TROY INDUSTRIAL DEVELOPMENT AUTHORITY

APPLICATION FOR FINANCIAL ASSISTANCE

IMPORTANT NOTICE: The answers to the questions contained in this application are necessary to determine your firm's eligibility for financing and other assistance from the Troy Industrial Development Authority. These answers will also be used in the preparation n of papers in this transaction. Accordingly, an officer or other employee of your firm who is thoroughly familiar with the business and affairs of your firm and who is thoroughly familiar with the proposed project should answer all questions accurately and completely. This application is subject to acceptance by the Authority.

TO: TROY INDUSTRIAL DEVELOPMENT AUTHORITY
City Hall
1776 Sixth Avenue
Troy, New York 12180
Attention: Chairman

This application by applicant respectfully states:

APPLICANT: Vecino Group New York, LLC

APPLICANT'S STREET ADDRESS: 305 W. Commercial St.

CITY: Springfield STATE: Missouri PHONE NO.: 417.720.1577

NAME OF PERSON (S) AUTHORIZED TO SPEAK FOR APPLICANT WITH RESPECT TO THIS APPLICATION: Kim Buche and/or Rick Manzardo

IF APPLICANT IS REPRESENTED BY AN ATTORNEY, COMPLETE THE FOLLOWING:

NAME OF FIRM: Husch Blackwell, LLP
NAME OF ATTORNEY: Shawn Whitney
ATTORNEY'S STREET ADDRESS: 901 St. Louis St. Suite 1800
CITY: Springfield STATE: Missouri PHONE NO: 417.268.4030

NOTE: PLEASE READ THE INSTRUCTIONS ON PAGE 2 BEFORE FILLING OUT THIS APPLICATION.

INSTRUCTIONS

1. The Authority will not approve any application unless, in the judgment of the Authority, said application contains sufficient information upon which to base a decision whether to approve or tentatively approve an action.

2. Fill in all blanks, using "none" or "not applicable" or "N/A" where the question is not appropriate to the project which is the subject of this application (the "Project").

3. If an estimate is given as the answer to a question, put "(est)" after the figure or answer that is estimated.

4. If more space is needed to answer any specific question, attach a separate sheet.

5. When completed, return two (2) copies of this application to the Authority at the address indicated on the first page of this application.

6. The Authority will not give final approval to this application until the Authority receives a completed environmental assessment form concerning the Project that is the subject of this application.

7. Please note that Article 6 of the Public Officers Law declares that all records in the possession of the Authority (with certain limited exceptions) are open to public inspection and copying. If the applicant feels that there are elements of the Project which are in the nature of trade secrets or information, the nature of which is such that if disclosed to the public or otherwise widely disseminated would cause substantial injury to the applicant's competitive position, the applicant may identify such elements in writing and request that such elements be kept confidential in accordance with Article 6 of the Public Officers Law.

8. The applicant will be required to pay to the Authority all actual costs incurred in connection with this application and the Project contemplated herein (to the extent such expenses are not paid out of the proceeds of the Authority's bonds issued to finance the project). The applicant will also be expected to pay all costs incurred by general counsel and bond counsel to the Authority. The costs incurred by the Authority, including the Authority's general counsel and bond counsel, may be considered as a part of the project and included as a part of the resultant bond issue.

9. The Authority has established an application fee of Five Hundred Dollars ($500) to cover the anticipated costs of the Authority in processing this application. A check or money order made payable to the Authority must accompany each application. THE AUTHORITY WILL NOT ACCEPT THIS APPLICATION UNLESS ACCOMPANIED BY THE APPLICATION FEE.

10. The Authority has established a project fee for each project in which the Authority participates. UNLESS THE AUTHORITY AGREES IN WRITING TO THE CONTRARY, THIS PROJECT FEE IS REQUIRED TO BE PAID BY THE APPLICANT AT OR PRIOR TO THE GRANTING OF ANY FINANCIAL ASSISTANCE BY THE AUTHORITY.

