

**EDAP BOARD MEETING
PAYNESVILLE CITY HALL COUNCIL CHAMBERS
JANUARY 19, 2021
7:00 A.M.**

Some or all members of the EDAP Board may participate in this meeting by telephone or zoom rather than being personally present at the EDAP Board's special meeting place at 221 Washburne Avenue, Paynesville, Minnesota. Members of the public can monitor the EDAP Board meeting by contacting Kristin Leither at 320-243-3714 ext. 248 or kleither@paynesvillemn.com by noon on the day prior to the meeting to make arrangements via telephone or zoom.

AGENDA

- I. CALL TO ORDER
- II. CONSENT AGENDA
 - A. Minutes (page 1)
- III. NEW BUSINESS
 - A. Election of Officers (page 4)
 - B. Board Membership (page 5)
 - C. Meeting Schedule & Location (page 14)
 - D. Appointment of EDAP Finance Sub-Committee Members (page 15)
 - E. Billboard (page 16)
 - F. COVID-19 Business Stimulus (page 21)
- IV. OLD BUSINESS
 - A. Electric Vehicle Charging Station - Update
 - B. Community Amenity Signage - Update
 - C. Chamber Bucks - Update
- V. INFORMATIONAL
 - A. Revolving Loan Report (page 22)
- VI. ADJOURN

**Members: Mark Dingmann, *VACANCY – Chamber Representative*, Don Wiese, Bruce Stang, Chris Stanley, Wayne Nelson, Megan Brick, and Jean Soine.
Advisory Member: Tariq Al-Rifai**

This agenda has been prepared to provide information regarding an upcoming meeting of the EDAP Board. This document does not claim to be complete and is subject to change.

BARRIER FREE: All EDAP Board meetings are accessible to the handicapped. Attempts will be made to accommodate any other individual need for special services. Please contact City Hall (320) 243-3714 early, so necessary arrangements can be made.

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: Consent Agenda

Originating Department: Administration

Item Number: II - A

ITEM DESCRIPTION: Minutes

Prepared by: Staff

COMMENTS:

Please review the minutes from the December 15, 2020 EDAP Board meeting.

ADMINISTRATOR COMMENTS:

BOARD/COUNCIL ACTION:

Motion to approve the minutes from the December 15, 2020 EDAP Board meeting.

**MINUTES
EDAP BOARD MEETING**

DECEMBER 15, 2020

The meeting was called to order by Chairman, Chris Stanley at 7:00 a.m. Members present were Len Gilmore, Shawn Reinke, Wayne Nelson, Bruce Stang, and Tariq Al-Rifai, City Administrator. Others present were Ron Mergen, Public Works Director and Belinda Ludwig, City Treasurer. Mark Dingmann and Don Wiese were absent.

Motion was made by Gilmore to approve the minutes from the October 13 and October 19, 2020 EDAP Board meetings. Seconded by Stang and unanimously carried.

ELECTRIC CAR CHARGING STATION

Mergen stated that the initial grant that was researched by Chuck DeWolf, City Engineer did not fit for Paynesville. However, there is a Level 2 grant that is due in February 2021 that fits the City's needs much better. DeWolf did not have the criteria, but will have the information available for the next meeting.

SIGNAGE

Mergen and Kristin Leither, Social Media Specialist are to start working on a design for a sign at the RV Dump site that promotes local amenities. To date, they have not been able to start this yet and will bring ideas to a future meeting.

CHAMBER BUCKS

Ludwig needs to contact local gas stations to see if they accept chamber bucks. Ludwig is also trying to determine the number of apartments in each complex in Paynesville. To date, Ludwig has not started this yet and will bring the information to a future meeting.

MOBILE HOME PARK AND FUTURE INDUSTRIAL PARK

The Board discussed that the mobile home park and future industrial park are two very different topics.

Mobile Home Park

There are two locations being considered for a new mobile home park. The first one being the NW option by Paynesville Fleet. This is a 23 acre lot. The entrance would be off Hwy 55. The City would have to buy the land. Phase I at this location would run about \$1.2 million for infrastructure and would have 25 lots. Phase II would run about \$500,000 to \$600,000 for infrastructure and would have 18 lots. The road cost is about 40% of the infrastructure. If this option were chosen this property which is currently in the Township and would need to be annexed into the City. This option would need a park for the children.

