 339,748.00	Androscoggin Bank	Lewiston	0	0	CLI
Wallace Brother Woodcraftsmen, Inc	\$ 99,000.00	\$ 59,400.00	\$ 98,460.52	\$ 59,076.00	Machias Savings Bank	Passadumkeag	2	2	CLI
Wallace, Charles	\$ 66,000.00	\$ 39,600.00	\$ 52,192.20	\$ 31,315.00	Bar Harbor Banking & Trust	Steuben	0	1	CLI
Warner, Richard D & Warner, Stacey M	\$ 167,000.00	\$ 96,773.16	\$ 149,188.99	\$ 86,452.00	Camden National Bank	Rockland	0	3	CLI
Watch Me Shine Developmental Preschool	\$ 35,000.00	\$ 21,000.00	\$ 35,000.00	\$ 21,000.00	Bar Harbor Banking & Trust	Ellsworth	0	18	CLI
Waterboro Village Pediatrics LLC	\$ 250,000.00	\$ 224,999.99	\$ 246,862.13	\$ 222,175.00	KeyBank National Association	East Waterboro	2	8	CLI
Waterboro Village Pediatrics LLC	\$ 100,000.00	\$ 90,000.00	\$ 100,000.00	\$ 90,000.00	KeyBank National Association	East Waterboro	0	0	CLI
Watson, Jamie & Watson, Alicia	\$ 51,500.00	\$ 20,600.00	\$ 43,019.50	\$ 17,207.00	Bar Harbor Banking & Trust	Gouldsboro	0	2	CLI
Wells Wood Turning & Finishing, Inc.	\$ 360,000.00	\$ 90,000.00	\$ 328,515.17	\$ 82,128.00	Maine Bank & Trust	Buckfield	14	36	CLI
Werner, Thomas M	\$ 140,000.00	\$ 84,000.00	\$ 130,129.54	\$ 78,077.00	Norway Savings Bank	Limington	0	2	CLI
West End Legal LLC	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Norway Savings Bank	Portland	0	2	CLI
Western Maine Assessment, Inc. & Net Dev	\$ 200,000.00	\$ 180,000.00	\$ 165,072.98	\$ 148,565.00	Franklin Savings Bank	Mexico	40	40	CLI
Western Mountains Charitable Foundation	\$ 650,000.00	\$ 584,999.98	\$ 650,000.00	\$ 585,000.00	Skowhegan Savings Bank	Kingfield	40	2	CLI
Whatley, John 'Nick' & Whatley, Laura N	\$ 530,000.00	\$ 132,500.00	\$ 398,318.56	\$ 99,579.00	Gardiner Savings Institution	Topsham	8	13	CLI
Williams III, Donald A	\$ 15,000.00	\$ 6,000.00	\$ 15,000.00	\$ 6,000.00	Camden National Bank	Owls Head	0	1	CLI
Willy Beans Coffee, Inc.	\$ 140,000.00	\$ 126,000.00	\$ 117,748.07	\$ 105,973.00	Skowhegan Savings Bank	Lewiston	9	0	CLI
Willy Beans Coffee, Inc.	\$ 15,000.00	\$ 13,500.00	\$ 15,000.00	\$ 13,500.00	Skowhegan Savings Bank	Lewiston	0	0	CLI
Windham Butcher Shop Trucking, Inc.	\$ 102,000.00	\$ 61,200.00	\$ 87,111.04	\$ 52,266.00	Evergreen Credit Union	Windham	1	2	CLI
Winxnet, inc	\$ 250,000.00	\$ 150,000.00	\$ 250,000.00	\$ 150,000.00	Gorham Savings Bank	Portland	2	25	CLI
Winxnet, inc	\$ 37,000.00	\$ 22,200.00	\$ 34,325.69	\$ 20,595.00	Gorham Savings Bank	Portland	0	0	CLI
Wood, Ian A	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Farm Credit of Maine	Greene	0	1	CLI
Yates Lumber, Inc	\$ 300,000.00	\$ 180,000.00	\$ 220,340.59	\$ 132,204.00	Machias Savings Bank	Lee	4	0	CLI
YBY Acquisition LLC & YBY Real Estate LLC	\$ 75,000.00	\$ 45,000.00	\$ 64,710.13	\$ 38,826.00	Norway Savings Bank	Yarmouth	0	0	CLI
YBY Acquisition LLC & YBY Real Estate LLC	\$ 52,275.00	\$ 31,365.00	\$ 49,007.37	\$ 29,404.00	Norway Savings Bank	Yarmouth	0	9	CLI
Yurchick, Michael W	\$ 107,500.00	\$ 47,001.88	\$ 108,181.84	\$ 47,300.00	Katahdin Trust Company	Sedgwick	0	2	CLI
	\$ 130,429,043.28	\$ 65,751,309.91	\$ 111,249,979.69	\$ 54,877,204.00			1337	4913	
Asali-Hurtubise Properties, Inc.	\$ 100,000.00	\$ 100,000.00	\$ 96,067.48	\$ 96,067.00	Finance Authority of Maine	Hollis Center	0	0	DAYCARE
Childrens Center, The	\$ 100,000.00	\$ 100,000.00	\$ 27,496.80	\$ 27,496.00	Finance Authority of Maine	Portland			DAYCARE
Leclerc, Amanda & Leclerc, Todd G	\$ 32,500.00	\$ 32,500.00	\$ 25,589.98	\$ 25,589.00	Finance Authority of Maine	Greene	5	17	DAYCARE
	\$ 232,500.00	\$ 232,500.00	\$ 149,154.26	\$ 149,152.00			5	17	
Frontier Forge, Inc.	\$ 315,000.00	\$ 315,000.00	\$ 294,475.62	\$ 294,475.00	Finance Authority of Maine	Kingfield	0	25	DIRECT
	\$ 315,000.00	\$ 315,000.00	\$ 294,475.62	\$ 294,475.00			0	25	
Brown, Martin H.	\$ 7,726.00	\$ 7,726.00	\$ 7,726.00	\$ 7,726.00		Benton	0	1	ECLP
Bulger, Bruce W	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00		Deer Isle	1	0	ECLP
Carpe Diem Coffee Roasting	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00		North Berwick	0	4	ECLP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Carson, Sr., Michael W.	\$ 8,495.55	\$ 8,495.55	\$ 8,495.55	\$ 8,495.00		Kingman	0	0	ECLP
Crossman, Phil & Crossman, Elaine A	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00	\$ 24,000.00		Vinalhaven	0	3	ECLP
Gruba, Glen & Gruba, Alice	\$ 11,520.00	\$ 11,520.00	\$ 11,520.00	\$ 11,520.00		Norway	0	2	ECLP
JOKAST, INC.	\$ 22,000.00	\$ 22,000.00	\$ 22,000.00	\$ 22,000.00		Brunswick	0	28	ECLP
Kehoe, Dennis A.	\$ 8,676.00	\$ 8,676.00	\$ 8,676.00	\$ 8,676.00		Belgrade	0	0	ECLP
Leighton, Harold K.	\$ 7,937.10	\$ 7,937.10	\$ 7,937.10	\$ 7,937.00		Milbridge	0	1	ECLP
Maple Hill Farm, Inc.	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00		Hallowell	0	12	ECLP
Midwest Run Inc.	\$ 34,486.00	\$ 34,486.00	\$ 34,486.00	\$ 34,486.00		Skowhegan	0	0	ECLP
Puffin's Nest, Inc.	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00		Rockland	0	5	ECLP
Standish, Louise O.	\$ 20,148.45	\$ 20,148.45	\$ 20,148.45	\$ 20,148.00		Kingfield	0	0	ECLP
Sunset Flowerland & Greenhouses Inc.	\$ 20,063.00	\$ 20,063.00	\$ 20,063.00	\$ 20,063.00		Fairfield	0	20	ECLP
Sunset Flowerland & Greenhouses Inc.	\$ 27,162.00	\$ 27,162.00	\$ 27,162.00	\$ 27,162.00		Fairfield	0	0	ECLP
Therault, Carl	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00		Fort Kent	0	0	ECLP
Thompson Green, Inc.	\$ 17,588.00	\$ 17,588.00	\$ 17,588.00	\$ 17,588.00		Ogunquit	1	5	ECLP
Tracy, Nichole K.	\$ 29,267.84	\$ 29,267.84	\$ 29,267.84	\$ 29,267.00		Buxton	1	1	ECLP
Yankee Pride Transport	\$ 29,988.00	\$ 29,988.00	\$ 29,988.00	\$ 29,988.00		Nobleboro	0	0	ECLP
	\$ 429,057.94	\$ 429,057.94	\$ 429,057.94	\$ 429,056.00			3	82	
Acorn Products Co., LLC	\$ 250,000.00	\$ 250,000.00	\$ 227,447.09	\$ 227,447.00	Finance Authority of Maine	Lewiston	0	26	ERLP
American Solartechncs, LLC	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	Finance Authority of Maine	Searsport	0	0	ERLP
Architectural Glazing Technologies	\$ 600,000.00	\$ 600,000.00	\$ 507,068.32	\$ 507,068.00	Finance Authority of Maine	Sanford	10	65	ERLP
Asali-Hurtubise Properties, Inc.	\$ 121,257.00	\$ 121,257.00	\$ 116,171.72	\$ 116,171.00	Finance Authority of Maine	Hollis Center	28	0	ERLP
Asia West	\$ 115,000.00	\$ 115,000.00	\$ 106,240.13	\$ 106,240.00	Finance Authority of Maine	Portland	5	7	ERLP
Baggler Company, The	\$ 110,000.00	\$ 110,000.00	\$ 104,277.71	\$ 104,277.00	Finance Authority of Maine	Augusta	2	5	ERLP
Balfour Motor Express, Inc.	\$ 55,000.00	\$ 55,000.00	\$ 52,519.59	\$ 52,519.00	Finance Authority of Maine	Gray	0	8	ERLP
Barber, Thadius	\$ 300,000.00	\$ 300,000.00	\$ 285,892.21	\$ 285,892.00	Finance Authority of Maine	South China	5	60	ERLP
BC5 Transport, Inc.	\$ 215,000.00	\$ 215,000.00	\$ 196,045.31	\$ 196,045.31	Finance Authority of Maine	Fort Kent	3	15	ERLP
Bill Whorff, Inc.	\$ 169,000.00	\$ 169,000.00	\$ 166,544.92	\$ 166,544.00	Finance Authority of Maine	Bath	5	50	ERLP
Black Watch Pub (The)	\$ 30,000.00	\$ 30,000.00	\$ 26,072.61	\$ 26,072.00	Finance Authority of Maine	Auburn	0	20	ERLP
Boxes and Bags Unlimited	\$ 125,000.00	\$ 125,000.00	\$ 123,256.03	\$ 123,256.00	Finance Authority of Maine	Lewiston	0	4	ERLP
Broadreach Family & Community Services	\$ 125,000.00	\$ 125,000.00	\$ 124,557.82	\$ 124,557.00	Finance Authority of Maine	Belfast	0	35	ERLP
Burton, Craig	\$ 150,000.00	\$ 150,000.00	\$ 73,540.28	\$ 73,540.28	Finance Authority of Maine	Dexter	0	0	ERLP
Bush Equities, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 90,586.90	\$ 90,586.00	Finance Authority of Maine	Portland	0	0	ERLP
C. A. Pelkey Fuels, Inc.	\$ 87,000.00	\$ 87,000.00	\$ 70,765.95	\$ 70,765.00	Finance Authority of Maine	Bangor	0	28	ERLP
Cameron Company, Inc.	\$ 40,000.00	\$ 40,000.00	\$ 33,735.28	\$ 33,735.00	Finance Authority of Maine	Camden	0	15	ERLP
Carrier Kids Furniture Factory, LLC	\$ 200,000.00	\$ 200,000.00	\$ 167,101.84	\$ 167,101.00	Finance Authority of Maine	Scarborough	0	0	ERLP
Chemogen, Inc.	\$ 150,000.00	\$ 150,000.00	\$ 149,999.91	\$ 149,999.91	Finance Authority of Maine	Portland	3	8	ERLP
Cleaves Farms	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	Finance Authority of Maine	Sangerville	0	0	ERLP
Cooper Brothers, LLC	\$ 200,000.00	\$ 200,000.00	\$ 112,065.40	\$ 112,065.00	Finance Authority of Maine	West Poland	0	36	ERLP
Crobb Box Company	\$ 250,000.00	\$ 250,000.00	\$ 244,758.45	\$ 244,758.45	Finance Authority of Maine	Ellsworth	15	29	ERLP
Crooked River Counseling, P.A.	\$ 40,000.00	\$ 40,000.00	\$ 34,054.48	\$ 34,054.00	Finance Authority of Maine	Norway	1	3	ERLP
CrossRate Technology, LLC	\$ 100,000.00	\$ 100,000.00	\$ 99,572.90	\$ 99,572.90	Finance Authority of Maine	Windham	5	7	ERLP
Dean, Jack W.	\$ 25,000.00	\$ 25,000.00	\$ 24,956.79	\$ 24,956.00	Finance Authority of Maine	Brewer	0	25	ERLP
Decorum, Inc.	\$ 100,000.00	\$ 100,000.00	\$ 92,262.66	\$ 92,262.00	Finance Authority of Maine	Portland	0	8	ERLP
DEDA, Inc. & Lincoln Millwork, Inc	\$ 100,000.00	\$ 100,000.00	\$ 92,987.44	\$ 92,987.00	Finance Authority of Maine	Biddeford	0	12	ERLP
Dirigo Telecommunications, Inc.	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	Finance Authority of Maine	Portland	0	13	ERLP
Doucette Insurance, LLC	\$ 35,000.00	\$ 35,000.00	\$ 33,613.12	\$ 33,613.00	Finance Authority of Maine	Lewiston	1	2	ERLP
Downeast Consolidated Companies	\$ 200,000.00	\$ 200,000.00	\$ 199,081.16	\$ 199,081.16	Finance Authority of Maine	Hermon	2	15	ERLP
Dunsmoor, Steven W	\$ 22,000.00	\$ 22,000.00	\$ 14,358.22	\$ 14,358.00	Finance Authority of Maine	North Yarmouth	1	3	ERLP
Emergent Discovery, LLC	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	Finance Authority of Maine	Portland	13	13	ERLP
Foreside Holding Company	\$ 300,000.00	\$ 300,000.00	\$ 136,014.18	\$ 136,014.00	Finance Authority of Maine	Westbrook	45	110	ERLP
Frannie Peabody Center	\$ 200,000.00	\$ 200,000.00	\$ 152,361.05	\$ 152,361.00	Finance Authority of Maine	Portland	0	31	ERLP
Futureguard Building Products, Inc.	\$ 150,000.00	\$ 150,000.00	\$ 88,235.78	\$ 88,235.00	Finance Authority of Maine	Auburn	0	60	ERLP
General Alum NE Corp.	\$ 250,000.00	\$ 250,000.00	\$ 179,134.90	\$ 179,134.00	Finance Authority of Maine	Searsport	0	0	ERLP
Good Clean Food, LLC	\$ 100,000.00	\$ 100,000.00	\$ 71,923.68	\$ 71,923.00	Finance Authority of Maine	Portland	2	6	ERLP
H.B.H. Furniture, Inc.	\$ 200,000.00	\$ 200,000.00	\$ 199,880.98	\$ 199,880.98	Finance Authority of Maine	Gray	0	0	ERLP
Harbor Holdings, Inc.	\$ 100,000.00	\$ 100,000.00	\$ 99,771.01	\$ 99,771.00	Finance Authority of Maine	Brunswick	19	12	ERLP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Hicks Family Services , Inc.	\$ 170,000.00	\$ 170,000.00	\$ 170,000.00	\$ 170,000.00	Finance Authority of Maine	Auburn	0	300	ERLP
Howell, Ltd.	\$ 200,000.00	\$ 200,000.00	\$ 179,307.64	\$ 179,307.64	Finance Authority of Maine	Portland	0	16	ERLP
Idealswork, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 228,591.84	\$ 228,591.00	Finance Authority of Maine	Portland	10	12	ERLP
Kaler Oil Company, Inc.	\$ 175,000.00	\$ 175,000.00	\$ 159,152.95	\$ 159,152.00	Finance Authority of Maine	N. Bath	0	10	ERLP
Kittery Deep Sea Fishing, LLC	\$ 51,850.00	\$ 51,850.00	\$ 48,904.89	\$ 48,904.00	Finance Authority of Maine	Kittery Point	5	0	ERLP
Knock on Wood	\$ 50,000.00	\$ 50,000.00	\$ 41,378.77	\$ 41,378.00	Finance Authority of Maine	Baring	0	7	ERLP
Lincoln Paper and Tissue, LLC	\$ 1,000,000.00	\$ 1,000,000.00	\$ 905,179.49	\$ 905,179.49	Finance Authority of Maine	Lincoln	350	0	ERLP
Little Harbor Window Company, Inc.	\$ 200,000.00	\$ 200,000.00	\$ 198,989.81	\$ 198,989.00	Finance Authority of Maine	Berwick	0	30	ERLP
MacArthur, Colon D.	\$ 9,500.00	\$ 9,500.00	\$ 6,065.61	\$ 6,065.00	Finance Authority of Maine	Union	2	1	ERLP
Maine Pizza Supply & Frozen Dough Specia	\$ 75,000.00	\$ 75,000.00	\$ 29,498.61	\$ 29,498.00	Finance Authority of Maine	Portland	7	10	ERLP
Maine Wood Recycling, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 100,123.76	\$ 100,123.00	Finance Authority of Maine	Ashland	0	20	ERLP
Maine Woods Company, LLC	\$ 500,000.00	\$ 500,000.00	\$ 460,097.17	\$ 460,097.00	Finance Authority of Maine	Portage Lake	46	26	ERLP
Mizner, Christopher C	\$ 10,000.00	\$ 10,000.00	\$ 9,671.62	\$ 9,671.00	Finance Authority of Maine	West Cumberland	2	1	ERLP
Moulison North Corp.	\$ 475,000.00	\$ 475,000.00	\$ 425,258.78	\$ 425,258.78	Finance Authority of Maine	Biddeford	48	27	ERLP
MWS, Inc.	\$ 200,000.00	\$ 200,000.00	\$ 187,777.94	\$ 187,777.00	Finance Authority of Maine	Kennebunk	0	36	ERLP
NAR, Inc.	\$ 325,000.00	\$ 325,000.00	\$ 323,648.63	\$ 323,648.63	Finance Authority of Maine	Portland	0	10	ERLP
NISCORP dba Caron & Waltz	\$ 200,000.00	\$ 200,000.00	\$ 187,692.37	\$ 187,692.00	Finance Authority of Maine	South Portland	0	23	ERLP
PPP, Inc	\$ 35,000.00	\$ 35,000.00	\$ 14,734.55	\$ 14,734.00	Finance Authority of Maine	New Gloucester	0	12	ERLP
Prime Tanning Company, Inc.	\$ 1,000,000.00	\$ 1,000,000.00	\$ 485,192.81	\$ 485,192.00	Finance Authority of Maine	Berwick	58	200	ERLP
Provost, James E.	\$ 30,000.00	\$ 30,000.00	\$ 28,360.97	\$ 28,360.00	Finance Authority of Maine	Albion	0	5	ERLP
PTG, LLC	\$ 250,000.00	\$ 250,000.00	\$ 182,080.63	\$ 182,080.63	Finance Authority of Maine	Biddeford	30	35	ERLP
R & R Toys, Inc., d/b/a Sunrise Home and H	\$ 150,000.00	\$ 150,000.00	\$ 147,435.01	\$ 147,435.00	Finance Authority of Maine	Scarborough	7	7	ERLP
Rogues Gallery, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 176,784.72	\$ 176,784.00	Finance Authority of Maine	Portland	0	6	ERLP
SB Acquisition, LLC	\$ 500,000.00	\$ 500,000.00	\$ 472,318.08	\$ 472,318.00	Finance Authority of Maine	Westbrook	0	102	ERLP
Tex Tech Industries, Inc.	\$ 500,000.00	\$ 500,000.00	\$ 499,303.62	\$ 499,303.62	Finance Authority of Maine	North Monmouth	20	217	ERLP
The Tena Group, LLC	\$ 156,067.71	\$ 156,067.71	\$ 142,348.83	\$ 142,348.00	Finance Authority of Maine	Windham	0	0	ERLP
The Tena Group, LLC	\$ 94,000.00	\$ 94,000.00	\$ 3,540.42	\$ 3,540.00	Finance Authority of Maine	Windham	0	0	ERLP
Two Trails Enterprises, Inc.	\$ 30,000.00	\$ 30,000.00	\$ 26,566.38	\$ 26,566.00	Finance Authority of Maine	Standish	0	7	ERLP
Bill's Auto Transport	\$ 105,036.75	\$ 105,036.75	\$ 95,112.25	\$ 95,112.00	Finance Authority of Maine	Greene	0	19	ERLP-Energy
KBS Building Systems, Inc.	\$ 200,000.00	\$ 200,000.00	\$ 181,434.90	\$ 181,434.00	Finance Authority of Maine	South Paris	0	142	ERLP-Energy
Macomber Transportation, Inc.	\$ 73,962.00	\$ 73,962.00	\$ 67,037.76	\$ 67,037.00	Finance Authority of Maine	W Gardiner	2	14	ERLP-Energy
Alley, Broderick G.	\$ 5,500.00	\$ 5,500.00	\$ 4,776.81	\$ 4,776.00	Finance Authority of Maine	Beals	0	2	ERLP-Lobster
Daggett, Russell L.	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	Finance Authority of Maine	Arundel	1	0	ERLP-Lobster
Delano, Dustin W	\$ 15,000.00	\$ 15,000.00	\$ 13,407.30	\$ 13,407.00	Finance Authority of Maine	Friendship	0	1	ERLP-Lobster
Genthner II, Rodney R.	\$ 18,000.00	\$ 18,000.00	\$ 18,000.00	\$ 18,000.00	Finance Authority of Maine	Friendship	0	2	ERLP-Lobster
May, Leonard M.	\$ 30,000.00	\$ 30,000.00	\$ 29,133.23	\$ 29,133.00	Finance Authority of Maine	Swans Island	2	1	ERLP-Lobster
Murphy, Karl S.	\$ 15,000.00	\$ 15,000.00	\$ 13,321.53	\$ 13,321.00	Finance Authority of Maine	Friendship	0	2	ERLP-Lobster
BJE Enterprises	\$ 41,000.00	\$ 41,000.00	\$ 40,825.22	\$ 40,825.22	Finance Authority of Maine	Turner	0	4	ERLP-No-Sno
C Moxie Gore Outfitters Inc.	\$ 14,200.00	\$ 14,200.00	\$ 11,450.98	\$ 11,450.00	Finance Authority of Maine	West Forks	0	2	ERLP-No-Sno
McCluskey, David	\$ 2,500.00	\$ 2,500.00	\$ 2,482.22	\$ 2,482.22	Finance Authority of Maine	Rockwood	1	1	ERLP-No-Sno
Power Equipment Plus	\$ 65,000.00	\$ 65,000.00	\$ 39,440.81	\$ 39,440.00	Finance Authority of Maine	Sidney	1	5	ERLP-No-Sno
Professional River Runners of Maine, Inc.	\$ 50,000.00	\$ 50,000.00	\$ 34,101.77	\$ 34,101.00	Finance Authority of Maine	West Forks	0	6	ERLP-No-Sno
Sun Valley Sports, Inc.	\$ 50,000.00	\$ 50,000.00	\$ 42,530.05	\$ 42,530.00	Finance Authority of Maine	Bethel	3	1	ERLP-No-Sno
Three Rivers Whitewater, Inc.	\$ 37,000.00	\$ 37,000.00	\$ 24,551.93	\$ 24,551.93	Finance Authority of Maine	West Forks	0	0	ERLP-No-Sno
American Falcon Corporation	\$ 248,793.00	\$ 248,793.00	\$ -	\$ -	Finance Authority of Maine	Portland	2	30	ERLP-PARTIC
	\$ 14,191,666.46	\$ 14,191,666.46	\$ 11,574,468.48	\$ 11,574,435.15			762	2083	
Penobscot Energy Recovery Co., Limited Pa	\$ 44,995,000.00	\$ 44,995,000.00	\$ 16,685,000.00	\$ 16,685,000.00	State Street Bank & Trust	Orrington	0	81	ERSP
	\$ 44,995,000.00	\$ 44,995,000.00	\$ 16,685,000.00	\$ 16,685,000.00			0	81	
Brigee Farms, Inc.	\$ 165,000.00	\$ 165,000.00	\$ 152,659.75	\$ 152,659.00	Finance Authority of Maine	Turner	2	9	NMLP
Buckley Farms, Inc.	\$ 92,145.00	\$ 92,145.00	\$ 27,329.34	\$ 27,329.00	Finance Authority of Maine	Leeds	0	6	NMLP
Hall, C. Richard	\$ 29,524.18	\$ 29,524.18	\$ 19,562.89	\$ 19,562.00	Finance Authority of Maine	East Dixfield	0	1	NMLP
Patten, Peter P. & Patten, Tonya L.	\$ 100,887.80	\$ 100,887.80	\$ 72,104.56	\$ 72,104.00	Finance Authority of Maine	Atkinson	0	7	NMLP
Perkins, Richard E.	\$ 75,000.00	\$ 75,000.00	\$ 40,909.15	\$ 40,909.00	Finance Authority of Maine	Charleston	0	1	NMLP
Simpson, Ronald & Simpson, Julie	\$ 103,000.00	\$ 103,000.00	\$ 67,464.26	\$ 67,464.00	Finance Authority of Maine	Corinna	0	0	NMLP
Springdale Jerseys, Inc.	\$ 114,700.00	\$ 114,700.00	\$ 18,580.21	\$ 18,580.00	Finance Authority of Maine	Waldo	0	0	NMLP