I. INFORMATION CONCERNING THE PROPOSED OCCUPANT OF THE PROJECT, HEREINAFTER, THE "COMPANY"

A. Identity of Company:

1. Company Name: Vecino Group New York, LLC
   Present Address: 305 W. Commercial St. Springfield MO
   Zip Code: 65803
   Employer's ID NO: 46-3101937

2. If the Company differs from the Applicant, give details of relationship: N/A

3. Indicate type of business organization of Company:
   * Corporation.
     If so, incorporated in what country?_____What State?_____;
     Date Incorporated_____;Type of Corporation_____;
     Authorized to do business in New York? Yes _____ No_____
   * Partnership
     If so, indicate type of partnership_____
     Number of general partners_____
     Number of limited partners_____
   * **Limited Liability Company**
     If so, organized in what state: Missouri
     Authorized to do business in New York: Yes X No_____
   * Sole Propiertorship.

4. Is the Company a subsidiary or direct affiliate of any other organization(s)? If so, indicate name of related organization(s) and relationship:
   * N/A

B. Management of Company:

1. List all owners, officers, directors, partners and members (complete all columns for each person):

Name and Home Address	Office Held	Other Principal Business
See Exhibit A		

2. Is the Company or management of the Company now a plaintiff or a defendant in any civil or criminal litigation? Yes _____ No X
3. Has any person lised above ever been convicted of a criminal offense (other thatn a minor traffic violation)? Yes _____ No X
4. Has any person listed above or any concern with whom such person has been connected ever been in a receivership or been adjudicated a bankrupt? Yes _____ No X
5. If the answer to any of question 2 through 4 is yes, please, furnish details in a separate attachment.
   * Not Applicable

C. Principal owner of Company:

1. Is Company publicly held? Yes _____ No __X__.
   If yes, please list exchanges stock traded:

   _____

   _____

   _____

2. If no, list all stockholders, partners, or members having 5% or more interest in the Company:

Name	Address	Percentage of Holding
See Exhibit A		

D. Company's principal bank(s) account:

Name of Bank	Address
N/A	

II. DATA REGARDING PROPOSED PROJECT

A. Description of the Project: (Please provide a brief narrative description of the Project.)

* With the Hudson Art House Lofts not only providing 80 new affordable residences it would also include several working space studios for artists who live in the building. A painting and drawing studio with plenty of natural light, a pottery studio with a fully vented kiln, a dance studio, and a sound-proofed studio for music will all be included, along with a sculpture garden. The building will also feature railing to display art, as well as shared gallery space to hold shows.

B. Location of the Project:

a) 621-623 River Street
   Troy New York 12180
b) See Exhibit B for legal descriptions

C. Description of the Project Site:

1. Approximate size (in acres of square feet) of Project site: ___1.3 acres_____.
   Is a map, survey or sketch of the Project site attached? Yes __X_ No _____
   a) See Exhibit C for map
   b) See Exhibit D for survey

2. Are there existing building on the Project site? Yes __X__ No _____
   * If yes, indicate the number of buildings on the site: _____1_____
     Also, please briefly identify each existing building and indicate the approximate size (in square feet) of each such building:
     * Building 1: 85,000 Square Feet

* Are the existing buildings in operation? Yes __X__ No ____
  If yes, describe present use of buildings:
  Basement: Fire Sprinkler business
  1st floor (part of floor): Pottery Supply House
  2nd floor (part of floor): Pottery Supply House
  2nd floor (part of floor): Gym

* Are the existing buildings abandoned? Yes ____ No __X__.
  About to be abandoned? Yes _____ No __X__.
  If yes, describe:

* Attach photograph of present buildings.
  * See Exhibit E

3. Utilities serving the Project site:

Water:
X Municipal
Other, Describe

Sewer:
X Municipal
Other, describe

Electricity
X Utility
Other, describe

Heat
X Utility
Other, describe

4. Present legal owner of the Project site: __Matthew Associates of Troy, Inc.____
   * If the Company owns the Project site, indicate date of purchase:
     _____ purchase price: $_____.
     * Not Applicable