The second option is on City owned property, off of County Road 34, near John Deere. Phase I at this location would cost approximately \$800,000 for infrastructure and would have 26 lots. Phase II would be approximately \$500,000 for infrastructure and would have 22 lots. The current mobile home park is approximately 3.5 acres and has 26 lots of which 18 have a trailer on. The current owner is interested in being involved in the process and is willing to sell the current mobile home park land for \$1 after the residents are relocated. The City would then be able to turn around and sell the land with proceeds going toward the project. The community may be more accepting to the project at the location out by Fleet. No action is needed by the EDAP Board as this would go to the Property Negotiations Board to make a recommendation to Council.

Future Industrial Park

There is a need to expand upon the Industrial Park. Pay Del Co has funds totaling approximately \$300,000. The suggestion was made to set up a meeting between Al-Rifai, Stang and Ferche. Stanley could also attend if necessary.

EDAP BOARD MEMBERSHIP

There was a new Joint Powers agreement drafted and sent to Paynesville Township for approval. To date the City has not received this document back yet.

BILLBOARD

Stanley mentioned that the City has a billboard off of the Hwy. 23 bypass that is out dated. Reinke found the last discussion on this in the August 2019 minutes. Al-Rifai and Mergen will research updating this sign.

There being no further business the meeting was adjourned at 7:50 a.m.

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - A

ITEM DESCRIPTION: Election of Officers

Prepared by:

COMMENTS:

Nominations for Chairperson.
Nominations for Vice Chairperson.
Nominations for Secretary.

ADMINISTRATOR COMMENTS:

Last Year's Officers:

Chair: Chris Stanley
Vice Chair: Wayne Nelson
Secretary: City Administrator

BOARD/COUNCIL ACTION:

A motion to elect _____ as Chairperson.
A motion to elect _____ as Vice Chairperson.
A motion to elect _____ as Secretary.

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - B

ITEM DESCRIPTION: Board Membership

Prepared by:

COMMENTS:

The Amendment To Joint Powers Economic Development Agreement Between the City of Paynesville and Paynesville Township has been approved and signed (see attached). The Board make up is as follows:

6) The Joint Economic Development Board of the City of Paynesville and Paynesville Township shall consist of eight (8) members including:

- two (2) of whom must be members of the City Council (**Jean & Megan**)
- one (1) of whom must be a member of the Town Board of Paynesville Township (**Mark**)
- five (5) at large members:
 - one (1) from the Chamber of Commerce Board (**Unknown???**)
 - one (1) Pay Del Co member (**Wayne**)
 - two (2) of which are recommended by the Town Board of Paynesville Township, and (**Bruce & Don**)
 - one (1) final member recommended by the City Council. (**Chris**)

The Mayor of the City of Paynesville shall appoint all eight (8) members with the approval of the Council. Members terms shall be for six (6) years and shall rotate in accordance with M.S.A. §469.095.

Who is serving from the Chamber of Commerce? Who has Paynesville Township recommended? And is Mark Dingmann still serving on behalf of the Township Board?

ADMINISTRATOR COMMENTS:

BOARD/COUNCIL ACTION:

Motion to appoint the following Board members representing the following entities and recommend such to the City Council.

**AMENDMENT TO JOINT POWERS ECONOMIC
DEVELOPMENT AGREEMENT BETWEEN THE
CITY OF PAYNESVILLE AND PAYNESVILLE TOWNSHIP**

WHEREAS, the City of Paynesville has established an Economic Development Authority for the City of Paynesville by an original Resolution dated February 18, 1987, pursuant to M.S.A. §469.090 to 469.108, and amendments passed subsequent thereto; and

WHEREAS, Paynesville Township has similar powers regarding an economic development authority as an urban township under M.S.A. §368.01 and M.S.A. §469.152 to 469.165;

WHEREAS, on March 26, 1997, the City of Paynesville and Paynesville Township entered into a Joint Powers Economic Development Authority Agreement, which has been amended subsequent thereto; and

WHEREAS, in keeping with that Joint Powers Economic Development Authority Agreement, the City of Paynesville subsequently modified membership of the Board of the Economic Development Authority; and

