

# Microloan Committee

Meeting Agenda  
8:30 a.m. – 10:00 a.m.  
Via Conference Call  
Friday, January 10, 2025

## I. Current Balance Available to Lend

\$639,475

## II. Reports:

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

## III. Loan Modification Requests

### **Roberto & Liz, LLC/Roberto & Elizabeth Garcia**

Request: Client is requesting reduced payments of \$100.00 a month with zero interest for an additional 6 months beginning February 1, 2025. July 1, 2025 will be the 6<sup>th</sup> month of that agreement. Nothing has changed in their financial situation. Insurance is still extremely high for Elizabeth's business nothing has lowered this year and this has been the worst year in Real Estate sales since she started. Everything cost more than last year and business has not changed.

Original Balance: **\$35,000.00** Current Balance: **\$17,359.02** Fee Balance: **\$50.00**