   * If Company does not own the Project site, does Company have an option signed with the owner to purchase the Project site? Yes __X__ No ____, indicate date option signed with the owner: and the date the option expires:
     * Contract signed : February 26, 2013
     * Contract expires: November 1, 2013 with 180 day extension, expiring April 30, 2014

   * If the Company does not own the Project site, is there a relationship legally or by common control between the Company and the present owner of the Project site? Yes ____ No _____. If yes, describe:
     * Not Applicable
5. Zoning District in which the Project site is located: _Hoosick Waterfront District____
   Are there any variances or special permits affecting the Project site? Yes____ No _X__
   If yes, list below and attach copies of all such variances or special permits:
   * Not Applicable

D. Description of Proposed Construction:

1. Does part of the Project consist of the acquisition or construction of a new building or buildings? Yes_____ No __X___

2. Does part of the Project consist of and/or renovations to existing buildings located on the Project site? Yes __X__ No ____
   If yes, indicate the buildings to be expanded or renovated, the size of any expansions and the nature of expansion and/or renovation:
   * The 5 story building with basement located at 621-623 River St. in Troy NY will be renovated into 80 affordable housing units, which will provide 30 one bedrooms, 45 two bedrooms and 5 three bedrooms. Working space art studios for the tenants will be included in the renovations.

3. Describe the principal uses to be made by the Company of the building or buildings to be acquired, constructed or expanded:
   * Building will be renovated for affordable housing. The project will be geared towards artists. Amenities will be included for the tenants to use such as paint and drawing studio, pottery studio, dance studio, sound-proof music studio, sculpture garden, railing to display art, and shared gallery space to hold shows.

E. Description of the Equipment:

1. Does a part of the Project consist of the acquisition or installation of machinery equipment or other personal property (the "Equipment")? Yes __X__ No ____
   If yes, describe Equipment:
   * Equipment/tools as defined by Collar Works and agreed to by owner

2. With respect to the Equipment to be acquired, will any of the Equipment be Equipment that has previously been used? Yes _____ No ___X___
   If yes, please provide detail:

3. Describe the principal uses to be made by the Company of the Equipment to be acquired or installed:
   * Equipment/tools will be used by tenant artists to enhance their creative process

F. Project Use:

1. What are the principal products to be produced at the Project:
   * Not Applicable

2. What are the principal activities to be conducted at the Project:
   * Apartment Living
   * Amenities for artist tenant use (See D.3. above)

3. Does the Project include facilities or property that are primarily used in making retail sales of goods or services to customers who personally visit such facilities? Yes___ No __X__
   If yes, please provide detail:
   * Not Applicable

4. If the answer to question 3 is yes, what percentage of the cost of the Project will be expended on such facilities or property primarily used in making retail sales of goods or services to customers who personally visit the Project? _____%
   * Not Applicable

5. If the answer to question 3 is yes, and the answer to question 4 is more than 33.335, indicate whether any of the following apply to the Project:
   a) Will not-for-profit Corporation operate the Project? Yes___ No____
      If yes, please explain:
      * Not Applicable

   b) Is the Project likely to attract a significant number of visitors from outside the economic development region in which the Project will be located?
      Yes ____ No __X__

   c) Would the Project occupant, but for the contemplated financial assistance from the Authority, locate the related jobs outside the State of New York? Yes____ No____
      If yes, please explain:
      * Not Applicable

   d) Is the predominant purpose of the Project to make available good or services that would not, but for the Project, be reasonable accessible to the residents of the city, town or village within which the Project will be located, because of a lack of reasonably accessible retail trade facilities offering such goods or services?
      Yes____ No __X__ If yes, please provide detail:

   e) Will the Project be located in one of the following: (i) an area designed as an empire zone pursuant to Article 18-B of the Public Authorities Law; or (ii) a census tract or block numbering area (or census tract or block numbering area contiguous thereto) which, according to the most recent, census data, has (x) a poverty rate of at least 20% for the year in which the data relates, or at least 20% of households receiving public assistance, and (y) an unemployment rate of at least 1.25 times the statewide unemployment rate for the year to which the data relates? Yes __X__ No_____
      If yes, please explain:
      * The project is located in Qualified Census Tract #36083040400-Poverty Rate 50.81