WHEREAS, both the City of Paynesville and Paynesville Township continue in their desire to work jointly and cooperatively to advance economic development in the area which comprises the City and Township of Paynesville; and

WHEREAS, the parties hereto continue to become involved in projects which they jointly support through their respective revolving loan funds; and

WHEREAS, on occasion there may be an economic development project with respect to which only funds from one of the parties hereto may be used, and despite the existence of such situations from time to time, the parties hereto agree that the expertise of the individuals from the City Council of the City of Paynesville and from the Town Board of Paynesville Township, and the expertise of other individuals recommended by the respective parties

hereto for service on the Board of the Joint Powers Economic Development Authority is useful and beneficial in analyzing the merits of all economic development projects regardless of whose economic development funds may be used or not used in any given situation; and

WHEREAS, the City of Paynesville and Paynesville Township wish to continue their involvement in a Joint Powers Economic Development Agreement and to clarify and amend the terms heretofore existing;

NOW, THEREFORE, pursuant to Minnesota Statute §471.59, commonly known as the Joint Powers Act, and in consideration of mutual promises and covenants contained herein, the parties hereto agree as follows:

1) For so long as the Joint Powers Agreement remains in effect, the Economic Development Authority for the City of Paynesville created February 18, 1987 and Paynesville Township will act as a Joint Board under the terms of this Agreement on all economic development projects to which either or both the City of Paynesville and Paynesville Township consider making a financial commitment.

2) For so long as this Joint Powers Agreement remains in effect, the Economic Development Authority of the City of Paynesville and Paynesville Township will act jointly and as a combined and unified Board to share their expertise in the consideration of loan applications from any party requesting a loan from either the City or Township economic development funds, and the recommendation of the Joint Board to the respective entities, the City and Township, shall be subject to approval of the municipal corporation to whom the loan application has been submitted or, if the loan application seeks funds from both the City and Township, then the recommendation of the Joint Board shall be subject to approval of both the City Council of the City of Paynesville and the Town Board of Paynesville Township.

3) The Joint Board of the Economic Development Authority shall perform all tasks related to economic development, including but not limited to the following:

- a) Creating, maintaining, and working with loan guidelines;
- b) Creating and following bylaws;
- c) Electing officers;
- d) Working with loan applicants to complete appropriate loan applications;
- e) Completing review of loan applications and making recommendations regarding loan applications to the governing bodies of the City of Paynesville and Paynesville Township using established loan guidelines in the making of such recommendations; and
- f) Seeing to the completion of loan documents regarding all loans authorized by either or both of the City of Paynesville and Paynesville Township.

4) Staff provided by the City of Paynesville will keep records of payments on all loans made through the Joint Board and provide information regarding the status of loan payments to the governing bodies of both Paynesville Township and the City of Paynesville on a regular basis. In addition, the parties hereto acknowledge that staff of the City of Paynesville may expend time on economic development projects investigating feasibility, gathering information for the Joint Board, and doing routine tasks such as putting together agenda packets, minutes and the like. In connection with the performance of these functions, Paynesville Township shall reimburse the City of Paynesville \$3,500.00 towards the cost of administering EDAP each year. This reimbursement amount shall be reviewed annually.

5) The city attorney's office for the City of Paynesville shall draft appropriate loan agreements and related documents with respect to all loans approved by the Joint Board for submission to the governing bodies of the City of Paynesville and Paynesville Township. The cost of legal services and recording of items related to loans shall be reimbursed by the loan recipient at closing. Any other legal services or recordings of related items shall be split one-

half each by the parties hereto where both parties' economic funds are involved in the project. If a project involves only funds from one of the parties hereto, then that party shall be responsible for all related legal costs, recording, and the like.

6) The Joint Economic Development Board of the City of Paynesville and Paynesville Township shall consist of eight (8) members including:

- two (2) of whom must be members of the City Council
- one (1) of whom must be a member of the Town Board of Paynesville Township
- five (5) at large members:
 - one (1) from the Chamber of Commerce Board
 - one (1) Pay Del Co member
 - two (2) of which are recommended by the Town Board of Paynesville Township, and
 - one (1) final member recommended by the City Council.

The Mayor of the City of Paynesville shall appoint all eight (8) members with the approval of the Council. Members terms shall be for six (6) years and shall rotate in accordance with M.S.A. §469.095.

