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# APPLICATION FOR FINANCIAL ASSISTANCE

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## Oneida County Industrial Development Agency

153 Brooks Road  
Rome, New York 13441-1405  
(315) 338-0393 telephone  
(315) 338-5694 fax

Shawna M. Papale, Secretary

*A non-refundable application fee of \$250.00 must be submitted at the time of application, to be credited to the Company at closing.*

*Please submit the original application and twelve copies.*

(For office use only)

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Name of Applicant

Number

***Note to Applicant:***

The information requested by this form is necessary to determine the eligibility of your project for Agency benefits. Please answer **all** questions, inserting "none" or "not applicable" where appropriate. If you are providing an estimate, please indicate by inserting "est" after the figure. Attach additional sheets if more space is needed for a response than is provided.

Return the original application and thirteen copies with a check in the amount of \$250.00 made payable to: **Oneida County Industrial Development Agency**, 153 Brooks Road, Rome, New York 13441-1405, Attn.: Shawna M. Papale, Secretary.

All information contained in this application will be treated confidentially, to the extent permitted by law.

By signing and submitting this Application, the Applicant acknowledges that it received a copy of the Uniform Tax Exemption Policy adopted by the Agency and Agency Memorandums pertaining to the benefits of projects financed through the Agency.

A project financed through the Agency involves the preparation and execution of significant legal documents. Please consult with an attorney before signing any documents in connection with the proposed project.

**Part I: Applicant Information**

**Note:** In responding to the following questions, please keep in mind that the Applicant will be party to all of the documents and is the individual or entity which will receive the actual financial assistance from the Agency.

**Applicant**

1(a) Applicant's Legal Name: Adjusters International, Inc.

1(b) Principal Address: 126 Business Park Drive  
Utica, New York 13502

1(c) Telephone/Facsimile Numbers: 315.797.3035  
315.272.2090

1(d) Federal Identification Number: 74-2367164

1(e) Contact Person: Stephen T. Surace

1(f) Is the Applicant a  Corporation:  
If yes, Public  Private   
If public, on which exchange is it listed?

- Subchapter S
- Sole Proprietorship
- General Partnership
- Limited Partnership
- Limited Liability Corporation/Partnership
- DISC
- Other(specify) \_\_\_\_\_

1(g) State of Organization (if applicable) Delaware

**Applicant's Stockholders, Directors and Officers (or Partners)**

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2(a) Provide the following information with respect to parties with 15% or more in equity holdings:

<u>Name</u>	<u>Home Address</u>	<u>Social Security No.</u>	<u>Percentage of Ownership</u>
None			

2(b) Is the Applicant, or any of the individuals listed in 2(a) above, related directly or indirectly to any other entity by more than 50% common ownership? If so, indicate name of such entity and the relationship.

126 Business Park Partners – Real Property Holding Company – 50% owned by Adjusters International

2(c) Is the Applicant affiliated with any other entity, directly or indirectly, other than as listed in the response to 2(c) above? If yes, please indicate name and relationship of such other entity and the address thereof:

Basloe, Levin & Cuccaro, Ltd.

126 Business Park Drive

Utica, New York 13502

Common Control of Basloe, Levin & Cuccaro, Ltd. and Adjusters International

## **Applicant's Counsel and Accountant**

### 3(a). Applicant's Attorney

Name/Title: Robert Blackstone

Firm: Davis Wright Tremaine, LLP

Address: 2600 Century Square, 1501 Fourth Avenue  
Seattle, WA 98101-1688

Telephone/Fax: 206.622.3150  
206.628.7699

### 3(b) Applicant's Accountant

Name/Title: Andrew Eassa

Firm: Firley, Moran, Freer, & Eassa, P.C

Address: 100 Clinton Square, 126 N. Salina Street  
Syracuse, NY 13202

Telephone/Fax: 315.472.7045  
315.472.7053

## **Business Description**

4(a) Describe the nature of your business and principal products and/or services. Attach additional sheets if necessary.

Consulting organization operating throughout the U.S. and in various foreign markets that provides claims, grant management and related services to public and private entities affected by disasters and involved in disaster relief. The company also provides services to affiliated Firms and receives fees pursuant to operating agreement with such Firms.

## **Part II: Project Information**

5(a) Explain your project in detail. Attach additional sheets if necessary.

Over the last 18 months AI has expanded to provide services to states by helping them to deliver the FEMA grant program to applicants in their state. AI provides personnel and project management following presidential declared disasters. In 2004 and 2005 we completed four disaster operations for New York State Emergency Management Office. We hired trained and deployed approximately fifty Public Assistance Liaisons (PALS) to work on these projects. We are about to commence our fifth operation for NYSEMO shortly during which we will deploy approximately fifty PALS for about five months.

We also have been working on possible deployments to a number of other states and we expect to be deployed this year. In preparation we have expanded our cadre of on call PALS to approximately one hundred trained professionals. We have hired four full time management people, one IT administrator and two accounting staff. In future we expect to hire at least three more project managers, a marketing development manager and two more administrative staff. We also will recruit and train more temporary professional staff as the need arises.

### **Reasons for Project**

6(a) Please explain in detail why you want to undertake this project.

We need to expand our facility starting this year to provide space for these new employees, who are currently sharing space with others or are working from home. We would like to build training space to conduct out training sessions and conferences. We also need secure space for our extensive IT equipment.

6(b) Why are you requesting the involvement of the Agency in your project?

Our preliminary plans call for a 13,000 square foot two story addition with related parking. The first floor will house accounting and executive offices and the lower level will provide training and storage space. We estimate the cost of the new building to be around \$1,600,000.

For this project, we would like to apply for all benefits available to us through OCIDA. This project is important to our company and will be beneficial to our city and region. It will not only preserve existing jobs but it will also enable us to create new jobs. We will also continue to have a positive economic impact through our local purchasing.

6(c) How will the Applicant's plans be affected if Agency approval is not granted?

The company will have to reevaluate or postpone its plan of construction as well as delay or curtail additional new positions.

6(d) Is the proposed project reasonably necessary to discourage the Applicant from removing such other plant or facility to a location outside the State of New York?

Yes  No **If yes**, please explain briefly.