6. If any answers to subdivisions c. through e. of question 5 are yes, will the Project preserve permanent, private sector jobs or increase the overall number of permanent, private sector jobs in the State of New York? Yes _____ No __X__.
   If yes, please explain:

7. Will the completion of the Project result in the removal of a plant or facility of the Company or another proposed occupant of the Project (a "Project Occupant") from one area of the State of New York to another area of the State of New York? Yes ___ No __X__. .
   If yes, please explain:

8. Will the completion of the Project result in the abandonment of one or more plants or facilities of the Company located in the State of New York? Yes_____ No __X__.
   If yes, please explain:

9. If the answer to either question 7 or question 8 is yes, indicate whether any of the following apply to the Project:
    * Not Applicable
    b) Is the Project reasonably necessary to preserve the competitive position of the Company on such Project Occupant in its industry? Yes____ No____
    If yes, please provide detail:
    c) Is the Project reasonably necessary to discourage the Company or such Project Occupant from removing such other plant or facility to a location outside the State of New York? Yes_____ No_____
    If yes, Please provide detail:

G. Project Status:

1. If the Project includes the acquisition of any land or buildings have any steps been taken toward acquiring same? Yes __X__ No_____
    If yes, please discuss in detail the approximate state of such acquisition:
    * Sale Contract signed on February 26, 2013

2. If the Project includes the acquisition of any Equipment, have any steps been taken toward acquiring same? Yes ____ No __X__.
    If yes, please discuss in detail the approximate stage of such acquisition:

3. If the Project involves the construction or reconstruction of any building or other improvement, has construction work on any such building or improvement begun?
    Yes_____ No __X__. If yes, please discuss in detail, the approximate extent of construction and the extent of completion. Indicate in your answer whether such specific steps have been completed as site clearance and preparation; completion of foundations; installation of footings, etc.

4. Please indicate amount of funds expended on the Project by the Company in the past three (3) years and the purposes of such expenditures:
    a) $25,000 per the Sale Contract

H. Agent Status for sales tax purposes (See question B.3 in Part V1 below):

1. If the Authority approves the Project, there are two methods that may be used to undertake the Project. The applicant can undertake the Project privately and sell the Project to the Authority upon completion. Alternatively, the applicant can request to be appointed as "agent" of the Authority, in which case certain laws applicable to public construction may apply to the Project. Does the applicant wish to be designated as "agent" of the Authority for purposes of undertaking the Project?
    Yes____ No____
    • TBD
2. If the answer to question 1 is yes, does the applicant desire such "agent" status prior to the closing date of the financing? Yes_____ No_____
    * TBD

III. INFORMATION CONCERNING LEASES OR SUBLEASES OF THE PROJECT.
PLEASE COMPLETE THE FOLLOWING SECTION IF THE COMPANY INTENDS TO LEASE OR SUBLEASE ANY PORTION OF THE PROJECT

A. Does the Company intend to lease or sublease more than 10% (by are or fair market value) of the Project? Yes _X_ No_____.
If yes, please complete the following for each existing or proposed tenant or subtenant:

a) Sublessee Name: _TO BE DETERMINED_____
Present Address: _____
City:_____ State:_____ Zip:_____
Federal ID No: _____
Sublessee is: ____Corporation ____Partnership ____Sole Proprietorship
Relation to Company: _____
Percentage of Project intended by Sublessee: _____
Use of Project intended by Sublesse: _____
Date of lease or sublease to Sublessee: _____
Term of lease or sublease to Sublessee: _____
Will any portion of the space leased by this sublessee be primarily used in making retail sales of goods or services to customers who personally visit the Project?
Yes____ No_____.
If yes, please provide on a separate attachment (a) details and (b) the answers to questions II(F)(4) through (6) with respect to such sublessee.

