

ST. LAWRENCE COUNTY INDUSTRIAL DEVELOPMENT AGENCY
 LOCAL DEVELOPMENT CORPORATION
 Resolution No. LDC-26-01-02
 January 27, 2026

**AUTHORIZING LOAN FUNDING IN AN AMOUNT UP TO \$20,000 TO
 T&B NEXT LEVEL CONSTRUCTION, LLC.**

WHEREAS, the St. Lawrence County Industrial Development Agency Local Development Corporation (“SLCIDA-LDC”) administers the St. Lawrence County Microenterprise Revolving Loan Fund, and

WHEREAS, T&B Next Level Construction, LLC. (“Borrower”) , a start-up home repair and renovation business located at 374 Roosevelt Road, Massena, has applied for loan financing in an amount not to exceed \$20,000 for equipment and working capital,

NOW, THEREFORE, BE IT RESOLVED, the SLCIDA-LDC agrees to lend up to \$20,000 from the Microenterprise Revolving Loan Fund to the Borrower, and

BE IT FURTHER RESOLVED, said loan shall be subject to the following terms and conditions:

Principal	Up to \$20,000
Interest Rate	4%
Term	Sixty (60) month term consisting of an initial three (3) months of interest-only payments followed by a fifty-seven (57) month amortization.
Security	<ul style="list-style-type: none"> • 1st lien position on a 2011 Ford Pick-up F350 Super Duty with VIN: 1FT8W3B6BEA14534 • 2nd lien position on a 2019 Dodge Ram 2500 HD 6.7 turbo diesel with 5th wheel attachment with VIN: 3C6MR5AL0KG683725 • Blanket lien position on all machinery and equipment, inventory, accounts receivable and general intangibles of T&B Next Level Construction, LLC
Other	<ul style="list-style-type: none"> • Unlimited Personal Guarantee of Bryan Tessier. • Principal of Borrower agrees to sign any and all loan documents requested by the SLCIDA-LDC in both his personal and corporate capacities. • Borrower agrees to meet with the NYS Small Business Development Center, as the SLCIDA-LDC deems necessary to discuss current business operations. • Borrower agrees to make available to the SLCIDA-LDC information necessary to secure liens on collateral as described above • Evidence of public liability insurance coverage in an amount to be determined by Counsel • Job Creation: Company agrees to retain 1 FTE and create 1 FTE position, of which 51% shall be filled by a person(s) determined at hiring to be of low-moderate income

Move:	Morrill			
Second:	Reagen			
VOTE	AYE	NAY	ABSTAIN	ABSENT
Blevins	X			
Hall	X			
LaBaff				X
McMahon	X			
Morrill	X			
Reagen	X			
Staples				X

I HEREBY CERTIFY that I have compared this copy of this Resolution with the original record in this office, and that the same is a correct transcript thereof and of the whole of said original record.

/s/ _____
 Lori Sibley
 January 27, 2026