Is the proposed project reasonably necessary to preserve the competitive position of the Applicant in its respective industry?  Yes  No **If yes**, please explain briefly.

The company must hire and maintain qualified employees to enable us to properly staff consulting opportunities. Without a good staff we would not be able to bid as many consulting contracts and continue to grow.

6(e) Will financing by the Agency result in the removal or abandonment of a plant or other facility of the applicant or any related entity presently located in another area of New York State?

Yes  No **If yes**, please explain briefly the reason for the move.

6(f) Has the Applicant or any related entity previously secured financial assistance in Oneida County (whether through the Agency, the Empire State Development Corporation, or any other entity)?  Yes  No

**If yes**, please explain (indicate date of benefit, location of facility and outstanding balance).

Our current facility was built with the assistance of OCIDA through a Pilot Agreement for Real Estate Taxes and Sales Tax Exemption.

6(g) Has the Applicant or any related entity secured financial assistance anywhere within the United States within the last 90 days or does the Applicant or any related entity anticipate receiving financial assistance within the next 90 days?  Yes  No

**If yes**, please explain.

6(f) Check all categories best describing the **type of project**:

- Manufacturing
- Industrial Assembly or Service
- Research and Development
- Warehousing
- Commercial or Recreational
- Pollution Control (specify) \_\_\_\_\_
- Other (specify) \_\_\_\_\_

6(g) Check all categories best describing the **scope of the project**:

- Acquisition of land
- Acquisition of existing building
- Renovations to existing building
- Construction of addition to existing building
- Demolition of existing building
- Construction of a new building
- Acquisition of machinery and/or equipment
- Installation of machinery and/or equipment
- Other (specify) \_\_\_\_\_

6(h) Please indicate the financial assistance you are requesting of the Agency, and provide the estimated value of said assistance.

<b>Assistance</b>	<b>Estimated Value</b>
<input checked="" type="checkbox"/> Real Property Tax Abatement	\$ <u>150,000</u>
<input checked="" type="checkbox"/> Mortgage Tax Exemption	\$ <u>9,500</u>
<input checked="" type="checkbox"/> Sales and Use Tax Exemption	\$ <u>87,500</u>
<input type="checkbox"/> Issuance by the Agency of Tax Exempt Bonds	\$ _____



**Part III: Facility Information**

**Facility (Physical Information)**

7(a) Street Address of Facility:

126 Business Park Drive

7(b) City, Town and/or Village:

Utica, New York 13502

*(Note: It is important that you list **all** incorporated municipalities in which the facility lies. This information will be used in scheduling a public hearing as required by statute.)*

7(c) School District:

Utica City Schools

7(d) Tax Account Number(s):

Utica City Schools	075 775
City of Utica	072 775
Oneida County	301600 317-019-1-11

See attached Pilot invoices.

7(e) For what purpose was the facility site most recently used (i.e., light manufacturing, heavy manufacturing, assembly, etc.)?

7(f) Zoning Classification:

Commercial

7(g) Please describe in detail the facility to be acquired, constructed or renovated (including number of buildings, square footage, number of floors,) and attach plot plans, photos or renderings, if available. **Please be as specific as possible.**

Construction of 13,000 Square feet of office space; 6500 to be finished and 6500 unfinished storage for future expansion, two floors one below ground.

See attached preliminary drawings.

7(h) Has construction or renovation commenced?  Yes  No

**If yes**, please describe the work in detail, including the date of commencement.

**If no**, indicate the estimated dates of commencement and completion:

Construction commencement: August 1, 2005 Estimated

Construction completion: February 1, 2006 Estimated

7(i) Will the construction or operation of the facility require any local ordinance or variance to be obtained or require a permit or prior approval of any state or federal agency or body (other than normal occupancy and/or construction permits)?

Yes  No

**If yes**, please describe.

7(j) Will the project have a significant effect on the environment?  Yes  No

**Important: please attach Environmental Assessment Form to this Application.**

7(k) What is the useful life of the facility? 50 years

**Facility (Legal Information)**

8(a) With respect to the **present owner** of the facility, please give the following information:  
*(Note: the present owner is not necessarily the user of the facility, but that party which holds legal title to the facility.)*

Legal Name: 126 Business Park Partners  
Address: 126 Business Park Drive  
Utica, New York 13502  
Telephone: 315.797.3035  
Balance of Mortgage: \$703,000  
Holder of Mortgage: Charter One Bank

If the Applicant is not the present owner of the facility, please attach any written agreements and contracts concerning the acquisition of the real property and/or equipment.

8(b) Is there a legal relationship, directly or indirectly, by virtue of common control or through related persons, between the Applicant and the present owner of the facility?  
 Yes [ ] No. If yes, please explain.

AI is 50% owner of 126 Business Park Partners. After construction AI will own between 75%-80% of 126 Business Park Partners.

8(c) Will a related real estate holding company, partnership or other entity, be involved in the ownership structure of the transaction?  
 Yes [ ] No. If yes, please explain.

126 Business Park Partners is the owner of the facility. 126 Business Park Partners is owned 50% by AI. AI will own 75%-80% after construction.

8(d) Will the title owner of the facility also be the user of the facility?  
[ ] Yes  No. If no, please explain.

126 Business Park Partners is the owner of the facility. 126 Business Park Partners is owned 50% by AI. Adjusters International will occupy the new space.

8(e) Is the Applicant currently a tenant in the facility?  Yes [ ] No

8(f) Are you planning to use the entire proposed facility?  
[ X ] Yes [ ] No

If no, please give the following information with respect to tenant(s) which will remain in the facility after the completion of the project:

<u>Name of Tenant</u>	<u>Floors Occupied</u>	<u>Square Feet Occupied</u>	<u>Nature of Business</u>
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8(g) Are any of the tenants related to the owner of the facility?  
[ X ] Yes [ ] No  
If yes, please explain.

126 Business Park Partners is owned 50% by AI.

### Equipment

9(a) List the principal items or categories of equipment to be acquired as part of the project. (As soon as one is available, please submit a detailed inventory of said equipment.)

Office Furniture, Computers, and Office Equipment.

9(b) Please provide a brief description of any equipment which has already been purchased or ordered, attach all invoices and purchase orders, list amounts paid and dates of expected delivery. Attach a sheet if needed.