b) Sublessee Name: _____
Present Address: _____
City:_____ State:_____ Zip:_____
Federal ID No: _____
Sublessee is: ____Corporation ____Partnership ____Sole Proprietorship
Relation to Company: _____
Percentage of Project intended by Sublessee: _____
Use of Project intended by Sublesse: _____
Date of lease or sublease to Sublessee: _____
Term of lease or sublease to Sublessee: _____
Will any portion of the space leased by this sublessee be primarily used in making retail sales of goods or services to customers who personally visit the Project?
Yes____ No_____.
If yes, please provide on a separate attachment (a) details and (b) the answers to questions II(F)(4) through (6) with respect to such sublessee.

c) Sublessee Name: _____
Present Address: _____
City:_____ State:_____ Zip:_____
Federal ID No: _____
Sublessee is: ____Corporation ____Partnership ____Sole Proprietorship
Relation to Company: _____
Percentage of Project intended by Sublessee: _____
Use of Project intended by Sublesse: _____
Date of lease or sublease to Sublessee: _____
Term of lease or sublease to Sublessee: _____

Will any portion of the space leased by this sublessee be primarily used in making retail sales of goods or services to customers who personally visit the Project?
Yes____ No_____.
If yes, please provide on a separate attachment (a) details and (b) the answers to questions II(F)(4) through (6) with respect to such sublessee.

B. What percentage of the space intended to be leased or subleased is now subject to a binding written lease or sublease? ___0%_____

IV. EMPLOYMENT IMPACT

Indicate below the number of people presently employed at the Project site and the number that will be employed at the Project site at end of the first and second years after the Project has been completed (Do not include construction workers). Also indicate below the number of workers employed at the Project site representing newly created positions as opposed to positions relocated from other project sites of the applicant.

TYPE OF EMPLOYMENT				
	PROFESSIONAL OR MANAGERIAL	UNSKILLED OR SKILLED	SEMI-SKILLED	TOTALS
Present Full Time	2	5	0	7
Present Part Time	0	0	0	0
Present Seasonal	0	0	0	0
First Year Full Time	2	0	0	2
First Year Part Time	0	2	2	4
First Year Seasonal	0	0	0	0
Second Year Full Time	2	0	0	2
Second Year Part Time	0	2	2	4
Second Year Seasonal	0	0	0	0

V. PROJECT COST

A. Anticipated Project Costs. State the costs reasonably necessary for the acquisition for the Project site, the construction of the proposed buildings and the acquisition of any machinery and equipment necessary or convenient in connection therewith, and including any utilities, access roads or appurtenant facilities, using the following categories:

Description of Cost	Amount
Land	$81,000
Buildings	$13,256,158
Machinery and equipment costs	$0
Utilities, roads, and appurtenant costs	$732,695
Architects and engineering fees	$535,328
Cost of Bond issue (legal, financial and printing)	$428,193
Construction loan fees and interest (if applicable)	$736,772
Other (specify): Professional Fees	$643,289
TOTAL PROJECT COSTS	$16,413,435

B. Have any of the above expenditures already been made by the applicant? Yes X No ____
If yes, indicate particulars.
a) $25,000 of the purchase price of the building ($685,000)
b) $15,000 New York State Housing Finance Agency Application Fee

IV. FINANCIAL ASSISTANCE EXPECTED FROM THE AUTHORITY.

A. Financing
1. Is the applicant requesting that the Authority issue bonds to assist in financing the Project? Yes _____ No X.
If yes, indicate:
a. Amount of loan requested: $_____; and
b. Maturity requested: _____years.

2. If the answer to question 1 is yes, is the interest on such bonds intended to be exempt from federal income taxation? Yes _____ No X

3. If the answer to question 2 is yes, will any portion of the Project be used for any of the following purposes

Purpose	Yes	No
Retail food and beverage services		
Automobile sales or service		
Recreation or entertainment		
Golf course		
Country club		
Massage parlor		
Tennis club		
Skating facility (including roller skating, skateboard and ice skating)		
Racquet sports facility (including handball and racquetball court)		
Hot tub facility		
Suntan facility		
Racetrack		

4. If the answer to any of the above questions contained in question 3 is yes, please furnish details on a separate attachment.

