

Small Business P2 Loan Program

ARENAC COUNTY

P2 Loan Recipient: Easy Laundry and Cleaners, Standish

Participating Lender: Citizens Bank, Standish

Loan Details (2001): \$9,373 at 4.5%

Project: This loan enabled Easy Laundry and Cleaners to purchase a wet cleaning system and an air board press. The wet cleaning equipment accommodated 40-70 percent of the load being processed in their dry cleaning equipment at the time of the loan, resulting in the reduction of perchloroethylene usage by 50 percent. Instead of perchloroethylene, a specially formulated detergent is used in the wet cleaning equipment, for cleaning certain dry cleanable clothing. This detergent is different from home detergents in that it eliminates the swelling and shrinkage for fabrics commonly experienced with home laundering. The air board press will replace a less efficient existing press. In addition, the installation of the new wet cleaning equipment reduced natural gas usage by 30 percent, and the amount of water used for boiler water treatment by 30 percent.

BAY COUNTY

P2 Loan Recipient: Jacobs Cleaning Village, Essexville

Participating Lender: Citizens Bank, Saginaw

Loan Details (2001): \$57,000 at 4.5%

Project: This loan enabled Jacobs Cleaning Village to purchase two dry cleaning machines, reducing annual purchases of the dry cleaning solvent perchloroethylene ("perc") by about 90 percent. In addition, the new machines include refrigerated condensers to recover spent perc, significantly reducing water usage. Lastly, the purchase included a water tower, which further enhanced water conservation at the facility.

BERRIEN COUNTY

P2 Loan Recipient: Midwest Industrial Laundry Services, Inc., St. Joseph

Participating Lender: Chemical Bank Shoreline, Benton Harbor

Loan Details (2001): \$83,000 at 5.0%

Project: This loan enabled Midwest Industrial Laundry Services to purchase and install a new fifth generation dry cleaning machine, allowing the company to cut its annual perchloroethylene ("perc") usage by about 70 percent, i.e., over 1,900 gallons. The new equipment recovers perc more efficiently, resulting in less perc vapor loss, i.e., less exposure to employees, and less perc concentration in still bottoms (a waste by-product from the dry cleaning process), which must be disposed of as hazardous waste.

BRANCH COUNTY

P2 Loan Recipient: Graphics 3, Inc., Coldwater

Participating Lender: Century Bank and Trust, Coldwater

Loan Details (2006): \$127,706 at 4.56%

Project: This loan enabled Graphics 3 to purchase a computer-to-plate imaging system that will eliminate the need for chemical solutions, including fixers, developers, activators, and stabilizers (totaling 280 gallons per year); reduce water consumption from 300 gallons per year to 20 gallons per year; and reduce prepress solid waste by 80 percent.

CALHOUN COUNTY

P2 Loan Recipient: Anderson Farms, Homer

Participating Lender: GreenStone Farm Credit Services, Concord

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled Anderson Farms to upgrade to a state-of-the-art swine production facility. Formerly, the operation was an open lot set-up where manure was scraped daily and surface applied to agricultural lands year-round, regardless of weather conditions or crop needs. The new facility is enclosed; using low-energy insulated curtains, and includes wet/dry feeders for water conservation. Also included is a new 4,000 gallon manure injection tank which allows for the application of manure during favorable weather and crop conditions by knife injection. The project implemented the alternative manure management recommendations of Michigan's Farm*A*Syst (on-farm risk assessment) and the National Pork Environmental Assurance on-farm assessment. As part of the on-farm assessment, a nutrient management plan was also developed.

GENESEE COUNTY

P2 Loan Recipient: Dixie Cleaners, Fenton

Participating Lender: Citizens Bank, Flint

Loan Details (2005): \$44,147.52 at 4.12%

Project: This loan enabled the company to purchase a fifth generation perchloroethylene dry cleaning machine, a press, and a coat steamer to replace their aging, less efficient equipment. The new purchase allowed the company to reduce its annual usage of the hazardous cleaning solvent, perchloroethylene, by 50 percent (approximately 60 gallons), and eliminate the disposal of spent filters. The new equipment is a closed loop system, replacing an old system that vented directly to the atmosphere.



