



**PORTLAND DEVELOPMENT CORPORATION**  
**Board Meeting**

**DATE:** Thursday, April 16, 2026

**TIME:** 4:00 PM

**LOCATION:** This meeting will take place remotely.

Please click below to join the webinar.

<https://portlandmaine-gov.zoom.us/j/85883360174?pwd=gcCQplZK7dS5Vlpeirx6VphGVLcq3c.1>  
Passcode:131579

Phone one-tap:

+16469313860,,85883360174# US

+19292056099,,85883360174# US (New York)

Webinar ID: 858 8336 0174

International numbers available: <https://portlandmaine-gov.zoom.us/j/85883360174?pwd=gcCQplZK7dS5Vlpeirx6VphGVLcq3c.1>

To submit written public comment on an agenda item, email [edd@portlandmaine.gov](mailto:edd@portlandmaine.gov). Submissions must be received by 12:00 pm the day before the Portland Development Corporation meeting to guarantee their inclusion in the agenda packet. All submissions must include the commenter's name and legal address. To help ensure your comment is submitted for the correct item, please include the name of the agenda item (see below).

**AGENDA**

1. President's comments
  
2. Review and accept Minutes of March 19, 2026 meeting
  - a. See attached Meeting Minutes for March 19, 2026

3. Review and vote on request to use \$25,800 in Brownfields Post Closeout Program Income to support soil pre-characterization at the Woodbury Project site.
  - a. See attached Memorandum
  - b. See Task Order from TRC
4. Review and vote on Interest-free Storefront Loan Application for \$20,000 and Commercial Loan Application for \$50,000 from Feast Ephemera, LLC, 122 Washington Avenue.
  - a. **Note:** Pursuant to 1 M.R.S.A. 405(6)(F) and 5 M.R.S.A. 13119—A, the Board may go into executive session to review proprietary confidential information associated with this loan application.
5. Review and vote on Interest-free Storefront Loan Application for \$15,000 from Bub's Home Kitchen, 28 Monument Square.
  - a. **Note:** Pursuant to 1 M.R.S.A. 405(6)(F) and 5 M.R.S.A. 13119—A, the Board may go into executive session to review proprietary confidential information associated with this loan application.
6. Treasurer's Report - March 2026
  - a. Monthly Administrative Report
  - b. Cash Management Report
  - c. Schedule of Loans Receivable - report added 4/14/2026
  - d. Confidential - Loan Delinquency Report  
**Note:** Pursuant to 1 M.R.S.A. 405(6)(F) and 5 M.R.S.A. 13119—A, the Board may go into executive session to discuss/monitor any of the loans listed on the Report.
7. Other Items to be discussed/brought up by Board Directors
8. Next Regular Meeting Date: May 21, 2026

**Minutes**  
**Portland Development Corporation Meeting**  
**Remote Zoom Meeting**  
**Held on March 19, 2026**

A remote meeting, via Zoom, of the Portland Development Corporation (PDC) Board of Directors was held at 4:00 p.m. on Thursday, March 19, 2026. Present from the Board of Directors were Board President Kierston Van Soest and Directors Jon Berg, Sam Dargan, Nathan Henry, Councilor Ben Grant, Tuck O'Brien, Beverly Werber, and Nikki Yanok. Board Directors Matthew Buonopane, Scott Kleiman, and Assistant City Manager Dena Libner could not be present. Present from City staff were Associate Corporation Counsel Avery Novak, Program Coordinator Kaela Gonzalez, Business Programs Manager Nancy Martin, and Principal Administrative Officer Lori Paulette. City underwriters Liam Benson and David McLaughlin were also present.

**Item #1: President's comments.**

Board President Van Soest opened the meeting at approximately 4:00 p.m. and welcomed Tuck O'Brien to the Board.

**Item #2: Review and accept Minutes of December 18, 2025.**

This item was deferred until the next meeting.

**Item #3: Review and vote on Brownfields Grant Request of \$215,000 from Community Housing of Maine, 186 Woodfords Street.**

Ms. Martin introduced Brian Kilgallen and the Brownfields grant request for \$215,000 from Community Housing of Maine (CHOM). The requested subgrant would support remediation at 186 Woodford Street, "The Woodbury," a proposed 51-unit senior affordable housing project. The funding is needed to address urban fill found at the site, primarily covering tipping fees and excavation costs. There is a shortfall in the PDC's available cleanup grant

funding, but CHOM confirmed they would cover the difference, potentially utilizing contingency from a larger LIHTC development.