B. Tax Benefits.

1. Is the applicant requesting any real property tax exemption in connection with the Project that would not be available to a project that did not involve the Authority? Yes__X__ No_____.
   If yes, is the real property tax exemption being sought consistent with the Authority's Uniform Tax Exemption Policy? Yes __X__ No____

2. Is the applicant expecting that the financing of the Project will be secured by one or more mortgages? Yes __X___ No____.
   If yes, what is the approximate amount of financing to be secured by mortgages? $ 4,418,135 (Perm Debt)

3. Is the applicant expecting to be appointed agent of the Authority for purposes of avoiding payment of N.Y.S. Sales Tax or Compensating Use Tax? Yes _X_ No____.
   If yes, what is the approximate amount of purchases that the applicant expects to be exempt from the N.Y.S. Sales and Compensating Use Taxes? $ 5,655,000

4. What is the estimated value of each type of tax-exemption being sought in connection with the Project? Please detail the type of tax-exemption and value of each exemption.
   a) N.Y.S. Sales and Compensating Use Taxes $ 452,400
   b) Mortgage Recording Taxes $ 87,000
   c) Real Property Tax Exemptions $ 2,072,433
   d) Other (please specify) $

5. Are any of the tax-exemptions being sought in connection with the Project inconsistent with the Authority's Uniform Tax Exemption Policy? Yes _X___ No_____
   If no, please explain how the request of the applicant differs from the Authority's Uniform Tax-Exemption Policy:
   * Applying for a 15-yr tax abatement

VI. REPRESENTATIONS BY THE APPLICANT

The applicant understands and agrees with the Authority as follows:

A. Job Listings. In accordance with Section 1967-a(2) of the New York Public Authorities Law, the applicant understands and agrees that, if the Project receives any Financial Assistance from the Authority, except as otherwise provided by collective bargaining agreement, new employment opportunities created as a result of the Project will be listed with the New York State Department of Labor Community Services Division (the "DOL") and with the administrative entity (collectively with the DOL, the "JTPA Entities") of the service delivery area created by the federal job training partnership act (Public Law 97-300) *("JTP* A") in which the Project is located.

B. First Consideration for Employment: In accordance with Section 1967-a(2) of the New York Public Authorities Law, the applicant understand and agrees that, if the Project receives any Financial Assistance from the Authority, except as otherwise provided by collective bargaining agreements, where practicable, the applicant will first consider persons eligible to participate in JTP A programs who shall be referred by the JTP A Entities for new employment opportunities created as a result of the Project.

C. Annual Sales Tax Filings: In accordance with Section 1964-a(9) of the New York Public Authorities Law, the applicant understands and agrees that, if the Project receives any sales tax exemptions as part of the Financial Assistance from the Authority, in accordance with Section 1964-a(9) of the Public Authorities 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.

D. Annual Employment Reports: The applicant understands and agrees that, if the Project received any Financial Assistant from the Authority, the applicant agrees to file, or cause to be filed, with the Authority, on an annual basis, reports regarding the number of people employed at the project site.

E. Absence of Conflicts of Interest: The applicant has received from the Authority a list of the members, officers and employees of the Authority. No member, officer or employee of the Authority has an interest, whether direct or indirect, in any transaction contemplated by this Applicant, except as hereinafter described:

_____

(Applicant)

By: Richard Manzardo
Member

NOTE: APPLICANT MUST COMPLETE THE APPROPRIATE VERIFICATION HEREOF BEFORE A NOTARY PUBLIC AND MUST SIGN AND ACKNOWLEDGE THE HOLD HARMLESS AGREEMENT.