None

9(c) What is the useful life of the equipment? \_\_\_\_\_ 15 \_\_\_\_\_ years

### Part IV: Employment Information

10(a) Estimate how many construction and permanent jobs will be created or retained as a result of this project.

Construction	_____
Permanent	_____ 5 _____
Retained	_____

10 (b) What is the applicant entity's current level of employment in Oneida County at the time of application.

At location to be assisted with the requested IDA benefits	<u>14</u>
Other locations in Oneida County	<u>0</u>

**Part V: Estimated Project Cost and Financing**

11(a) List the costs necessary for the construction, acquisition or renovation of the facility. Do **not** include working capital needs, moving expenses, work in progress, stock in trade, Applicant's debt repayment, real estate broker fees or your legal fees.

Acquisition of Land	<u>0</u>
Acquisition of Building(s)	<u>0</u>
Renovation Costs	<u>0</u>
New Construction of Buildings	<u>1,600,000</u>
Machinery and Equipment (other than furniture costs)	<u>0</u>
Fixtures	<u>200,000</u>
Installation Costs	<u>0</u>
Fees (other than your own broker and legal fees)	<u>0</u>
Architectural/Engineering	<u>50,000</u>
Interest on Interim Financing	<u>30,000</u>
Other (specify)	<u>200,000</u> <del>Ø</del>
Subtotal	<u>2,080,000</u>
Agency Fee	<u>5,000</u>
<b>Total Project Cost</b>	<u>2,085,000</u>

11(b) What amount of the Total Project Cost is the Applicant requesting financing by the Agency?

\_\_\_\_\_ \$ 0

**Real Estate Taxes**

12(a) For each tax parcel which comprises the facility, please provide the following information, using figures from the most recent tax year:

<b>Tax Acct #</b>	<b>Assessed Value (Land)</b>	<b>Assessed Value (Building)</b>	<b>Real Estate Taxes</b>
Parcel ID #301 600 317.019-1-11	Combined	790,000	\$ 32.876

12(b) Address of Receiver of Town and/or Village Taxes:

City of Utica  
\_\_\_\_\_

1 Kennedy Plaza  
\_\_\_\_\_

Utica, New York 13502  
\_\_\_\_\_

12(c) Address of Receiver of School Taxes:

Utica City School District  
\_\_\_\_\_

1115 Mohawk Street  
\_\_\_\_\_

Utica, New York 13501  
\_\_\_\_\_

12(d) Will the completion of the proposed project result in the increase of the assessment of any of the parcels named above?  Yes  No

If yes, please indicate which tax account numbers will be affected.

### Financial Information

13(a) Has the Applicant contacted any bank, financial/lending institution or private investor with respect to the financing of the proposed project?  
 Yes  No

If **yes**, please provide details.

Citizens Bank is planning to loans \$950K @ 6.6% → 6.75% fixed interest rate for 10 years with a flexible amortization.

13(b) Has the Applicant received a commitment letter for said financing?  
 Yes  No

If **yes**, please submit a copy of said commitment letter along with this Application.

13(c) Please complete the Cost/Benefit Analysis form and attach to this Application.

## REPRESENTATIONS AND CERTIFICATION BY APPLICANT

The undersigned requests that this Application be submitted for review to the Oneida County Industrial Development Agency's Board of Directors.

Approval of the Application can be granted solely by this Agency's Board of Directors. The undersigned acknowledges that Applicant shall be responsible for all costs incurred by the Agency and its counsel in connection with the attendant negotiations whether or not the transaction is carried to a successful conclusion.

The Applicant further understands and agrees with the Agency as follows:

1. **Annual Sales Tax Filings.** In accordance with Section 858-b(2) of the New York General Municipal Law, the Applicant understands and agrees that, if the Project receives any sales tax exemptions as part of the Financial Assistance from the Agency, in accordance with Section 874(8) of the General Municipal Law, the Applicant agrees to file, or cause to be filed, with the New York State Department of Taxation and Finance, the annual form prescribed by the Department of Taxation and Finance, describing the value of all sales tax exemptions claimed by the Applicant and all consultants or subcontractors retained by the Applicant.
2. **Annual Employment Reports.** The Applicant understands and agrees that, if the Project receives any Financial Assistance from the Agency, the Applicant agrees to file, or cause to be filed, with the Agency, on an annual basis, reports regarding the number of people employed at the project site.
3. **Absence of Conflict of Interest.** The Applicant has received from the Agency a list of the members, officers and employees of the Agency. No member, officer, or employee of the Agency has an interest, whether direct or indirect, in any transaction contemplated by this Application, except as herein after described:
4. **Hold Harmless.** Applicant hereby releases Oneida County Industrial Development Agency and the members, officers, servants, agents and employees thereof (the "Agency") from, agrees that the Agency shall not be liable for and agrees to indemnify, defend and hold the Agency harmless from and against any and all liability arising from or expense incurred by (A) the Agency's examination and processing of, and action pursuant to or upon, the attached Application, regardless of whether or not the Application or the Project described therein or the tax exemptions and other assistance requested therein are favorably acted upon by the Agency, (B) the Agency's acquisition, construction and/or installation of the Project described therein and (C) any further action taken by the Agency with respect to the Project; including without limiting the generality of the foregoing, all causes of action and attorneys' fees and any other expenses incurred in defending any suits or actions which may arise as a result of any of the foregoing. If, for any reason, the Applicant fails to conclude or consummate necessary negotiations, or fails, within a reasonable or specified period of time,



to take reasonable, proper or requested action, or withdraws, abandons, cancels or neglects the Application, or if the Agency or the Applicant are unable to reach final agreement with respect to the Project, then, and in the event, upon presentation of an invoice itemizing the same, the Applicant shall pay to the Agency, its agents or assigns, all costs incurred by the Agency in the processing of the Application, including attorneys' fees, if any.

The Applicant and the individual executing this Application on behalf of the Applicant acknowledge that the Agency will rely on the representations made herein when acting on this Application and hereby represent that the statements made herein do not contain any untrue statement of a material fact and do not omit to state a material fact necessary to make the statements contained herein not misleading.