P2 Loan Recipient: Stebbins Enterprises, Inc., Grand Blanc

Participating Lender: Citizens Bank, Flint

Loan Details (2007): \$359,480 at 3.8%

Project: This loan enabled Stebbins Enterprises to purchase a computer-to-plate imaging system; eliminating the need for chemical solutions, including fixers, developers, activators, and stabilizers (totaling 14,080 gallons per year); reducing water consumption from 20,400 gallons per year to 8,160 gallons per year; and completely eliminating film (167,060 square feet per year). Loan funds were used for equipment purchases and associated building upgrades at their business, Grand Blanc Printing.



P2 Loan Recipient: Troy Cleaners, Flint

Participating Lender: Citizens Bank, Fenton

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled Troy Cleaners to purchase two dry cleaning machines that reduced their amount of perchloroethylene usage by almost 50 percent. In addition, the loan proceeds were used to purchase a more energy efficient garment utility press, and to install a 12-ton water tower for water conservation purposes.

GRATIOT COUNTY

P2 Loan Recipient: Alpha Plastics, Inc., St. Louis

Participating Lender: Comerica Bank, Ithaca

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled Alpha Plastics to purchase a closed-loop water recycling/re-circulating system which reduced its annual water usage by over 20 million gallons, reduced annual disposal of defective plastic product (due to better cooling temperature control) by almost 85,000 pounds, and eliminated potential discharges of oil and plastic particulate to the nearby Pine River during normal plant operations.



P2 Loan Recipient: B & B Farms, St. Louis

Participating Lender: Thumb National Bank & Trust, Pigeon

Loan Details (2005): \$252,871 at 4.0%

Project: This loan enabled B & B Farms to purchase a liquid manure direct injection equipment system (also known as a drag hose system) for metered flow control, improved record-keeping, and to eliminate surface runoff and ponding. Loan proceeds also assisted with the purchase of a high capacity self-propelled sprayer to reduce the use of chemicals and allow precision application of chemicals to specific areas of need. Using the metered drag hose equipment, B & B Farms reports that it is able to reduce commercial fertilizer needs by 21 percent for nitrogen, 53 percent for phosphate, and 61 percent for potassium. They also reported reductions in their use of agri-chemicals by 25 percent.

HURON COUNTY

P2 Loan Recipient: Van Dyke Collision of Port Austin, LLC, Port Austin

Participating Lender: Signature Bank, Bad Axe

Loan Details (2011): \$54,728 at 3.375%

Project: This loan enabled Van Dyke Collision to purchase a downdraft paint booth with an air makeup system to replace their current paint booth as well as convert to three-phase electricity and make minor building modifications in support of their P2 project. Annually, this project will reduce energy consumption by 25 percent (3,839 kWh), provide an opportunity to convert to water-based paints, and improve indoor air quality at the facility.

INGHAM COUNTY

P2 Loan Recipient: East Lansing Orthopedic Association, P.C.

Participating Lender: Capitol National Bank, Lansing

Loan Details (2011): \$96,110.00 at 3.25%

Project: This loan enabled East Lansing Orthopedic Association, P.C. to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 600 gallons of liquid industrial waste, conserve 160,000 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Michael J. Novello, DDS, PLC, Holt

Participating Lender: Dart Bank, Holt

Loan Details (2011): \$31,609.72 at 3.05%

Project: This loan enabled Michael J. Novello, DDS, PLC to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 60 gallons of liquid industrial waste, conserve 2,000 gallons of water, and completely eliminate film strip waste at their office.

IONIA COUNTY

P2 Loan Recipient: Clothing Care Center, Ionia

Participating Lender: Ionia County National Bank, Ionia

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled the company to purchase and install two new “fourth generation” dry cleaning machines. This new equipment enabled Clothing Care Center to cut its annual perchloroethylene (“perc”) usage by about 50 percent, i.e., by 1,050 gallons. The new equipment recovers perc more efficiently, resulting in less perc vapor loss, i.e., less exposure to employees, and less perc concentration in still bottoms, which must be disposed of as hazardous waste. The project also included installation of refrigerated condensers to replace the use of cooling water, resulting in further water conservation for this company.