VERIFICATION
(If Applicant is a Limited Liability Company)

STATE OF Missouri)
) ss.:
COUNTY OF Greene)

Richard Manzardo deposes and says that they are one of the
(Name of indivdual)

members of the firm of Vecino Group New York, the limited liability company

named in the attached application; that they have read the foregoing application and knows the contents thereof; and that the same is true and complete and accurate to the best of their knowledge. The grounds of deponent's belief relative to all matters in the said application which are not stated upon their own personal knowledge are investigations which deponents has caused to be made concerning the subject matter of this application as well as information acquired by deponents in the course of their duties as an officer of and from the books and papers of said limited liability company.

Sworn to before me this

24th day of September 2013

Notary Public

NOTARY PUBLIC NOTARY SEAL STATE OF MISSOURI

KELLI BOLES
My Commission Expires
July 6, 2014
Lawrence County
Commission #10992888

HOLD HARMLESS AGREEMENT

Applicant hereby releases Troy Industrial Development Authority and the members, officers, servants, agents and employees thereof (hereinafter collectively referred to as the "Authority") from, agrees that the Authority shall not be liable for and agrees to indemnify, defend and hold the Authority harmless from and against any and all liability arising from or expense incurred by (A) the Authority's examination and processing of, and action pursuant to or upon, the attached Applicant, regardless of whether or not the application or the Project described therein or the issue of bonds requested therein are favorably acted upon by the Authority, (B) the Authority's financing of the Project described therein and (C) any further action taken by the Authority 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 Authority or the Applicant are unable to find buyers willing to purchase the total bond issue requested, then, and in the event, upon presentation of an invoice itemizing the same, the Applicant shall pay to the Authority, its agents or assigns, all actual costs incurred by the Authority in the processing of the Application, including attorneys' fees, if any.

_____
(Applicant)

By: Richard Manzardo
Member

Sworn to before me this
24th day of September 2013

_____
Notary Public

NOTARY PUBLIC NOTARY SEAL STATE OF MISSOURI

KELLI BOLES
My Commission Expires
July 6, 2014
Lawrence County
Commission #10992888

Exhibit A
Management of Company
(Including Percentage of Holding)

1. Rick Manzardo
   4559 E Creeksbend
   Springfield, MO 65809
   Office Held: Member
   Percentage of Holding: 40%
   Other Principal Business: Vecino Bond Group, LLC

2. James Matthew Miller
   1308 S. Pickwick
   Springfield, MO 65804
   Office Held: Member
   Percentage of Holding: 45%
   Other Principal Business: Vecino Bond Group, LLC

3. Kim Buche
   111 Hidden Valley Dr
   Strafford, MO 65757
   Office Held: Member
   Percentage of Holding: 15%
   Other Principal Business: Vecino Bond Group, LLC

Exhibit B
Legal Description

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND, (together with the buildings thereon, if any) located in the City of Troy, County of Rensselaer and State of New York, more particularly described as follows, to wit: A parcel of land in Section 2, Block 175, Parcel Lot No. 46 of #56, also known as street number 605-607 River Street in said City of Troy and as same appeared on the tax assessment rolls of said City and on a deed dated April 27, 1953 from Thomas F. McDonald, Treasurer of the City of Troy, said deed being recorded in the Rensselaer County Clerk's Office April 27, 1953 in Book of Deeds 928 at Pages 175 to 292 inclusive. See also "Block Map, City of Troy" filed in the Rensselaer County Clerk's Office, September 26, 1952. Said premises are also described as follows: Ward 10, River St., west side, between Rensselaer St. and Jay St., being the south 46 feet of Lot 56, 46 feet x 224 feet, as same appears on the 1951 Troy City Assessment Roll and being the south 46 feet of Lot 56, which lot appears on a map of Jacob Vanderheyden by John Van Allen, dated February 9, 1893, and being a portion of the premises described in a deed recorded in the Rensselaer County Clerk's Office in Book 328 of Deeds at Page 138. In Rem serial No. 594.

ALSO, ALL THAT CERTAIN PIECE, PARCEL AND PLOT OF LAND, situate in the Tenth Ward, City of Troy, County of Rensselaer and State of New York, more particularly described as follows: The northerly four feet of Lot 56 and southerly twenty-six and one-half of Lot 57, known as 609 River Street, Ward Ten, Troy, N.Y., assessed now or formerly to Van Zandt Jacobs and Company and being the same premises described in the Rensselaer County Clerk's Office in Book 639 of Deeds, Page 243. Parcel contains three story brick house.