Adjusters International, Inc.  
(Applicant)

By: St Surace

Name: Stephen T. Surace

Title: Corporate Controller

Date: 5/23/05

Return the original and nine copies of the application with a check in the amount of \$250.00 made payable to: **Oneida County Industrial Development Agency**, 153 Brooks Road, Rome, New York 13441-1405, Attn.: Shawna M. Papale, Secretary.

ONEIDA COUNTY INDUSTRIAL DEVELOPMENT AGENCY  
COST/BENEFIT ANALYSIS  
Required by §859-a(3) of the  
New York General Municipal Law

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TO BE ATTACHED TO AND MADE PART OF APPLICATION TO THE  
OCIDA

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NAME OF APPLICANT: Adjusters International, Inc.

DESCRIPTION OF PROJECT: AI-Expansion

NAME OF ALL SUBLESSEES OR

OTHER OCCUPANTS OF FACILITY: Basloe, Levin & Cuccaro, Ltd.

126 Business Park Partners

PRINCIPALS OR PARENT OF APPLICANT:

Ronald Cuccaro, President

PRINCIPALS OF ANY SUBLESSEE  
OR OCCUPANT:

N/A

PRODUCT/SERVICES:

Disaster Consulting Services

ESTIMATED DATE OF COMPLETION OF PROJECT: 2/1/2005

TYPE OF FINANCING/STRUCTURE:

Tax-Exempt Financing  
 Taxable Financing  
 Sale/Leaseback  
 Other Self-Financing

**TYPES OF BENEFITS RECEIVED:**

- Taxable Financing
- Tax-Exempt Bonds
- Sales Tax Until Completion
- Mortgage Tax Abatement
- Real Property Tax Abatement

**PROJECT COSTS – CAPITAL INVESTMENT**

Land	0	Cost per Acre	0
Existing Building	0		
Rehab of Existing Building	0		
Construction of New Building	1,600,000	Cost per Sq Ft.	\$ 123
Addition or Expansion		Cost per Sq Ft.	
Engineering and Architectural Fees	50,000		
Equipment	200,000	Cost per Sq Ft.	\$ 30.76
Legal Fees			
Bank, Bond, Transaction, Company, Credit Provider, Trustee	\$ 0		
Finance Charges			
Title Insurance, Environmental Review, Bank Commitment Fee, Appraisals, etc.	\$ 30,000		
Agency Fee	5,000		
<b>TOTAL COST OF PROJECT</b>	<b>\$ 2,005,000</b>		
Job Revolving Fund Loan	0		
Other Grants or Loans	0		

**COMPANY INFORMATION**

Existing Jobs	<u>14</u>
Created Jobs (Year 3)	<u>5</u>
Retained Jobs	<u>0</u>

**EARNINGS INFORMATION**

County Spec Average Direct Jobs	\$ <u>61,000</u>
County Spec Average Indirect Jobs	\$ <u>22,000</u>
County Spec Average Construction Jobs	\$ <u>25,000</u>

**MULTIPLIER INFORMATION**

Indirect Job Rate 2.5

Sales Tax Rate (9.75%)

Mortgage Tax Rate (1%)

Assumed Real Property Tax Rate Per Thousand for Municipality where project is located: 46.24 per \$1,000 (2004)

Assumed Real Property Assessment of facility where IDA assistance is being sought: \$ 1,200,000

Assumed NYS Income Tax rate on earnings 4.25%: \$ 42,500

**Note:** \$1,000,000 in construction expenditures generates 22 person – years of employment

**CALCULATION OF BENEFITS (3 – YEAR PERIOD)**

**NYS PERSONAL INCOME TAX RECEIVED**

	<u>Total Earnings</u>	<u>Revenues</u>
Direct Jobs		
Created	_____	_____
Existing	_____	_____
Indirect Jobs		
Created	_____	_____
Existing	_____	_____
Construction		
Person Years	_____	_____
<b>TOTALS</b>	_____	_____

**TAXABLE GOODS AND SERVICES**

	<u>Spending Rate</u>	<u>Expenditures</u>	<u>State and Local Sales Tax Revenues</u> <small>(Expenditure Column x .0825)</small>
<b>Direct Jobs</b>			
Created <small>(total earnings for direct jobs created x .36)</small>	36.0%	_____	_____
Existing <small>(total earnings for direct jobs existing x .36)</small>	36.0%	_____	_____
<b>Indirect Jobs</b>			
Created <small>(total earnings for indirect jobs created x .36)</small>	36.0%	_____	_____
Existing <small>(total earnings for indirect jobs existing x .36)</small>	36.0%	_____	_____
<b>Construction</b>			
Person yrs. <small>(total earnings for construction person yrs. x .36)</small>	36.0%	_____	_____
<b>Totals</b>	_____	_____	_____

Local (3 year) real property tax benefit (assuming \_\_\_\_\_% of jobs existing and created own a residence) with an average assessment of \$\_\_\_\_\_ and the remainder of jobs existing created pay real property taxes through rent based on an average assessment per apartment of \$\_\_\_\_\_.

Real Property Taxes Paid \$ \_\_\_\_\_

**COSTS**

Real Property Taxes Abated on Improvements Only (3-year period)	\$ 110,979
Mortgage Tax Abated	\$ 10,000
Estimated Sales Tax Abated During Construction Period	\$ 87,500

**NOTE:** If there is a tax-exempt financing of all or a portion of the project cost, there is a neutral cost/benefit because of lower interest rates by reason of exclusion of interest from gross income of bondholders for purposes of Federal and State income taxes. Taxable financing carries the same cost/benefit for State Income Tax purposes. Such cost/benefits cannot be quantified.