On a motion made by Ms. Werber and seconded by Mr. Berg, the Board voted 8-0 to approve the \$215,000 Brownfields Grant to CHOM.

**Item #4: Review and vote on commercial loan request for \$100,000 from Bad Neighbors, 511 Congress Street.**

Ms. Martin provided a quick review of the commercial loan request from Bad Neighbors and introduced one of the owners, Dennis Gaines, to the Board. The funds are needed for cost overruns in the restaurant build-out—notably removing 320 square feet of concrete for plumbing, which exceeded the initial estimate of 50-60 square feet. The loan will cover finishing the build-out, securing initial stock, and providing working capital for the first month to month-and-a-half of operation. The owners estimate an opening timeline of about six weeks.

On a motion made by Mr. O'Brien and seconded by Mr. Grant, the Board voted 7-0-1 (Mr. Berg abstained) to approve the \$100,000 commercial loan at 7.75% interest for a 5-year term to Bad Neighbors.

**Item #5: Review and vote on commercial loan request for \$50,000 from Cherie, LLC 249 Congress Street.**

Ms. Martin queued the next commercial loan request of \$50,000 from Cherie, LLC and the Board heard from co-owners Melody Medina and Quinn Williams. Cherie, LLC is a new French restaurant opening in the former Quanto Vasta location. The loan will be used for new equipment, renovations, and working capital. The owners, who met while working at the James Beard Best New Restaurant Franchette, have combined decades of experience, including working at Michelin-starred restaurants. The restaurant will have 23 indoor seats and 20 outdoor

seats, starting with a five-day schedule (Thursday through Monday) and offering lunch options. They expressed confidence in their initial three-year lease and their plan to maintain consistency and quality in a casual neighborhood environment.

On a motion made by Mr. Berg and seconded by Mr. O'Brien, the Board voted 8-0 to enter into executive session pursuant to 1 M.R.S.A. 405(6)(F) and 5 M.R.S.A. 13119-A, to review proprietary confidential information associated with this loan application and the loan request highlighted in Item #4 at approximately 4:33 p.m.

The Board returned to public session at approximately 5:02 p.m.

On a motion made by Mr. Henry and seconded by Mr. O'Brien, the Board voted 7-0-1 (Mr. Berg abstained) to approve the \$50,000 commercial loan at 7.75% interest with a 5-year term with conditions to Cherie, LLC.

**Item #6: Review and vote on recommendation to the City Council regarding Business Continuity Loan Program Guidelines.**

Ms. Martin presented proposed guidelines for a new interest-free loan product aimed at helping small businesses (10 or fewer employees) facing economic disruption (e.g., fire damage, employee shortages, tariffs). The maximum loan amount is \$10,000. Unlike the Storefront Improvement Loan, this program would not be limited by geographic area. Funds could be used for working capital, salaries, rent, and refinancing high-interest debt. The Board discussed ensuring the definition of "economic disruption" is broad and clearly communicated to potential applicants to avoid confusion.

On a motion by Mr. Grant and seconded by Mr. Berg, the Board voted 7-0 (Mr. Henry left the meeting after Item # 5) to recommend to the City Council the Business Continuity Loan Program Guidelines.

**Item #7: Treasurer's Report- February 2026.**

The delinquency report was discussed in executive session.

**Item #8: Other Items to be discussed/brought up by Board Directors.**

Ms. Martin provided a brief update on the Storefront Improvement Loan program, stating one application is currently being underwritten. Discussion focused on increasing PDC's visibility in local news coverage and city communications regarding the successful businesses they support. Nancy Martin announced that Greg Watson is on extended leave and requested delegation of signing authority to Mary Davis.

On a motion made by Ms. Yanok and seconded by Mr. Dargan, the Board voted 7-0 to delegate authority to sign on behalf of the Portland Development Corporation as Interim Assistant Secretary to Mary Davis.

**Item #9: Next regular meeting date: April 16, 2026.**

There being no further business, on a motion made by Mr. Werber and seconded by Mr. Berg, the Board voted 7-0 to adjourn at approximately 5:26 p.m.