IOSCO COUNTY

P2 Loan Recipient: Katterman Trucking, Hale

Participating Lender: National City Bank, West Branch

Loan Details (2007): \$147,680 at 4.09%

Project: This loan enabled the company to construct a closed loop wash water recycling system for operations dealing with spent concrete mix materials from their mix-truck washing. The company estimates that these improvements will reduce water consumption by 116,000 gallons per year and completely eliminate liquid industrial waste.

JACKSON COUNTY

P2 Loan Recipient: Donald J. Powers, D.D.S., P.C., Jackson

Participating Lender: Citizens Bank, Jackson

Loan Details (2010): \$131,869.30 at 3.5%

Project: This loan enabled Donald J. Powers, D.D.S., P.C. to purchase and install equipment and material to replace their conventional dental impression process with a digital work station and milling unit thereby eliminating polyvinyl impression and stone model wastes in excess of 300 pounds per year.

KENT COUNTY

P2 Loan Recipient: Allied Photographic Lab, Grand Rapids

Participating Lender: Chemical Bank, Caledonia

Loan Details (2009): \$45,000 at 4.0%

Project: This loan enabled Allied Photographic Lab to purchase and install a new Eco Solvent ink jet printer and heater table; thereby eliminating the solid and liquid wastes associated with their previous energy intensive, conventional film development process. This new digital system will annually reduce water consumption by 320,000 gallons (98 percent reduction), eliminate 250 gallons of developer and bleach/fix materials, eliminate silver nitrate laced wastes and reduce overall energy consumption.



P2 Loan Recipient: Animal Hospital and Pet Complex of Lowell, P.C., Lowell

Participating Lender: Chemical Bank, Caledonia

Loan Details (2012): \$32,106.92 at 2.75%

Project: This loan enabled Animal Hospital and Pet Complex of Lowell, P.C. to purchase and install one digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate the annual consumption of over 200 gallons of water, eliminate the generation of approximately 180 gallons of hazardous liquid waste containing silver halides and lead compounds, and reduce the total amount of solid waste sent for landfill disposal.



P2 Loan Recipient: Breck Graphics, Inc. dba Allegra Print and Imaging, Grand Rapids

Participating Lender: Founders Trust Personal Bank, Grand Rapids

Loan Details (2002): \$38,932 at 3.375%

Project: This loan enabled Allegra Print and Imaging to purchase a computer-to-plate imaging system; eliminating the need for chemical solutions, including fixers, developers, activators, and stabilizers (totaling 280 gallons/year); as well as 3,750 feet of film per year and 1,320 plates per year. At the time of award, Allegra Print and Imaging estimated its total economic savings after installation of the new system to be almost \$10,000 per year.



P2 Loan Recipient: Burkhart & Chapp, PLC, Caledonia

Participating Lender: Chemical Bank, Grand Rapids

Loan Details (2016): \$32,000 at 2.5%

Project: This loan enabled Burkhart & Chapp Chiropractic, PLC to purchase and install one digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate the annual consumption of over 175 gallons of water, eliminate the generation of approximately 175 gallons of hazardous liquid waste containing silver halides and lead compounds, and reduce the total amount of solid waste sent for landfill disposal.



P2 Loan Recipient: Mr. Duds Cleaning & Laundry, Wyoming

Participating Lender: Comerica Bank, Detroit

Loan Details (2002): \$30,394 at 4.425%

Project: This loan enabled Mr. Dud's Cleaning and Laundry to purchase a fourth generation perchloroethylene (perc) dry cleaning machine. With this new equipment the company is able to purchase 50 percent less perc per year (25 gallons) and it eliminates the need for hazardous waste disposal of spent filters (16 per year).



