

NEW YORK

SBA DECLARATION #R105 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #P065 -- SEVERE STORMS AND FLOODING

Private, nonprofit organizations in Allegany, Broome, Cattaraugus, Columbia, Delaware, Monroe, Niagara, Onondaga, Orange, Orleans, Steuben, Sullivan, Ulster and Warren counties in the State of New York are eligible to apply for SBA Disaster Loans to cover physical losses resulting from the severe storms and flooding that occurred August 29 through September 16, 2004.

PNPs are encouraged to contact the Federal Emergency Management Agency first with their disaster-related needs.

General policy: PNPs that provide critical services of a governmental nature (e.g., telephone communications, sewer and wastewater treatment, electric power, direct medical care) may apply directly to FEMA for uninsured disaster-related expenses and/or disaster-related damages to the facility. PNPs that provide non-critical services of a governmental nature (e.g., museums, zoos, libraries, community centers) must first apply for disaster assistance from SBA, and exhaust SBA loan assistance, or be declined by SBA before it can seek grant assistance from FEMA.

The deadline for filing Physical-loss loan applications as a result of this disaster is November 30, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #3637/9AD9 -- TROPICAL DEPRESSION IVAN

Homeowners, renters, business owners and nonprofit organizations in Broome, Chenango, Delaware, Orange, Sullivan and Ulster counties in the State of New York are eligible to apply for an SBA disaster loan to cover physical losses resulting from Tropical Depression Ivan that occurred September 16 through September 24. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Columbia, Cortland, Dutchess, Greene, Madison, Otsego, Putnam, Rockland, Schoharie, Tioga and Westchester in the State of New York; Passaic and Sussex in the State of New Jersey; and Pike, Susquehanna and Wayne in the Commonwealth of Pennsylvania. However, to be

eligible for consideration under the SBA disaster program, losses sustained must be the result of Tropical Depression Ivan.

The deadline for filing Physical loan applications is November 30, 2004.

The deadline for filing EIDLs is July 1, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9AD7 — TROPICAL DEPRESSION IVAN

Homeowners, renters, business owners and nonprofit organizations in Hunterdon, Mercer, Sussex and Warren counties in the State of New Jersey are eligible to apply for an SBA disaster loan to cover physical losses resulting from Tropical Depression Ivan that occurred September 18 and continuing. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Burlington, Middlesex, Monmouth, Morris, Passaic and Somerset in the State of New Jersey; Orange in the State of New York; and Bucks, Monroe, Northampton and Pike in the Commonwealth of Pennsylvania. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Tropical Depression Ivan.

The deadline for filing Physical loan applications is November 30, 2004.

The deadline for filing EIDLs is July 1, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZZ3 — TROPICAL DEPRESSION IVAN

Homeowners, renters, business owners and nonprofit organizations in Allegheny, Armstrong, Beaver, Bedford, Blair, Bradford, Bucks, Butler, Cameron, Carbon, Centre, Chester, Clarion, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Washington, Wayne, Westmoreland, Wyoming and York counties in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from Tropical Depression Ivan that occurred September 17 and continued through October 1. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Adams, Berks, Cambria, Erie, Fayette, Forest, Lancaster, McKean, Mercer, Venango and Warren in the Commonwealth of Pennsylvania; New Castle in the State of Delaware; Allegany, Baltimore, Carroll, Cecil, Frederick, Garrett, Harford and Washington in the State of Maryland; Burlington, Camden, Gloucester, Hunterdon, Mercer, Sussex and Warren in the State of New Jersey; Allegany, Broome, Chemung, Delaware, Orange, Steuben, Sullivan and Tioga in the State of New York; Ashtabula, Columbiana, Mahoning and Trumbull in the State of Ohio; and Brooke, Hancock, Marshall, Monongalia, Ohio and Wetzel in the State of West Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Tropical Depression Ivan.

The deadline for filing Physical loan applications is November 18, 2004.

The deadline for filing EIDLs is June 20, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9AH2 — SEVERE STORMS AND FLOODING ASSOCIATED WITH TROPICAL DEPRESSION FRANCES

Homeowners, renters, business owners and nonprofit organizations in Beaver, Bedford, Blair, Butler, Crawford, Erie, Huntingdon, Lawrence, Warren and Washington counties in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding associated with Tropical Depression Frances that occurred September 8 and 9, 2004. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Allegheny, Armstrong, Cambria, Centre, Clarion, Clearfield, Elk, Fayette, Forest, Franklin, Fulton, Greene, Juniata, McKean, Mercer, Mifflin, Somerset, Venango and Westmoreland in the Commonwealth of Pennsylvania; Allegany in the State of Maryland; Cattaraugus and Chautauqua in the State of New York; Ashtabula, Columbiana, Mahoning and Trumbull in the State of Ohio; and Brooke, Hancock, Marshall and Ohio in the State of West Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding associated with Tropical Depression Frances.

The deadline for filing Physical loan applications is November 18, 2004.

The deadline for filing EIDLs is June 20, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZR7 — EXCESSIVE COLD WEATHER

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York and Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive cold weather that occurred December 15, 2003 through February 17, 2004 as determined by the Secretary of Agriculture. The declaration designates Ontario, Seneca, Steuben, Wayne and Yates counties in the State of New York as the primary disaster area. The contiguous counties of Allegany, Cayuga, Chemung, Livingston, Monroe, Schuyler and Tompkins in the State of New York; and Potter and Tioga in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is April 11, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZG1 — EXCESSIVE RAIN AND FLOODING

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York, Connecticut and Massachusetts are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and flooding that occurred September 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates Dutchess County in the State of New York as the primary disaster area. The contiguous counties of Columbia, Orange, Putnam and Ulster in the State of New York; Fairfield and Litchfield in the State of Connecticut; and Berkshire in the Commonwealth of Massachusetts are also eligible for assistance.

The deadline for filing EIDLs is January 3, 2005.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZE1 — EXCESSIVE RAIN AND COOL TEMPERATURES

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive rain and cool temperature conditions that occurred April 1, 2003 and continuing as determined by the Secretary of Agriculture. The declaration designates the counties of Fulton, Montgomery, Ontario and Otsego in the State of New York as the primary disaster area. The contiguous counties of Saratoga, Schenectady, Schoharie, Seneca, Wayne and Yates in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is December 27, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9ZA2 — HIGH WIND CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by high wind conditions that occurred from October 14 through November 14, 2003. The declaration designates the counties of Erie, Livingston, Monroe, Onondaga, Ontario, Orleans, Oswego, Schuyler and Tompkins as the primary disaster area. The contiguous counties of Allegany, Cattaraugus, Cayuga, Chautauqua, Chemung, Cortland, Genesee, Jefferson, Lewis, Madison, Niagara, Oneida, Seneca, Steuben, Tioga, Wayne, Wyoming and Yates in the State of New York are also eligible for assistance.

The deadline for filing EIDLs is December 9, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Z93 -- WET WEATHER CONDITIONS

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in Connecticut, Massachusetts, New York and Rhode Island are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by wet weather conditions that occurred from May 1 through September 30, 2003. The declaration designates the entire State of Connecticut as the primary disaster area. The contiguous counties of Hampden and Worcester in the Commonwealth of Massachusetts; Nassau, Putnam, Suffolk and Westchester in the State of New York; and Kent, Providence and Washington in the State of Rhode Island are also eligible for assistance.

The deadline for filing EIDLs is November 22, 2004.

For further information, please call 1-800-659-2955.