Respectfully, Kaela Gonzalez

City of Portland | Housing and Economic Development Department  
Mary Davis, Acting Deputy Director



## MEMORANDUM

TO: President Kierston Van Soest and PDC Board Members  
FROM: Nancy L. Martin, Business Programs Manager  
CC: Mary Davis, Housing and Economic Development Department  
DATE: April 9, 2026  
RE: Request to use \$25,800 in Brownfields Post Closeout Program Income to support soil pre-characterization at the Woodbury project site

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### PROJECT OVERVIEW

At the March 19, 2026 meeting, the Portland Development Corporation (PDC) approved a Brownfields Revolving Loan Fund (RLF) subgrant of \$215,000 for the transportation and off-site disposal of contaminated soil that will be generated during redevelopment at 186 Woodfords Street, Portland, Maine, the Woodbury project site, to support development of a 51-unit senior affordable housing project at this location.

The Greater Portland Council of Governments (GPCOG) is providing a limited amount of Brownfields assessment funding to support certain environmental assessment and cleanup planning activities at the site in support of the project. The cost for these activities exceeds the amount of funding available through GPCOG.

Before this cleanup work can begin, analytical soil sampling must be conducted in order for the soil to be characterized and accepted at a licensed receiving facility. The proposed scope of work is included as a backup to this memo and will be funded by the City's Brownfields RLF Post-Closeout Program Income (PCPI), pending approval by the PDC. The current balance of PCPI is \$569,953. If the PDC approves this request, the new PCPI balance will be \$544,153.

Utilizing PCPI for this site is both appropriate and advantageous for the following reasons:

- **Operational Necessity:** The PDC has committed Brownfields RLF resources for the off-site shipment of contaminated soil. Receiving facilities require analytical characterization data before acceptance; this sampling work directly supports the RLF-funded cleanup activities.
- **Regulatory Efficiency:** By using PCPI instead of RLF or GPCOG assessment funding, a Site-Specific Quality Assurance Project Plan (SSQAPP) is not required. This eliminates a 30-day regulatory review period, ensuring data is available for the scheduled late-spring construction start. GPCOG's assessment funding will be utilized for other activities in support of the cleanup that are less time-critical.

- **Funding Optimization:** While the regional entity (GPCOG) has some assessment funds available, their funds are insufficient to cover the full scope of work. Furthermore, the City does not currently have active assessment funds available.
- **Mission Alignment:** As CHOM is a non-profit with limited financial resources, providing this support ensures the successful delivery of 51 units of senior affordable housing—a high-priority City and regional goal.

### **PROJECT STATUS SUMMARY**

- **Total Project Cost:** ~\$20 Million.
- **Cleanup Budget:** \$370,881 for soil excavation, tipping fees, and testing.
- **Community Benefit:** Addresses critical housing needs at 50% and 60% Area Median Income (AMI) and includes a new public pocket park.

### **RECOMMENDATION**

Staff (Nancy Martin) recommends that the PDC Board approve the use of \$25,800 in Brownfields PCPI funding to facilitate immediate soil sampling for CHOM’s project at 186 Woodford Street. This action bypasses federal review delays and secures the timeline for a project with demonstrated financial stability and significant public benefit.

### **ATTACHMENT:**

- TRC Task Order with proposed scope of work

<b>Date:</b> April 9, 2026	
<b>To:</b> Ms. Nancy Martin, Business Programs Manager, City of Portland	
<b>Proposed Task Order Name:</b> CHOM/The Woodbury – Soil Pre-Characterization Sampling	
<b>Proposed Funding Source:</b> PCPI	
<b>TRC Project Number:</b> 706702	<b>Original Contract Date:</b> October 9, 2024
	<b>Amended Contract Date:</b> October 9, 2025

At the City of Portland's (City's) request, TRC is providing this task order for soil pre-characterization sampling in support of the Community Housing of Maine (CHOM) redevelopment project known as The Woodbury, located at 186 Woodford Street in Portland, Maine (Site).

The City is providing a Brownfields Revolving Loan Fund (RLF) subgrant for the transportation and off-site disposal of contaminated soil that will be generated during redevelopment. Analytical soil sampling must be conducted in order for the soil to be characterized and accepted at a licensed receiving facility. The proposed scope of work will be funded by the City's Brownfields RLF Post-Closeout Program Income (PCPI), pending approval by the Portland Development Corporation (PDC).