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Stoughton, Belinda	\$ 350,000.00	\$ 350,000.00	\$ 205,394.14	\$ 205,394.00	Finance Authority of Maine	Clinton			NMLP
Therault, Gerard	\$ 217,000.00	\$ 217,000.00	\$ 97,583.11	\$ 97,583.00	Finance Authority of Maine	St. Agatha	0	2	NMLP
	\$ 1,247,256.98	\$ 1,247,256.98	\$ 701,587.41	\$ 701,584.00			2	26	
Dark Harbor Boat Yard Corp.	\$ 50,000.00	\$ 50,000.00	\$ 15,283.34	\$ 15,283.00	Dept. of Labor	Lincolnville	0	10	OSLP
	\$ 50,000.00	\$ 50,000.00	\$ 15,283.34	\$ 15,283.00			0	10	
Gagne Motors, Inc.	\$ 35,289.55	\$ 35,289.55	\$ 35,001.51	\$ 35,001.00	Finance Authority of Maine	Madison	0	6	PLYMTH
Skip's Auto Repair	\$ 30,806.93	\$ 30,806.93	\$ 30,805.93	\$ 30,805.00	Finance Authority of Maine	Old Town	0	0	PLYMTH
Bangor Tire Co., Inc.	\$ 20,505.86	\$ 20,505.86	\$ 32,189.78	\$ 32,189.00	Finance Authority of Maine	Bangor	0	0	PLYMTH2
Caribou, City of	\$ 63,305.45	\$ 63,305.45	\$ 63,305.45	\$ 63,305.00	Finance Authority of Maine	Caribou	0	0	PLYMTH2
Cowan's Service Station, Inc.	\$ 29,741.75	\$ 29,741.75	\$ 29,741.75	\$ 29,741.00	Finance Authority of Maine	Brewer	0	0	PLYMTH2
Darling's	\$ 312,504.65	\$ 312,504.65	\$ 312,504.65	\$ 312,504.00	Finance Authority of Maine	Brewer	0	0	PLYMTH2
Dexter Motor Sales	\$ 24,884.74	\$ 24,884.74	\$ 38,687.37	\$ 38,687.37	Finance Authority of Maine	Dexter	0	5	PLYMTH2
Down East Toyota	\$ 178,328.45	\$ 178,328.45	\$ 164,591.50	\$ 164,591.00	Finance Authority of Maine	Brewer	0	74	PLYMTH2
Farmington, Town of	\$ 8,728.09	\$ 8,728.09	\$ 8,845.17	\$ 8,845.17	Finance Authority of Maine	Farmington	0	0	PLYMTH2
Foss, Garfield C.	\$ 90,737.69	\$ 90,737.69	\$ 90,737.69	\$ 90,737.00	Finance Authority of Maine	Bangor	0	5	PLYMTH2
Frost's Garage, Inc.	\$ 25,088.31	\$ 25,088.31	\$ 25,088.31	\$ 25,088.31	Finance Authority of Maine	Hampden	0	10	PLYMTH2
G. E. Goding & Son, Inc.	\$ 90,353.47	\$ 90,353.47	\$ 90,353.47	\$ 90,353.47	Finance Authority of Maine	Marshfield	0	5	PLYMTH2
Gerald Pelletier, Inc.	\$ 57,747.95	\$ 57,747.95	\$ 57,747.95	\$ 57,747.00	Finance Authority of Maine	Millinocket	0	0	PLYMTH2
Giovannucci, Lawrence L.	\$ 4,670.44	\$ 4,670.44	\$ 4,670.44	\$ 4,670.44	Finance Authority of Maine	Harmony	0	1	PLYMTH2
Graves Service Station, Inc.	\$ 33,841.83	\$ 33,841.83	\$ 33,841.83	\$ 33,841.83	Finance Authority of Maine	Brownville Junction	0	6	PLYMTH2
Gray, Donald E.	\$ 27,825.70	\$ 27,825.70	\$ 27,704.87	\$ 27,704.87	Finance Authority of Maine	Blue Hill	0	0	PLYMTH2
H. O. Bouchard, Inc.	\$ 273,434.22	\$ 273,434.22	\$ 273,434.22	\$ 273,434.00	Finance Authority of Maine	Hampden	0	120	PLYMTH2
Harmon Tire, Inc.	\$ 30,356.72	\$ 30,356.72	\$ 30,356.72	\$ 30,356.00	Finance Authority of Maine	Ellsworth	0	10	PLYMTH2
Harold MacQuinn, Inc.	\$ 29,448.48	\$ 29,448.48	\$ 29,448.48	\$ 29,448.48	Finance Authority of Maine	Ellsworth	0	68	PLYMTH2
Harold's Auto Repairs, Inc.	\$ 20,375.25	\$ 20,375.25	\$ 20,375.25	\$ 20,375.25	Finance Authority of Maine	Holden	0	1	PLYMTH2
Herbert C. Haynes, Inc.	\$ 36,073.57	\$ 36,073.57	\$ 36,073.57	\$ 36,073.57	Finance Authority of Maine	Winn	0	0	PLYMTH2
Holden, Glen H.	\$ 13,449.31	\$ 13,449.31	\$ 13,449.31	\$ 13,449.00	Finance Authority of Maine	Madison	0	0	PLYMTH2
Holland Enterprises, Inc.	\$ 43,559.78	\$ 43,559.78	\$ 43,559.78	\$ 43,559.78	Finance Authority of Maine	Eddington	0	1	PLYMTH2
J. Kenton Wright	\$ 60,484.08	\$ 60,484.08	\$ 60,684.08	\$ 60,684.00	Finance Authority of Maine	Venice	0	0	PLYMTH2
Kelley, Donald R & Kelley, Richard L.	\$ 95,497.61	\$ 95,497.61	\$ 95,497.61	\$ 95,497.00	Finance Authority of Maine	Bangor	0	0	PLYMTH2
Knox Bros., Inc.	\$ 5,270.44	\$ 5,270.44	\$ 5,270.44	\$ 5,270.44	Finance Authority of Maine	Belfast	0	15	PLYMTH2
Laferriere, James	\$ 6,461.24	\$ 6,461.24	\$ 6,461.24	\$ 6,461.24	Finance Authority of Maine	Dexter	0	1	PLYMTH2
Lincoln, Town of	\$ 95,178.97	\$ 95,178.97	\$ 95,178.97	\$ 95,178.97	Finance Authority of Maine	Lincoln	0	75	PLYMTH2
Machias, Town of	\$ 131,876.74	\$ 131,876.74	\$ 142,856.48	\$ 142,856.00	Finance Authority of Maine	Machias	0	37	PLYMTH2
MacKintosh, J. Herbert	\$ 91,950.66	\$ 91,950.66	\$ 91,950.66	\$ 91,950.00	Finance Authority of Maine	Hampden	0	0	PLYMTH2
Maine School Administrative District #67	\$ 17,374.09	\$ 17,374.09	\$ 17,291.66	\$ 17,291.00	Finance Authority of Maine	Lincoln	0	274	PLYMTH2
Maine School Administrative District #9	\$ 32,312.65	\$ 32,312.65	\$ 51,006.53	\$ 51,006.00	Finance Authority of Maine	New Sharon	0	450	PLYMTH2
McFarland Motors, Inc.	\$ 199,160.59	\$ 199,160.59	\$ 215,746.47	\$ 215,746.00	Finance Authority of Maine	Bangor	0	42	PLYMTH2
Millinocket, Town of	\$ 89,370.31	\$ 89,370.31	\$ 89,370.31	\$ 89,370.00	Finance Authority of Maine	Millinocket	0	0	PLYMTH2
N.H. Bragg & Sons	\$ 13,643.72	\$ 13,643.72	\$ 13,852.45	\$ 13,852.00	Finance Authority of Maine	Bangor	0	0	PLYMTH2
Prouty Ford, Inc.	\$ 36,863.27	\$ 36,863.27	\$ 36,863.27	\$ 36,863.27	Finance Authority of Maine	Dover-Foxcroft	23	20	PLYMTH2
Rawcliffe's, Inc.	\$ 27,859.83	\$ 27,859.83	\$ 27,859.83	\$ 27,859.00	Finance Authority of Maine	Hampden	0	0	PLYMTH2
Rowell's Garage	\$ 45,942.26	\$ 45,942.26	\$ 45,942.26	\$ 45,942.00	Finance Authority of Maine	Dover-Foxcroft	0	14	PLYMTH2
Shepard Chevrolet Inc.	\$ 13,207.54	\$ 13,207.54	\$ 13,207.54	\$ 13,207.00	Finance Authority of Maine	Rockland	1	35	PLYMTH2
Shepard Nissan, Inc.	\$ 10,245.34	\$ 10,245.34	\$ 10,245.34	\$ 10,245.00	Finance Authority of Maine	Rockland	1	26	PLYMTH2
Swett's Tire & Auto, Inc.	\$ 62,545.24	\$ 62,545.24	\$ 67,749.49	\$ 67,749.00	Finance Authority of Maine	Bangor	0	21	PLYMTH2
Thomas, Jr., Harry E.	\$ 68,403.97	\$ 68,403.97	\$ 68,403.97	\$ 68,403.00	Finance Authority of Maine	Presque Isle	0	0	PLYMTH2
Village Car Company	\$ 55,610.66	\$ 55,610.66	\$ 55,610.66	\$ 55,610.00	Finance Authority of Maine	Bangor	0	250	PLYMTH2
Village Subaru	\$ 405,524.65	\$ 405,524.65	\$ 405,524.65	\$ 405,524.00	Finance Authority of Maine	Bangor	0	240	PLYMTH2
Webber Group of Companies & Webber O	\$ 337,401.16	\$ 337,401.16	\$ 364,134.63	\$ 364,134.00	Finance Authority of Maine	Bangor	0	875	PLYMTH2
	\$ 3,383,243.21	\$ 3,383,243.21	\$ 3,473,223.54	\$ 3,473,206.46			25	2687	
Ashby, James W. & Ashby, Marie B.	\$ 133,250.02	\$ 133,250.02	\$ 45,509.56	\$ 45,509.00	Finance Authority of Maine	Fort Fairfield	0	1	PMIF
Atcheson, Kenneth & Atcheson, Rhoda	\$ 157,050.00	\$ 157,050.00	\$ 6,635.79	\$ 6,635.00	Finance Authority of Maine	Woodland	0	1	PMIF
Atcheson, Rhoda & Atcheson, Kenneth	\$ 16,500.00	\$ 16,500.00	\$ 10,009.10	\$ 10,009.00	Finance Authority of Maine	Woodland	0	1	PMIF

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Ayer, Arthur & Ayer, Aaron P.	\$ 70,200.00	\$ 70,200.00	\$ 32,901.44	\$ 32,901.00	Finance Authority of Maine	Caribou	0	14	PMIF
Ayotte, Scott P.	\$ 83,250.00	\$ 83,250.00	\$ 52,592.71	\$ 52,592.00	Finance Authority of Maine	Hamlin	0	1	PMIF
Barnes Farms, Inc.	\$ 60,750.00	\$ 60,750.00	\$ 8,943.99	\$ 8,943.00	Finance Authority of Maine	Fort Fairfield	0	1	PMIF
Bell Brothers, Inc.	\$ 90,419.85	\$ 90,419.85	\$ 32,074.36	\$ 32,074.00	Finance Authority of Maine	Mars Hill	0	18	PMIF
Bell, Gregory E. & Breezy Hill Farms, Inc.	\$ 22,000.00	\$ 22,000.00	\$ 1,451.71	\$ 1,451.00	Finance Authority of Maine	Caswell	0	11	PMIF
Blackstone Brothers, Inc.	\$ 69,830.00	\$ 69,830.00	\$ 7,494.36	\$ 7,494.00	Finance Authority of Maine	Caribou	0	1	PMIF
Blackstone, Orman Kyle & Blackstone, Mici	\$ 74,250.00	\$ 74,250.00	\$ 7,613.57	\$ 7,613.00	Finance Authority of Maine	Caribou	0	1	PMIF
Borderview Farms, Inc.	\$ 181,800.00	\$ 181,800.00	\$ 114,247.14	\$ 114,247.00	Finance Authority of Maine	Bridgewater	0	2	PMIF
Borderview Farms, Inc.	\$ 189,000.00	\$ 189,000.00	\$ 161,456.90	\$ 161,456.00	Finance Authority of Maine	Bridgewater	0	0	PMIF
Bouchard, Rickey A. & Bouchard, Craig D.	\$ 135,000.00	\$ 135,000.00	\$ 94,772.90	\$ 94,772.00	Finance Authority of Maine	New Sweden	0	0	PMIF
Buck Farms, A Partnership	\$ 50,000.00	\$ 50,000.00	\$ 15,042.43	\$ 15,042.00	Finance Authority of Maine	Mapleton	0	2	PMIF
Buck Farms, A Partnership	\$ 100,000.00	\$ 100,000.00	\$ 79,245.75	\$ 79,245.00	Finance Authority of Maine	Mapleton	0	0	PMIF
Buck, Bruce & Buck, Brent & Buck, Lauri A	\$ 74,740.00	\$ 74,740.00	\$ 20.39	\$ 20.00	Finance Authority of Maine	Mapleton	0	0	PMIF
Campbell, Jeffrey D.	\$ 27,500.00	\$ 27,500.00	\$ 21,129.83	\$ 21,129.00	Finance Authority of Maine	Exeter	0	1	PMIF
Campbell, Jeffrey D. & Campbell, Dawn M.	\$ 225,000.00	\$ 225,000.00	\$ 209,329.59	\$ 209,329.00	Finance Authority of Maine	Exeter	0	0	PMIF
Campbell, Sheila D. & Campbell, Dawn M. &	\$ 144,000.00	\$ 144,000.00	\$ 78,689.13	\$ 78,689.00	Finance Authority of Maine	Exeter	0	1	PMIF
Caron, Gilman J.	\$ 101,122.63	\$ 101,122.63	\$ 9,220.81	\$ 9,220.00	Finance Authority of Maine	Fort Kent	0	1	PMIF
Caron, Gilman J. & Caron, Colette	\$ 62,250.00	\$ 62,250.00	\$ 1,836.79	\$ 1,836.00	Finance Authority of Maine	Fort Kent	0	0	PMIF
Cecil Porter & Son, Inc.	\$ 83,250.00	\$ 83,250.00	\$ 74,654.14	\$ 74,654.00	Finance Authority of Maine	Washburn	2	2	PMIF
Cleaves Farms	\$ 115,875.00	\$ 115,875.00	\$ 33,225.95	\$ 33,225.00	Finance Authority of Maine	Sangerville	0	5	PMIF
Corey, Amy & Corey, Daniel J.	\$ 90,000.00	\$ 90,000.00	\$ 19,383.84	\$ 19,383.00	Finance Authority of Maine	Monticello	2	5	PMIF
Corey, Daniel J.	\$ 26,060.68	\$ 26,060.68	\$ 16,077.87	\$ 16,077.00	Finance Authority of Maine	Monticello	0	0	PMIF
Corey, Daniel J.	\$ 164,250.00	\$ 164,250.00	\$ 150,180.78	\$ 150,180.00	Finance Authority of Maine	Monticello	0	0	PMIF
Corey, Daniel J. & Corey, Amy	\$ 90,572.70	\$ 90,572.70	\$ 22,210.48	\$ 22,210.00	Finance Authority of Maine	Monticello	0	0	PMIF
Corey, Daniel J. & Corey, Amy	\$ 51,300.00	\$ 51,300.00	\$ 2,416.94	\$ 2,416.00	Finance Authority of Maine	Monticello	0	0	PMIF
Corriveau, Bruce	\$ 29,250.00	\$ 29,250.00	\$ 26,928.83	\$ 26,928.00	Finance Authority of Maine	St. Agatha	0	1	PMIF
Crane Brothers, Inc.	\$ 143,890.21	\$ 143,890.21	\$ 98,866.26	\$ 98,866.00	Finance Authority of Maine	Exeter	0	2	PMIF
Cronkite, Merlon C.	\$ 190,350.00	\$ 190,350.00	\$ 132,241.11	\$ 132,241.00	Finance Authority of Maine	Easton	0	1	PMIF
Dana Morrell Farms	\$ 150,750.00	\$ 150,750.00	\$ 52,711.53	\$ 52,711.00	Finance Authority of Maine	Caribou	0	1	PMIF
Desjardins, Jessica & Fongemie, Darrel D	\$ 27,500.00	\$ 27,500.00	\$ 25,343.75	\$ 25,343.00	Finance Authority of Maine	Soldier Pond	0	7	PMIF
Deveau, Daniel V.	\$ 90,000.00	\$ 90,000.00	\$ 38,649.35	\$ 38,649.00	Finance Authority of Maine	Van Buren	0	1	PMIF
Dorman, Linda E. & Dorman, John R.	\$ 289,861.00	\$ 289,861.00	\$ 269,597.70	\$ 269,597.00	Finance Authority of Maine	Exeter	0	3	PMIF
Dorman, Linda E. & Dorman, John R.	\$ 30,195.00	\$ 30,195.00	\$ 23,583.26	\$ 23,583.00	Finance Authority of Maine	Exeter	0	0	PMIF
Double K Warehouse, Inc.	\$ 84,316.00	\$ 84,316.00	\$ 3,875.10	\$ 3,875.00	Finance Authority of Maine	Mapleton	0	1	PMIF
Dufour, Dorothy & Dufour, Gilman	\$ 47,250.00	\$ 47,250.00	\$ 11,763.89	\$ 11,763.00	Finance Authority of Maine	St. David	0	1	PMIF
Durepo, Gary A.	\$ 81,000.00	\$ 81,000.00	\$ 26,916.26	\$ 26,916.00	Finance Authority of Maine	Othello	0	1	PMIF
Durepo, Jon & Durepo, Sandra	\$ 42,750.00	\$ 42,750.00	\$ 12,426.28	\$ 12,426.00	Finance Authority of Maine	Fort Fairfield	0	1	PMIF
E. W. Nightingale & Sons	\$ 49,500.00	\$ 49,500.00	\$ 13,860.81	\$ 13,860.00	Finance Authority of Maine	New Limerick	0	3	PMIF
E. W. Nightingale & Sons	\$ 26,400.00	\$ 26,400.00	\$ 5,194.30	\$ 5,194.00	Finance Authority of Maine	New Limerick	0	0	PMIF
Edwin Pelletier & Sons, Inc	\$ 98,486.00	\$ 98,486.00	\$ 179.88	\$ 179.00	Finance Authority of Maine	Frenchville	0	17	PMIF
F.G. & H., Inc.	\$ 65,185.00	\$ 65,185.00	\$ 2,882.90	\$ 2,882.00	Finance Authority of Maine	Easton	0	2	PMIF
F.G. & H., Inc.	\$ 18,370.00	\$ 18,370.00	\$ 13,225.61	\$ 13,225.00	Finance Authority of Maine	Easton	0	0	PMIF
Fitzpatrick, Christy K. & Fitzpatrick, Leo	\$ 32,400.00	\$ 32,400.00	\$ 25,942.43	\$ 25,942.43	Finance Authority of Maine	Houlton	0	1	PMIF
Fitzpatrick, Douglas J.	\$ 29,700.00	\$ 29,700.00	\$ 24,182.28	\$ 24,182.00	Finance Authority of Maine	Houlton	0	0	PMIF
Flewelling, Brent C.	\$ 86,291.27	\$ 86,291.27	\$ 24,390.87	\$ 24,390.00	Finance Authority of Maine	Easton	0	1	PMIF
Flewelling, Brent C.	\$ 73,500.00	\$ 73,500.00	\$ 34,867.25	\$ 34,867.00	Finance Authority of Maine	Easton	0	0	PMIF
Flewelling, Joan & Flewelling, Gaylen F.	\$ 39,150.00	\$ 39,150.00	\$ 1,847.16	\$ 1,847.00	Finance Authority of Maine	Easton	0	1	PMIF
G & S Farms, Inc.	\$ 90,000.00	\$ 90,000.00	\$ 82,980.20	\$ 82,980.00	Finance Authority of Maine	Fort Kent	0	6	PMIF
Gerritsen, James A. & Gerritsen, Margaret I	\$ 33,750.00	\$ 33,750.00	\$ 15,598.65	\$ 15,598.00	Finance Authority of Maine	Bridgewater	0	2	PMIF
Good, II, Brock F.	\$ 33,000.00	\$ 33,000.00	\$ 16,670.92	\$ 16,670.00	Finance Authority of Maine	Fort Fairfield	0	1	PMIF
Grass, Brent D & Grass, Neil B	\$ 190,000.00	\$ 190,000.00	\$ 118,125.99	\$ 118,125.00	Finance Authority of Maine	Blaine	0	0	PMIF
Green Thumb Farms	\$ 191,250.00	\$ 191,250.00	\$ 25,311.51	\$ 25,311.00	Finance Authority of Maine	Fryeburg	2	2	PMIF
Green Thumb Farms	\$ 220,500.00	\$ 220,500.00	\$ 135,001.75	\$ 135,001.00	Finance Authority of Maine	Fryeburg	0	0	PMIF
Green Thumb Farms	\$ 220,257.52	\$ 220,257.52	\$ 149,568.51	\$ 149,568.00	Finance Authority of Maine	Fryeburg	0	0	PMIF
Green Thumb Farms	\$ 145,800.00	\$ 145,800.00	\$ 133,928.61	\$ 133,928.00	Finance Authority of Maine	Fryeburg	0	0	PMIF
Griffeth, II, John F.	\$ 94,500.00	\$ 94,500.00	\$ 88,424.82	\$ 88,424.00	Finance Authority of Maine	Fort Fairfield	0	37	PMIF
Griffeth, II, John F.	\$ 117,000.00	\$ 117,000.00	\$ 107,539.04	\$ 107,539.00	Finance Authority of Maine	Fort Fairfield	0	0	PMIF