7) A vacancy is created in the membership of the Authority when a City Council member or Township Board member of the Authority ends their Council membership or Town Board membership. A vacancy for this or any other reason must be filled for the balance of the unexpired term in the manner in which the original appointment was made.

8) A member may be removed for inefficiency, neglective duty, or misconduct. A member shall be removed only after a hearing in accordance with the requirements of M.S.A. §469.095, Subd. 5.

9) Except as specifically limited by this resolution, the Authority shall have all of the authority granted to it pursuant to the act including, in general, but not limited to the following:

- a) The authority to contract for services of consultants, agents, public accountants and other persons needed to perform its duties and exercise its powers;
- b) The Authority may use the services of the City Attorney for its legal needs;
- c) The Authority may purchase the supplies and materials it needs to carry out its duties;
- d) The Authority may use the facilities of the City's purchasing department in connection with construction work and to purchase equipment, supplies and materials;
- e) The Authority may create and define the boundaries of Economic Development Authority districts as authorized by the Act;
- f) The Authority may be a limited partner in a partnership whose purpose is consistent with the Authority's purpose;
- g) The Authority may issue general obligation bonds and revenue bonds when authorized by the City Council and Township Board, and pledge as security for bonds the full faith, credit and resources of the City and/or Township, and such revenues as may be generated by projects undertaken by the Authority;
- h) The Authority may cooperate with or act as agent for the federal or state government or a state public body, or an agency or instrumentality of a government or other public body to carry out the powers granted it by the act, or any other related federal, state, or local law in the area of economic development district improvement;
- i) The Authority may study and analyze economic development needs in the City and Township and ways to meet those needs;
- j) The Authority may join an official, industrial, commercial, or trade association, or other organization concerned with such purposes, hold receptions of officials who may contribute to advancing the City and Township in their economic development, and carry out other appropriate public relations activities to promote the City and Township and their economic development; and
- k) The Authority may carry out the law on economic development districts to develop and improve the lands in an economic development district, and to make it suitable and available for economic development uses and purposes. In general, with respect to economic development districts, the Authority may use all of the powers given an economic development authority by law. By means of

example, and not to limit the power given in economic development authority law, see those powers listed in M.S.A. §469.101.

All City employees shall, upon request, and within a reasonable time, furnish to the Authority or its employees or agents, such available records or information as may be required in its work. The Authority, or its employees or agents, may, in the performance of official duties, enter upon lands and make examination or surveys in the same manner as other authorized City or Township agents or employees, and shall have such other powers as are required for the performance of official functions in carrying out the purposes of this resolution.

10) The actions of the Authority shall be limited as follows:

- a) The Authority may not exercise any specific powers contained in the act without the prior approval of the City Council and/or the Paynesville Township Board;
- b) The sale of bonds or obligations issued by the Authority shall be approved by the City Council and the Town Board before issuance;
- c) The Authority shall follow the budget process for departments of the City and Township as provided by the City and Township, and as implemented by the City Council, Mayor, Town Board Chair and Town Board;
- d) All official actions of the Authority must be consistent with the adopted comprehensive plan of the City and Township and any official controls implemented in such comprehensive plans;
- e) The Authority must submit all planned activities for influencing the action of other governmental agencies, subdivisions or bodies to the City Council and the Town Board for approval; and
- f) The Authority must submit its administrative structure and management practices, loan guidelines, and procedures to the City Council and the Town Board for approval.

11) The Authority must fulfill all of the obligations set forth in M.S.A. §469.100.

12) The Board may adopt bylaws and rules of procedure and shall adopt an official

seal.

13) The Board shall select a President, a Vice President, a Treasurer, a Secretary, and an Assistant Treasurer. The Secretary and Treasurer positions may be held by the same person.

14) The Treasurer shall give bond to the state conditioned upon faithful discharge of official duties. The bond must be approved as to form and surety and approved by the City Council of the City of Paynesville and the Town Board of Paynesville Township and filed with the Secretary. The bond must be for twice the amount of money likely to be on hand at any time as determined at least annually by the authority provided that the bond must not exceed \$300,000.