Upon authorization, TRC will perform the activities described below.

Sampling and Analysis Plan (SAP): \$4,800

- Preparation of a SAP for submission to the United States Environmental Protection Agency (USEPA) and Maine Department of Environmental Protection (DEP) describing the proposed scope of work.

Soil Pre-Characterization Sampling: \$14,700

- Preparation of a Site-Specific Health & Safety Plan (HASP) for use during field work;
- Dig Safe pre-marking and notifications to Dig Safe/OK to Dig for utility location;
- Ground-penetrating radar (GPR) survey at each proposed boring location to pre-clear the areas for utilities and subsurface obstructions;
- Advancement of eight soil borings within the proposed excavation areas; and
- Collection of four composite soil samples (soil from two borings will be composited into one sample) and laboratory analysis of waste characterization parameters, as required by potential soil receiving facilities.

Soil Pre-Characterization Summary Report: \$6,300

- Preparation of a summary report describing the sampling efforts and soil analytical results, including figures, soil boring logs, data tables, and other information as necessary.

TRC's estimate to complete this work is **\$25,800**. We will bill you on a time and materials basis in accordance with our existing contract, referenced above.

**Portland Development Corporation  
Preliminary Draft Operating  
Report FY2026  
For Month Ending  
3/31/2026**

<b>Operating transfer from EDF</b>	<b>42,352</b>
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<b>Total Funds Available</b>	<b>42,352</b>

		Current	Year to	Percent	
<b>FY2026 Expenditures</b>	<b>Budget</b>	<b>Month</b>	<b>Date</b>	<b>of Budget</b>	<b>Balance</b>
Administrative Services	\$11,505	\$35	10,556	91.8%	949
Postage	\$200		171	85.5%	29
Travel, Training, Meetings	\$9,000		8,294	92.2%	706
Contractual Services	\$8,000		4,778	59.7%	3,222
Operating Transfer to Fin.	\$9,647		0	0.0%	9,647
Advertising	\$2,500		0	0.0%	2,500
Auto Expense Reimb.	\$100		0	0.0%	100
Printing & Binding	\$650		490	75.4%	160
Office Supplies	\$750	\$214	316	42.1%	434
<b>Total FY2026 Expenditures</b>	<b>\$42,352</b>	<b>\$249</b>	<b>24,605</b>	<b>58.1%</b>	<b>17,747</b>

FY2026 PDC CASH MANAGEMENT REPORT/Non-Brownfield Program											
(Preliminary and Subject to Change)											
Period Ending: 03/31/2026	UDAG		CIP		CIP		FAME		FAME SSBCI		TOTAL
	271		272		274		277		279		
	Unrestricted Loans/Grants		Restricted		Unrestricted		REDLP				
<b>Beginning Balance</b>	<b>226,765</b>		<b>392,919</b>		<b>192,051</b>		<b>700,364</b>		<b>19,258</b>		<b>1,531,356</b>
<b>Additions th Date No Updated</b>	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	MTD	YTD	
Principal payments received	4,442	42,458	3,358	27,923	687	10,933	12,333	110,153	-	23,022	
Interest payments received from loans	4,393	28,518	45	594	190	3,094	13,019	48,248	148	23,905	
Interest Income		4,550		6,810		3,773		14,363		8,537	
Other Income/Adjustments		-		-		-	3,431	3,431	-3430.52	(3,431)	
Pass Through From FAME/SSBCI		-		-		-					
<b>Deductions</b>											
FAME Annual Admin. Fee; Invoices											
Disbursements - Expenses											
Disbursements - Loans/Grants		(1,760)						(4,843)		(1,638)	
<b>Ending Cash Balance (Munis)</b>	<b>233,840</b>		<b>396,322</b>		<b>192,928</b>		<b>724,303</b>		<b>14,338</b>		<b>1,561,730</b>
Less Reserves for: Loans											
Beautification Program (EC0301)											
Transfers not yet recorded (UDAG Int)											
<b>Adjusted Ending Cash Balance</b>	<b>233,840</b>		<b>396,322</b>		<b>192,928</b>		<b>724,303</b>		<b>14,338</b>		<b>1,561,730</b>