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Griffeth, Matthew	\$ 146,250.00	\$ 146,250.00	\$ 136,847.95	\$ 136,847.00	Finance Authority of Maine	Limestone	0	0	PMIF
Griffeth, Matthew	\$ 225,000.00	\$ 225,000.00	\$ 206,805.85	\$ 206,805.00	Finance Authority of Maine	Limestone	0	0	PMIF
Hagan, Michael A. & Hagan, Ann	\$ 123,803.14	\$ 123,803.14	\$ 10,200.46	\$ 10,200.00	Finance Authority of Maine	Houlton	0	4	PMIF
Hagan, Michael A. & Hagan, Ann	\$ 266,343.00	\$ 266,343.00	\$ 266,343.00	\$ 266,343.00	Finance Authority of Maine	Houlton	0	0	PMIF
Hallett, Robert G. & Hallett, Jenny L	\$ 26,720.00	\$ 26,720.00	\$ 7,240.10	\$ 7,240.00	Finance Authority of Maine	Caribou	0	1	PMIF
Hemphill Farms, Inc.	\$ 106,424.00	\$ 106,424.00	\$ 4,939.81	\$ 4,939.00	Finance Authority of Maine	Presque Isle	0	1	PMIF
Howard, Barbara & Howard, Gertrude & H	\$ 128,187.50	\$ 128,187.50	\$ 59,999.24	\$ 59,999.00	Finance Authority of Maine	Washburn	0	1	PMIF
Irving and Marr Farms	\$ 162,022.50	\$ 162,022.50	\$ 118,267.12	\$ 118,267.00	Finance Authority of Maine	Woodland	0	3	PMIF
J. A. Bouchard Farm Co.	\$ 31,953.86	\$ 31,953.86	\$ 9,079.17	\$ 9,079.00	Finance Authority of Maine	Fort Kent	0	1	PMIF
Jeffrey & Owen Smith, Inc.	\$ 22,000.00	\$ 22,000.00	\$ 18,015.61	\$ 18,015.00	Finance Authority of Maine	Mapleton	0	7	PMIF
Kilcollins, Jeffery	\$ 225,000.00	\$ 225,000.00	\$ 186,771.75	\$ 186,771.00	Finance Authority of Maine	Bridgewater	0	7	PMIF
Kingsbury, Dennis A	\$ 94,500.00	\$ 94,500.00	\$ 33,211.48	\$ 33,211.00	Finance Authority of Maine	Blaine			PMIF
Kingsbury, Duska & Kingsbury, Shane	\$ 49,500.00	\$ 49,500.00	\$ 40,345.68	\$ 40,345.00	Finance Authority of Maine	Bridgewater	0	2	PMIF
Kingsbury, Shane & Kingsbury, Duska	\$ 97,724.93	\$ 97,724.93	\$ 59,626.26	\$ 59,626.00	Finance Authority of Maine	Bridgewater	0	0	PMIF
L & L Paradis, Inc.	\$ 143,664.00	\$ 143,664.00	\$ 6,155.79	\$ 6,155.00	Finance Authority of Maine	Frenchville	0	2	PMIF
L & L Paradis, Inc.	\$ 75,186.77	\$ 75,186.77	\$ 32,903.98	\$ 32,903.00	Finance Authority of Maine	Frenchville	0	0	PMIF
Labrie, Roberta & Labrie, Jocelyne P. & Lab	\$ 45,000.00	\$ 45,000.00	\$ 19,525.19	\$ 19,525.00	Finance Authority of Maine	Sinclair	0	1	PMIF
Lajoie Growers, LLC	\$ 27,472.50	\$ 27,472.50	\$ 24,400.16	\$ 24,400.00	Finance Authority of Maine	Van Buren	0	4	PMIF
Lajoie, Herman J.	\$ 106,450.00	\$ 106,450.00	\$ 86,771.00	\$ 86,771.00	Finance Authority of Maine	Cyr Plantation	0	1	PMIF
Lajoie, Michael J. & Lajoie, Anne	\$ 65,000.00	\$ 65,000.00	\$ 24,189.36	\$ 24,189.00	Finance Authority of Maine	Cyr Plantation	0	1	PMIF
Lajoie, Philip M.	\$ 78,300.00	\$ 78,300.00	\$ 25,652.32	\$ 25,652.00	Finance Authority of Maine	Cyr Plantation	0	1	PMIF
Landeen, Michael & Landeen, Sheldon	\$ 58,967.00	\$ 58,967.00	\$ 5,808.61	\$ 5,808.00	Finance Authority of Maine	New Sweden	0	3	PMIF
Landeen, Michael & Landeen, Sheldon	\$ 32,500.00	\$ 32,500.00	\$ 5,130.37	\$ 5,130.00	Finance Authority of Maine	New Sweden	0	0	PMIF
Landeen, Michael & Landeen, Sheldon	\$ 94,143.55	\$ 94,143.55	\$ 68,771.26	\$ 68,771.00	Finance Authority of Maine	New Sweden	0	0	PMIF
Landeen, Michael & Landeen, Sheldon	\$ 6,184.00	\$ 6,184.00	\$ 3,418.63	\$ 3,418.00	Finance Authority of Maine	New Sweden	0	0	PMIF
Lavertu, Brian J	\$ 47,250.00	\$ 47,250.00	\$ 22,007.82	\$ 22,007.00	Finance Authority of Maine	St. David	1	0	PMIF
Leavitt, Lloyd S.	\$ 90,000.00	\$ 90,000.00	\$ 11,864.67	\$ 11,864.00	Finance Authority of Maine	Limestone	0	1	PMIF
Leavitt, Lloyd S.	\$ 17,767.75	\$ 17,767.75	\$ 1,365.24	\$ 1,365.00	Finance Authority of Maine	Limestone	0	0	PMIF
Leavitt, Lloyd S. & Leavitt, Judith M.	\$ 25,300.00	\$ 25,300.00	\$ 6,088.33	\$ 6,088.00	Finance Authority of Maine	Limestone	0	1	PMIF
Leavitt, Randy L.	\$ 97,200.00	\$ 97,200.00	\$ 85,044.70	\$ 85,044.00	Finance Authority of Maine	Fort Fairfield	0	10	PMIF
Leavitt, Wayne J.	\$ 164,250.00	\$ 164,250.00	\$ 73,001.88	\$ 73,001.00	Finance Authority of Maine	Caribou	0	1	PMIF
Lundeen, Trent	\$ 85,000.00	\$ 85,000.00	\$ 61,131.67	\$ 61,131.00	Farm Credit of Maine, ACA	Mars Hill	0	2	PMIF
M & M Graham, Inc.	\$ 110,700.00	\$ 110,700.00	\$ 29,835.84	\$ 29,835.00	Finance Authority of Maine	Ashland	0	5	PMIF
M. Skonieczny & Son, Inc.	\$ 94,594.00	\$ 94,594.00	\$ 4,306.72	\$ 4,306.00	Finance Authority of Maine	Caribou	0	1	PMIF
Madore, Mark A. & Madore, Crystal A.	\$ 67,500.00	\$ 67,500.00	\$ 39,233.88	\$ 39,233.00	Finance Authority of Maine	Caribou	0	2	PMIF
Marquis, Wayne M.	\$ 114,750.00	\$ 114,750.00	\$ 85,148.74	\$ 85,148.00	Finance Authority of Maine	Van Buren	0	1	PMIF
McCrum, David & Lunney, Robert & McCru	\$ 237,500.00	\$ 237,500.00	\$ 226,623.84	\$ 226,623.00	Finance Authority of Maine	Mars Hill	0	1	PMIF
McCrum, David & McCrum, Jay Y. & Lunney	\$ 264,250.00	\$ 264,250.00	\$ 165,536.67	\$ 165,536.00	Finance Authority of Maine	Mars Hill	0	0	PMIF
McCrum, Jay Y. & McCrum, David & Lunney	\$ 223,650.00	\$ 223,650.00	\$ 140,103.24	\$ 140,103.00	Finance Authority of Maine	Mars Hill	0	0	PMIF
McCrum, Jay Y. & McCrum, David & McCru	\$ 167,692.50	\$ 167,692.50	\$ 119,772.82	\$ 119,772.00	Finance Authority of Maine	Mars Hill	0	0	PMIF
McCrum, Jay Y. & McCrum, David & McCru	\$ 240,107.00	\$ 240,107.00	\$ 150,949.91	\$ 150,949.00	Finance Authority of Maine	Mars Hill	0	0	PMIF
McCrum, Jay Y. & McCrum, Susan E.	\$ 50,563.00	\$ 50,563.00	\$ (23.33)	\$ (23.00)	Finance Authority of Maine	Mars Hill	0	0	PMIF
McLaughlin, Ward J. & McLaughlin, Stephe	\$ 155,250.00	\$ 155,250.00	\$ 48,458.03	\$ 48,458.00	Finance Authority of Maine	Mars Hill	0	8	PMIF
Michaud, Gilles M.	\$ 123,750.00	\$ 123,750.00	\$ 55,827.32	\$ 55,827.00	Finance Authority of Maine	Caswell	0	5	PMIF
Michaud, Gilles M.	\$ 182,250.00	\$ 182,250.00	\$ 128,838.72	\$ 128,838.00	Finance Authority of Maine	Caswell	0	0	PMIF
Michaud, Gilles M. & G & M Farms, Inc.	\$ 92,250.00	\$ 92,250.00	\$ 36,575.33	\$ 36,575.00	Finance Authority of Maine	Caswell	0	0	PMIF
Miller, Gerald E. & Miller, Rebecca C.	\$ 103,025.99	\$ 103,025.99	\$ 21,196.66	\$ 21,196.00	Finance Authority of Maine	Houlton	0	10	PMIF
Miller, Gerald E. & Miller, Rebecca C.	\$ 375,000.00	\$ 375,000.00	\$ 336,199.49	\$ 336,199.00	Finance Authority of Maine	Houlton	0	0	PMIF
Morin, Edgar	\$ 58,500.00	\$ 58,500.00	\$ 15,825.03	\$ 15,825.00	Finance Authority of Maine	St. David	1	2	PMIF
Nason, Mark & Nason, Cindy	\$ 42,084.00	\$ 42,084.00	\$ 39,949.25	\$ 39,949.00	Finance Authority of Maine	Linneus	0	5	PMIF
Northland Packers & Growers	\$ 168,750.00	\$ 168,750.00	\$ 105,501.78	\$ 105,501.00	Finance Authority of Maine	Westfield	1	0	PMIF
Northland Packers & Growers	\$ 236,131.19	\$ 236,131.19	\$ 128,713.16	\$ 128,713.00	Finance Authority of Maine	Westfield	0	0	PMIF
Parent, William H. & Parent, Lisa	\$ 32,794.80	\$ 32,794.80	\$ 24,262.61	\$ 24,262.00	Finance Authority of Maine	Hamlin	0	2	PMIF
Peers Potato Co.	\$ 82,251.00	\$ 82,251.00	\$ 46,817.16	\$ 46,817.00	Finance Authority of Maine	Fort Fairfield	0	12	PMIF
Porter, Richard A. & Porter, Pauline P.	\$ 71,900.70	\$ 71,900.70	\$ 23,650.58	\$ 23,650.00	Finance Authority of Maine	Blaine	0	10	PMIF
Schools, Gregory F & Schools, Leslie	\$ 112,500.00	\$ 112,500.00	\$ 20,747.54	\$ 20,747.00	Finance Authority of Maine	Littleton			PMIF
Shaw, Robert S.	\$ 95,850.00	\$ 95,850.00	\$ 9,636.26	\$ 9,636.00	Finance Authority of Maine	Caribou	1	1	PMIF

Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Created	Retained	Program
Shaw, Robert S.	\$ 116,404.20	\$ 116,404.20	\$ 35,037.75	\$ 35,037.00	Finance Authority of Maine	Caribou	0	0	PMIF
Shaw, Robert S.	\$ 112,500.00	\$ 112,500.00	\$ 63,078.30	\$ 63,078.00	Finance Authority of Maine	Caribou	0	0	PMIF
Sutherland, Stuart	\$ 141,750.00	\$ 141,750.00	\$ 131,355.67	\$ 131,355.00	Finance Authority of Maine	Woodland	0	5	PMIF
Theriault, Duane	\$ 32,400.00	\$ 32,400.00	\$ 23,109.00	\$ 23,109.00	Finance Authority of Maine	St. Agatha	0	3	PMIF
Three Oak Farms	\$ 69,750.00	\$ 69,750.00	\$ 62,532.47	\$ 62,532.00	Finance Authority of Maine	Sherman	1	1	PMIF
Triple Crown Farms, Inc.	\$ 96,750.00	\$ 96,750.00	\$ 29,103.76	\$ 29,103.00	Finance Authority of Maine	Presque Isle	0	6	PMIF
Turner, Dale	\$ 12,919.50	\$ 12,919.50	\$ 12,919.50	\$ 12,919.00	Finance Authority of Maine	Washburn	0	2	PMIF
Whited Farms, LLC	\$ 125,100.00	\$ 125,100.00	\$ 56,337.10	\$ 56,337.00	Finance Authority of Maine	Bridgewater	0	4	PMIF
Whited Farms, LLC	\$ 254,250.00	\$ 254,250.00	\$ 240,465.78	\$ 240,465.00	Finance Authority of Maine	Bridgewater	0	0	PMIF
Willard C. Doyen & Sons, Inc.	\$ 115,480.00	\$ 115,480.00	\$ 76,811.26	\$ 76,811.00	Finance Authority of Maine	Mapleton	0	16	PMIF
	\$ 13,297,335.26	\$ 13,297,335.26	\$ 7,506,357.36	\$ 7,506,291.43			11	319	
Penmor Lithographers, Inc.	\$ 1,350,000.00	\$ 1,350,000.00	\$ 212,430.07	\$ 212,430.00	TD Banknorth	Lewiston	12	55	SMART
	\$ 1,350,000.00	\$ 1,350,000.00	\$ 212,430.07	\$ 212,430.00			12	55	
Allard, Colleen A.	\$ 19,650.00	\$ 19,650.00	\$ 8,870.76	\$ 8,870.00	Finance Authority of Maine	Parsonsfield	0	6	UOSF
B & B Enterprises, Inc.	\$ 128,092.00	\$ 128,092.00	\$ 117,003.53	\$ 117,003.00	Finance Authority of Maine	Milbridge	0	8	UOSF
Brettun's Variety, Inc.	\$ 137,000.00	\$ 137,000.00	\$ 137,000.00	\$ 137,000.00	Finance Authority of Maine	Livermore	0	21	UOSF
Broad Cove Marine Services, Inc.	\$ 25,809.00	\$ 25,809.00	\$ 12,725.21	\$ 12,725.00	Finance Authority of Maine	Bremen	0	10	UOSF
C & RF LLC	\$ 177,500.00	\$ 177,500.00	\$ 140,594.70	\$ 140,594.00	Finance Authority of Maine	Poland	0	20	UOSF
Cilley, Lonny R.	\$ 73,196.00	\$ 73,196.00	\$ 15,813.60	\$ 15,813.00	Finance Authority of Maine	Princeton	4	0	UOSF
Cilley, Lonny R.	\$ 20,000.00	\$ 20,000.00	\$ 3,355.89	\$ 3,355.00	Finance Authority of Maine	Princeton	0	0	UOSF
Dave Parsons Service Center	\$ 50,358.00	\$ 50,358.00	\$ 11,334.94	\$ 11,334.00	Finance Authority of Maine	Fort Fairfield			UOSF
Dolphin Marine Service Inc.	\$ 75,000.00	\$ 75,000.00	\$ 10,302.46	\$ 10,302.00	Finance Authority of Maine	Harpwell	3	6	UOSF
E.J.'s, Inc.	\$ 78,939.00	\$ 78,939.00	\$ 30,783.09	\$ 30,783.00	Finance Authority of Maine	Strong	1	2	UOSF
Francis, Joan & Francis, Lon R	\$ 70,500.00	\$ 70,500.00	\$ 62,480.37	\$ 62,480.00	Finance Authority of Maine	Hebron	0	5	UOSF
Gardner, Jr., Clinton E.	\$ 110,000.00	\$ 110,000.00	\$ 104,499.98	\$ 104,499.00	Finance Authority of Maine	East Machias	3	7	UOSF
Graiver, Steven & Graiver, Bonnie	\$ 88,085.00	\$ 88,085.00	\$ 3,927.06	\$ 3,927.00	Finance Authority of Maine	Norway	0	0	UOSF
Holt, Randal J.	\$ 15,000.00	\$ 15,000.00	\$ 9,748.95	\$ 9,748.00	Finance Authority of Maine	Hinckley	0	7	UOSF
Linton, Sharon & Linton, Malcolm	\$ 88,589.00	\$ 88,589.00	\$ 33,016.53	\$ 33,016.00	Finance Authority of Maine	Richmond			UOSF
Mills, Roger & Mills, Dorothy	\$ 84,200.00	\$ 84,200.00	\$ 72,174.87	\$ 72,174.87	Finance Authority of Maine	Andover			UOSF
Montgomery Oil Company	\$ 234,719.67	\$ 234,719.67	\$ 215,152.00	\$ 215,152.00	Finance Authority of Maine	South Thomaston	0	9	UOSF
Ouellette Village Store, Inc.	\$ 46,952.77	\$ 46,952.77	\$ 18,828.60	\$ 18,828.00	Finance Authority of Maine	Lisbon	0	6	UOSF
Quimby, Judith T & Quimby, James	\$ 54,991.00	\$ 54,991.00	\$ 13,116.29	\$ 13,116.00	Finance Authority of Maine	Windham	0	0	UOSF
Weston's Mobil, Inc.	\$ 110,900.00	\$ 110,900.00	\$ 7,897.65	\$ 7,897.00	Finance Authority of Maine	Houlton	0	4	UOSF
	\$ 1,689,481.44	\$ 1,689,481.44	\$ 1,028,626.48	\$ 1,028,616.87			11	111	
Borealis Fund, L. P., The	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	Finance Authority of Maine	Hanover	0	0	VRIP
Borealis Fund, L. P., The	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	Finance Authority of Maine	Hanover	0	0	VRIP
Brook Venture Fund II	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	Finance Authority of Maine	Boston			VRIP
CEI Community Ventures, LLC	\$ 178,000.00	\$ 178,000.00	\$ 178,000.00	\$ 178,000.00	Finance Authority of Maine	Wiscasset	0	0	VRIP
Coastal Ventures II, LLC	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	Finance Authority of Maine	Portland			VRIP
	\$ 2,178,000.00	\$ 2,178,000.00	\$ 2,178,000.00	\$ 2,178,000.00			0	0	





## FAME ACTIVE NATURAL RESOURCE LOANS THROUGH JUNE 30, 2009

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
5197	Barnstein, John & Barnstein, Sheila	\$ 39,870.00	\$ 39,870.00	\$ 19,570.26	\$ 19,570.00	Finance Authority of Maine	Warren	AMLF		
9788	Brigee Farms, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 230,200.87	\$ 230,200.00	Finance Authority of Maine	Turner	AMLF	0	0
4831	Buck Farms, A Partnership & Buck, Bruce I	\$ 63,000.00	\$ 63,000.00	\$ 37,145.85	\$ 37,145.00	Finance Authority of Maine	Mapleton	AMLF	0	0
9312	Caswell, Suzanne M. & Caswell, Christoph	\$ 18,675.00	\$ 18,675.00	\$ 9,082.91	\$ 9,082.00	Finance Authority of Maine	Dyer Brook	AMLF	0	2
5006	Crane, Mark	\$ 173,600.00	\$ 173,600.00	\$ 137,555.48	\$ 137,555.00	Finance Authority of Maine	Hodgdon	AMLF		
9366	Curran Bean Sprout Company, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 221,282.20	\$ 221,282.00	Finance Authority of Maine	Saco	AMLF	0	0
10113	Davis, Keith & Pink, Susan	\$ 45,000.00	\$ 45,000.00	\$ 27,616.95	\$ 27,616.00	Finance Authority of Maine	Bar Harbor	AMLF	6	0
5527	Flewelling, Frederic N. & Flewelling, Pasty	\$ 27,000.00	\$ 27,000.00	\$ 20,294.28	\$ 20,294.00	Finance Authority of Maine	Crouseville	AMLF	0	9
10329	G B & D Farms	\$ 90,000.00	\$ 90,000.00	\$ 87,339.06	\$ 87,339.00	Finance Authority of Maine	St. John Plt.	AMLF	0	3
9973	Goss, Walter & Goss, Sharon	\$ 49,000.00	\$ 49,000.00	\$ 35,239.91	\$ 35,239.00	Finance Authority of Maine	Mechanic Falls	AMLF	0	0
8394	Goughan Farms & Goughan, Gloria Jean &	\$ 35,000.00	\$ 35,000.00	\$ 19,413.88	\$ 19,413.00	Finance Authority of Maine	Caribou	AMLF	4	8
9044	Green Thumb Farms	\$ 93,000.00	\$ 93,000.00	\$ 50,229.49	\$ 50,229.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
9351	Green Thumb Farms	\$ 93,750.00	\$ 93,750.00	\$ 61,380.00	\$ 61,380.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
9974	Green Thumb Farms	\$ 124,750.00	\$ 124,750.00	\$ 87,986.57	\$ 87,986.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
10102	Green Thumb Farms	\$ 201,557.00	\$ 201,557.00	\$ 171,832.75	\$ 171,832.00	Finance Authority of Maine	Fryeburg	AMLF	0	0
9335	H.S.G. Farms, Inc.	\$ 101,250.00	\$ 101,250.00	\$ 83,144.18	\$ 83,144.00	Finance Authority of Maine	Easton	AMLF	4	3
7717	Hans C. Hansen, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 230,182.89	\$ 230,182.00	Finance Authority of Maine	Gorham	AMLF	10	0
9429	Harts Clary Hill Farm, LLC	\$ 60,750.00	\$ 60,750.00	\$ 55,733.85	\$ 55,733.00	Finance Authority of Maine	Hope	AMLF	0	3
10176	Harts Clary Hill Farm, LLC	\$ 44,500.00	\$ 44,500.00	\$ 42,025.97	\$ 42,025.00	Finance Authority of Maine	Hope	AMLF	0	0
10773	Heidmann, Mark	\$ 4,775.00	\$ 4,775.00	\$ 4,137.04	\$ 4,137.00	Finance Authority of Maine	Harrison	AMLF	1	0
8142	Hobart, Stephen A. & Hobart, Diana L.	\$ 36,000.00	\$ 36,000.00	\$ 30,939.40	\$ 30,939.00	Finance Authority of Maine	Abbot	AMLF	0	2
5215	Howell, Thomas L & Howell, Lori A	\$ 39,600.00	\$ 39,600.00	\$ 26,276.34	\$ 26,276.00	Finance Authority of Maine	Eliot	AMLF	0	15
7987	Howell, Thomas L & Howell, Lori A	\$ 182,300.00	\$ 182,300.00	\$ 144,744.92	\$ 144,744.00	Finance Authority of Maine	Eliot	AMLF	0	0
9993	James, David W	\$ 45,450.00	\$ 45,450.00	\$ 29,081.48	\$ 29,081.00	Finance Authority of Maine	Charlotte	AMLF	2	0
10395	Jordan Gardens, LLC	\$ 249,105.00	\$ 249,105.00	\$ 235,938.67	\$ 235,938.00	Finance Authority of Maine	Machias	AMLF	8	8
9571	Kelley, Chris & Kelley, Lucie	\$ 60,000.00	\$ 60,000.00	\$ 42,672.21	\$ 42,672.00	Finance Authority of Maine	Monmouth	AMLF	1	1
5020	Kingsbury, Shane & Kingsbury, Duska	\$ 33,075.00	\$ 33,075.00	\$ 14,541.22	\$ 14,541.00	Finance Authority of Maine	Bridgewater	AMLF	0	0
9616	Lambert, Frank & Lambert, Karen	\$ 46,604.00	\$ 46,604.00	\$ 42,167.38	\$ 42,167.00	Finance Authority of Maine	Corinth	AMLF	0	1
10556	Locally Known, LLC	\$ 247,444.00	\$ 247,444.00	\$ 169,776.33	\$ 169,776.00	Finance Authority of Maine	Yarmouth	AMLF	38	3
11141	Locally Known, LLC	\$ 120,260.00	\$ 120,260.00	\$ 120,620.00	\$ 120,620.00	Finance Authority of Maine	Yarmouth	AMLF	0	0
6436	Luce, Arnold & Luce, Elaine	\$ 72,000.00	\$ 72,000.00	\$ 72,000.00	\$ 72,000.00	Finance Authority of Maine	Anson	AMLF	2	4
5061	Lucerne Farms, Inc.	\$ 170,000.00	\$ 170,000.00	\$ 111,641.09	\$ 111,641.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	14
7694	Lucerne Farms, Inc.	\$ 70,650.00	\$ 70,650.00	\$ 21,102.28	\$ 21,102.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
8387	Lucerne Farms, Inc.	\$ 75,000.00	\$ 75,000.00	\$ 29,885.26	\$ 29,885.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
9685	Lucerne Farms, Inc.	\$ 86,300.00	\$ 86,300.00	\$ 65,377.36	\$ 65,377.00	Finance Authority of Maine	Fort Fairfield	AMLF	0	0
9407	Maine Distilleries LLC	\$ 250,000.00	\$ 250,000.00	\$ 189,552.60	\$ 189,552.00	Finance Authority of Maine	Freeport	AMLF	3	4
9305	McCrum, Jay Y.	\$ 170,000.00	\$ 170,000.00	\$ (14.09)	\$ (14.00)	Finance Authority of Maine	Mars Hill	AMLF	0	1
5250	McGlinn, Andrew	\$ 91,575.00	\$ 91,575.00	\$ 59,336.20	\$ 59,336.00	Finance Authority of Maine	Presque Isle	AMLF	0	6
9564	McPhail, Herbert W.	\$ 34,000.00	\$ 34,000.00	\$ 17,626.50	\$ 17,626.00	Finance Authority of Maine	Perry	AMLF	1	0
7839	Meyerhans, Steven & Meyerhans, Marilyn	\$ 77,625.00	\$ 77,625.00	\$ 48,338.67	\$ 48,338.00	Finance Authority of Maine	Fairfield	AMLF	13	5
11043	Nash Farms, Inc.	\$ 84,000.00	\$ 84,000.00	\$ 27,766.60	\$ 27,766.00	Finance Authority of Maine	Appleton	AMLF	0	4
9962	Palmer, Frederick & Palmer, Deborah	\$ 241,659.00	\$ 241,659.00	\$ 128,684.86	\$ 128,684.00	Finance Authority of Maine	Bradford	AMLF	3	2
7790	Patten, Peter P. & Patten, Tonya L.	\$ 250,000.00	\$ 250,000.00	\$ 200,318.30	\$ 200,318.00	Finance Authority of Maine	Atkinson	AMLF	0	0
5251	Pemaquid Mussel Farms, LLC	\$ 85,000.00	\$ 85,000.00	\$ 59,284.60	\$ 59,284.00	Finance Authority of Maine	Damariscotta	AMLF		
8312	Perkins, Richard E.	\$ 150,000.00	\$ 150,000.00	\$ 102,669.75	\$ 102,669.00	Finance Authority of Maine	Charleston	AMLF	0	0
10265	Reilly, Daniel J. & Hamilton, Ann C.	\$ 63,000.00	\$ 63,000.00	\$ 61,497.40	\$ 61,497.40	Finance Authority of Maine	Carroll Plantation	AMLF	2	0
6325	Simpson, Ronald & Simpson, Julie	\$ 250,000.00	\$ 250,000.00	\$ 197,692.28	\$ 197,692.00	Finance Authority of Maine	Corinna	AMLF	0	0
9534	Small, Mark E. & Small, Josefine	\$ 89,999.00	\$ 89,999.00	\$ 76,550.26	\$ 76,550.00	Finance Authority of Maine	Oakfield	AMLF	0	1
8308	Smith, Russell Ivan & Smith, Nancy E.	\$ 49,900.00	\$ 49,900.00	\$ 32,199.10	\$ 32,199.00	Finance Authority of Maine	Monmouth	AMLF	0	2
8965	Smith, Russell Ivan & Smith, Nancy E.	\$ 56,500.00	\$ 56,500.00	\$ 47,809.69	\$ 47,809.00	Finance Authority of Maine	Monmouth	AMLF	0	0
11081	Spear Farm, Inc.	\$ 89,910.00	\$ 89,910.00	\$ 89,910.00	\$ 89,910.00	Finance Authority of Maine	Nobleboro	AMLF	0	20
9764	Thompson, Jeremy M & Thompson, Rebecca	\$ 125,000.00	\$ 125,000.00	\$ 78,815.97	\$ 78,815.00	Finance Authority of Maine	Knox	AMLF	0	2
9806	Thompson, Jeremy M & Thompson, Rebecca	\$ 125,000.00	\$ 125,000.00	\$ 117,767.27	\$ 117,767.00	Finance Authority of Maine	Knox	AMLF	0	0
9994	Tibbetts, Elaine A	\$ 43,701.00	\$ 43,701.00	\$ 37,973.44	\$ 37,973.00	Finance Authority of Maine	Lyman	AMLF	0	5
9003	Welles, Patty A. & Welles, Robert L.	\$ 50,000.00	\$ 50,000.00	\$ 516.81	\$ 516.00	Finance Authority of Maine	Littlestown	AMLF	2	0
8263	Weskeag River Shellfish Farms, LLC	\$ 20,787.00	\$ 20,787.00	\$ 20,343.90	\$ 20,343.90	Finance Authority of Maine	South Thomaston	AMLF	0	2

