

# Microloan Committee

Meeting Agenda  
8:30 a.m. – 10:00 a.m.  
Via Conference Call  
Friday, October 18, 2024

## I. Current Balance Available to Lend

\$603,099

## II. Reports:

- Portfolio Summary (located at <https://smartstartpasco.com/monthly-meeting-documents>)
- Delinquency Report (located at <https://smartstartpasco.com/monthly-meeting-documents>)

## III. Application Review

### Graber Joinery, LLC / Timothy Joinery

Request: Terms (Months): 72 Amount: \$ 50,000.00

Jobs Retained: 1 Jobs Created: 1 Total Jobs: 2

## IV. Loan Modification Requests

### A & M Wellness, LLC / Angela & Mikel Mineo

Request: Due to unforeseen business closure in response to Hurricane Helene, borrower is requesting a 2-Month (October & November 2024) deferral of microloan payment. They plan to resume ordinary payments on 12/1/24.

Original Balance: \$50,000.00 Current Balance: \$44,341.42 Fee Balance: \$0.00

### Elite 360 Studio, LLC / Antonio Rodriguez & Carolina Warnes

Request: Due to loss of business resulting from Hurricane Helene & Hurricane Milton in a two-week time period, borrower is requesting a 3-Month (November, December 2024 & January 2025) deferral of microloan payment. They plan to resume ordinary payments on 2/1/25.

Original Balance: \$50,000.00 Current Balance: \$41,140.35 Fee Balance: \$0.00