

## **WYOMING COUNTY BUSINESS ASSISTANCE CORPORATION BOARD MEETING MINUTES**

The WCBAC Board of Directors met on January 15, 2026 at 2:30 p.m. at the Wyoming County Agriculture and Business Center, 36 Center Street, 2nd Floor Conference Room, Warsaw, NY 14569.

Chairman Dadd called the meeting to order at 3:12 p.m.

### **1. Roll call:**

In attendance were: Mark Dadd, Chairman; A. D. Berwanger, Vice-Chairman; Rebecca Ryan, Treasurer; Thomas McCormick, Secretary; E. Joseph Gozelski, Director; Brianna Stone, Director; Scott Gardner Executive Director; Robin Marschilok, Director of Operations; Jennifer Tyczka, Program Manager; and Kevin Zanner, Agency Counsel.

Guests: Mark George, Underwriter (joined the meeting at 3:16 p.m.)

### **2. Administrative**

#### **A. Review/approve minutes from December 11, 2025**

Minutes of the December 11, 2025 Board meeting were reviewed. A motion was made to accept the minutes by B. Stone and seconded by T. McCormick. The motion was unanimously carried.

#### **B. Review/approve financial report December 2025**

The financial report from December 2025 was reviewed. The financial report was accepted on a motion made by R. Ryan and seconded by T. McCormick. The motion was unanimously carried.

### **3. Action Item**

#### **A. Reconsideration of loan application from Perry New York LLC, in the amount of \$200,000. The property is the Rufus Smith Building, located at 23-25 S Main/1 Lake St, Perry.**

Gardner informed the Board that Perry New York LLC has submitted the items that were missing from last month's review of the loan application, including Hauser's personal financial statement and a list of members committed to providing funds for the project. M. George reported that he re-analyzed the numbers with a couple of changes to the structure of the complete funding package. The WCBAC would hold a mortgage second behind a bank loan with a balance of \$39,100. After his review of the numbers, M. George stated that he would recommend approval of the loan with the recommendations listed in his report. M. George reviewed the project which will remodel the 2<sup>nd</sup> and 3<sup>rd</sup> floors to house 7 market rate apartments. The apartments will be large enough for single, couple or a small family. The rates are in-line with the current rates for the area.

The Board moved into executive session at 3:39 p.m. to discuss the personal finances of the applicant. No vote was taken during executive session. The Board moved out of executive session and back into regular session at 3:42 p.m. on a motion made by D. Berwanger. The motion was seconded by R. Ryan and unanimously carried.

Once back in regular session the Board reviewed the logistics of the funding for the project coming from the Downtown Revitalization Initiative Grant and agreed that the LLC will complete the project timely in order to receive those funds.

At the conclusion of the discussion, B. Stone made a motion to approve Perry New York LLC's request for a \$200,000 loan at an APR of 4%, and a 15 year amortization with a 10 year term balloon payment; collateral consisting of a junior mortgage behind the existing Tompkins Community Bank note, and the personal guarantee of Rick Hauser, and securing confirmation of the receipt of the \$700,000 invested funds from the LLC's members. The motion was seconded by T. McCormick and unanimously carried.

**4. Discussion Item** – None.

**5. Next Meeting** – The next meeting will be February 12, 2026.

**6. Adjournment**

The Board moved to adjourn the meeting at 3:44 p.m. on a motion made by T. McCormick, seconded by D. Berwanger and unanimously carried.

Minutes prepared by R. Marschilok

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