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
8962	West Gardiner Beef, Inc.	\$ 18,000.00	\$ 18,000.00	\$ 3,992.68	\$ 3,992.00	Finance Authority of Maine	West Gardiner	AMLF	0	2
10803	Whited, Fred & Whited, Rachel Ann	\$ 86,250.00	\$ 86,250.00	\$ 86,250.00	\$ 86,250.00	Finance Authority of Maine	Blaine	AMLF	2	1
9615	Wilson, Paul A. & Wilson, Sherry L.	\$ 99,300.00	\$ 99,300.00	\$ 99,300.00	\$ 99,300.00	Finance Authority of Maine	Albion	AMLF	0	2
9627	Windy Acres Farm, LLC	\$ 153,202.50	\$ 153,202.50	\$ 137,143.79	\$ 137,143.00	Finance Authority of Maine	Clinton	AMLF	0	0
7891	Winterwood Acres, Inc. & Winterwood Fa	\$ 200,000.00	\$ 200,000.00	\$ 188,376.95	\$ 188,376.95	Finance Authority of Maine	Lyman	AMLF	0	2
10220	Witham, Rodney S.	\$ 78,300.00	\$ 78,300.00	\$ 77,474.93	\$ 77,474.93	Finance Authority of Maine	Detroit	AMLF	3	0
9681	York, Richard J.	\$ 45,000.00	\$ 45,000.00	\$ 26,561.62	\$ 26,561.00	Finance Authority of Maine	Houlton	AMLF	0	2
63		\$ 6,626,973.50	\$ 6,626,973.50	\$ 5,001,898.41	\$ 5,001,871.18				105	139
11241	Aitken, Richard & Aitken, Janet	\$ 163,015.00	\$ 97,809.00	\$ 145,301.56	\$ 87,180.00	Machias Savings Bank	Monroe	CLI	0	4
11399	Alexander, Terry A	\$ 290,000.00	\$ 174,000.00	\$ 287,932.87	\$ 172,759.00	Gardiner Savings Institution	Harpwell	CLI	0	3
10328	Amaral, Eduardo & Amaral, Marie	\$ 13,839.00	\$ 12,455.10	\$ 9,615.11	\$ 8,653.00	Machias Savings Bank	Charleston	CLI	0	2
11370	Anderson Jr., Douglas E	\$ 70,800.00	\$ 33,276.00	\$ 70,799.83	\$ 33,275.00	Farm Credit of Maine, ACA	Port Clyde	CLI	2	2
9597	Applied Forestry, Inc.	\$ 879,883.00	\$ 87,988.30	\$ 879,883.00	\$ 87,988.00	Farm Credit of Maine, ACA	Skowhegan	CLI	0	10
11147	Balzarini III, Gino	\$ 95,271.00	\$ 38,108.40	\$ 94,739.66	\$ 37,895.00	Katahdin Trust Company	Gouldsboro	CLI	0	1
11131	Beal, Bruce A	\$ 54,270.00	\$ 21,708.00	\$ 54,270.09	\$ 21,708.00	Machias Savings Bank	Beals	CLI	0	2
11177	Beal, Calvin S	\$ 106,600.00	\$ 42,587.04	\$ 106,732.57	\$ 42,640.00	Machias Savings Bank	Jonesport	CLI	0	2
8913	Bernier Egg Farms, Inc.	\$ 575,000.00	\$ 350,750.00	\$ 537,434.28	\$ 327,834.00	TD Banknorth	Sanford	CLI	0	4
11264	Brazier, Darrell K	\$ 26,325.00	\$ 13,162.50	\$ 24,836.87	\$ 12,418.00	Camden National Bank	Friendship	CLI	0	2
9872	Brigeeen Dairies Inc.	\$ 500,000.00	\$ 100,000.00	\$ 500,000.00	\$ 100,000.00	Farm Credit of Maine, ACA	Turner	CLI	0	2
10214	Brigeeen Farms, Inc.	\$ 450,000.00	\$ 112,500.00	\$ 450,000.00	\$ 112,500.00	Farm Credit of Maine	Turner	CLI	0	0
10562	Brooks, Justin W	\$ 167,000.00	\$ 100,200.00	\$ 162,130.11	\$ 97,278.00	Bar Harbor Banking & Trust	Gouldsboro	CLI	0	0
11386	Brooks, Justin W.	\$ 9,822.00	\$ 5,770.02	\$ 10,031.68	\$ 5,893.00	Bar Harbor Banking & Trust	Gouldsboro	CLI	0	2
10923	Bubar, Jr., Fred A.	\$ 370,000.00	\$ 222,000.00	\$ 370,000.00	\$ 222,000.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	0	9
11293	Bubar, Richard	\$ 37,606.00	\$ 15,042.40	\$ 37,605.80	\$ 15,042.00	Camden National Bank	Stonington	CLI	0	2
10693	Buck, Raymond A	\$ 50,000.00	\$ 30,000.00	\$ 49,142.75	\$ 29,485.00	Camden National Bank	Chesterville	CLI	0	2
11287	Bushey Enterprises Inc.	\$ 125,000.00	\$ 75,000.00	\$ 125,000.00	\$ 75,000.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	2
9776	Caitlyn's Catch Inc.	\$ 45,000.00	\$ 11,250.00	\$ 21,809.66	\$ 5,452.00	Northeast Bank, FSB	Brunswick	CLI	1	1
11262	Carrie Kristy, Inc.	\$ 112,000.00	\$ 44,800.00	\$ 110,922.47	\$ 44,368.00	Atlantic Regional FCU	Harpwell	CLI	0	2
10358	Chapman-Cevasco, Kazia	\$ 33,750.00	\$ 20,250.00	\$ 21,661.72	\$ 12,997.00	Camden National Bank	Deer Isle	CLI	0	1
10361	Clossey Jr, Robert W	\$ 400,000.00	\$ 200,000.00	\$ 390,581.87	\$ 195,290.00	Bar Harbor Banking & Trust	Dennysville	CLI	2	0
10563	Coffin, Johnathan H	\$ 112,000.00	\$ 56,000.00	\$ 112,000.00	\$ 56,000.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	1
10598	Coffin, Johnathan H	\$ 4,000.00	\$ 2,400.00	\$ 3,136.40	\$ 1,881.00	Bar Harbor Banking & Trust	Milbridge	CLI	0	0
11157	Coffin, Thomas W	\$ 195,031.00	\$ 78,012.40	\$ 194,845.22	\$ 77,938.00	Farm Credit of Maine	Freeport	CLI	0	4
11232	Coombs, Herman L	\$ 111,000.00	\$ 44,400.00	\$ 111,000.00	\$ 44,400.00	Atlantic Regional FCU	Orr's Island	CLI	0	2
10251	Cormier, Richard J	\$ 180,000.00	\$ 108,000.00	\$ 130,919.45	\$ 78,551.00	Bar Harbor Banking & Trust	Corinth	CLI	9	0
8089	Cousineau Wood Products of Maine LLC	\$ 1,300,000.00	\$ 900,002.97	\$ 786,928.20	\$ 544,798.00	TD Banknorth	North Anson	CLI	40	0
10664	Crobb Box Company	\$ 250,000.00	\$ 225,000.00	\$ 245,818.59	\$ 221,236.00	Machias Savings Bank	Ellsworth	CLI	0	0
10106	Darcie Lynne, Inc.	\$ 30,000.00	\$ 18,000.00	\$ 18,383.53	\$ 11,030.00	TD Banknorth	Knox	CLI	0	1
10732	Drown, Ralph	\$ 47,000.00	\$ 28,200.00	\$ 38,238.10	\$ 22,942.00	Kennebunk Savings Bank	Lyman	CLI	0	1
11246	fergerson, michael	\$ 182,000.00	\$ 72,501.30	\$ 182,749.82	\$ 72,799.00	Machias Savings Bank	Cutler	CLI	0	2
11419	Fraser, David & Fraser, darren	\$ 178,530.00	\$ 53,559.00	\$ 177,772.59	\$ 53,331.00	Bar Harbor Banking & Trust	Addison	CLI	3	0
11525	Fraser, David E	\$ 32,100.00	\$ 19,260.00	\$ 32,100.00	\$ 19,260.00	Bar Harbor Banking & Trust	Harrington	CLI	0	3
11403	Gebo, Justin	\$ 50,000.00	\$ 25,000.00	\$ 50,000.00	\$ 25,000.00	Bar Harbor Banking & Trust	Robbinston	CLI	0	2
10997	Grain Surfboards, LLC	\$ 25,000.00	\$ 15,000.00	\$ 25,000.00	\$ 15,000.00	Kennebunk Savings Bank	York	CLI	0	8
11212	Harmon, Carl J	\$ 22,000.00	\$ 13,200.00	\$ 19,612.77	\$ 11,767.00	Farm Credit of Maine, ACA	Brownfield	CLI	0	2
11308	Jackomino, Robert L	\$ 41,462.00	\$ 16,584.80	\$ 40,205.89	\$ 16,082.00	Camden National Bank	Vinalhaven	CLI	0	1
9986	Jewell, Edward B.	\$ 20,250.00	\$ 12,150.00	\$ 10,150.36	\$ 6,090.00	Farm Credit of Maine, ACA	Monticello	CLI	2	9
10996	Jewell, Edward B.	\$ 122,500.00	\$ 73,500.00	\$ 122,500.00	\$ 73,500.00	Farm Credit of Maine, ACA	Monticello	CLI	0	0
10661	Johnson, James E	\$ 135,000.00	\$ 81,000.00	\$ 132,593.16	\$ 79,555.00	Bar Harbor Banking & Trust	Addison	CLI	0	1
11180	Johnson, Thomas G	\$ 181,183.00	\$ 72,473.20	\$ 181,088.56	\$ 72,435.00	Farm Credit of Maine, ACA	Long Island	CLI	0	2
11215	Kelley, Kenneth E	\$ 223,697.00	\$ 90,278.80	\$ 223,555.92	\$ 89,422.00	Gorham Savings Bank	Jonesport	CLI	0	2
10193	Kennedy, Laurie	\$ 163,500.00	\$ 98,100.00	\$ 149,667.68	\$ 89,800.00	Farm Credit of Maine, ACA	Windham	CLI	0	0
5172	Kilcollins, Jeffery & Kilcollins, Fleur L	\$ 225,000.00	\$ 56,250.00	\$ 138,439.63	\$ 34,609.00	KeyBank National Association	Bridgewater	CLI	0	0
10902	Kittery Home Design Center, Inc.	\$ 25,000.00	\$ 15,000.00	\$ 20,377.16	\$ 12,226.00	Kennebunk Savings Bank	Kittery	CLI	0	4
11429	Knight, Eric L	\$ 12,000.00	\$ 7,200.00	\$ 12,000.00	\$ 7,200.00	Norway Savings Bank	Cape Elizabeth	CLI	0	2
11140	Knight, Roy A	\$ 72,973.00	\$ 29,189.20	\$ 72,973.00	\$ 29,189.00	Farm Credit of Maine, ACA	Harpwell	CLI	0	2
4525	L/P Packing, Inc.	\$ 490,000.00	\$ 87,318.00	\$ 99,604.00	\$ 17,749.00	Farm Credit of Maine	Turner	CLI	12	24

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
4526	L/P Packing, Inc.	\$ 120,000.00	\$ 28,500.00	\$ 30,213.98	\$ 7,175.00	Farm Credit of Maine	Turner	CLI	0	0
4549	L/P Packing, Inc.	\$ 290,000.00	\$ 68,875.00	\$ 58,514.29	\$ 13,897.00	Farm Credit of Maine	Turner	CLI	0	0
4550	L/P Packing, Inc.	\$ 103,000.00	\$ 24,462.50	\$ 42,345.33	\$ 10,057.00	Farm Credit of Maine	Turner	CLI	0	0
9261	Leclerc, Amanda	\$ 224,000.00	\$ 201,599.99	\$ 199,253.98	\$ 179,328.00	Auburn Savings & Loan Association	Greene	CLI	5	17
11343	Lewis, Daniel A	\$ 40,000.00	\$ 21,600.00	\$ 39,848.26	\$ 21,518.00	Camden National Bank	Matinicus Isle	CLI	0	1
11198	libby, brent	\$ 121,800.00	\$ 48,720.00	\$ 110,679.79	\$ 44,271.00	Machias Savings Bank	Addison	CLI	0	2
10156	Mad Fish, Inc	\$ 184,250.00	\$ 110,550.00	\$ 169,821.29	\$ 101,892.00	Atlantic Regional FCU	Portland	CU	0	6
10041	Maine Cedar Specialty Products Inc	\$ 250,000.00	\$ 150,000.00	\$ 250,000.00	\$ 150,000.00	Machias Savings Bank	Ludlow	CLI	3	9
9103	Maine Wood Recycling, Inc.	\$ 183,000.00	\$ 45,750.00	\$ 140,317.80	\$ 35,079.00	Katahdin Trust Company	Ashland	CLI	0	0
11284	Matthew J. Weber, Inc.	\$ 80,600.00	\$ 32,240.00	\$ 80,600.00	\$ 32,240.00	Camden National Bank	Monhegan Planta	CLI	0	2
11401	May, Travis A	\$ 21,000.00	\$ 8,400.00	\$ 20,358.00	\$ 8,143.00	Machias Savings Bank	Swans Island	CLI	0	2
11402	May, Travis A	\$ 16,500.00	\$ 6,600.00	\$ 16,500.00	\$ 6,600.00	Machias Savings Bank	Swans Island	CLI	0	0
11411	May, Travis A	\$ 82,000.00	\$ 32,800.00	\$ 82,058.01	\$ 32,823.00	Machias Savings Bank	Swans Island	CLI	0	0
9852	Miller, Gerald E. & Miller, Rebecca C.	\$ 615,020.27	\$ 153,755.07	\$ 553,518.07	\$ 138,379.00	KeyBank National Association	Houlton	CLI	0	0
11323	Miller, Jed K	\$ 77,456.00	\$ 30,982.40	\$ 77,456.00	\$ 30,982.00	Camden National Bank	Tenants Harbor	CLI	0	2
11201	Mitschele, Jason B	\$ 198,823.00	\$ 79,529.20	\$ 193,381.35	\$ 77,352.00	Katahdin Trust Company	Soldier Pond	CLI	1	0
10631	Moody, Richard B	\$ 6,000.00	\$ 4,500.00	\$ 3,848.89	\$ 2,886.00	Farm Credit of Maine, ACA	Harpswell	CLI	0	2
11164	Moody, Richard B	\$ 173,935.00	\$ 69,290.78	\$ 174,645.93	\$ 69,574.00	Farm Credit of Maine	Harpswell	CLI	0	0
10261	Murphy, Scott R	\$ 112,000.00	\$ 67,200.00	\$ 94,399.51	\$ 56,639.00	Bar Harbor Banking & Trust	Dennysville	CLI	0	2
11375	North, Erik	\$ 15,000.00	\$ 9,000.00	\$ 14,559.98	\$ 8,735.00	Saco & Biddeford Savings Institut	Westbrook	CLI	1	1
10791	Ossie, David J	\$ 60,000.00	\$ 36,000.00	\$ 53,266.41	\$ 31,959.00	Farm Credit of Maine, ACA	Fort Fairfield	CLI	2	2
10169	Panache Gallery Inc	\$ 75,000.00	\$ 45,000.00	\$ 75,000.00	\$ 45,000.00	Kennebunk Savings Bank	Ogunquit	CLI	0	4
10607	Perry, Travis	\$ 70,000.00	\$ 42,000.00	\$ 60,059.30	\$ 36,035.00	Bar Harbor Banking & Trust	Addison	CLI	0	1
10947	Pine Ridge Farm Corporation	\$ 172,608.00	\$ 103,564.80	\$ 156,348.36	\$ 93,809.00	Norway Savings Bank	Raymond	CLI	0	1
11281	Pizza Napoli, Inc.	\$ 7,500.00	\$ 4,500.00	\$ 7,500.00	\$ 4,500.00	Kennebunk Savings Bank	Ogunquit	CLI	0	5
8450	Pomerleau, David J. & Pomerleau, Nicole	\$ 495,000.00	\$ 113,850.00	\$ 39,478.17	\$ 9,079.00	Machias Savings Bank	Sangerville	CLI	0	5
10441	Rand, David S.	\$ 1,004,000.00	\$ 240,960.00	\$ 987,262.11	\$ 236,942.00	Farm Credit of Maine, ACA	York	CLI	0	2
11465	Rich, Sonny R	\$ 7,500.00	\$ 4,500.00	\$ 7,500.00	\$ 4,500.00	Norway Savings Bank	Portland	CLI	0	2
10566	Rodgers, Daniel E & RODGERS, KELLY L	\$ 75,000.00	\$ 37,500.00	\$ 67,032.68	\$ 33,516.00	Bar Harbor Banking & Trust		CLI	0	2
10600	Rogde, Daniel L	\$ 35,000.00	\$ 17,500.00	\$ 25,801.13	\$ 12,900.00	Bar Harbor Banking & Trust	Jonesport	CLI	0	3
11168	Rogers, Michael R	\$ 31,402.00	\$ 12,560.80	\$ 31,402.23	\$ 12,560.00	Camden National Bank	Owls Head	CLI	0	1
9821	Schools, Jason A	\$ 127,000.00	\$ 76,200.00	\$ 60,508.93	\$ 36,305.00	Katahdin Trust Company	Cary Plantation	CLI	0	3
11417	Simpson, Ronald	\$ 462,200.00	\$ 184,880.00	\$ 462,157.00	\$ 184,862.00	Farm Credit of Maine, ACA	Corinna	CLI	0	5
11360	Simpson, Ronald & Simpson, Julie	\$ 1,300,000.00	\$ 520,000.01	\$ 1,103,871.03	\$ 441,548.00	Farm Credit of Maine, ACA	Corinna	CLI	0	0
9796	Small, Alden R	\$ 280,000.00	\$ 168,000.00	\$ 208,774.50	\$ 125,264.00	Farm Credit of Maine, ACA	Lebanon	CLI	0	1
10670	Stedman, Bruce A	\$ 75,000.00	\$ 45,000.00	\$ 57,491.27	\$ 34,494.00	Farm Credit of Maine	Buxton	CLI	0	3
10594	Stoney Brook Landscaping, LLC	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Kennebunk Savings Bank	York	CLI	0	4
9640	Sunshine Seafood Inc.	\$ 2,939,862.00	\$ 1,381,735.14	\$ 1,038,532.73	\$ 488,110.00	Machias Savings Bank	Stonington	CLI	10	2
9978	T & R Flagg Logging, Inc	\$ 633,000.00	\$ 569,700.00	\$ 33,572.46	\$ 30,215.00	Northeast Bank, FSB	Livermore Falls	CLI	0	15
9979	T & R Flagg Logging, Inc	\$ 94,400.00	\$ 84,960.00	\$ 28,295.80	\$ 25,466.00	Northeast Bank, FSB	Livermore Falls	CLI	0	0
10999	Tangram 3D & Design Solutions, LLC	\$ 75,000.00	\$ 45,000.00	\$ 69,474.36	\$ 41,684.00	Kennebunk Savings Bank	Kittery	CLI	0	0
11139	Thompson, Murray H	\$ 184,482.00	\$ 73,792.80	\$ 184,482.79	\$ 73,793.00	Camden National Bank	Vinalhaven	CLI	0	2
11097	Three Rivers Holding, LLC & Three Rivers V	\$ 700,000.00	\$ 175,000.00	\$ 689,367.95	\$ 172,341.00	TD Banknorth	West Forks	CLI	5	67
11098	Three Rivers Holding, LLC & Three Rivers V	\$ 269,000.00	\$ 67,250.00	\$ 252,240.24	\$ 63,060.00	TD Banknorth	West Forks	CLI	0	49
10385	Top Notch Forest Products LLC	\$ 75,000.00	\$ 56,250.00	\$ 62,396.47	\$ 46,797.00	Norway Savings Bank	Fryeburg	CLI	0	2
10386	Top Notch Forest Products LLC	\$ 325,000.00	\$ 243,750.00	\$ 325,000.00	\$ 243,750.00	Norway Savings Bank	Fryeburg	CLI	0	0
11340	Tozier, Keven G	\$ 37,500.00	\$ 22,500.00	\$ 36,854.08	\$ 22,112.00	Camden National Bank	Gouldsboro	CLI	0	2
10548	Utopia Designs, Inc.	\$ 200,000.00	\$ 120,000.00	\$ 200,000.00	\$ 120,000.00	Kennebunk Savings Bank	Gorham	CLI	0	0
9829	Vinalhaven Fishermen's Co-Op	\$ 150,000.00	\$ 135,000.00	\$ 150,000.00	\$ 135,000.00	Camden National Bank	Vinalhaven	CLI	0	2
11275	W&S Wood Products, Inc.	\$ 1,530,406.98	\$ 765,203.49	\$ 1,521,449.96	\$ 760,724.00	Farm Credit of Maine	Augusta	CLI	0	9
10338	Wallace, Charles	\$ 66,000.00	\$ 39,600.00	\$ 52,192.20	\$ 31,315.00	Bar Harbor Banking & Trust	Steuben	CLI	0	1
9528	Wells Wood Turning & Finishing, Inc.	\$ 360,000.00	\$ 90,000.00	\$ 328,515.17	\$ 82,128.00	Maine Bank & Trust	Buckfield	CLI	14	36
10708	Werner, Thomas M	\$ 140,000.00	\$ 84,000.00	\$ 130,129.54	\$ 78,077.00	Norway Savings Bank	Limington	CLI	0	2
11155	Western Mountains Charitable Foundation	\$ 650,000.00	\$ 584,999.98	\$ 650,000.00	\$ 585,000.00	Skowhegan Savings Bank	Kingfield	CLI	40	2
11265	Williams III, Donald A	\$ 15,000.00	\$ 6,000.00	\$ 15,000.00	\$ 6,000.00	Camden National Bank	Owls Head	CLI	0	1
10595	Wood, Ian A	\$ 10,000.00	\$ 6,000.00	\$ 10,000.00	\$ 6,000.00	Farm Credit of Maine	Greene	CLI	0	1
10424	Yates Lumber, Inc	\$ 300,000.00	\$ 180,000.00	\$ 220,340.59	\$ 132,204.00	Machias Savings Bank	Lee	CLI	4	0
11257	Yurchick, Michael W	\$ 107,500.00	\$ 47,001.88	\$ 108,181.84	\$ 47,300.00	Katahdin Trust Company	Sedgwick	CLI	0	2