PROJECT I.D. NUMBER

617.21

Appendix C

State Environmental Quality Review

**SHORT ENVIRONMENTAL ASSESSMENT FORM**  
For UNLISTED ACTIONS Only

**PART I - PROJECT INFORMATION** (To be completed by Applicant or Project sponsor)

1. APPLICANT/SPONSOR <b>Adjusters International</b>		2. PROJECT NAME <b>Adjusters International Expansion</b>	
3. PROJECT LOCATION: Municipality <b>Utica, New York</b> County <b>Oneida</b>			
4. PRECISE LOCATION (Street address and road intersections, prominent landmarks, etc., or provide map) <b>126 Business Park Drive Utica, New York 13502</b>			
5. IS PROPOSED ACTION: <input type="checkbox"/> New <input checked="" type="checkbox"/> Expansion <input type="checkbox"/> Modification			
6. DESCRIBE PROJECT BRIEFLY: <b>Addition of 13,000 SF of new office space and training facility.</b>			
7. AMOUNT OF LAND AFFECTED: Initially <b>2</b> acres Ultimately <b>2</b> acres			
8. WILL PROPOSED ACTION COMPLY WITH EXISTING ZONING OR OTHER EXISTING LAND USE RESTRICTIONS? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe briefly			
9. WHAT IS PRESENT LAND USE IN VICINITY OF PROJECT? <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input checked="" type="checkbox"/> Commercial <input type="checkbox"/> Agriculture Park/Forest/Open space Other Describe: <b>Planned Development Aviation</b>			
10. Does Action Involve A Permit Approval, Or Funding, Now Or Ultimately From Any Other Governmental Agency (Federal, State Or Local)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, List Agency Name And Permit/Approval <b>City of Utica Building Permit</b>			
11. DOES ANY ASPECT OF THE ACTION HAVE A CURRENTLY VALID PERMIT OR APPROVAL? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, list agency name and permit/approval			
12. AS A RESULT OF PROPOSED ACTION WILL EXISTING PERMIT/APPROVAL REQUIRE MODIFICATION? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
I CERTIFY THAT THE INFORMATION PROVIDED ABOVE IS TRUE TO THE BEST OF MY KNOWLEDGE			
Application/sponsor Name: <b>Adjusters International, Inc</b>		Date: <b>5/23/05</b>	
Signature: <b>[Signature] - Stephen T. Swire, Corporate Controller</b>			

**If the action is in the Coastal Area, and you are a state agency, complete the Coastal Assessment Form before proceeding with this assessment**

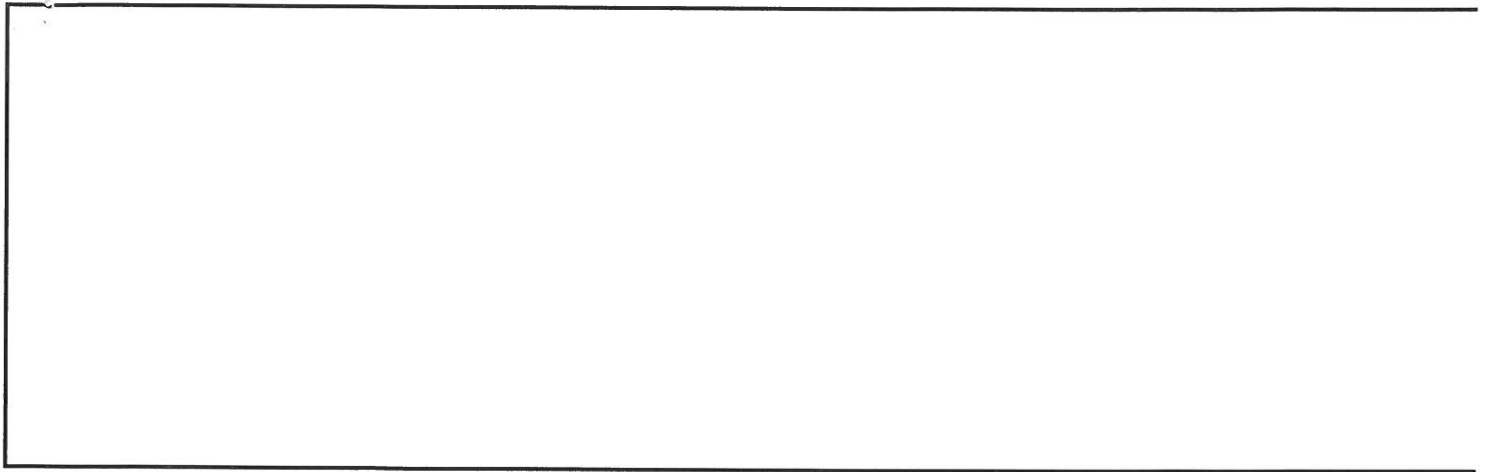
**PART II – ENVIRONMENTAL ASSESSMENT (To be completed by Agency)**

<p>A. DOES ACTION EXCEED ANY TYPE I THRESHOLD IN 6 NYCRR, PART 617.12? If yes, coordinate the review process and use the FULL EAF.  <input type="checkbox"/> Yes    <input checked="" type="checkbox"/> No</p>
<p>B. WILL ACTION RECEIVE COORDINATED REVIEW AS PROVIDED FOR UNLISTED ACTION IN 6NYCRR, PART 617.6? If No, a negative declaration may be superseded by another involved agency.  <input type="checkbox"/> Yes    <input checked="" type="checkbox"/> No</p>
<p>C. COULD ACTION RESULT IN ANY ADVERSE EFFECTS ASSOCIATED WITH THE FOLLOWING: (Answers may be handwritten, If legible)</p> <p>C1. Existing air quality, surface or groundwater quality or quantity, noise levels, existing traffic patterns, solid waste production or disposal, potential for erosion, drainage or flooding problems? Explain briefly:                  NONE</p> <p>C2. Aesthetic, agricultural, archaeological, historic, or other natural or cultural resources; or community or neighborhood character? Explain briefly:                  NONE</p> <p>C3. Vegetation or fauna, fish, shellfish or wildlife species, significant habitats, or threatened or endangered species? Explain briefly:                  NONE</p> <p>C4. A community's existing plans or goals as officially adopted, or a change in use or intensity of use of land or other natural resources? Explain Briefly:                  NONE</p> <p>C5. Growth, subsequent development, or related activities likely to be induced by the proposed action? Explain briefly:                  NONE</p> <p>C6. Long term, short term, cumulative, or other effects not identified in C1-5? Explain briefly:                  NONE</p> <p>C7. Other impacts (including changes in use of either quantify or type of energy)? Explain briefly:                  NONE</p>
<p>D. WILL THE PROJECT HAVE AN IMPACT ON THE ENVIRONMENTAL CHARACTERISTICS THAT CAUSED THE ESTABLISHMENT OF A CEA?  <input type="checkbox"/> Yes    <input checked="" type="checkbox"/> No</p>
<p>E. IS THERE, OR IS THERE LIKELY TO BE, CONTROVERSY RELATED TO POTENTIAL ADVERSE ENVIRONMENTAL IMPACTS?  <input type="checkbox"/> Yes    <input checked="" type="checkbox"/> No</p>