## FY2026 PDC CASH MANAGEMENT REPORT - BROWNFIELD PROGRAM

(Preliminary and Subject to Change)

Period Ending: 03/31/2026	Brownfield 1		Brownfield 3		Brownfield 10/1/2022		TOTAL
	278		281		280 RLF		
	Unrestricted Loans/Grants		Restricted/Assessments		Restricted/Cleanup		
<b>Beginning Balance</b>	<b>581,170</b>		<b>4,732</b>		<b>4,376,359</b>		<b>4,962,261</b>
<b>Additions</b>	MTD	YTD	MTD	YTD	MTD	YTD	
Principal payments received	1,837	15,701		-		-	
Interest payments received from loans	1,253	12,106		-		-	
Interest Income		9,211		-		-	
Other Income/Adjustments		-		-		-	
Pass Through From FAME/SSCBI/EPA		-		-		-	
<b>Deductions</b>							
FAME Annual Admin. Fee; Invoices							
Disbursements -Other		(10,000)				(7,562)	
<b>Ending Cash Balance (Munis)</b>	<b>574,259</b>		<b>4,732</b>		<b>4,368,797</b>		<b>4,947,788</b>
Less Reserves for:							
Reserve For Commitments		(4,307)				(4,237,174)	
Fund 280 Reserve for Administration							
<b>Adjusted Ending Cash Balance</b>	<b>569,953</b>		<b>4,732</b>		<b>131,623</b>		<b>706,307</b>