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
107		\$ 25,072,152.25	\$ 11,736,350.27	\$ 19,663,891.69	\$ 9,099,364.00				156	413
8997	Frontier Forge, Inc.	\$ 315,000.00	\$ 315,000.00	\$ 294,475.62	\$ 294,475.00	Finance Authority of Maine	Kingfield	DIRECT	0	25
1		\$ 315,000.00	\$ 315,000.00	\$ 294,475.62	\$ 294,475.00				0	25
10974	Sunset Flowerland & Greenhouses Inc.	\$ 27,162.00	\$ 27,162.00	\$ 27,162.00	\$ 27,162.00		Fairfield	ECLP	0	0
1		\$ 27,162.00	\$ 27,162.00	\$ 27,162.00	\$ 27,162.00				0	0
9972	BCS Transport, Inc.	\$ 215,000.00	\$ 215,000.00	\$ 196,045.31	\$ 196,045.31	Finance Authority of Maine	Fort Kent	ERLP	3	15
9799	C. A. Pelkey Fuels, Inc.	\$ 87,000.00	\$ 87,000.00	\$ 70,765.95	\$ 70,765.00	Finance Authority of Maine	Bangor	ERLP	0	28
11236	Cleaves Farms	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	Finance Authority of Maine	Sangerville	ERLP	0	0
10301	Cooper Brothers, LLC	\$ 200,000.00	\$ 200,000.00	\$ 112,065.40	\$ 112,065.00	Finance Authority of Maine	West Poland	ERLP	0	36
10663	Crobb Box Company	\$ 250,000.00	\$ 250,000.00	\$ 244,758.45	\$ 244,758.45	Finance Authority of Maine	Ellsworth	ERLP	15	29
9397	Kittery Deep Sea Fishing, LLC	\$ 51,850.00	\$ 51,850.00	\$ 48,904.89	\$ 48,904.00	Finance Authority of Maine	Kittery Point	ERLP	5	0
9218	Lincoln Paper and Tissue, LLC	\$ 1,000,000.00	\$ 1,000,000.00	\$ 905,179.49	\$ 905,179.49	Finance Authority of Maine	Lincoln	ERLP	350	0
9102	Maine Wood Recycling, Inc.	\$ 250,000.00	\$ 250,000.00	\$ 100,123.76	\$ 100,123.00	Finance Authority of Maine	Ashland	ERLP	0	20
11057	Alley, Broderick G.	\$ 5,500.00	\$ 5,500.00	\$ 4,776.81	\$ 4,776.00	Finance Authority of Maine	Beals	ERLP-Lobster	0	2
11217	Daggett, Russell L.	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	Finance Authority of Maine	Arundel	ERLP-Lobster	1	0
11196	Delano, Dustin W	\$ 15,000.00	\$ 15,000.00	\$ 13,407.30	\$ 13,407.00	Finance Authority of Maine	Friendship	ERLP-Lobster	0	1
11242	Genthner II, Rodney R.	\$ 18,000.00	\$ 18,000.00	\$ 18,000.00	\$ 18,000.00	Finance Authority of Maine	Friendship	ERLP-Lobster	0	2
11181	May, Leonard M.	\$ 30,000.00	\$ 30,000.00	\$ 29,133.23	\$ 29,133.00	Finance Authority of Maine	Swans Island	ERLP-Lobster	2	1
11269	Murphy, Karl S.	\$ 15,000.00	\$ 15,000.00	\$ 13,321.53	\$ 13,321.00	Finance Authority of Maine	Friendship	ERLP-Lobster	0	2
9847	Professional River Runners of Maine, Inc.	\$ 50,000.00	\$ 50,000.00	\$ 34,101.77	\$ 34,101.00	Finance Authority of Maine	West Forks	ERLP-No-Sno	0	6
9714	Three Rivers Whitewater, Inc.	\$ 37,000.00	\$ 37,000.00	\$ 24,551.93	\$ 24,551.93	Finance Authority of Maine	West Forks	ERLP-No-Sno	0	0
9040	American Falcon Corporation	\$ 248,793.00	\$ 248,793.00	\$ -	\$ -	Finance Authority of Maine	Portland	ERLP-PARTIC	2	30
17		\$ 2,618,143.00	\$ 2,618,143.00	\$ 1,960,135.82	\$ 1,960,130.18				378	172
9781	Brigee Farms, Inc.	\$ 165,000.00	\$ 165,000.00	\$ 152,659.75	\$ 152,659.00	Finance Authority of Maine	Turner	NMLP	2	9
5239	Buckley Farms, Inc.	\$ 92,145.00	\$ 92,145.00	\$ 27,329.34	\$ 27,329.00	Finance Authority of Maine	Leeds	NMLP	0	6
7856	Hall, C. Richard	\$ 29,524.18	\$ 29,524.18	\$ 19,562.89	\$ 19,562.00	Finance Authority of Maine	East Dixfield	NMLP	0	1
7789	Patten, Peter P. & Patten, Tonya L.	\$ 100,887.80	\$ 100,887.80	\$ 72,104.56	\$ 72,104.00	Finance Authority of Maine	Atkinson	NMLP	0	7
7654	Perkins, Richard E.	\$ 75,000.00	\$ 75,000.00	\$ 40,909.15	\$ 40,909.00	Finance Authority of Maine	Charleston	NMLP	0	1
6324	Simpson, Ronald & Simpson, Julie	\$ 103,000.00	\$ 103,000.00	\$ 67,464.26	\$ 67,464.00	Finance Authority of Maine	Corinna	NMLP	0	0
6327	Springdale Jerseys, Inc.	\$ 114,700.00	\$ 114,700.00	\$ 18,580.21	\$ 18,580.00	Finance Authority of Maine	Waldo	NMLP	0	0
5367	Stoughton, Belinda	\$ 350,000.00	\$ 350,000.00	\$ 205,394.14	\$ 205,394.00	Finance Authority of Maine	Clinton	NMLP		
5469	Therault, Gerard	\$ 217,000.00	\$ 217,000.00	\$ 97,583.11	\$ 97,583.00	Finance Authority of Maine	St. Agatha	NMLP	0	2
9		\$ 1,247,256.98	\$ 1,247,256.98	\$ 701,587.41	\$ 701,584.00				2	26
7888	Darling's	\$ 312,504.65	\$ 312,504.65	\$ 312,504.65	\$ 312,504.00	Finance Authority of Maine	Brewer	PLYMTH2	0	0
7903	Herbert C. Haynes, Inc.	\$ 36,073.57	\$ 36,073.57	\$ 36,073.57	\$ 36,073.57	Finance Authority of Maine	Winn	PLYMTH2	0	0
7889	Holden, Glen H.	\$ 13,449.31	\$ 13,449.31	\$ 13,449.31	\$ 13,449.00	Finance Authority of Maine	Madison	PLYMTH2	0	0
7885	Thomas, Jr., Harry E.	\$ 68,403.97	\$ 68,403.97	\$ 68,403.97	\$ 68,403.00	Finance Authority of Maine	Presque Isle	PLYMTH2	0	0
4		\$ 430,431.50	\$ 430,431.50	\$ 430,431.50	\$ 430,429.57				0	0
1971	Ashby, James W. & Ashby, Marie B.	\$ 133,250.02	\$ 133,250.02	\$ 45,509.56	\$ 45,509.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
590	Atcheson, Kenneth & Atcheson, Rhoda	\$ 157,050.00	\$ 157,050.00	\$ 6,635.79	\$ 6,635.00	Finance Authority of Maine	Woodland	PMIF	0	1
9600	Atcheson, Rhoda & Atcheson, Kenneth	\$ 16,500.00	\$ 16,500.00	\$ 10,009.10	\$ 10,009.00	Finance Authority of Maine	Woodland	PMIF	0	1
5160	Ayer, Arthur & Ayer, Aaron P.	\$ 70,200.00	\$ 70,200.00	\$ 32,901.44	\$ 32,901.00	Finance Authority of Maine	Caribou	PMIF	0	14
8814	Ayotte, Scott P.	\$ 83,250.00	\$ 83,250.00	\$ 52,592.71	\$ 52,592.00	Finance Authority of Maine	Hamlin	PMIF	0	1
793	Barnes Farms, Inc.	\$ 60,750.00	\$ 60,750.00	\$ 8,943.99	\$ 8,943.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
8880	Bell Brothers, Inc.	\$ 90,419.85	\$ 90,419.85	\$ 32,074.36	\$ 32,074.00	Finance Authority of Maine	Mars Hill	PMIF	0	18
5296	Bell, Gregory E. & Breezy Hill Farms, Inc.	\$ 22,000.00	\$ 22,000.00	\$ 1,451.71	\$ 1,451.00	Finance Authority of Maine	Caswell	PMIF	0	11
822	Blackstone Brothers, Inc.	\$ 69,830.00	\$ 69,830.00	\$ 7,494.36	\$ 7,494.00	Finance Authority of Maine	Caribou	PMIF	0	1
797	Blackstone, Orman Kyle & Blackstone, Mic	\$ 74,250.00	\$ 74,250.00	\$ 7,613.57	\$ 7,613.00	Finance Authority of Maine	Caribou	PMIF	0	1
5168	Borderview Farms, Inc.	\$ 181,800.00	\$ 181,800.00	\$ 114,247.14	\$ 114,247.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
9271	Borderview Farms, Inc.	\$ 189,000.00	\$ 189,000.00	\$ 161,456.90	\$ 161,456.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
8317	Bouchard, Rickey A. & Bouchard, Craig D.	\$ 135,000.00	\$ 135,000.00	\$ 94,772.90	\$ 94,772.00	Finance Authority of Maine	New Sweden	PMIF	0	0
2296	Buck Farms, A Partnership	\$ 50,000.00	\$ 50,000.00	\$ 15,042.43	\$ 15,042.00	Finance Authority of Maine	Mapleton	PMIF	0	2

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
8477	Buck Farms, A Partnership	\$ 100,000.00	\$ 100,000.00	\$ 79,245.75	\$ 79,245.00	Finance Authority of Maine	Mapleton	PMIF	0	0
578	Buck, Bruce & Buck, Brent & Buck, Lauri A	\$ 74,740.00	\$ 74,740.00	\$ 20.39	\$ 20.00	Finance Authority of Maine	Mapleton	PMIF	0	0
8403	Campbell, Jeffrey D.	\$ 27,500.00	\$ 27,500.00	\$ 21,129.83	\$ 21,129.00	Finance Authority of Maine	Exeter	PMIF	0	1
9775	Campbell, Jeffrey D. & Campbell, Dawn M	\$ 225,000.00	\$ 225,000.00	\$ 209,329.59	\$ 209,329.00	Finance Authority of Maine	Exeter	PMIF	0	0
5121	Campbell, Sheila D. & Campbell, Dawn M.	\$ 144,000.00	\$ 144,000.00	\$ 78,689.13	\$ 78,689.00	Finance Authority of Maine	Exeter	PMIF	0	1
798	Caron, Gilman J.	\$ 101,122.63	\$ 101,122.63	\$ 9,220.81	\$ 9,220.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
2364	Caron, Gilman J. & Caron, Colette	\$ 62,250.00	\$ 62,250.00	\$ 1,836.79	\$ 1,836.00	Finance Authority of Maine	Fort Kent	PMIF	0	0
9825	Cecil Porter & Son, Inc.	\$ 83,250.00	\$ 83,250.00	\$ 74,654.14	\$ 74,654.00	Finance Authority of Maine	Washburn	PMIF	2	2
2293	Cleaves Farms	\$ 115,875.00	\$ 115,875.00	\$ 33,225.95	\$ 33,225.00	Finance Authority of Maine	Sangerville	PMIF	0	5
1143	Corey, Amy & Corey, Daniel J.	\$ 90,000.00	\$ 90,000.00	\$ 19,383.84	\$ 19,383.00	Finance Authority of Maine	Monticello	PMIF	2	5
9596	Corey, Daniel J.	\$ 26,060.68	\$ 26,060.68	\$ 16,077.87	\$ 16,077.00	Finance Authority of Maine	Monticello	PMIF	0	0
10830	Corey, Daniel J.	\$ 164,250.00	\$ 164,250.00	\$ 150,180.78	\$ 150,180.00	Finance Authority of Maine	Monticello	PMIF	0	0
1970	Corey, Daniel J. & Corey, Amy	\$ 90,572.70	\$ 90,572.70	\$ 22,210.48	\$ 22,210.00	Finance Authority of Maine	Monticello	PMIF	0	0
6393	Corey, Daniel J. & Corey, Amy	\$ 51,300.00	\$ 51,300.00	\$ 2,416.94	\$ 2,416.00	Finance Authority of Maine	Monticello	PMIF	0	0
10825	Corriveau, Bruce	\$ 29,250.00	\$ 29,250.00	\$ 26,928.83	\$ 26,928.00	Finance Authority of Maine	St. Agatha	PMIF	0	1
7753	Crane Brothers, Inc.	\$ 143,890.21	\$ 143,890.21	\$ 98,866.26	\$ 98,866.00	Finance Authority of Maine	Exeter	PMIF	0	2
2059	Cronkite, Merlon C.	\$ 190,350.00	\$ 190,350.00	\$ 132,241.11	\$ 132,241.00	Finance Authority of Maine	Easton	PMIF	0	1
2873	Dana Morrell Farms	\$ 150,750.00	\$ 150,750.00	\$ 52,711.53	\$ 52,711.00	Finance Authority of Maine	Caribou	PMIF	0	1
9941	Desjardins, Jessica & Fongemie, Darrel D	\$ 27,500.00	\$ 27,500.00	\$ 25,343.75	\$ 25,343.00	Finance Authority of Maine	Soldier Pond	PMIF	0	7
2037	Deveau, Daniel V.	\$ 90,000.00	\$ 90,000.00	\$ 38,649.35	\$ 38,649.00	Finance Authority of Maine	Van Buren	PMIF	0	1
9920	Dorman, Linda E. & Dorman, John R.	\$ 289,861.00	\$ 289,861.00	\$ 269,597.70	\$ 269,597.00	Finance Authority of Maine	Exeter	PMIF	0	3
9931	Dorman, Linda E. & Dorman, John R.	\$ 30,195.00	\$ 30,195.00	\$ 23,583.26	\$ 23,583.00	Finance Authority of Maine	Exeter	PMIF	0	0
542	Double K Warehouse, Inc.	\$ 84,316.00	\$ 84,316.00	\$ 3,875.10	\$ 3,875.00	Finance Authority of Maine	Mapleton	PMIF	0	1
1094	Dufour, Dorothy & Dufour, Gilman	\$ 47,250.00	\$ 47,250.00	\$ 11,763.89	\$ 11,763.00	Finance Authority of Maine	St. David	PMIF	0	1
4389	Durepo, Gary A.	\$ 81,000.00	\$ 81,000.00	\$ 26,916.26	\$ 26,916.00	Finance Authority of Maine	Othello	PMIF	0	1
4263	Durepo, Jon & Durepo, Sandra	\$ 42,750.00	\$ 42,750.00	\$ 12,426.28	\$ 12,426.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
1667	E. W. Nightingale & Sons	\$ 49,500.00	\$ 49,500.00	\$ 13,860.81	\$ 13,860.00	Finance Authority of Maine	New Limerick	PMIF	0	3
6435	E. W. Nightingale & Sons	\$ 26,400.00	\$ 26,400.00	\$ 5,194.30	\$ 5,194.00	Finance Authority of Maine	New Limerick	PMIF	0	0
591	Edwin Pelletier & Sons, Inc	\$ 98,486.00	\$ 98,486.00	\$ 179.88	\$ 179.00	Finance Authority of Maine	Frenchville	PMIF	0	17
801	F.G.& H., Inc.	\$ 65,185.00	\$ 65,185.00	\$ 2,882.90	\$ 2,882.00	Finance Authority of Maine	Easton	PMIF	0	2
9742	F.G.& H., Inc.	\$ 18,370.00	\$ 18,370.00	\$ 13,225.61	\$ 13,225.00	Finance Authority of Maine	Easton	PMIF	0	0
4826	Fitzpatrick, Christy K. & Fitzpatrick, Leo	\$ 32,400.00	\$ 32,400.00	\$ 25,942.43	\$ 25,942.43	Finance Authority of Maine	Houlton	PMIF	0	1
9538	Fitzpatrick, Douglas J.	\$ 29,700.00	\$ 29,700.00	\$ 24,182.28	\$ 24,182.00	Finance Authority of Maine	Houlton	PMIF	0	0
1561	Flewelling, Brent C.	\$ 86,291.27	\$ 86,291.27	\$ 24,390.87	\$ 24,390.00	Finance Authority of Maine	Easton	PMIF	0	1
5201	Flewelling, Brent C.	\$ 73,500.00	\$ 73,500.00	\$ 34,867.25	\$ 34,867.00	Finance Authority of Maine	Easton	PMIF	0	0
800	Flewelling, Joan & Flewelling, Gaylen F.	\$ 39,150.00	\$ 39,150.00	\$ 1,847.16	\$ 1,847.00	Finance Authority of Maine	Easton	PMIF	0	1
10394	G & S Farms, Inc.	\$ 90,000.00	\$ 90,000.00	\$ 82,980.20	\$ 82,980.00	Finance Authority of Maine	Fort Kent	PMIF	0	6
5292	Gerritsen, James A. & Gerritsen, Margaret	\$ 33,750.00	\$ 33,750.00	\$ 15,598.65	\$ 15,598.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
5105	Good, Il, Brock F.	\$ 33,000.00	\$ 33,000.00	\$ 16,670.92	\$ 16,670.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	1
9308	Grass, Brent D & Grass, Neil B	\$ 190,000.00	\$ 190,000.00	\$ 118,125.99	\$ 118,125.00	Finance Authority of Maine	Blaine	PMIF	0	0
2821	Green Thumb Farms	\$ 191,250.00	\$ 191,250.00	\$ 25,311.51	\$ 25,311.00	Finance Authority of Maine	Fryeburg	PMIF	2	2
6319	Green Thumb Farms	\$ 220,500.00	\$ 220,500.00	\$ 135,001.75	\$ 135,001.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
8288	Green Thumb Farms	\$ 220,257.52	\$ 220,257.52	\$ 149,568.51	\$ 149,568.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
10282	Green Thumb Farms	\$ 145,800.00	\$ 145,800.00	\$ 133,928.61	\$ 133,928.00	Finance Authority of Maine	Fryeburg	PMIF	0	0
10325	Griffeth, Il, John F.	\$ 94,500.00	\$ 94,500.00	\$ 88,424.82	\$ 88,424.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	37
10499	Griffeth, Il, John F.	\$ 117,000.00	\$ 117,000.00	\$ 107,539.04	\$ 107,539.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	0
10326	Griffeth, Matthew	\$ 146,250.00	\$ 146,250.00	\$ 136,847.95	\$ 136,847.00	Finance Authority of Maine	Limestone	PMIF	0	0
10498	Griffeth, Matthew	\$ 225,000.00	\$ 225,000.00	\$ 206,805.85	\$ 206,805.00	Finance Authority of Maine	Limestone	PMIF	0	0
1972	Hagan, Michael A. & Hagan, Ann	\$ 123,803.14	\$ 123,803.14	\$ 10,200.46	\$ 10,200.00	Finance Authority of Maine	Houlton	PMIF	0	4
10165	Hagan, Michael A. & Hagan, Ann	\$ 266,343.00	\$ 266,343.00	\$ 266,343.00	\$ 266,343.00	Finance Authority of Maine	Houlton	PMIF	0	0
3966	Hallett, Robert G. & Hallett, Jenny L	\$ 26,720.00	\$ 26,720.00	\$ 7,240.10	\$ 7,240.00	Finance Authority of Maine	Caribou	PMIF	0	1
806	Hemphill Farms, Inc.	\$ 106,424.00	\$ 106,424.00	\$ 4,939.81	\$ 4,939.00	Finance Authority of Maine	Presque Isle	PMIF	0	1
4390	Howard, Barbara & Howard, Gertrude & H	\$ 128,187.50	\$ 128,187.50	\$ 59,999.24	\$ 59,999.00	Finance Authority of Maine	Washburn	PMIF	0	1
7728	Irving and Marr Farms	\$ 162,022.50	\$ 162,022.50	\$ 118,267.12	\$ 118,267.00	Finance Authority of Maine	Woodland	PMIF	0	3
2863	J. A. Bouchard Farm Co.	\$ 31,953.86	\$ 31,953.86	\$ 9,079.17	\$ 9,079.00	Finance Authority of Maine	Fort Kent	PMIF	0	1
10421	Jeffrey & Owen Smith, Inc.	\$ 22,000.00	\$ 22,000.00	\$ 18,015.61	\$ 18,015.00	Finance Authority of Maine	Mapleton	PMIF	0	7
5337	Kilcollins, Jeffery	\$ 225,000.00	\$ 225,000.00	\$ 186,771.75	\$ 186,771.00	Finance Authority of Maine	Bridgewater	PMIF	0	7
4388	Kingsbury, Dennis A	\$ 94,500.00	\$ 94,500.00	\$ 33,211.48	\$ 33,211.00	Finance Authority of Maine	Blaine	PMIF		

Loan#	Borrower	OriginalBal	OrigFameBal	CurrentLenderBal	CurrentGuarBal	Lender	City	Program	Created	Retained
9588	Kingsbury, Duska & Kingsbury, Shane	\$ 49,500.00	\$ 49,500.00	\$ 40,345.68	\$ 40,345.00	Finance Authority of Maine	Bridgewater	PMIF	0	2
5133	Kingsbury, Shane & Kingsbury, Duska	\$ 97,724.93	\$ 97,724.93	\$ 59,626.26	\$ 59,626.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
593	L & L Paradis, Inc.	\$ 143,664.00	\$ 143,664.00	\$ 6,155.79	\$ 6,155.00	Finance Authority of Maine	Frenchville	PMIF	0	2
8303	L & L Paradis, Inc.	\$ 75,186.77	\$ 75,186.77	\$ 32,903.98	\$ 32,903.00	Finance Authority of Maine	Frenchville	PMIF	0	0
4357	Labrie, Roberta & Labrie, Jocelyne P. & Lal	\$ 45,000.00	\$ 45,000.00	\$ 19,525.19	\$ 19,525.00	Finance Authority of Maine	Sinclair	PMIF	0	1
10827	Lajoie Growers, LLC	\$ 27,472.50	\$ 27,472.50	\$ 24,400.16	\$ 24,400.00	Finance Authority of Maine	Van Buren	PMIF	0	4
8737	Lajoie, Herman J.	\$ 106,450.00	\$ 106,450.00	\$ 86,771.00	\$ 86,771.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
5132	Lajoie, Michael J. & Lajoie, Anne	\$ 65,000.00	\$ 65,000.00	\$ 24,189.36	\$ 24,189.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
2874	Lajoie, Philip M.	\$ 78,300.00	\$ 78,300.00	\$ 25,652.32	\$ 25,652.00	Finance Authority of Maine	Cyr Plantation	PMIF	0	1
809	Landeen, Michael & Landeen, Sheldon	\$ 58,967.00	\$ 58,967.00	\$ 5,808.61	\$ 5,808.00	Finance Authority of Maine	New Sweden	PMIF	0	3
1031	Landeen, Michael & Landeen, Sheldon	\$ 32,500.00	\$ 32,500.00	\$ 5,130.37	\$ 5,130.00	Finance Authority of Maine	New Sweden	PMIF	0	0
7782	Landeen, Michael & Landeen, Sheldon	\$ 94,143.55	\$ 94,143.55	\$ 68,771.26	\$ 68,771.00	Finance Authority of Maine	New Sweden	PMIF	0	0
9348	Landeen, Michael & Landeen, Sheldon	\$ 6,184.00	\$ 6,184.00	\$ 3,418.63	\$ 3,418.00	Finance Authority of Maine	New Sweden	PMIF	0	0
2769	Lavertu, Brian J	\$ 47,250.00	\$ 47,250.00	\$ 22,007.82	\$ 22,007.00	Finance Authority of Maine	St. David	PMIF	1	0
2845	Leavitt, Lloyd S.	\$ 90,000.00	\$ 90,000.00	\$ 11,864.67	\$ 11,864.00	Finance Authority of Maine	Limestone	PMIF	0	1
5200	Leavitt, Lloyd S.	\$ 17,767.75	\$ 17,767.75	\$ 1,365.24	\$ 1,365.00	Finance Authority of Maine	Limestone	PMIF	0	0
7676	Leavitt, Lloyd S. & Leavitt, Judith M.	\$ 25,300.00	\$ 25,300.00	\$ 6,088.33	\$ 6,088.00	Finance Authority of Maine	Limestone	PMIF	0	1
10202	Leavitt, Randy L.	\$ 97,200.00	\$ 97,200.00	\$ 85,044.70	\$ 85,044.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	10
5524	Leavitt, Wayne J.	\$ 164,250.00	\$ 164,250.00	\$ 73,001.88	\$ 73,001.00	Finance Authority of Maine	Caribou	PMIF	0	1
9879	Lundeen, Trent	\$ 85,000.00	\$ 85,000.00	\$ 61,131.67	\$ 61,131.00	Farm Credit of Maine, ACA	Mars Hill	PMIF	0	2
2017	M & M Graham, Inc.	\$ 110,700.00	\$ 110,700.00	\$ 29,835.84	\$ 29,835.00	Finance Authority of Maine	Ashland	PMIF	0	5
816	M. Skonieczny & Son, Inc.	\$ 94,594.00	\$ 94,594.00	\$ 4,306.72	\$ 4,306.00	Finance Authority of Maine	Caribou	PMIF	0	1
7945	Madore, Mark A. & Madore, Crystal A.	\$ 67,500.00	\$ 67,500.00	\$ 39,233.88	\$ 39,233.00	Finance Authority of Maine	Caribou	PMIF	0	2
8909	Marquis, Wayne M.	\$ 114,750.00	\$ 114,750.00	\$ 85,148.74	\$ 85,148.00	Finance Authority of Maine	Van Buren	PMIF	0	1
9873	McCrum, David & Lunney, Robert & McCri	\$ 237,500.00	\$ 237,500.00	\$ 226,623.84	\$ 226,623.00	Finance Authority of Maine	Mars Hill	PMIF	0	1
5612	McCrum, David & McCrum, Jay Y. & Lunne	\$ 264,250.00	\$ 264,250.00	\$ 165,536.67	\$ 165,536.00	Finance Authority of Maine	Mars Hill	PMIF	0	0
5613	McCrum, Jay Y. & McCrum, David & Lunne	\$ 223,650.00	\$ 223,650.00	\$ 140,103.24	\$ 140,103.00	Finance Authority of Maine	Mars Hill	PMIF	0	0
8382	McCrum, Jay Y. & McCrum, David & McCri	\$ 167,692.50	\$ 167,692.50	\$ 119,772.82	\$ 119,772.00	Finance Authority of Maine	Mars Hill	PMIF	0	0
9542	McCrum, Jay Y. & McCrum, David & McCri	\$ 240,107.00	\$ 240,107.00	\$ 150,949.91	\$ 150,949.00	Finance Authority of Maine	Mars Hill	PMIF	0	0
619	McCrum, Jay Y. & McCrum, Susan E.	\$ 50,563.00	\$ 50,563.00	\$ (23.33)	\$ (23.00)	Finance Authority of Maine	Mars Hill	PMIF	0	0
1490	McLaughlin, Ward J. & McLaughlin, Steph	\$ 155,250.00	\$ 155,250.00	\$ 48,458.03	\$ 48,458.00	Finance Authority of Maine	Mars Hill	PMIF	0	8
2864	Michaud, Gilles M.	\$ 123,750.00	\$ 123,750.00	\$ 55,827.32	\$ 55,827.00	Finance Authority of Maine	Caswell	PMIF	0	5
7767	Michaud, Gilles M.	\$ 182,250.00	\$ 182,250.00	\$ 128,838.72	\$ 128,838.00	Finance Authority of Maine	Caswell	PMIF	0	0
2328	Michaud, Gilles M. & G & M Farms, Inc.	\$ 92,250.00	\$ 92,250.00	\$ 36,575.33	\$ 36,575.00	Finance Authority of Maine	Caswell	PMIF	0	0
1533	Miller, Gerald E. & Miller, Rebecca C.	\$ 103,025.99	\$ 103,025.99	\$ 21,196.66	\$ 21,196.00	Finance Authority of Maine	Houlton	PMIF	0	10
9849	Miller, Gerald E. & Miller, Rebecca C.	\$ 375,000.00	\$ 375,000.00	\$ 336,199.49	\$ 336,199.00	Finance Authority of Maine	Houlton	PMIF	0	0
1558	Morin, Edgar	\$ 58,500.00	\$ 58,500.00	\$ 15,825.03	\$ 15,825.00	Finance Authority of Maine	St. David	PMIF	1	2
10235	Nason, Mark & Nason, Cindy	\$ 42,084.00	\$ 42,084.00	\$ 39,949.25	\$ 39,949.00	Finance Authority of Maine	Linneus	PMIF	0	5
2335	Northland Packers & Growers	\$ 168,750.00	\$ 168,750.00	\$ 105,501.78	\$ 105,501.00	Finance Authority of Maine	Westfield	PMIF	1	0
3968	Northland Packers & Growers	\$ 236,131.19	\$ 236,131.19	\$ 128,713.16	\$ 128,713.00	Finance Authority of Maine	Westfield	PMIF	0	0
9097	Parent, William H. & Parent, Lisa	\$ 32,794.80	\$ 32,794.80	\$ 24,262.61	\$ 24,262.00	Finance Authority of Maine	Hamlin	PMIF	0	2
9653	Peers Potato Co.	\$ 82,251.00	\$ 82,251.00	\$ 46,817.16	\$ 46,817.00	Finance Authority of Maine	Fort Fairfield	PMIF	0	12
8463	Porter, Richard A. & Porter, Pauline P.	\$ 71,900.70	\$ 71,900.70	\$ 23,650.58	\$ 23,650.00	Finance Authority of Maine	Blaine	PMIF	0	10
6339	Schools, Gregory F & Schools, Leslie	\$ 112,500.00	\$ 112,500.00	\$ 20,747.54	\$ 20,747.00	Finance Authority of Maine	Littleton	PMIF		
815	Shaw, Robert S.	\$ 95,850.00	\$ 95,850.00	\$ 9,636.26	\$ 9,636.00	Finance Authority of Maine	Caribou	PMIF	1	1
2014	Shaw, Robert S.	\$ 116,404.20	\$ 116,404.20	\$ 35,037.75	\$ 35,037.00	Finance Authority of Maine	Caribou	PMIF	0	0
5256	Shaw, Robert S.	\$ 112,500.00	\$ 112,500.00	\$ 63,078.30	\$ 63,078.00	Finance Authority of Maine	Caribou	PMIF	0	0
10820	Sutherland, Stuart	\$ 141,750.00	\$ 141,750.00	\$ 131,355.67	\$ 131,355.00	Finance Authority of Maine	Woodland	PMIF	0	5
9871	Therault, Duane	\$ 32,400.00	\$ 32,400.00	\$ 23,109.00	\$ 23,109.00	Finance Authority of Maine	St. Agatha	PMIF	0	3
10926	Three Oak Farms	\$ 69,750.00	\$ 69,750.00	\$ 62,532.47	\$ 62,532.00	Finance Authority of Maine	Sherman	PMIF	1	1
2035	Triple Crown Farms, Inc.	\$ 96,750.00	\$ 96,750.00	\$ 29,103.76	\$ 29,103.00	Finance Authority of Maine	Presque Isle	PMIF	0	6
10953	Turner, Dale	\$ 12,919.50	\$ 12,919.50	\$ 12,919.50	\$ 12,919.00	Finance Authority of Maine	Washburn	PMIF	0	2
5035	Whited Farms, LLC	\$ 125,100.00	\$ 125,100.00	\$ 56,337.10	\$ 56,337.00	Finance Authority of Maine	Bridgewater	PMIF	0	4
10774	Whited Farms, LLC	\$ 254,250.00	\$ 254,250.00	\$ 240,465.78	\$ 240,465.00	Finance Authority of Maine	Bridgewater	PMIF	0	0
9575	Willard C. Doyen & Sons, Inc.	\$ 115,480.00	\$ 115,480.00	\$ 76,811.26	\$ 76,811.00	Finance Authority of Maine	Mapleton	PMIF	0	16
127		\$ 13,297,335.26	\$ 13,297,335.26	\$ 7,506,357.36	\$ 7,506,291.43				11	319