ALSO, ALL THAT CERTAIN PIECE, PARCEL AND PLOT OF LAND, situate in the Tenth Ward City of Troy, County of Rensselaer and State of New York, more particularly described as follows: A parcel of land in the City of Troy, Ward Ten. Assessed to Van Zandt Jacobs and Company Lot No. N1/2 57, 611 River Street, W.S., as same appears on the Tax Assessment Rolls of said City, and being the same premises described in the Rensselaer County Clerk's Office in Book 506 of Deeds, Page 339.

ALSO, ALL THOSE TRACTS OR PARCELS OF LAND, situate in the Tenth Ward of the City of Troy, County of Rensselaer and State of New York, on the west side of River Street, and distinguished on the maps of said city by the name and description known of Lots Numbers fifty-eight (58), fifty-nine (59) and sixty (60), and are together bounded on the north by Rensselaer Street, on the east by River Street, on the south by Lot Number fifty-seven (57), and on the west by the Hudson River, each lot being 50 feet wide and extending from River Street to the Hudson River.

ALSO, ALL THAT CERTAIN PIECE OR PARCEL OF LAND under waters of the Hudson River, in front of, and adjacent to the uplands first above described in the City of Troy, in the County of Rensselaer, and State of New York, known and distinguished on a map of the Village of Troy made by John E. Van Alled for Jacob I. Vanderheyden on the 9th day of February, 1793 as Lot Numbers fifty-eight (58), fiftynine (59) and Sixty (60), described as follows:

Legal Description
Continued

BEGINNING at the intersection of the south boundary of Rensselaer Street with the United States Government Pier or Bulkhead line, as approved by the Secretary of War, September 8, 1900, and north 12° 43' 6" East four hundred seven and one one-hundredths feet from point B on the map of said pier or bulkhead line; thence along the south boundary of Rensselaer Street south 78° 1' East 67 feet to the line of the original high water, thence along said original line with the following bearings and distances: South 32° West 38 feet, thence South 18° 45' West forty-three and fifty one-hundredths feet; thence South 16° 45' West seventy-two and twenty-four one-hundredths feet to the southwest corner of Lot Number 58; thence along the south line of Lot Number 58 extended North 78° 8' 30" West forty-four and eighty onehundredths feet to the pier or bulkhead line; thence along said pier or bulkhead line North 12° 43' 6"

East one hundred fifty-one and one one-hundredths feet to the point of beginning, CONTAINING 7831 square feet of land, be the same more or less; all of said bearings are referred to the true meridian; being the same premises conveyed by The People of the State of New York to Van Zandt Jacob 7 Company by letters patent October 2, 1918 and recorded October 8, 1918 in the Rensselaer County Clerk's Office in Book of Deeds 378 at Page 263;

SUBJECT to the conditions, exceptions and reservations contained in said letters patent, reference to which is hereby made for a full description thereof; ALSO, any other lands under water, if any there be, appurtenant to the first above described premises known as Lots Nos. 58, 59 and 60.

ALSO, all Lot No. New Lot 58A also known as street number 590 River Street in said City of Troy, and as same appeared on the Tax Assessment Rolls of said City and on a Deed dated June 30, 1969 from William A. Breen Treasurer of the City of Troy, said Deed being recorded in the Rensselaer County Clerk's Office June 30, 1969 in Book of Deeds 1207 at pages 912 inclusive. See also "Block Map, City of Troy" filed in Rensselaer County Clerk's Office, September 26, 1952.

Said premises are also described as follows: Ward 10, 590 River Street, East side between Vanderhyden and Jay Streets, New Lot 58A, 27 feet by 57 feet; being same premises appearing in City of Troy Assessment Rolls, Ward 10, as follows: in year 1964, page 45 line 20, in year 1968, Plate No. 10-574. In Rem Serial No. P-215.