**Portland Development Corporation  
Schedule of Loans Receivable  
For Month Ending March 31, 2026**

Case ID	Account No. & Name	Date of Loan	Maturity Date	---Committed/Disbursed Funds---			Outstanding Princ. Bal.
				Original Loan	Not Yet Disb.	Total Disb.	
<b>Portland Business Fund 271 (UDAG/Unrestricted):</b>							
30124	Rosemont Market, Inc.	8/8/2019	9/1/2029	\$150,000	0	\$150,000	\$46,475
30179	Forefront Brick South, LLC	11/18/2016	12/1/2026	\$100,000	\$0	\$100,000	\$14,998
30400	Friends and Family	3/10/2023	4/1/2027	\$50,000	\$0	\$50,000	\$18,540
30423	Longfellow Property, LLC	6/26/2023	7/1/2030	\$200,000	\$0	\$200,000	\$192,424
30514	Longfellow Property, LLC	5/6/2024	7/1/2031	\$182,688	\$0	\$182,688	\$175,363
30681	Health Resonates	11/13/2025	11/1/2030	\$125,000	\$0	\$125,000	<u>\$115,499</u>
<b>Sub-Total PBF (UDAG)</b>							<b>\$563,298</b>
<b>Portland Business Fund 272 (Restricted - CIP):</b>							
30568	Cultivating Community	10/17/2024	11/1/2026	\$80,000	\$0	\$80,000	\$20,300
<b>Sub-Total PBF (Bonds/CIP Restricted)</b>							
<b>Portland Micro Capital Fund 271 (UDAG/Unrestricted):</b>							
30250	Portland Trading Co. LLC	4/26/2013	8/1/2018	\$15,000	\$0	\$15,000	<u>\$2,084</u>
<b>Sub-Total Micro Capital Fund</b>							<b>\$2,084</b>
<b>Portland Business Fund 274 (CIP/Unrestricted):</b>							
30062	On Time Transportation	3/26/2018	4/1/2023	\$10,000	\$0	\$10,000	\$790
30070	Emerson, James (C19RR[Brick Trust])	5/21/2021	6/1/2023	\$10,000	\$0	\$10,000	\$10,000
30075	Dos Naciones LLC	3/3/2021	3/1/2023	\$5,000	\$0	\$5,000	\$5,000
30316	Rankin WA, LLC	2/28/2022	2/1/2024	\$5,000	\$0	\$5,000	\$1,330
30400	AAA Rue Marchie, d/b/a Timber	3/28/2023	4/1/2028	\$40,000	\$0	\$40,000	\$31,428
30606	Luna, LLC	3/19/2025	11/1/2032	\$69,000	\$0	\$69,000	<u>\$69,000</u>
<b>Sub-Total PBF (Bonds/CIP Unrestricted)</b>							<b>\$117,548</b>
<b>FAME Fund 277:</b>							
30198	Auto-Care, LLC	2/5/2016	3/1/2021	\$32,500	\$0	\$32,500	\$18,667
30061	Forefront Brick South, LLC	11/18/2016	12/1/2026	\$250,000	\$0	\$250,000	\$38,797
30127	Gallery Acquisition Co. Inc.	5/16/2019	6/1/2026	\$75,000	\$0	\$75,000	\$8,540
30125	Zootility Co.	8/7/2019	9/1/2024	\$150,000	\$0	\$150,000	\$122,197
30416	Forefront Partners I, LP	5/31/2023	5/31/2033	\$200,000	\$0	\$200,000	\$158,535
30530	Biodiversity Research Institute	8/22/2024	10/1/3031	\$250,000	\$0	\$250,000	\$242,668
30536	Blackbird Baking, d/b/a Two Fat Cats	10/1/2024	11/1/2031	\$40,000	\$0	\$40,000	\$34,876
30591	Salud Studios	11/19/2024	12/1/2030	\$137,500	\$0	\$137,500	\$111,405
30605	Lebel Holdings, LLC	3/20/2025	5/1/2035	\$200,000	\$0	\$200,000	\$196,020
30107	Biodiversity Research Institute	3/26/2021	4/1/2026	\$200,000	\$0	\$200,000	\$163,902
30086	Driscoll Child Dev. Center	5/5/2021	6/1/2026	\$60,000	\$0	\$60,000	\$25,578
30085	Flores Restaurant LLC	6/9/2021	7/1/2026	\$38,000	\$0	\$38,000	\$9,369
30071	Wynsum, LLC	11/5/2021	12/1/2026	\$131,250	\$0	\$131,250	\$117,352
30068	688 Forest Ave., LLC	12/21/2021	1/1/2027	\$168,000	\$0	\$168,000	\$147,666
30527	Another Round	6/5/2024	8/1/2029	\$225,000	\$0	\$225,000	\$220,529
30592	Yardie Ting	11/14/2024	12/1/2029	\$45,000	\$0	\$45,000	\$36,987
30624	Kehben Grier	5/1/2025	1/1/2033	\$80,000	\$0	\$80,000	\$75,315
30655	Reo Miyake LLC	9/18/2025	11/1/2030	\$100,000	\$0	\$100,000	\$99,355
30654	Coco Miyake LLC	9/18/2025	11/1/2030	\$100,000	\$0	\$100,000	\$99,355
30658	Eduardos Brazillian Grill One	9/25/2025	11/1/2030	\$22,500	\$0	\$22,500	\$22,376
30686	Nash & Co.	1/30/2026	3/1/2031	\$35,000	\$0	\$35,000	\$34,038
30656	Maine Foot and Ankle	9/25/2025	11/1/2035	\$49,999	\$0	\$49,999	\$50,000
30683	Bachelor Holdings, LLC	12/18/2025	2/1/2033	\$85,000	\$0	\$85,000	<u>\$83,597</u>
<b>Sub-Total FAME</b>							<b>\$2,117,122</b>
<b>FAME GROW ME SSBCI 279</b>							
30647	Eduardos Brazillian Grill One	9/25/2025	11/1/2030	\$22,500	\$0	\$22,500	\$22,376
30649	Maine Foot and Ankle	9/25/2025	11/1/2035	\$50,000	\$0	\$50,000	<u>\$50,000</u>
							<b>\$72,376</b>
<b>DOWNTOWN FUND 263:</b>							
30636	Another Round	8/22/2025	10/1/3030	\$8,000	\$0	\$8,000	\$6,733
<b>Brownfields Loan Fund 278 and 280</b>							
30515	Forefront Partners I, LP/Fund 280	5/31/2023	4/30/2033	\$200,000	\$0	\$200,000	\$186,050
30072	Forefront Partners I, LP/Fund 280	4/12/2018	1/1/2032	\$350,000	\$0	\$350,000	<u>\$293,397</u>
<b>Sub-Total Brownfields</b>							<b>\$479,447</b>
<b>Grand Total Loans</b>				<b>\$4,346,937</b>	<b>\$0</b>	<b>\$4,346,937</b>	<b>\$3,378,908</b>
Allowance for uncollectable loans at 15%							\$506,836
<b>Total with Allowance for uncollectable loans:</b>							<b>\$2,872,072</b>