**FINANCE AUTHORITY OF MAINE  
STUDENT FINANCIAL ASSISTANCE ACTIVITY  
FOR FISCAL YEAR 2009 (7/1/2008 - 6/30/2009)**

**MAINE STATE GRANT PROGRAM**

MSGP Grants Disbursed	\$ 10,078,260
LEAP Grants Disbursed	\$ 107,767
SLEAP Grants Disbursed	\$ 121,259
Number of Students Assisted by MSGP/LEAP/SLEAP	10,449

**EDUCATORS FOR MAINE FORGIVABLE LOAN PROGRAM**

Loans Disbursed	\$ 1,165,877
Forgiveness Given	\$ 873,231
Principal Repayments	\$ 500,752
Number of Students Assisted (Loans Awarded)	412

**HEALTH PROFESSIONS FORGIVABLE LOAN PROGRAM**

Loans Disbursed	\$ 1,074,940
Grants Disbursed - Access Seats	\$ 380,000
Grants Disbursed - SLRP	\$ -
Forgiveness Given	\$ 181,170
Principal Repayments	\$ 539,750
Total Number of Students Assisted by Purchasing Access Seats and/or Loans Awarded	83
Number of Access Seats Purchased (Grants)	76
Number of Loans Awarded (Loans)	67

**DENTAL LOAN & LOAN REPAYMENT PROGRAM**

Loans Disbursed	\$ 80,000
Grants Disbursed - Loan Repayments	\$ 140,000
Forgiveness Given	\$ 33,850
Principal Repayments	\$ 31,873
Number of Students Awarded Loans	7
Number of Students Awarded Loan Repayments	3

**QUALITY CHILD CARE SCHOLARSHIP PROGRAM**

Quality Childcare Grants Disbursed	\$ 231,484
Number of Students Assisted (Grants Awarded)	238

**GEAR UP GRANT PROGRAM**

GEAR UP Grants Disbursed	\$ 2,100,797
Number of Students Assisted (Grants Awarded)	489

**NEXTGEN COLLEGE SAVINGS PLAN PROGRAM**

Year End Net Asset Balance - Total Accounts	\$4,206,395,603
Year End Net Asset Balance - Maine Accounts	\$ 77,218,359
Total Number of Accounts	203,201
Total Number of Maine Accounts	10,976

**Program Benefits to Maine Citizens:**

Fee Rebates to Maine Accounts	\$ 41,704
Initial Matches Awarded	\$ 178,800
Annual Matches Awarded	\$ 280,308
Access Scholarships Awarded	\$ 1,791,246
NextGen Student Grants Awarded	\$ 4,191,415
First Steps Initial Matches Awarded	\$ 50,350
BRAC Scholarships Awarded	\$ 11,461
Gold Star Scholarships Awarded	\$ 141,291
Total Benefits Given	\$ 6,686,575
No. of Initial Matching Grants Awarded	894
No. of Annual Matching Grants Awarded	1,655
No. of Access Scholarships Awarded	4,131
No. of NextGen Student Grants Awarded	4,048
No. of First Steps Initial Match Grants Awarded	1,007

Harold Alfond College Challenge Grants Disbursed	\$ 376,500
Number of Students Assisted (Grants Awarded)	753

**FEDERAL FAMILY EDUCATION LOAN PROGRAM**

Year End Outstanding Balances Guaranteed	\$1,045,224,219
June 30 Trigger Rate (as a % of loans in repayment)	1.59%
"Default Rate"	

**FEDERAL STUDENT LOAN SECONDARY MARKET PROGRAM**

Outstanding Loan Balances	\$ 185,072,324
Number of Loans	42,895
Borrower Benefits Awarded	
Interest Rate Reduction	\$ 375,432
Origination & Default Fees Paid for Borrowers	\$ 219,562

**PAUL DOUGLAS LOAN PROGRAM (Inactive)**

Loans Disbursed	\$ -
Forgiveness Given	\$ -
Principal Repayments	\$ 3,929





# Finance Authority of Maine

Basic Financial Statements and  
Management's Discussion and Analysis

*Year Ended June 30, 2009*

# FINANCE AUTHORITY OF MAINE

## FINANCIAL STATEMENTS

For the Year Ended June 30, 2009

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# BAKER NEWMAN NOYES LLC

## INDEPENDENT AUDITORS' REPORT

The Board of Directors  
Finance Authority of Maine

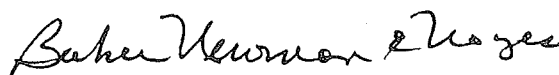
We have audited the accompanying financial statements of the business-type activities, the governmental activities, each major fund, and the aggregate remaining fund information of the Finance Authority of Maine, a component unit of the State of Maine, as of and for the year ended June 30, 2009, which 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 consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Authority's internal control over financial reporting. Accordingly, we express no such opinion. 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, 2009, 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 October 15, 2009 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.



Portland, Maine  
October 15, 2009

Limited Liability Company

## FINANCE AUTHORITY OF MAINE

### MANAGEMENT'S DISCUSSION AND ANALYSIS

June 30, 2009

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, 2009. 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, with the exception of the Fiduciary Funds, are classified as Governmental Funds, which combine the Authority's business finance-related funds with its education finance-related funds. In addition, the Authority manages funds for other Boards or entities either pursuant to statute or contract. These are included in the Statement of Fiduciary Net Assets.

#### Significant Highlights for the Year Ended June 30, 2009

- The recession in the national and state economies provided a challenging year for the Authority's commercial loan loss reserves. Total reserves, or Allowance for Loan Losses, increased \$1,763,000, or 19.1%, to \$10,971,000 as the Authority increased individual reserves for existing insured commercial loans and recorded significant reserves for new insured loans closed during the current year. In periods of economic trouble, the demand for the Authority's commercial loan insurance increases as financial institutions seek to mitigate their level of risk by requiring the Authority's insurance protection. As a result, the Authority typically experiences an increase in its Allowance for Loan Losses during difficult economic times.
- In response to the lack of liquidity in the financial markets, the U.S. Department of Education (DE) initiated two temporary financing programs to assist lenders participating in the Federal Family Education Loan Program (FFELP) with funding federally guaranteed student loans. Using the "participation facility" provided by the DE, lenders sell an interest in their originated loans to the DE. Lenders can later repurchase the DE's interest in the loan or sell the loan to the DE using the "put program". Using the put program, lenders sell loans to the DE and are paid a premium for the loan, and reimbursed for lender origination fees previously paid to the DE. Anticipating that FFELP lenders may not remain in the Program and wanting to ensure that Maine students and families had access to FFELP loans, the Authority started to originate FFELP loans in its secondary market program, the Higher Education Loan Purchase Program (HELPP), during the year. Prior to self-origination, it was the Authority's practice to purchase FFELP loans originated by the private sector. With self-origination, the Authority may utilize these new financing programs of the DE.
- New student loan guaranty volume for the fiscal year in the Authority's FFELP was \$145.1 million, reflecting the continued emphasis on federally guaranteed student loans to finance higher education. At year-end, the Authority guaranteed approximately \$1.045 billion of these student loans. Banks and other financial institutions provide the loans to students; the Authority serves as the guarantor of the loans by managing the FFELP in Maine for the DE. It is anticipated that these lenders will use the DE's put program to sell some of the loans that were originated during the fiscal year, which will reduce the outstanding guaranteed balance.

- The Authority serves as the State's secondary market for FFELP loans in Maine. As part of the secondary market, the Authority's HELPP Program purchases federal student loans that were originated by FFELP lenders. The Authority has issued auction rate tax-exempt bonds to finance the purchases of student loans, and at June 30, 2009 had \$286,750,000 of these bonds outstanding. During the year, the upheaval in the capital markets and the downgrade of AMBAC, which insured the bonds, lead to an auction rate failure when the variable rate bonds were priced at the 35 day auctions. Failed auctions were common for many bond issuers during the year. The Authority was successful in redeeming \$17,250,000 of its bonds at a net gain of \$3,150,000.

Upon failure of a bond auction, a predetermined interest rate prescribed by the bond indenture becomes effective. Although the Authority's predetermined interest rates were higher than rates the Authority would have realized with successful auctions, bond interest expense in the HELPP was significantly lower than prior year by \$5,495,000, or 40.0%. The rates of the index (SIFMA) used to determine the Authority's interest rates were significantly lower during the current fiscal year, causing interest expense to decline. The failed auctions and predetermined rates reduced the net interest spread earned on the loans and has challenged the cash flow of the HELPP program.

- The Maine College Savings Program, d/b/a The NextGen College Investing Plan, experienced a significant decline in net asset values of the Plan's portfolios, due primarily to market value declines. The market value of Plan investments was \$4.2 billion at year-end, a decrease from prior year of \$1.1 billion, or 21.1%. These assets are owned by account holders who have opened a college savings account. The Authority administers the program and earns administration fees for its services. The asset balance decrease resulted in a \$1,501,000 reduction in user fee income when compared to the prior year.
- The Authority's net assets decreased by \$1,978,000, or 5.4%, to \$34,986,000 for the year ended June 30, 2009. Total Revenues decreased by \$8,242,000, or 17.2%, to \$39,682,000 for the fiscal year. Income from user fees decreased by \$1,613,000, or 16.9%, primarily due to decreased administrative fees earned in the Maine College Savings Program from lower net asset values of the Program's portfolios. Investment income decreased by \$4,033,000, or 49.8%, reflecting the effect of lower investment yields offered during the year on permissible investments for available cash in the HELPP. Interest income on notes receivable decreased by \$2,285,000, or 24.7%, reflecting lower interest earnings in the HELPP due to a reduction in student loan yields permitted by the federal government, and to decreased student loan volumes. Total Expenses decreased by \$5,769,000, or 11.4%, to \$44,810,000 for the year, due primarily to lower interest expense in the HELPP and lower provisions for loan losses in the Mortgage Insurance Program Fund. Additionally, grant and scholarship expenses were lower than prior year, due in part to receiving lower appropriation funding from the State of Maine. Offsetting some of the reduction in expense was the increase in bond-related expenses in the HELPP, which were higher than prior year due to significant reductions in arbitrage liabilities in the prior year.

## 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 insurance to Maine businesses, and also offers various educational grant, loan, and loan guaranty programs that assist students in attending institutions of higher education.

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

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

### **Fund Financial Statements**

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

**Proprietary Funds** – The Authority identifies three funds as Proprietary. They include the Mortgage Insurance Program Fund, the 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 Change
	2009	2008	2009	2008	2009	2008	
Cash and investments	\$141,617	\$150,203	\$28,669	\$26,783	\$170,286	\$176,986	(3.8)%
Notes receivable, net	187,957	196,962	28,205	26,880	216,162	223,842	(3.4)
Capital assets, net	2,515	2,060	—	—	2,515	2,060	22.1
Other assets	<u>8,587</u>	<u>11,258</u>	<u>9,146</u>	<u>9,870</u>	<u>17,733</u>	<u>21,128</u>	<u>(16.1)</u>
Total assets	<u>\$340,676</u>	<u>\$360,483</u>	<u>\$66,020</u>	<u>\$63,533</u>	<u>\$406,696</u>	<u>\$424,016</u>	<u>(4.1)%</u>
Accounts payable and accrued liabilities	\$ 1,266	\$ 948	\$ 328	\$ 374	\$ 1,594	\$ 1,322	20.6%
Unearned fee income	361	297	1,311	1,472	1,672	1,769	(5.5)
Undisbursed grant and scholarship funds	—	—	11,905	10,919	11,905	10,919	9.0
Allowance for losses on insured commercial loans	10,971	9,208	—	—	10,971	9,208	19.1
Other liabilities	12,173	14,464	12	42	12,185	14,506	(16.0)
Long-term liabilities:							
Notes and bonds payable:							
Due within one year	67,759	—	54	54	67,813	54	125,479.6
Due in more than one year	218,054	302,956	1,623	927	219,677	303,883	(27.7)
Program funds:							
Due in more than one year	<u>—</u>	<u>—</u>	<u>45,893</u>	<u>45,390</u>	<u>45,893</u>	<u>45,390</u>	<u>1.1</u>
Total liabilities	310,584	327,873	61,126	59,178	371,710	387,051	(4.0)
Net assets:							
Unrestricted net assets	22,630	23,100	4,894	4,355	27,524	27,455	.3
Restricted assets	4,947	7,450	—	—	4,947	7,450	(33.6)
Invested in capital assets	<u>2,515</u>	<u>2,060</u>	<u>—</u>	<u>—</u>	<u>2,515</u>	<u>2,060</u>	<u>22.1</u>
Total net asset	<u>30,092</u>	<u>32,610</u>	<u>4,894</u>	<u>4,355</u>	<u>34,986</u>	<u>36,965</u>	<u>(5.4)</u>
Total liabilities and net assets	<u>\$340,676</u>	<u>\$360,483</u>	<u>\$66,020</u>	<u>\$63,533</u>	<u>\$406,696</u>	<u>\$424,016</u>	<u>(4.1)%</u>



The Authority's total assets decreased by \$17,320,000, or 4.1%, to \$406,696,000 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 \$6,700,000, or 3.8%, during the year due primarily to the use of cash to redeem bonds in the HELPP. The Authority redeemed \$17,250,000 of bonds by June 30, 2009.

#### **Notes Receivable**

Notes receivable decreased by \$7,680,000, or 3.4%, during the year due primarily to repayments of existing loans and decreases in purchases of federally guaranteed student loans in the HELPP.

#### **Other Assets**

Other assets decreased by \$3,395,000, or 16.1%. At year-end, accrued interest earned on loans and investments was lower than prior year due to decreases in investment yields, student loan yields, and student loans owned by the Authority.

#### **Accounts Payable and Accrued Liabilities**

Accounts payable and accrued liabilities increased by \$272,000, or 20.6%, primarily due to the timing of when Maine College Savings Program grants were disbursed. In the prior year, grants were disbursed prior to year end. By June 30, 2009, the grants had not been disbursed so an accrued payable was established to recognize the liability.

#### **Allowance for Losses on Insured Commercial Loans**

Allowance for losses on insured commercial loans increased by \$1,763,000, or 19.1%, due to increased reserves for existing insured commercial loans at the end of the prior year, and reserves established for new insured loans closed during the current year.

#### **Other Liabilities**

Other liabilities decreased by \$2,321,000, or 16.0%, due primarily to a decrease in the interfund payable (Due to other funds) recorded in the Mortgage Insurance Program Fund for an investment pool partially owned by other funds, reflecting a decrease by year's end in the portion of the pool owned by the other funds. See Note 1 of the notes to the financial statements for a further discussion regarding this investment pool.

#### **Notes and Bonds Payable**

Notes and bonds payable decreased by \$16,447,000, or 5.4%, reflecting bond redemptions during the year in the HELPP.

#### **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. These program funds increased by \$503,000, or 1.1%, during the fiscal year.

## Net Assets

The Authority's mission is to maximize financial benefits and services for its business and education customers while trying to preserve a strong financial position. When the economy is performing well the Authority usually builds its balance sheet. In difficult economic climates, the Authority may continue to provide student and business funding even when net assets could decrease, as in the past two years. The strong balance sheet has allowed the Authority to serve its customers particularly when they need help the most. Alternatively, the Authority could have reduced student grants and been more selective on financing troubled businesses in order to prevent a reduction in net assets. The Authority felt its balance sheet allowed it to fund these customers at current levels.

For the year, the Authority's net assets declined by \$1,978,000, or 5.4%. The decline resulted primarily from lower investment income and note interest income in the HELPP, and to lower administrative fees earned in the Maine College Savings Program Fund. The reduction in operating expenses mitigated the impact of the revenue reduction. The lower expense came primarily from a decrease in bond interest expense and a lower commercial provision for loan losses. In addition, the Authority posted a gain from student loan bond redemptions. Further details are discussed below as part of the Statements of Revenues, Expenses and Changes in Net Assets for the Authority's proprietary and governmental funds. The results of operations for both the Authority's proprietary and governmental funds are presented below:

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

	2009	2008	Increase/(decrease)	
			Amount	%
Revenues:				
State appropriations	\$ 1,352	\$ 1,352	\$ —	0.0%
Income from user fees	7,956	9,569	(1,613)	(16.9)
Investment income	4,059	8,092	(4,033)	(49.8)
Administrative revenues	4,464	4,803	(339)	(7.1)
Interest income on notes receivable	6,972	9,257	(2,285)	(24.7)
Other income	942	884	58	6.6
Grant and scholarship revenue	<u>13,937</u>	<u>13,967</u>	<u>(30)</u>	<u>(0.2)</u>
Total revenues	39,682	47,924	(8,242)	(17.2)
Expenses:				
Salaries and benefits	3,682	3,321	361	10.9
External loan servicing expenses	3,225	3,411	(186)	(5.5)
Interest Expense	8,255	13,746	(5,491)	(39.9)
Bond related expenses	841	(113)	954	(844.2)
Provision for losses on loans	2,996	4,087	(1,091)	(26.7)
Grant and scholarship expenses	20,658	21,403	(745)	(3.5)
Other operating expenses/other	<u>5,153</u>	<u>4,724</u>	<u>429</u>	<u>9.1</u>
Total expenses	44,810	50,579	(5,769)	(11.4)
Other Activity:				
Gain on bond redemption	<u>3,150</u>	<u>—</u>	<u>3,150</u>	<u>0.0</u>
Decrease in net assets	<u>\$ (1,978)</u>	<u>\$ (2,655)</u>	<u>\$ 677</u>	<u>(25.5)%</u>

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 decreased by \$2,518,000, or 7.7%, 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, 2009:

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

	2009	2008	<u>Increase/(decrease)</u>	
			<u>Amount</u>	<u>%</u>
Operating revenue:				
Income from user fees	\$ 7,956	\$ 9,569	\$ (1,613)	(16.9)%
Investment income, HELPP	1,309	5,831	(4,522)	(77.6)
Interest income on notes receivable	6,972	9,257	(2,285)	(24.7)
Grant revenue	<u>377</u>	<u>—</u>	<u>377</u>	<u>0.0</u>
Total revenue	16,614	24,657	(8,043)	(32.61)
Operating expenses:				
Salaries and benefits	2,411	2,193	218	9.9
Provision for losses on loans	2,996	4,087	(1,091)	(26.7)
Interest expense	8,241	13,736	(5,495)	(40.0)
Student benefit expenses	7,063	6,776	287	4.2
Bond related expenses	841	(113)	954	(844.2)
Other operating expenses/other	<u>3,970</u>	<u>3,606</u>	<u>364</u>	<u>10.1</u>
Total operating expenses	<u>25,522</u>	<u>30,285</u>	<u>(4,763)</u>	<u>(15.7)</u>
Operating loss	(8,908)	(5,628)	(3,280)	(58.3)
Nonoperating revenues:				
Investment income	2,240	1,772	468	26.4
Gain on bond redemption	3,150	—	3,150	0.0
State appropriations	<u>1,000</u>	<u>1,000</u>	<u>—</u>	<u>0.0</u>
Total nonoperating revenue	<u>6,390</u>	<u>2,772</u>	<u>3,618</u>	<u>130.5</u>
Decrease in net assets	(2,518)	(2,856)	338	(11.8)
Net assets at beginning of year	<u>32,610</u>	<u>35,466</u>	<u>(2,856)</u>	<u>(8.1)</u>
Net assets at end of year	<u>\$30,092</u>	<u>\$32,610</u>	<u>\$ (2,518)</u>	<u>(7.7)%</u>

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 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 for defaulted insured loans or bonds. Net Assets in the Maine College Savings Program will be used to fund benefit programs, such as grants and scholarships, for those who qualify for the benefit programs. Net Assets in the Higher Education Loan Purchase Program will be used to provide borrower benefits to borrowers of federal student loans. Generally, the Authority generates positive net assets to support its mission. The Authority's desire to fund these initiatives despite capital market disruptions and difficult economic times lead to the losses. It was able to provide this support due to the strength of its balance sheet overall.

Operating revenue totaled \$16,614,000, a decrease of 32.6% over prior year. Customer fee revenue accounted for 47.9% of operating revenue, and decreased \$1,613,000 over prior year due primarily to lower administrative fees earned in the Maine College Savings Program, which experienced a \$1.1 billion, or 21.1%, decrease in net asset value over the prior year. The total net asset value of the investment funds in the Program was \$4.2 billion on June 30, 2009. 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 the HELPP decreased from the prior year by \$4,522,000, as a result of lower investment yields offered during the year on permissible investments for available cash in the HELPP, and to using available cash to redeem bonds. Interest income on notes receivable decreased from the prior year by \$2,285,000, as a result of lower student loan yields permitted by the federal government and to lower federal student loan balances owned in the HELPP throughout the year.

Nonoperating revenue provided an additional \$6,390,000 to cover operating expenses. Investment income in the Mortgage Insurance Program Fund and Maine College Savings Program Fund increased by \$468,000 over the prior year, primarily due to unrealized market value gains on investments owned. The Authority recorded gains of \$3,150,000 on the redemptions of bonds in the HELPP.

Operating expenses decreased by \$4,763,000, or 15.7%, from the prior year. Interest expense decreased \$5,495,000, or 40.0%, due to lower interest rates on the auction rate bonds that finance the HELPP and to lower outstanding bond balances resulting from bond redemptions during the year. The provision for loan losses expense decreased by \$1,091,000 from prior year. This was the result of early repayment of several large loans. Bond-related expenses increased by \$954,000 due to significant reductions in arbitrage liabilities in the prior year. Declining investment income yields and increased borrower benefit costs in the Program reduced the Authority's previously recorded arbitrage liabilities by \$1,121,000 in the prior year, and by \$72,000 in the current year.

Overall, net assets of the proprietary funds decreased by \$2,518,000, or 7.7%, to \$30,092,000.