15) Except as authorized in Section 471.88 of Minnesota Statutes, a member of the Joint Commission must not acquire any financial interest, direct or indirect, in any project or in any property included or planned to be included in any project, nor shall the person have any financial interest, direct or indirect, in any contract or proposed contract for materials or services to be furnished or used in connection with any project.

16) This shall be effective January 1, 2021.

Adopted by the City Council of the City of Paynesville, Stearns County, Minnesota, this 28th day of December, 2020.



Jeff Thompson, Mayor



~~Belinda Ludwig, Acting~~ City Administrator
Tariq Al-Rifai

Adopted by the Town Board of Paynesville Township, Stearns County, Minnesota, this 14 day of Dec, 2020.



Mark Dingmann, Chair

Don Wiese
Don Wiese, Clerk

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - C

ITEM DESCRIPTION: Meeting Schedule & Location

Prepared by: Staff

COMMENTS:

Each year every Board sets their meeting schedule. Currently the EDAP Board meets on the third Tuesday of each month at 7:00 a.m. at City Hall.

In the past (prior to COVID-19) this Board has met at local restaurants; however, staff is not sure how this would work for the Board as some restaurants are not open at 7 a.m., some restaurants are closed, and there is a need for Zoom options (Wi-Fi).

ADMINISTRATOR COMMENTS:

BOARD/COUNCIL ACTION:

Motion to set the EDAP Board meeting schedule for _____ at
_____.

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - D

ITEM DESCRIPTION: Appointment of EDAP Finance Sub-Committee Members

Prepared by: Staff

COMMENTS:

It was been suggested to appoint the members that serve in this capacity on an annual basis.

ADMINISTRATOR COMMENTS:

Current members: Chris Stanley, Bruce Stang, *Council Member - VACANCY* and Chelsey Mueller, *Council Member - VACANCY* (alternate).

BOARD/COUNCIL ACTION:

Motion to appoint _____ to serve at the EDAP Board Finance Sub-Committee.

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - E

ITEM DESCRIPTION: Billboard

Prepared by:

COMMENTS:

It has been suggested to update the Highway 23 Bypass billboard. Please find attached the current billboard and a draft of some new language. Discussion.

ADMINISTRATOR COMMENTS:

BOARD/COUNCIL ACTION:

Motion to _____.



Please proof spelling, phone numbers, directional, tag lines, logos, etc.

FRANKLIN

Employers in Paynesville are

NOW HIRING

Assembly | Industrial | Manufacturing | Packaging

See City Hall for Details | paynesvillemn.com

Advertiser: City of Paynesville

Account Executive: Steve Anderson

Date: December 31, 2020

Install Date:

Quantity: 1

Proof Approval (Signature):

Size: Single Sheet Poster

Structure Location:

Previous Ad:

Structure Number:

Extension sq. ft.: 0

Banner sq. ft.: 0

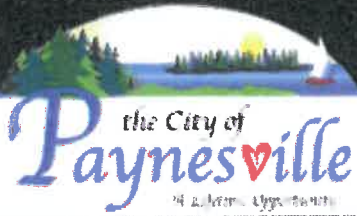
2009© FRANKLIN OUTDOOR ADVERTISING. Any use of this proposal without consent or compensation is strictly prohibited.

18

Please proof spelling, phone numbers, directional, tag lines, logos, etc.

FRANKLIN

Get Paid to
BUILD YOUR NEW HOME
in Paynesville!



Visit City Hall for Details

Advertiser: City of Paynesville

Account Executive: Steve Anderson

Date: December 31, 2020

Install Date:

Quantity: 1

Proof Approval (Signature):

Size: Single Sheet Poster

Structure Location:

Previous Ad:

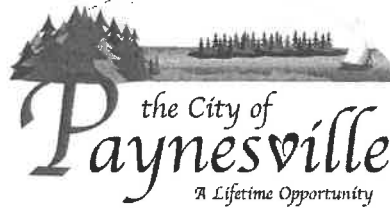
Structure Number:

Extension sq. ft.: 0

Banner sq. ft.: 0

2009 © FRANKLIN OUTDOOR ADVERTISING. Any use of this proposal without consent or compensation is strictly prohibited.