**PART III – DETERMINATION OF SIGNIFICANCE (To be completed by Agency)**

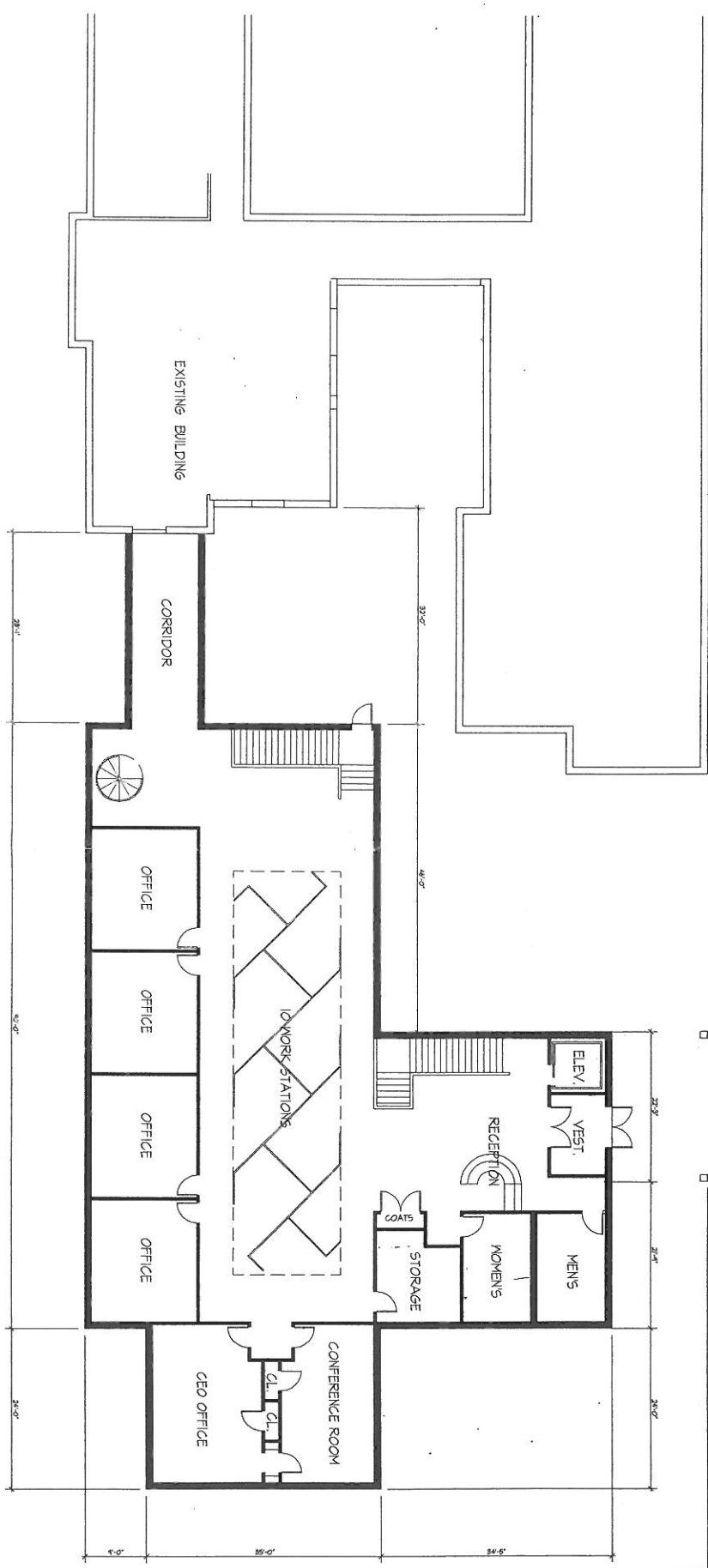
**INSTRUCTIONS:** For each adverse effect identified above, determine whether it is substantial, large, important or otherwise significant. Each effect should be assessed in connection with its (a) setting (i.e. urban or rural); (b) probably of occurring; (c) duration; (d) irreversibility; (e) geographic scope; and (f) magnitude. If necessary, add attachments or reference materials. Ensure that explanations contain sufficient detail to show that all relevant adverse impacts have been identified and adequately addressed.

<p><input type="checkbox"/> Check this box if you have identified one or more potentially large or significant adverse impacts which <b>MAY</b> occur. Then proceed directly to the <b>FULL EAF</b> and/or prepare a positive declaration.</p> <p><input checked="" type="checkbox"/> Check this box if you have determined, based on the information and analysis above and any supporting documentation, that the proposed action <b>WILL NOT</b> result in any significant adverse environmental impact <b>AND</b> provide on attachments as necessary, the reasons supporting this determination:</p>				
<p>_____</p> <p>Name of Lead Agency</p>				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; padding: 5px;"> <p>_____</p> <p>Print or Type Name of Responsible Officer in Lead Agency</p> </td> <td style="width: 50%; padding: 5px;"> <p>_____</p> <p>Title of Responsible Officer</p> </td> </tr> <tr> <td style="padding: 5px;"> <p>_____</p> <p>Signature of Responsible Officer in Lead Agency</p> </td> <td style="padding: 5px;"> <p>_____</p> <p>Signature of Prepared (If different from responsible officer)</p> </td> </tr> </table>	<p>_____</p> <p>Print or Type Name of Responsible Officer in Lead Agency</p>	<p>_____</p> <p>Title of Responsible Officer</p>	<p>_____</p> <p>Signature of Responsible Officer in Lead Agency</p>	<p>_____</p> <p>Signature of Prepared (If different from responsible officer)</p>
<p>_____</p> <p>Print or Type Name of Responsible Officer in Lead Agency</p>	<p>_____</p> <p>Title of Responsible Officer</p>			
<p>_____</p> <p>Signature of Responsible Officer in Lead Agency</p>	<p>_____</p> <p>Signature of Prepared (If different from responsible officer)</p>			
<p>_____</p> <p>Date</p>				