### **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 \$538,000, or 12.4%, 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, 2009:

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

	<u>2009</u>	<u>2008</u>	<u>Increase/(decrease)</u>	
			<u>Amount</u>	<u>%</u>
Revenue:				
State appropriations	\$ 352	\$ 352	\$ —	0.0%
Investment income	510	489	21	4.3
Administrative revenues	4,464	4,803	(339)	(7.1)
Other income	942	884	58	6.6
Grant and scholarship revenue	<u>13,560</u>	<u>13,967</u>	<u>(407)</u>	<u>(2.9)</u>
Total revenue	19,828	20,495	(667)	(3.3)
Expenses:				
Salaries and benefits	1,271	1,128	143	12.7
External loan servicing expenses	3,225	3,411	(186)	(5.5)
Grant and scholarship expenses	13,595	14,627	(1,032)	(7.1)
Other operating expenses/other	<u>1,199</u>	<u>1,128</u>	<u>71</u>	<u>6.3</u>
Total expenses	<u>19,290</u>	<u>20,294</u>	<u>(1,004)</u>	<u>(4.9)</u>
Changes in fund balance	538	201	337	167.7
Fund balance at beginning of year	<u>4,356</u>	<u>4,155</u>	<u>201</u>	<u>4.8</u>
Fund balance at end of year	<u>\$ 4,894</u>	<u>\$ 4,356</u>	<u>\$ 538</u>	<u>12.4%</u>

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 Fund and Underground Oil Storage Program Fund. 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) Operating Fund, Educators for Maine Loan Program Fund, the Maine State Grant Program Fund, the Maine Health Professions Loan Program Fund, and the Waste Motor Oil Disposal Site Remediation Fund. 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 \$19,828,000, a decrease from prior year of \$667,000, or 3.3%. The decrease came primarily from lower administrative fees in the FFELP and from lower grant and scholarship revenues used to provide financial assistance to students. Administrative fees in the FFELP were lower than prior year by \$339,000, due primarily to lower collections on defaulted federal student loans. Grant and scholarship revenues decreased \$407,000 due to lower grant funds available in the state grant program.

Expenses for the year were \$19,290,000, which were lower than prior year by \$1,004,000, or 4.9%. The decrease came from lower disbursements of grants and scholarships, which decreased by \$1,032,000.

Overall, the fund balance of the governmental funds increased by \$538,000, or 12.4%, to \$4,894,000.

## **Debt Structure**

The Authority's operating expenses are funded primarily through fees for services, investment earnings, and appropriations or other governmental contributions. In addition, the Authority issues tax-exempt bonds in the HELPP to finance federally guaranteed student loans. At June 30, 2009, the Authority had \$286,750,000 in bonds outstanding to fund this Program. Student loan repayments and investment income are used to pay the bond interest payments and bond principal. \$58,250,000 of principal matures on December 1, 2033, \$88,500,000 matures on June 1, 2035, and \$140,000,000 matures on June 1, 2037.

Also, 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 note and cover related operating expenses. The outstanding balance for the USDA note was approximately \$927,000 as of June 30, 2009.

In the current fiscal year, the Authority negotiated a funding agreement with the Maine Health Access Foundation whereby the Authority borrowed funds at 1.0% and can relend the money at a higher interest rate to medical offices for converting their medical records to an electronic format. The proceeds from borrowers are used to repay the Foundation note and cover related operating expenses. The outstanding balance for the Foundation note was \$750,000 as of June 30, 2009.

## **Pending Legislation**

Legislation is pending in Washington that could eliminate or substantially change the Federal Family Education Loan Program. Depending on the outcome of this legislation the Authority may no longer provide its current guarantor services or FFELP student loan products or services for newly originated loans.

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF NET ASSETS

June 30, 2009

<u>ASSETS</u>	<u>Business-Type Activities</u>	<u>Governmental Activities</u>	<u>Total</u>
Cash and cash equivalents (note 2)	\$ 4,005,616	\$28,669,259	\$ 32,674,875
Investments (notes 2 and 7)	137,611,419	—	137,611,419
Accounts receivable	350,743	130,646	481,389
Accrued interest receivable	3,793,664	123	3,793,787
Notes receivable, net (notes 3 and 7)	187,957,198	28,204,430	216,161,628
Due from other funds (note 1)	3,581,832	7,115,350	10,697,182
Other assets	307,309	1,900,063	2,207,372
Capital assets, net (note 8)	2,514,801	—	2,514,801
Deferred bond issuance costs	<u>553,453</u>	<u>—</u>	<u>553,453</u>
 Total assets	 <u>\$340,676,035</u>	 <u>\$66,019,871</u>	 <u>\$ 406,695,906</u>
 <u>LIABILITIES AND NET ASSETS</u>			
Accounts payable and accrued liabilities (note 6)	\$ 1,266,447	\$ 328,447	\$ 1,594,894
Unearned fee income	361,154	1,310,548	1,671,702
Undisbursed grant and scholarship funds (note 9)	—	11,904,881	11,904,881
Allowance for losses on insured loans (notes 4 and 5)	10,971,456	—	10,971,456
Accrued interest payable	221,930	—	221,930
Accrued arbitrage liability (note 13)	1,249,794	—	1,249,794
Due to other funds (note 1)	10,697,182	—	10,697,182
Other liabilities	2,956	11,089	14,045
Long-term liabilities:			
Due within one year – note payable (note 7)	—	54,398	54,398
Due within one year – bonds payable (note 7)	67,759,377	—	67,759,377
Due in more than one year – note payable (note 7)	—	1,623,000	1,623,000
Due in more than one year – bonds payable (note 7)	218,053,376	—	218,053,376
Due in more than one year – program funds	<u>—</u>	<u>45,893,387</u>	<u>45,893,387</u>
 Total liabilities	 310,583,672	 61,125,750	 371,709,422
Commitments and contingent liabilities (notes 5, 6, 10 and 12)			
Net assets:			
Invested in capital assets	2,514,801	—	2,514,801
Restricted net assets	4,946,981	—	4,946,981
Unrestricted net assets (note 2)	<u>22,630,581</u>	<u>4,894,121</u>	<u>27,524,702</u>
 Total net assets	 <u>30,092,363</u>	 <u>4,894,121</u>	 <u>34,986,484</u>
 Total liabilities and net assets	 <u>\$340,676,035</u>	 <u>\$66,019,871</u>	 <u>\$ 406,695,906</u>

See accompanying notes to the financial statements.

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF ACTIVITIES

For the Year Ended June 30, 2009

	<u>Expenses</u>	<u>Charges for Services</u>
Functions/Programs:		
Governmental activities:		
Federal Guarantee Agency Program	\$ 4,280,062	\$ —
Educational Grant Programs	10,538,770	—
Revolving Loan Programs	1,514,390	—
Gaining Early Awareness & Readiness for Undergraduate Programs	2,100,797	—
Other Governmental Programs	<u>854,700</u>	<u>324,631</u>
Total governmental activities	19,288,719	324,631
Business-type activities:		
Mortgage Insurance Program	4,335,409	1,467,254
Maine College Savings Program	9,164,540	6,442,835
Higher Education Loan Purchase Program	<u>12,020,565</u>	<u>7,017,688</u>
Total business-type activities	<u>25,520,514</u>	<u>14,927,777</u>
Total Authority	<u>\$44,809,233</u>	<u>\$15,252,408</u>
Other activity:		
Gain on bond redemption (note 7)		
Change in net assets		
Net assets at beginning of year		
Net assets at end of year		

See accompanying notes to the financial statements.



<u>Program Revenues</u>		<u>Net Revenue (Expense) and Changes in Net Assets</u>		
<u>Program Investment Income</u>	<u>Operating Grants and Contributions</u>	<u>Governmental Activities</u>	<u>Business-type Activities</u>	<u>Total</u>
\$ 291,131	\$ 4,663,086	\$ 674,155	\$ —	\$ 674,155
—	10,538,770	—	—	—
40,839	1,338,519	(135,032)	—	(135,032)
—	2,100,797	—	—	—
<u>177,737</u>	<u>352,276</u>	<u>(56)</u>	<u>—</u>	<u>(56)</u>
509,707	18,993,448	539,067	—	539,067
1,853,684	1,000,000	—	(14,471)	(14,471)
386,294	376,500	—	(1,958,911)	(1,958,911)
<u>1,309,377</u>	<u>—</u>	<u>—</u>	<u>(3,693,500)</u>	<u>(3,693,500)</u>
<u>3,549,355</u>	<u>1,376,500</u>	<u>—</u>	<u>(5,666,882)</u>	<u>(5,666,882)</u>
<u>\$4,059,062</u>	<u>\$20,369,948</u>	539,067	(5,666,882)	(5,127,815)
		<u>—</u>	<u>3,149,550</u>	<u>3,149,550</u>
		539,067	(2,517,332)	(1,978,265)
		<u>4,355,054</u>	<u>32,609,695</u>	<u>36,964,749</u>
		<u>\$4,894,121</u>	<u>\$30,092,363</u>	<u>\$34,986,484</u>

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF NET ASSETS

### PROPRIETARY FUNDS

June 30, 2009

<u>ASSETS</u>	<u>Mortgage Insurance Program Fund</u>	<u>Maine College Savings Program Fund</u>	<u>Higher Education Loan Purchase Program Fund</u>	<u>Total</u>
Current assets:				
Cash and cash equivalents (note 2)	\$ 894,732	\$2,640,783	\$ 470,101	\$ 4,005,616
Investments (notes 2 and 7)	2,956,561	54,232	67,759,377	70,770,170
Accounts receivable	141,780	14,719	194,244	350,743
Accrued interest receivable	527,822	—	3,265,842	3,793,664
Notes receivable, net (notes 3 and 7)	16,740	—	14,000,000	14,016,740
Due from other funds (note 1)	72,560	3,509,272	—	3,581,832
Other assets	37,844	2,815	266,650	307,309
Total current assets	4,648,039	6,221,821	85,956,214	96,826,074
Noncurrent assets:				
Investments (notes 2 and 7)	40,239,607	—	26,601,642	66,841,249
Notes receivable, net (notes 3 and 7)	289,441	—	173,651,017	173,940,458
Capital assets, net (note 8)	2,514,801	—	—	2,514,801
Deferred bond issuance costs	—	—	553,453	553,453
Total noncurrent assets	43,043,849	—	200,806,112	243,849,961
Total assets	<u>\$47,691,888</u>	<u>\$6,221,821</u>	<u>\$286,762,326</u>	<u>\$340,676,035</u>
<u>LIABILITIES AND NET ASSETS</u>				
Current liabilities:				
Accounts payable and accrued liabilities (note 6)	\$ 586,318	\$ 408,697	\$ 271,432	\$ 1,266,447
Unearned fee income	361,154	—	—	361,154
Allowance for losses on insured loans (notes 4 and 5)	10,971,456	—	—	10,971,456
Accrued interest payable	—	—	221,930	221,930
Accrued arbitrage – current portion (note 13)	—	—	1,077,662	1,077,662
Due to other funds (note 1)	10,624,622	—	72,560	10,697,182
Other liabilities	2,956	—	—	2,956
Bonds payable – current portion (note 7)	—	—	67,759,377	67,759,377
Total current liabilities	22,546,506	408,697	69,402,961	92,358,164
Long-term liabilities:				
Bonds payable (note 7)	—	—	218,053,376	218,053,376
Accrued arbitrage liability (note 13)	—	—	172,132	172,132
Total liabilities	22,546,506	408,697	287,628,469	310,583,672
Commitments and contingent liabilities (notes 5, 6 and 10)				
Net assets:				
Invested in capital assets	2,514,801	—	—	2,514,801
Restricted net assets	—	5,813,124	(866,143)	4,946,981
Unrestricted net assets (note 2)	22,630,581	—	—	22,630,581
Total net assets	25,145,382	5,813,124	(866,143)	30,092,363
Total liabilities and net assets	<u>\$47,691,888</u>	<u>\$6,221,821</u>	<u>\$286,762,326</u>	<u>\$340,676,035</u>

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, 2009

	Mortgage Insurance Program Fund	Maine College Savings Program Fund	Higher Education Loan Purchase Program Fund	Total
Operating revenues:				
Insurance premiums	\$ 764,210	\$ —	\$ —	\$ 764,210
Investment income (note 2)	—	—	1,309,377	1,309,377
Application and commitment fees	250,736	—	—	250,736
Interest income on notes receivable	17,594	—	6,954,029	6,971,623
Grant revenue	—	376,500	—	376,500
Fee and other income (note 9)	<u>434,714</u>	<u>6,442,835</u>	<u>63,659</u>	<u>6,941,208</u>
Total operating revenues	1,467,254	6,819,335	8,327,065	16,613,654
Operating expenses:				
Salaries and related benefits (note 11)	1,229,986	820,766	360,579	2,411,331
Other operating expenses	688,496	1,280,699	2,502,418	4,471,613
Allocated operating expenses	(503,619)	—	—	(503,619)
Interest expense	—	—	8,240,944	8,240,944
Bond related expenses	—	—	913,548	913,548
Excess arbitrage (note 13)	—	—	(72,143)	(72,143)
Provision for losses on insured commercial loans (note 4)	2,920,546	—	—	2,920,546
Provision for losses on notes receivable	—	—	75,219	75,219
Scholarship expenses	—	6,135,413	—	6,135,413
Grant expenses	—	376,500	—	376,500
Matching contributions and rebates	<u>—</u>	<u>551,162</u>	<u>—</u>	<u>551,162</u>
Total operating expenses	<u>4,335,409</u>	<u>9,164,540</u>	<u>12,020,565</u>	<u>25,520,514</u>
Operating loss	(2,868,155)	(2,345,205)	(3,693,500)	(8,906,860)
Nonoperating revenues:				
Gain on bond redemption (note 7)	—	—	3,149,550	3,149,550
Investment income (note 2)	1,853,684	386,294	—	2,239,978
Reserve fund balance transfer from State (note 9)	<u>1,000,000</u>	<u>—</u>	<u>—</u>	<u>1,000,000</u>
Total nonoperating revenues	<u>2,853,684</u>	<u>386,294</u>	<u>3,149,550</u>	<u>6,389,528</u>
Change in net assets	(14,471)	(1,958,911)	(543,950)	(2,517,332)
Net assets at beginning of year	<u>25,159,853</u>	<u>7,772,035</u>	<u>(322,193)</u>	<u>32,609,695</u>
Net assets at end of year	<u>\$25,145,382</u>	<u>\$ 5,813,124</u>	<u>\$ (866,143)</u>	<u>\$30,092,363</u>

See accompanying notes to the financial statements.

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF CASH FLOWS

### PROPRIETARY FUNDS

For the Year Ended June 30, 2009

	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	\$ 17,594	\$ —	\$ 6,292,096	\$ 6,309,690
Fees received from customers	1,421,186	6,897,346	—	8,318,532
Grant revenue	—	376,500	—	376,500
Payments for operating expenses	212,566	(1,123,293)	(3,344,843)	(4,255,570)
Payments to employees	(1,217,230)	(803,667)	(364,061)	(2,384,958)
Investment in notes receivable	(3,382)	—	(4,570,474)	(4,573,856)
Principal receipts on notes receivable	—	—	15,388,441	15,388,441
Payments for scholarships, grants, matching contributions and rebates	—	(7,439,575)	—	(7,439,575)
Default payments made on commercial loan guarantees	(1,169,536)	—	—	(1,169,536)
Recoveries received from prior commercial loan guarantees	12,007	—	—	12,007
Other (payments) receipts	(6,490)	(240)	63,659	56,929
Net cash (used) provided by operating activities	(733,285)	(2,092,929)	13,464,818	10,638,604
Cash flows from noncapital and related financing activities:				
Bond redemptions	—	—	(13,972,200)	(13,972,200)
Bond redemption costs	—	—	(21,498)	(21,498)
Interfund transactions	(2,130,802)	857,228	72,560	(1,201,014)
Interest payments on bonds	—	—	(8,819,668)	(8,819,668)
Funds received from other governments	1,000,000	—	—	1,000,000
Net cash (used) provided by noncapital and related financing activities	(1,130,802)	857,228	(22,740,806)	(23,014,380)
Cash flows from capital and related financing activities:				
Acquisition of capital assets	(759,909)	—	—	(759,909)
Cash flows from investing activities:				
Maturities and calls on investments	9,266,224	—	—	9,266,224
Sales of investments	—	64,264	64,273,774	64,338,038
Purchases of investments	(9,140,000)	—	(56,500,618)	(65,640,618)
Interest received on investments	1,576,326	271,863	1,476,833	3,325,022
Net cash provided by investing activities	1,702,550	336,127	9,249,989	11,288,666
Net decrease in cash and cash equivalents	(921,446)	(899,574)	(25,999)	(1,847,019)
Cash and cash equivalents at beginning of year	1,816,178	3,540,357	496,100	5,852,635
Cash and cash equivalents at end of year	\$ 894,732	\$ 2,640,783	\$ 470,101	\$ 4,005,616

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF CASH FLOWS (CONTINUED)

### PROPRIETARY FUNDS

For the Year Ended June 30, 2009

	Mortgage Insurance Program <u>Fund</u>	Maine College Savings Program <u>Fund</u>	Higher Education Loan Purchase Program <u>Fund</u>	<u>Total</u>
Reconciliation of operating loss to net cash provided (used) by operating activities:				
Operating loss	\$ (2,868,155)	\$ (2,345,205)	\$ (3,693,500)	\$ (8,906,860)
Adjustments to reconcile operating loss to net cash provided by operating activities:				
Depreciation	304,821	—	—	304,821
Amortization	—	—	60,950	60,950
Interest income on investments	—	—	(1,309,377)	(1,309,377)
Interest expense on bonds	—	—	8,202,552	8,202,552
Provision for losses on loans and notes	2,920,546	—	75,219	2,995,765
Changes in operating assets and liabilities:				
Notes receivable	(3,382)	—	8,932,504	8,929,122
Accounts receivable	(92,956)	78,011	(23,384)	(38,329)
Accrued interest receivable	—		1,246,914	1,246,914
Other assets	(6,490)	(240)	6,679	(51)
Accounts payable and accrued liabilities	105,378	174,505	38,404	318,287
Accrued arbitrage liability	—	—	(72,143)	(72,143)
Unearned fee income and other liabilities	64,482	—	—	64,482
Default payments made on commercial loan guarantees	(1,169,536)	—	—	(1,169,536)
Recoveries received from prior commercial loan guarantees	<u>12,007</u>	<u>—</u>	<u>—</u>	<u>12,007</u>
Net cash (used) provided by operating activities	\$ <u>(733,285)</u>	\$ <u>(2,092,929)</u>	\$ <u>13,464,818</u>	\$ <u>10,638,604</u>

See accompanying notes to the financial statements.

# FINANCE AUTHORITY OF MAINE

## BALANCE SHEET

### GOVERNMENTAL FUNDS

June 30, 2009

	Federal Guarantee Agency Operating Fund	Educational Grant Fund	Revolving Fund
<u>ASSETS</u>			
Cash and cash equivalents (note 2)	\$2,771,680	\$26,177	\$15,587,847
Accounts receivable	130,646	—	—
Accrued interest receivable	—	—	—
Notes receivable, net (note 3)	—	—	28,194,332
Due from other funds (note 1)	2,776,950	—	4,338,400
Other assets	<u>6,787</u>	<u>—</u>	<u>1,891,802</u>
Total assets	<u>\$5,686,063</u>	<u>\$26,177</u>	<u>\$50,012,381</u>
<u>LIABILITIES AND FUND BALANCES</u>			
Liabilities:			
Accounts payable and accrued liabilities	\$ 216,562	\$ 1,850	\$ 39,969
Unearned fee income	1,213,319	—	97,229
Undisbursed grant and scholarship funds (note 9)	—	23,909	1,725,121
Other liabilities	—	—	—
Note payable (note 7)	—	—	1,677,398
Amounts held under state revolving loan programs (note 9):			
State revolving loan funds disbursed	—	—	30,086,135
State revolving loan funds undisbursed	—	—	14,594,975
Unearned income on undisbursed revolving loan funds	<u>—</u>	<u>—</u>	<u>1,179,330</u>
	<u>—</u>	<u>—</u>	<u>45,860,440</u>
Total liabilities	1,429,881	25,759	49,400,157
Fund balances:			
Unreserved fund balances	<u>4,256,182</u>	<u>418</u>	<u>612,224</u>
Total liabilities and fund balances	<u>\$5,686,063</u>	<u>\$26,177</u>	<u>\$50,012,381</u>

See accompanying notes to the financial statements.

Gaining Early Awareness & Readiness for Undergraduate Programs Fund	Other Governmental Funds	Total Governmental Funds
\$10,154,726	\$128,829	\$ 28,669,259
—	—	130,646
—	123	123
—	10,098	28,204,430
—	—	7,115,350
—	<u>1,474</u>	<u>1,900,063</u>
<u>\$10,154,726</u>	<u>\$140,524</u>	<u>\$ 66,019,871</u>

\$ —	\$ 70,066	\$ 328,447
—	—	1,310,548
10,154,726	1,125	11,904,881
—	11,089	11,089
—	—	1,677,398
—	32,947	30,119,082
—	—	14,594,975
—	—	<u>1,179,330</u>
—	<u>32,947</u>	<u>45,893,387</u>
10,154,726	115,227	61,125,750
—	<u>25,297</u>	<u>4,894,121</u>
<u>\$10,154,726</u>	<u>\$140,524</u>	<u>\$ 66,019,871</u>

# FINANCE AUTHORITY OF MAINE

## STATEMENT OF REVENUES, EXPENSES AND CHANGES IN FUND BALANCES

### GOVERNMENTAL FUNDS

For the Year Ended June 30, 2009

	Federal Guarantee Agency Operating Fund	Educational Grant Fund	Revolving Fund
Revenues:			
State appropriations (note 9)	\$ —	\$ —	\$ —
Investment income (note 2)	291,131	—	40,839
Administrative revenues	4,463,936	—	—
Other income	78,943	—	538,519
Grant and scholarship revenues	<u>120,207</u>	<u>10,538,770</u>	<u>800,000</u>
Total revenues	4,954,217	10,538,770	1,379,358
Expenses:			
Operating expenses:			
Salaries and related benefits (note 11)	726,149	—	—
Other operating expenses	328,922	—	42,172
Allocated operating expenses	—	—	503,619
External loan servicing expenses	3,224,991	—	—
Interest expense	—	—	13,599
Grant and scholarship expenses	<u>—</u>	<u>10,538,770</u>	<u>955,000</u>
Total expenses	<u>4,280,062</u>	<u>10,538,770</u>	<u>1,514,390</u>
Excess (deficiency) of revenues over expenses	<u>674,155</u>	<u>—</u>	<u>(135,032)</u>
Change in fund balances	674,155	—	(135,032)
Fund balances at beginning of year	<u>3,582,027</u>	<u>418</u>	<u>747,256</u>
Fund balances at end of year	<u>\$4,256,182</u>	<u>\$ 418</u>	<u>\$ 612,224</u>

See accompanying notes to the financial statements.



Gaining Early Awareness & Readiness for Undergraduate Programs Fund	Other Governmental Funds	Total Governmental Funds
\$ —	\$352,276	\$ 352,276
—	177,737	509,707
—	—	4,463,936
—	324,631	942,093
<u>2,100,797</u>	<u>—</u>	<u>13,559,774</u>
2,100,797	854,644	19,827,786
—	544,881	1,271,030
—	309,819	680,913
—	—	503,619
—	—	3,224,991
—	—	13,599
<u>2,100,797</u>	<u>—</u>	<u>13,594,567</u>
<u>2,100,797</u>	<u>854,700</u>	<u>19,288,719</u>
<u>—</u>	<u>(56)</u>	<u>539,067</u>
—	(56)	539,067
<u>—</u>	<u>25,353</u>	<u>4,355,054</u>
\$ <u>—</u>	\$ <u>25,297</u>	\$ <u>4,894,121</u>

FINANCE AUTHORITY OF MAINE  
STATEMENT OF FIDUCIARY NET ASSETS  
AGENCY FUNDS

June 30, 2009

ASSETS HELD FOR OTHERS

Cash and cash equivalents (note 2)	\$ 18,535,278
Accounts receivable from Department of Education	1,289,063
Accrued interest receivable	199,416
Notes receivable, net	<u>16,036,471</u>
 Total assets	 <u>\$ 36,060,228</u>

LIABILITIES

Liabilities:	
Accounts payable and other liabilities	\$ 185,403
Due to the U.S. Department of Education (note 12)	3,863,917
Amounts held for State of Maine under revolving loan programs	<u>32,010,908</u>
 Total liabilities	 <u>\$ 36,060,228</u>

See accompanying notes to the financial statements.

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

#### 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 through 430-B (with the exceptions of Chapters 417-A and 418, which are not administered by the Authority and 417E – 417F, which are administered by the Authority and were enacted in 1998 and 2003, respectively). These financial statements include all of the operations conducted by the Authority.

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.

FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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 some participants based on the net asset value of the account.

Included in the fund in the 2009 fiscal year, are funds provided by the Harold Alfond College Challenge ("HACC"). The HACC provides a \$500 grant to each Maine resident baby named as a Designated Beneficiary on a NextGen Account by the baby's first birthday. HACC grants may only be withdrawn for qualified higher education expenses defined under Section 529 of the Internal Revenue Code. The Program is further described in note 9.

**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), a \$100,000,000 bond issuance in fiscal year 2005 (the 2005 Series bonds), as well as a \$140,000,000 bond issuance in fiscal year 2007 (the 2007 Series bonds). The Authority has used all bond proceeds from the 2003 and 2005 bond issuances to finance student loan purchases. The Authority has ceased acquiring loans as a result of changes in the law and additional costs of funding. The Higher Education Loan Purchase Program Fund had deficit net assets of \$866,143 as of June 30, 2009.

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 federal 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.

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

##### **Educational Grant Fund**

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

##### **Revolving Fund**

This fund primarily consists of the funds relating to the Authority's administration of State of Maine revolving loan programs. These are State programs administered by the Authority, which provide either educational or commercial loans on a revolving basis. This fund records the aggregate activity of these programs. The program funding levels are derived from the State of Maine, except 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
- Plymouth Waste Oil Loan Program
- Clean Fuel Vehicle Program
- Intermediary Relending Program
- Waste Motor Oil Disposal Site Remediation Program
- Maine Health Access Foundation Loan Program

##### **Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR-UP)**

This fund accounts for the activities relating to GEAR-UP, a need-based scholarship fund which is funded by the U.S. Department of Education to the Maine Department of Education as grantee. FAME administers the scholarship in accordance with a memorandum of agreement with the Maine Department of Education. The funds are granted to qualifying students for each year of consistent enrollment in college in the State of Maine.