19



Employers in Paynesville are Now Hiring

Associated Milk Producers Inc. (AMPI)
200 Railroad Street
Paynesville, MN 56362
(320) 243-3794
www.ampi.com

Open positions: Receptionist, Office Assistant, Dryer Operator, Bagger (full-time & part-time), Plant Operations Manager, Milk Receiving, Boiler Operator, Production Supervisor (nights).

Avon Plastics
210 Ampe Drive
Paynesville, MN 56362
(320) 260-0593
www.avonplastics.com

Open Positions: Maintenance Coordinator, Quality Control/Assurance Inspector, Washline Operator/Materials Handler.

Bill Fuchs Motorsports
201 Minnie Street
Paynesville, MN 56362
(320) 340-6015
www.billfuchsmotorsports.com

Open positions: Machinist.

Central Minnesota Federal Credit Union
201 Minnie Street
Paynesville, MN 56366 www.mycmfcu.org 2
(320) 243-4260
www.mycmfcu.org

Open positions: Teller.

LAMB Labor Services, Inc.

115 Business 23 East
Paynesville, MN 56362
(320) 266-3059
www.lamblaborservices.com

Open positions: Visit or call LAMB for details.

Louis Industries, Inc.
222 Industrial Loop West
Paynesville, MN 56362
(320) 243-3696
www.louisindustries.com

Open positions: Sales Manager, Quality Assurance Technician, Laser Operator.

Nelson Plastics, Inc.
620 Minnie Street
Paynesville, MN 56362
(320) 243-3999
www.nelsonplastic.com

Open positions:

Stang Precision, Inc.
121 Industrial Loop Street West
Paynesville, MN 56362
(320) 243-3613

Open positions:

Valley Industries, Inc.
180 N. Lake Avenue
Paynesville, MN 56362
(800) 864-1649
www.valleyind.com

Open positions:

20

REQUEST FOR BOARD/COUNCIL ACTION

BOARDCOUNCIL NAME: EDAP Board

Board/Council Meeting Date: January 19, 2021

Agenda Section: New Business

Originating Department: Administration

Item Number: III - F

ITEM DESCRIPTION: COVID-19 Business Stimulus

Prepared by: Staff

COMMENTS:

It has been suggested to give business that have been impacted by COVID-19 a local stimulus. A number to consider would be \$3,400.00; the same amount that the City reimbursed each liquor license holder (3 businesses) for 2021. Discussion.

ADMINISTRATOR COMMENTS:

BOARD/COUNCIL ACTION:

Motion to _____ and recommend such to the City Council.

REVOLVING LOAN STATUS REPORT

Date of Update:

1/13/2021

Business Name	Outstanding Balance	Date of last Payment	Amount of Last Payment	Current/Next Due Date
C & S Towing Inc	\$ 65,310.77	12/22/2020	\$ 455.76	2/1/2021
Eats & Treats	\$ 5,991.59	1/6/2021	\$ 180.00	2/3/2021
Koronis Lanes Refinance	\$ 23,014.41	12/28/2020	\$ 628.55	2/1/2021
Koronis Lanes Covid Emergency	\$ 9,848.07	12/28/2020	\$ 180.80	1/26/2021
Koronis Living LLC	\$ 7,206.40	12/16/2020	\$ 300.00	1/13/2021
Lamb Labor Services #3	\$ -	12/21/2020	\$ 1,850.19	
* Queen Bee's Bar & Grill	\$ 58,937.33	12/9/2020	\$ 1,400.00	2/20/2021
* Safe Basements Inc.	\$ 175,836.38	12/21/2020	\$ 2,590.96	2/1/2021
* Savage Land Partnership	\$ 235,159.03	12/24/2020	\$ 1,957.36	3/3/2021
* Todd & Lauri Lokken	\$ 32,151.94	12/9/2020	\$ 471.70	1/17/2021
* Joint Loans w/Township				
TOTAL OUTSTANDING BALANCE	\$ 613,455.92			
LATE PAYMENTS:				
TOTAL DELINQUENT	\$ -			

CITY REVOLVING LOAN BALANCE (available)	\$ 437,121.88	11/30/2020	<i>(unaudited)</i>
CITY EDAP BALANCE	\$ 386,074.59	11/30/2020	<i>(unaudited)</i>
TOWNSHIP LOAN BALANCE (available)	???		