A-1  
 PRELIMINARY FIRST FLOOR PLAN  
 Scale: 1/8" = 1'-0"



DATE: 7/26  
 DRAWN BY: J.B.  
 CHECKED BY: A.P./O.S.  
 DATE: 4/29/03  
 DWG NO.: 000571

SHEET NO. A-1  
 PRELIMINARY FLOOR PLANS

ADDITIONS & ALTERATIONS TO:  
**ADJUSTERS INTERNATIONAL**  
 126 BUSINESS PARK DRIVE  
 UTICA, NEW YORK  
 FULGENI • PRACOLA / ARCHITECTS P.C.      STRACONNE • UTICA

It is a violation of the New York State education law for any person, unless acting under the direction of a licensed, registered architect, to alter or use in any way.

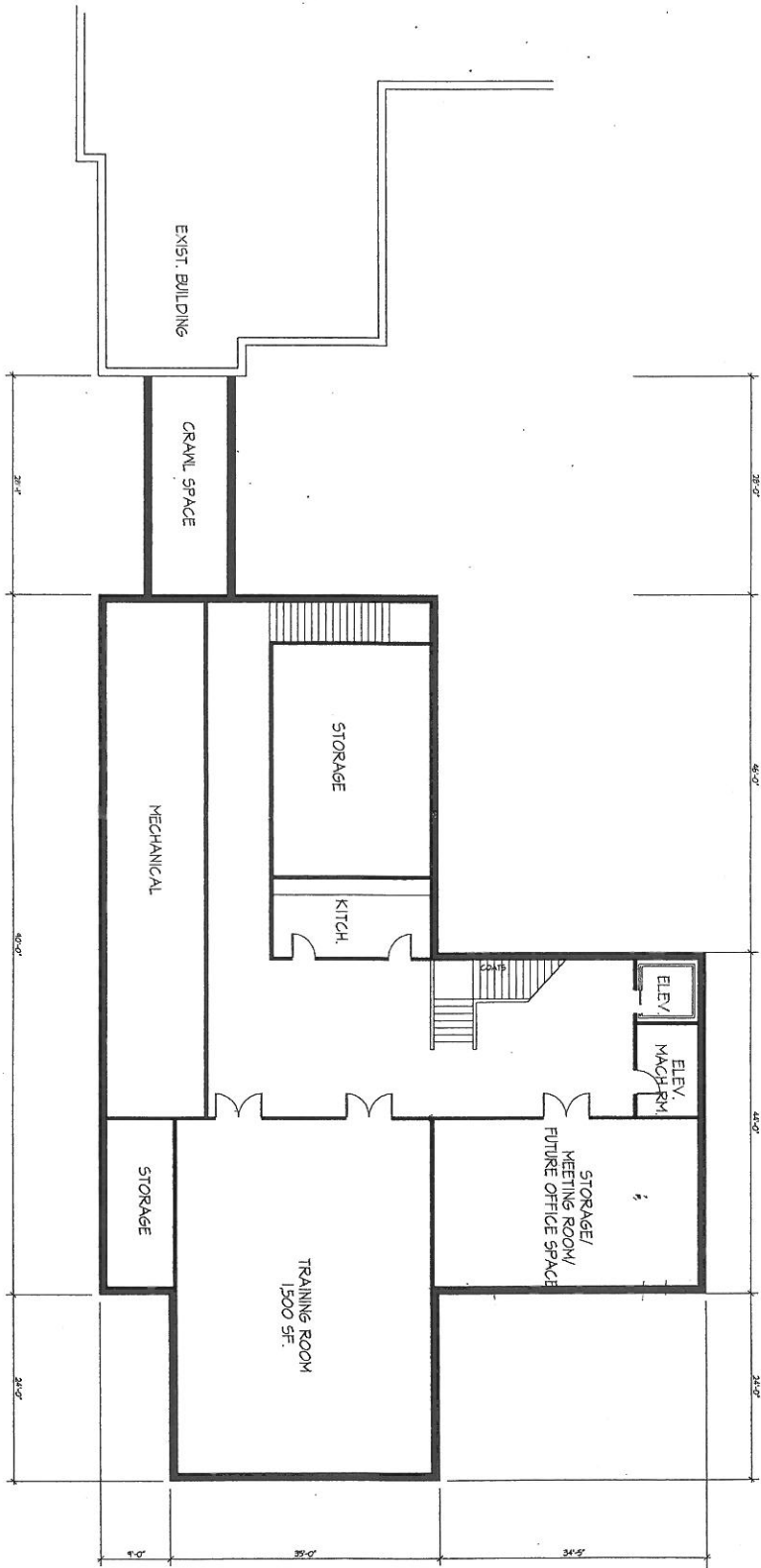
REVISIONS

NO.	DATE	DESCRIPTION	BY

Title VII, part 68.5(b)

AI  
A-2

PRELIMINARY BASEMENT FLOOR PLAN  
Scale: 1/8" = 1'-0"



Sheet No. **A-2**  
 Date: 12/15/25  
 Drawn: JPS  
 Checked: JPS  
 Date: 12/15/25  
 Title: PRELIMINARY FLOOR PLANS

ADJUSTERS INTERNATIONAL  
 126 BUSINESS PARK DRIVE  
 UTICA, NEW YORK

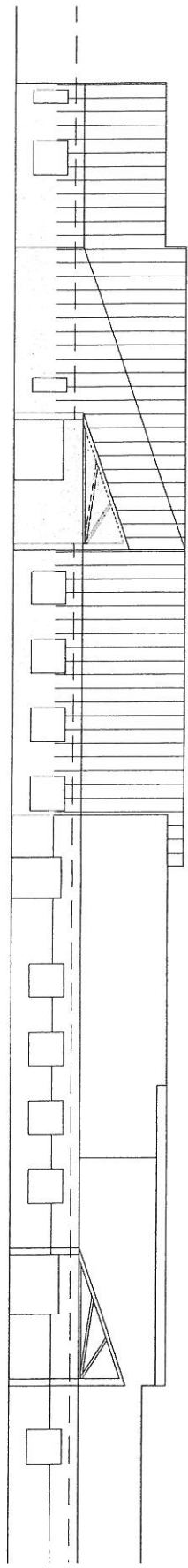
ADDITIONS & ALTERATIONS TO:  
**ADJUSTERS INTERNATIONAL**  
 126 BUSINESS PARK DRIVE  
 UTICA, NEW YORK