##### **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. The Paul Douglas Loan Fund was previously funded by the Federal government. This fund group consists of the following:

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

FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

**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 Payroll Processing Insurance Fund, the Northern Maine Transmission Corporation, the Department of Agriculture for the Agriculture Marketing Loan Fund and the Potato Marketing Improvement Fund, the Department of Labor for the Occupational Safety Program Fund and the Small Enterprise Growth Board. The Authority also holds and administers the State of Maine's portion of the U.S. Department of Education's Federal Student Loan Reserve Fund, which is the property of the Federal government.

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

**Restriction on Net Assets**

The restricted net assets of the Authority are restricted by bond indenture and state statutes. 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, scholarships, matching contributions and rebates 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, the collectibility of notes receivable in the Higher Education Loan Purchase Program and accrued arbitrage.

**Cash and Cash Equivalents**

For purposes of preparing the statement of cash flows for the proprietary funds, the Authority considers certain highly liquid investments with a maturity of three months or less when purchased to be cash equivalents. Investments made in highly liquid investments with a maturity of three months or less from bond proceeds of the Higher Education Loan Purchase Program Fund are considered investments. (See note 7).

FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

1. Organization and Significant Accounting Policies (Continued)

Investments

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

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

Notes Receivable

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

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

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 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.

FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

*Revolving Loan Programs*

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

*Grants*

Unrestricted grants are recorded as revenue when received. Restricted grants are recorded as revenue upon compliance with the restrictions. Amounts received for grant programs are recorded in "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 may range from 1% to 2% per year of the outstanding insured portion of the principal balance of the business loan on the loan's annual anniversary date. Such mortgage insurance fees received in advance of the insurance period, are deferred and are recognized as income over the insurance period.

*Application 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.



FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

*Operating Revenue and Expenses*

Proprietary Funds distinguish operating revenues and expenses from nonoperating items. Operating revenues in the Mortgage Insurance Fund include fees received from providing services 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 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. All revenues and expenses not categorized above are reported as nonoperating revenues and expenses.

*Accounting Pronouncements Not Yet Effective*

In February 2009, GASB issued GASB No. 54, *Fund Balance Reporting and Governmental Fund Type Definitions*. This statement clarifies fund balance classifications and existing governmental fund type definitions. This statement will be effective for the Authority for fiscal 2011. The Authority is currently assessing the impact of this pronouncement.

*Interfund Receivables/Payables*

The Mortgage Insurance Fund holds the assets of an investment pool for all funds administered by the Authority, subject to the Authority's investment policy as approved by the Board of Directors. These assets are included in investments on the balance sheet of the Mortgage Insurance Fund. An interfund payable (due to other funds) exists in the Mortgage Insurance Fund to recognize that a portion of this investment pool is owed to other funds. Interfund receivables (due from other funds) exist in those funds which own a portion of the investment pool. The Mortgage Insurance Fund has the ability and resources to repay these funds on demand.

**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.

# FINANCE AUTHORITY OF MAINE

## NOTES TO FINANCIAL STATEMENTS

June 30, 2009

### 2. Cash and Investments (Continued)

#### Cash and Cash Equivalents

The carrying amounts, which represent fair value and cost, of cash and cash equivalents for the Authority at June 30, 2009 is presented below:

	<u>Cost</u>	<u>Fair Value</u>
Cash held in demand deposit accounts and on hand	\$ 1,768,598	\$ 1,768,598
Money market accounts and repurchase agreements	<u>2,232,123</u>	<u>2,232,123</u>
Total carrying amount of deposits	4,000,721	4,000,721
Amounts held in State of Maine Treasurer's Cash Pool (consisting of Commercial Paper, U.S. Treasury Securities and Certificates of Deposits)	<u>28,674,154</u>	<u>28,674,154</u>
	<u>\$32,674,875</u>	<u>\$32,674,875</u>

Of the total carrying amount of deposits of \$4,000,721 at June 30, 2009, the corresponding bank balances were \$4,420,116. 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 \$255,640 at June 30, 2009, leaving \$4,164,476, which was collateralized by an Irrevocable Stand-by Letter of Credit issued by the Federal Home Loan Bank of Pittsburgh in the Authority's name.

The Authority invests monies that are not needed for immediate use primarily with the State of Maine. The State of Maine sponsors an internal investment pool (the "Treasurer's Cash Pool"). The Authority's participation is voluntary. The State of Maine Treasurer's Cash Pool is primarily comprised of investment vehicles with short maturities and management of the Authority characterizes the investments within the pool as low risk. The State of Maine's Treasurer's Cash Pool is not rated by external rating agencies. The Authority's management considers this investment vehicle a money market instrument and generally carries the amounts in the pool at cost. In 2009, the Authority recovered \$948,000 of losses which had previously been recognized in 2008.

Included in cash and cash equivalents on the Statement of Fiduciary Net Assets is \$18,535,278 held in the Authority's name in the State of Maine Treasurer's Cash Pool.

At June 30, 2009, the Authority's management had reserved \$556,155 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 \$556,155 of the Mortgage Insurance Program fund balance as a reserve for these matters.

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

**2. Cash and Investments (Continued)**

A summary of the fair values of investment securities as of June 30, 2009 is as follows:

Cash management funds	\$ 23,741,672
Guaranteed investment contracts	70,556,918
U.S. Government-sponsored enterprises bonds	36,649,627
Merrill Lynch principal plus portfolio	4,232
Corporate bonds	<u>6,658,970</u>
	<u>\$ 137,611,419</u>

The guaranteed investment contracts are invested as follows at June 30, 2009:

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% (0.27% at June 30, 2009). The investment agreement expires in June 2035. \$19,870,965

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 2007 Series bond issue. The investments carry a variable interest rate based on the one month Libor rate less 0.094% (0.22% at June 30, 2009). The investment agreement expires in May 2014. \$50,685,953

Total guaranteed investment contracts \$70,556,918

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 provider is rated AAA, 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. Obligations of Trinity Funding Company, LLC are guaranteed by General Electric Capital Corporation.

The maturities or repricings of debt securities at June 30, 2009 are as follows:

	<u>2010</u>	<u>2011 – 2014</u>	<u>2015 – 2017</u>	<u>Total</u>
U.S. Government-sponsored enterprises (FHLB, FNMA, etc.)	\$2,054,845	\$19,040,065	\$15,554,717	\$36,649,627
Corporate bonds	<u>1,014,145</u>	<u>5,644,825</u>	<u>—</u>	<u>6,658,970</u>
	<u>\$3,068,990</u>	<u>\$24,684,890</u>	<u>\$15,554,717</u>	<u>\$43,308,597</u>

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

#### 2. Cash and Investments (Continued)

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

The scheduled maturities or repricings of debt securities which are callable at June 30, 2009 are as follows:

	<u>2010</u>	<u>2011 – 2014</u>	<u>2015 – 2019</u>	<u>Total</u>
U.S. Government-sponsored enterprises (FHLB, FNMA, etc.)	\$ <u>          </u>	<u>\$2,584,715</u>	<u>\$6,600,945</u>	<u>\$9,185,660</u>

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, 2009, is \$2,001,459 of net unrealized gains from the change in market value of investment securities.

*Interest Rate Risk:* The Authority manages interest rate risk according to its investment policy by generally prohibiting investments in securities maturing more than 10 years from the date of purchase. Specifically, a minimum of 25% of investable funds 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. U.S. Government-sponsored enterprise bond purchases are ladderred according to maturities in order to balance interest rate risk.

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

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

**2. Cash and Investments (Continued)**

At June 30, 2009, the ratings for investments in debt securities are summarized as follows. These ratings were as of June 30, 2009 and are not necessarily the ratings that existed at the time of purchase.

<u>Issuer</u>	<u>Rating</u>	<u>Fair Value</u>
U.S. government-sponsored enterprises <sup>(1)</sup>	AAA	\$ 36,649,627
Guaranteed Investment Contracts	AAA	70,556,918
Corporate bonds	AAA	1,557,520
Corporate bonds	AA	523,410
Corporate bonds	AA-	2,035,055
Corporate bonds	AA+	1,550,720
Corporate bonds	A	992,265
Other	-	<u>4,232</u>
		<u>\$ 113,869,747</u>

<sup>(1)</sup> Includes FHLMC, FHLB, FFCB, FNMA

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

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

	<u>Maximum of the Total Portfolio</u>
Maine State Treasurer's Cash Pool	100%
U.S. Treasury	100
Federal Instrumentalites	85
Repurchase Agreements	85
Prime Commercial Paper	50
Money Market Mutual Funds	25
Certificates of Deposit	40
Tax Exempt Obligations	20
Corporate Bonds	20
Government Bond Funds	20
FFELP Loans	40

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.

# FINANCE AUTHORITY OF MAINE

## NOTES TO FINANCIAL STATEMENTS

June 30, 2009

### 2. Cash and Investments (Continued)

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

### 3. Notes Receivable

The following is a summary of notes receivable at June 30, 2009:

Mortgage Insurance Program:

6.0% note, due fiscal 2010	\$ 294,476
Various notes receivable	<u>11,705</u>
	306,181

Higher Education Loan Purchase Program, net of  
allowance of \$113,227

187,651,017

Notes receivable in the Revolving Fund:

Underground Oil Storage Replacement Program	1,066,483
Economic Recovery Program, net	4,733,400
Educators for Maine Program	7,437,061
Health Professions Loan Program	11,335,010
Regional Economic Development Revolving Loan Program	149,154
Plymouth Waste Oil Loan Program	<u>3,473,224</u>

28,194,332

Paul Douglas Program

10,098

28,204,430

Total notes receivable, net

\$ 216,161,628

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, 2009, the allowance had a balance of \$6,838,586. 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.

# FINANCE AUTHORITY OF MAINE

## NOTES TO FINANCIAL STATEMENTS

June 30, 2009

### 3. Notes Receivable (Continued)

Security on the Mortgage Insurance Program notes generally includes a mortgage on the underlying property or other tangible business assets. Notes receivable under the Underground Oil Storage Replacement, Economic Recovery Loan, Regional Economic Development Revolving Loan and 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 10.25%, and are due on various dates up to 2037.

### 4. Allowance for Losses on Insured 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, 2009:

Beginning balance	\$ 9,208,439
Default payments	(1,169,536)
Provision for losses	2,920,546
Recoveries on prior default payments	<u>12,007</u>
Ending balance	<u>\$10,971,456</u>

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

The Authority is insuring loans made by financial institutions to qualifying businesses under its various insurance programs. The Authority is contingently liable for the insured portion of payments due on these loans.

At June 30, 2009, the Authority had the following insurance outstanding for commercial loans:

	<u>Approximate Principal Balance Insured</u>
Loan Insurance Program	\$ 54,788,000
SMART Program	212,000
Electric Rate Stabilization Program	<u>16,685,000</u>
	<u>\$71,685,000</u>

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

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

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. As of June 30, 2009, the capital reserve requirement had been met.

At June 30, 2009, the Authority was insuring loans with an aggregate outstanding principal balance approximating \$2,661,000 which were ninety or more days delinquent. The aggregate insured balance of these loans was approximately \$1,205,000 at June 30, 2009.

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, 2009, these commitments under the Loan Insurance Program were approximately \$3,594,100.

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, 2009, are the geographical concentration and the electric utility industry. The credit risk in the electric utility industry relates to the Authority insuring approximately \$16,685,000 for a project involving a Maine electric utility.



# FINANCE AUTHORITY OF MAINE

## NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

The Authority has legislative authority to incur Full Faith and Credit Obligations and Moral Obligations of the State of Maine in an aggregate amount not to exceed \$796,685,000 at June 30, 2009. Such insurance obligations are detailed below:

	<u>Authorized</u>	<u>Outstanding</u>
Full Faith and Credit of the State of Maine:		
Commercial Insurance Authority	\$ 90,000,000	\$ 34,114,163
Veterans Mortgage Insurance Authority	4,000,000	168,377
Higher Education Bonds	4,000,000	—
Moral Obligation of the State of Maine:		
Commercial Loan Insurance	150,000,000	20,717,856
Electric Rate Stabilization Bonds	16,685,000	16,685,000
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	—
Waste Motor Oil Revenue Fund	35,000,000	—
Total Moral Obligation	<u>698,685,000</u>	<u>37,402,856</u>
Total authorized and committed	<u>\$796,685,000</u>	<u>\$ 71,685,396</u>

In addition, there is unlimited Moral Obligation of the State of Maine authorized but not used for bonds issued pursuant to the Higher Education Loan Purchase Program Fund. This authorization will sunset on June 30, 2010.

The Authority has been assessed the total amount of \$963,270 by the U.S. Department of Education (the "Department"), most recently evidenced by a Final Program Review Determination dated June 30, 2009 (the "Determination Letter"), in connection with the Authority's handling of certain accounts related to the FFEL Program. The Department alleges that in 1998, the Authority incorrectly accounted for certain program expenses, and misallocated certain program assets, when segregating what was then called the Reserve Fund into two separate funds known as the Federal Fund and the Operating Fund. The Department takes the position that the Authority should have allocated more monies to the Federal Fund, owned by the Department, as opposed to the Operating Fund, which is owned by the Authority.

The Authority is vigorously defending the assessment, most recently by appealing the findings set forth in the Determination Letter to the Secretary of the Department. The Authority maintains that it followed then available guidance provided by the Department, and that the Authority's method of accounting for program expenses was consistent with applicable law. In addition, the Authority takes the position that the Department's claim is barred by the applicable statute of limitations.

Legislation is pending in Washington that could eliminate or substantially change the Federal Family Education Loan Program. Depending on the outcome of this legislation FAME may no longer provide its current guarantor services or FFELP student loan products or services for newly originated loans.

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

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

The Authority carries insurance to cover its exposure to various risks of loss. There were no significant uninsured losses during 2009 and 2008.

#### 6. Acquired Property

The Authority holds title to land that it acquired in the course of a bankruptcy proceeding. The property is carried at no value in the Authority's Statement of Net 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, 2009, is \$156,000 accrued by management of the Authority to record potential costs associated with site protection and monitoring functions for which the Authority may be held liable. The Authority may be liable for additional payments if there is an extraordinary event on the property. The Authority's legal counsel is unable to estimate an amount or range of possible liability at this time.

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

#### 7. Notes and Bonds Payable

##### Notes Payable

Notes payable consists of the following at June 30, 2009:

Note payable <sup>(1)</sup> , 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.	\$ 927,398
Note payable <sup>(2)</sup> , interest only payments fixed at 1.0%, principal and interest due December 10, 2010 at the option of the lender. Assets of the Maine Health Access Foundation Loan Program are pledged to secure the note.	750,000
	1,677,398
Less: current portion of notes payable	54,398
Noncurrent portion of notes payable	<u>\$1,623,000</u>

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

**7. Notes and Bonds Payable (Continued)**

The proceeds from the note payable<sup>(1)</sup> are required to be used to originate notes receivable in the Intermediary Relending Loan Program, which is included in the Revolving Fund and is a governmental type fund. The proceeds from the note payable<sup>(2)</sup> are required to be used to originate notes receivable in the Maine Health Access Foundation Loan Program, which is included in the Revolving Fund and is a governmental type fund.

**Bonds Payable**

During 2009, the Authority retired \$11,250,000 of 2003 Series and \$6,000,000 of 2005 Series bonds for \$13,972,200. The Authority realized a gain of \$3,149,550, net of bond redemption costs and the write off of bond discounts and bond issuance costs.

The Authority has outstanding the following bonds payable at June 30, 2009, 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 0.73% at June 30, 2009.	\$ 58,250,000
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 0.68% at June 30, 2009.	44,500,000
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 0.60% at June 30, 2009.	44,000,000
2007 Senior Series A-1, comprised of auction rate bonds maturing May 23, 2037, interest is reset every 35 days and payable semi-annually; interest rate approximately 0.95% at June 30, 2009.	50,000,000
2007 Senior Series A-2, comprised of auction rate bonds maturing May 23, 2037, interest is reset every 35 days and payable semi-annually; interest rate approximately 1.11% at June 30, 2009.	50,000,000
2007 Senior Series A-3, comprised of auction rate bonds maturing May 23, 2037, interest is reset every 35 days and payable semi-annually; interest rate approximately 0.95% at June 30, 2009.	<u>40,000,000</u>
	286,750,000
Less unaccreted discount	<u>937,247</u>
	285,812,753
Less: current portion of bonds payable	<u>67,759,377</u>
Noncurrent portion of bonds payable	<u>\$ 218,053,376</u>

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

**7. Notes 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 \$2,867,500 at June 30, 2009, 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 and cash management funds at June 30, 2009.

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, 2009, all bonds authorized under the underlying bond resolutions have been issued.

The debt service requirements for all bonds and notes payable, which are based on the interest rates at June 30, 2009, through 2013 and in five-year increments thereafter to maturity for the Authority, are as follows:

<u>Year(s)</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2010	\$ 67,813,775	\$ 2,421,672	\$ 70,235,447
2011	804,944	1,828,805	2,633,749
2012	55,492	1,820,755	1,876,247
2013	56,047	1,820,200	1,876,247
2014	56,608	1,819,640	1,876,248
2015 – 2019	291,645	9,089,594	9,381,239
2020 – 2024	306,522	9,074,717	9,381,239
2025 – 2029	51,742	9,063,383	9,115,125
2030 – 2034	41,638,123	8,582,915	50,221,038
2035 – 2039	<u>177,352,500</u>	<u>3,531,996</u>	<u>180,884,496</u>
	<u>\$ 288,427,398</u>	<u>\$49,053,677</u>	<u>\$ 337,481,075</u>

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

**FINANCE AUTHORITY OF MAINE**  
**NOTES TO FINANCIAL STATEMENTS**

June 30, 2009

**7. Notes and Bonds Payable (Continued)**

The following summarizes the debt activity for the Authority for the year ended June 30, 2009:

	<u>Notes Payable</u>	<u>Bonds Payable</u>
Balance at beginning of year	\$ 981,368	\$ 302,956,115
Principal reductions	(53,970)	(17,250,000)
Note issuance	750,000	—
Accretion of discount	<u>—</u>	<u>106,638</u>
Balance at end of year	<u>\$ 1,677,398</u>	<u>\$ 285,812,753</u>

**8. Capital Assets**

Capital assets activity for the year ended June 30, 2009, was as follows:

	<u>June 30, 2008</u>	<u>Additions</u>	<u>Disposals</u>	<u>June 30, 2009</u>
Building and improvements	\$ 1,999,433	\$ 3,186	\$ —	\$ 2,002,619
Computer and office equipment	1,411,994	220,672	—	1,632,666
Software development	<u>323,171</u>	<u>536,051</u>	<u>—</u>	<u>859,222</u>
	3,734,598	759,909	—	4,494,507
Less accumulated depreciation for:				
Building and improvements	(559,971)	(70,960)	—	(630,931)
Computer and office equipment	(1,114,914)	(182,170)	—	(1,297,084)
Software development	<u>—</u>	<u>(51,691)</u>	<u>—</u>	<u>(51,691)</u>
Total accumulated depreciation	<u>(1,674,885)</u>	<u>(304,821)</u>	<u>—</u>	<u>(1,979,706)</u>
	<u>\$ 2,059,713</u>	<u>\$ 455,088</u>	<u>\$ —</u>	<u>\$ 2,514,801</u>

Depreciation expense of \$304,821 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, 2009, are summarized below:

Received for grant programs	\$ 11,885,935
Received for loan programs	4,551,498
General State of Maine appropriations	357,276
Reserve fund balance transfer	1,000,000

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

#### 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.

##### 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 \$4,200,000,000 in net asset value at June 30, 2009. 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 \$6,442,835 in fiscal year 2009.

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 \$6,686,575 in fiscal year 2009. After matching grants are awarded, they no longer are included in the assets of the Maine College Savings Program Fund. They are held with other assets of the Plan in the NextGen College Investing Plan assets held by the Treasurer of the State of Maine. These grants, including earnings thereon, are not the property of Accounts participants or designated beneficiaries unless and until withdrawn for qualified higher education expenses of designated beneficiaries.

Similarly, included in the NextGen College Investing Plan assets held by the Treasurer of the State of Maine, and not reflected in the assets of the Maine College Savings Program Fund in these financial statements, are grants provided by the Alford Scholarship Foundation to fund the Harold Alford College Challenge ("HACC") for Maine resident babies that are named as designated beneficiaries on NextGen accounts by the baby's first birthday. HACC grants, including earnings thereon, are not the property of Account participants or designated beneficiaries and may only be withdrawn for qualified higher education expenses of designated beneficiaries. These grants are designated as restricted gifts to the Authority until so withdrawn. If not withdrawn within the required time period the funds must be redistributed by the Authority for the benefit of another eligible designated beneficiary or, if so requested, returned to the grantor. The gift is recorded as program revenue, and the conditional allocation to account participants is recorded as grant expense.

## FINANCE AUTHORITY OF MAINE

### NOTES TO FINANCIAL STATEMENTS

June 30, 2009

#### 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, 2009 (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, 2009, the original balance of the outstanding SMART revenue bonds totaled \$1,350,000. The current balance of the Authority's insurance at June 30, 2009 related to the SMART revenue bonds is \$212,000.

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, 2009, the balance of the outstanding Electric Rate Stabilization bonds and the Authority's insurance totaled \$16,685,000.

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, 2009, 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, 2009.

Currently, the Authority offers a Simplified Employee Pension Plan to its employees. All contributions made by the Authority go into this plan. Pension expense was \$217,775 in fiscal year 2009.

FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

**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 \$1,045,224,000 at June 30, 2009. A portion of defaults on FFELP loan guarantees are paid by DE through the Federal Student Loan Reserve Fund. At June 30, 2009, the reserve level was approximately \$3,864,000.

**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, 2009 of \$1,249,794.

Arbitrage liability consists of the following at June 30, 2009:

Arbitrage liability	\$1,249,794
Less: current portion of arbitrage	<u>1,077,662</u>
	\$ <u>172,132</u>



FINANCE AUTHORITY OF MAINE  
NOTES TO FINANCIAL STATEMENTS

June 30, 2009

13. Accrued Arbitrage Liability (Continued)

The following is a schedule of the activity in accrued arbitrage liability during 2009:

Beginning balance	\$1,321,937
Decrease in accrued arbitrage	<u>(72,143)</u>
Ending balance	<u>\$1,249,794</u>

The following is a breakdown between purpose and non-purpose arbitrage at June 30, 2009:

Nonpurpose	\$1,249,794
Purpose	<u>          </u>
	<u>\$1,249,794</u>

# BAKER NEWMAN NOYES LLC

## 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.

Portland, Maine  
October 15, 2009

*Baker Newman Noyes*  
Limited Liability Company

# FINANCE AUTHORITY OF MAINE

## COMBINING SCHEDULE OF FIDUCIARY NET ASSETS

### AGENCY FUNDS

June 30, 2009

	Federal Student Loan Reserve Fund	Potato Marketing Improvement Fund	Agriculture Marketing Loan Fund	Small Enterprise Growth Fund
<u>ASSETS</u>				
Cash and cash equivalents	\$2,574,854	\$ 6,610,610	\$2,618,764	\$1,835,860
Accounts receivable	1,289,063	—	—	—
Accrued interest receivable	—	187,118	—	—
Notes receivable, net	—	6,798,746	5,001,898	—
Total assets	<u>\$3,863,917</u>	<u>\$13,596,474</u>	<u>\$7,620,662</u>	<u>\$1,835,860</u>
<u>LIABILITIES</u>				
Accounts payable and other liabilities	\$ —	\$ 143,239	\$ 104	\$ —
Due to the U.S. Department of Education	3,863,917	—	—	—
Amounts held for State of Maine under revolving loan programs	—	13,453,235	7,620,558	1,835,860
Total liabilities	<u>\$3,863,917</u>	<u>\$13,596,474</u>	<u>\$7,620,662</u>	<u>\$1,835,860</u>

SCHEDULE 1

<u>Nutrient Management Fund</u>	<u>Payroll Processing Insurance Fund</u>	<u>Kim Wallace Adaptive Equipment Loan Program Fund</u>	<u>Fund Insurance Review Board Fund</u>	<u>Occu- pational Safety Program Fund</u>	<u>Northern Maine Transmission Corporation</u>	<u>Total Agency Fund</u>
\$ 13,654	\$508,755	\$4,341,694	\$15,208	\$ 7,711	\$ 8,168	\$ 18,535,278
—	—	—	—	—	—	1,289,063
—	—	12,298	—	—	—	199,416
<u>701,587</u>	<u>—</u>	<u>3,502,798</u>	<u>—</u>	<u>31,442</u>	<u>—</u>	<u>16,036,471</u>
<u>\$715,241</u>	<u>\$508,755</u>	<u>\$7,856,790</u>	<u>\$15,208</u>	<u>\$39,153</u>	<u>\$ 8,168</u>	<u>\$36,060,228</u>
\$ 13,645	\$ —	\$ 27,872	\$ 145	\$ 398	\$ —	\$ 185,403
—	—	—	—	—	—	3,863,917
<u>701,596</u>	<u>508,755</u>	<u>7,828,918</u>	<u>15,063</u>	<u>38,755</u>	<u>8,168</u>	<u>32,010,908</u>
<u>\$715,241</u>	<u>\$508,755</u>	<u>\$7,856,790</u>	<u>\$15,208</u>	<u>\$39,153</u>	<u>\$ 8,168</u>	<u>\$36,060,228</u>