FULGENTI • FRACOLA / ARCHITECTS P.A.  
 SYRACUSE • UTICA

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REVISIONS		DATE	DESCRIPTION	BY

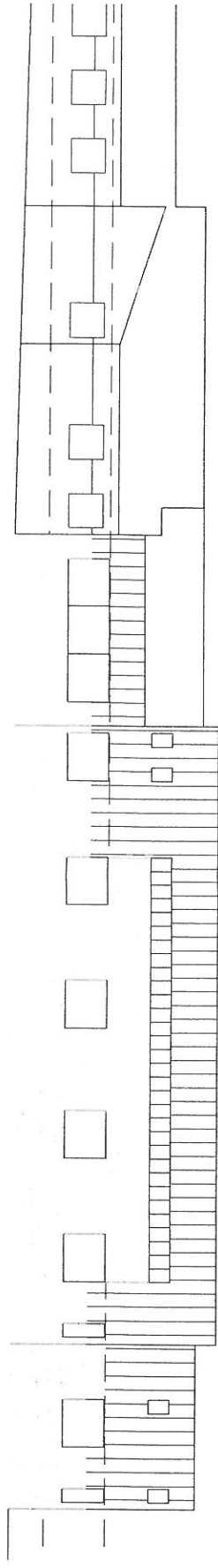
Ⓐ-1 PRELIMINARY NORTH ELEVATION  
Scale: 1/8" = 1'-0"



Ⓐ-2 PRELIMINARY EAST ELEVATION  
Scale: 1/8" = 1'-0"



Ⓐ-1 PRELIMINARY SOUTH ELEVATION  
Scale: 1/8" = 1'-0"



ADDITIONS & ALTERATIONS TO:  
**ADJUSTERS INTERNATIONAL**  
 126 BUSINESS PARK DRIVE  
 UTICA, NEW YORK  
 FULFERNI • FRACOLA / ARCHITECTS, P.C. SYRACUSE • UTICA

DATE: 02/12/05  
 PRELIMINARY FLOOR PLANS

Drawn: P.S.  
 Checked: D.B.  
 Date: 5/10/05  
 CD No.: 02697  
**A-2**

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Title VIII, part 64, §13

REVISIONS		
No.	Date	Description

A-3

**UTICA CITY SCHOOL DISTRICT  
TAX DEPARTMENT  
1115 MOHAWK STREET  
UTICA, NEW YORK 13501  
(315) 792-2235**

2004-2005 TAX BILL  
PAYMENT DUE OCTOBER 5, 2004

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ADJUSTERS INTERNATIONAL  
126 BUSINESS PARK DRIVE  
UTICA, NEW YORK 13502

---

<b>KEY #</b>	<b>ADDRESS</b>	<b>BALANCE DUE</b>
075775	126 Business Park Drive	
	\$790,000 x 22.863061/M=	\$18,061.81
	\$18,061.81 x 90%=	\$16,255.62

**Total Due for the 2004-2005 School Year:      \$16,255.62**

**PER IN LIEU OF TAX AGREEMENT, PLEASE SUBMIT THE ABOVE  
AMOUNT BY TUESDAY, OCTOBER 5, 2004 TO THE ABOVE ADDRESS.**

**THANK YOU FOR YOUR COOPERATION IN THIS MATTER.**

\*\*\*\*\* I N L I E U O F T A X B I L L \*\*\*\*\*

ONEIDA CO IND DEVEL AGCY  
 C/O BASLOE LEVIN CUCCARO  
 126 BUSINESS PARK DR  
 PO BOX 179  
 UTICA NY 13503  
 PREMISE 126 BUSINESS PARK DR

2004 2005 TAXES

CITY - 1 10758.14  
 CITY - 2 0.00  
 CITY - 3 0.00  
 TOTAL 10758.14

INSTALLMENT 1	INSTALLMENT 2	INSTALLMENT 3

2004-2005 IN LIEU OF TAXES  
 KEY 072775  
 AMOUNT 0.00

PAYABLE ON OR BEFORE 1/31/05

**CITY IN LIEU INSTALLMENT - 3**

2004-2005 IN LIEU OF TAXES  
 KEY 072775  
 AMOUNT 10758.14

PAYABLE ON OR BEFORE 4/30/04

**CITY IN LIEU INSTALLMENT - 1**

2004-2005 IN LIEU OF TAXES  
 KEY 072775  
 AMOUNT 0.00

PAYABLE ON OR BEFORE 8/02/04

**CITY IN LIEU INSTALLMENT -**

ANTHONY R. CARVELLI  
COMMISSIONER

ONEIDA COUNTY

JOSEPH A. GRIFFO  
COUNTY EXECUTIVE



DEPARTMENT OF FINANCE

County Office Building ♦ 800 Park Avenue ♦ Utica, New York 13501  
(315) 798-5750 ♦ Fax: (315) 735-8371 ♦ www.co.oneida.ny.us

December 31, 2003

80 126 Business Park Partners  
126 Business Park Drive  
Utica, NY 13502

JAN 7 2004

Dear PILOT Account Holder,

Your payment in lieu of taxes for the taxable year of 2004 is as follows:

You are in year 9 of this PILOT agreement  
Parcel I.D. Number: 301600 317.019-1-11  
Tax Rate: 8.245565  
Percentage Due: 90%  
Assessment: 790,000  
**AMOUNT DUE: \$5,862.60**

Please return payment with the enclosed copy of your bill. Make check payable to the "Commissioner of Finance" and mail to the Oneida County Commissioner of Finance, 800 Park Avenue, Utica, NY 13501 by January 31, 2004 to avoid interest and penalty charges.

Very Truly Yours,

Anthony Carvelli  
Commissioner of Finance

Cc: file