P2 Loan Recipient: Sarah Palmer D.D.S., P.C., Grandville

Participating Lender: Chemical Bank, Caledonia

Loan Details (2013): \$63,157.35 at 2.75%

Project: This loan enabled Sarah Palmer D.D.S., P.C. to purchase one digital radiology system, thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 24 gallons of liquid industrial waste, conserve over 800 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Thomas Herremans, D.D.S., P.C., Grand Rapids

Participating Lender: Founders Trust, Grand Rapids

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled Thomas E. Herremans, D.D.S. to purchase a new digital radiograph machine and upgrade an existing radiograph machine to digital capability. The loan recipient reported that the new equipment reduced annual use of radiographic fixer and developer by 100 percent, i.e., by 88 gallons. The digital machinery purchase and upgrade completely eliminated the need for radiographic film, lead-lined film containers, and the chemicals and heavy metals used to develop the film.

MACOMB COUNTY

P2 Loan Recipient: Anchor Bay Clinic Family Medical Center, New Baltimore

Participating Lender: Citizens Bank, St. Clair Shores

Loan Details (2011): \$83,783 at 4.00%

Project: This loan enabled Anchor Bay Clinic Family Medical Center to purchase a digital radiology developer system and make necessary building modifications; thereby eliminating the solid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 420 gallons of liquid industrial waste, conserve 7,500 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Associated Orthopedists of Detroit, St. Clair Shores

Participating Lender: Comerica Bank, Grosse Pointe Woods

Loan Details (2009): \$400,000 at 2.98%

Project: This loan enabled Associated Orthopedists of Detroit to conduct improvements at their medical facilities in St. Clair Shores and Clinton Township. Improvements included the purchase of two digital radiograph (x-ray) systems; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual purchase of over 2,080 gallons of hazardous liquid waste containing silver halides and lead compounds, conserve over 9,800 gallons of water per year, reduce the total amount of solid waste sent for landfill disposal, and reduces radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: DiMartino Chiropractic Center, P.C., Chesterfield

Participating Lender: Chiropractic Federal Credit Union, Farmington

Loan Details (2010): \$30,210 at 4.125%

Project: This loan enabled DiMartino Chiropractic Center, P.C. to purchase a digital radiology developer system, thereby eliminating the solid wastes associated with their previous film processor that used x-ray films and chemicals. Annually this project will eliminate the generation of approximately 36 gallons of liquid industrial waste, conserve 15,600 gallons of water, and completely eliminate film strip waste at the facility.



P2 Loan Recipient: Drs. Delaney, Plunkett, Ralstrom, Makowski, Thanasas, Ker & Associates, P.C., Clinton Township

Participating Lender: Comerica Bank, Bloomfield Hills

Loan Details (2014): \$151,006.68 at 5%

Project: This loan enabled Drs. Delaney, Plunkett, Ralstrom, Makowski, Thanasas, Ker & Associates, P.C. to purchase a digital radiography system, thereby eliminating the solid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 280 gallons of liquid industrial waste, conserve 280 gallons of water, and completely eliminate film strip waste at the facility.



P2 Loan Recipient: Eastpointe Radiologists, P.C., Grosse Pointe Woods

Participating Lender: Comerica Bank, Grosse Pointe Woods

Loan Details (2010): \$400,000 at 3.0%

Project: This loan enabled Eastpointe Radiologists, P.C. to purchase a digital mammography system with associated network and computer support systems; thereby eliminating the solid and liquid wastes associated with their previous conventional mammography technology and film development. This new digital machinery will eliminate over 164 gallons of hazardous liquid waste containing silver halides and lead compounds annually, conserve over 180,000 gallons of water per year, reduce the total amount of solid waste sent for landfill disposal, and reduces radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: Internal Medicine Associates of Mt. Clemens, P.C., Mt. Clemens

Participating Lender: Comerica Bank, Grosse Pointe Woods

Loan Details (2010): \$147,781.76 at 2.5%

Project: This loan enabled Internal Medicine Associates of Mt. Clemens, P.C. to purchase a digital ultrasound and stress echo system; thereby eliminating the solid wastes associated with their previous conventional imaging capture system. This new digital machinery will eliminate the generation of approximately 700 super VHS tapes and 35 boxes of film paper waste, annually.



P2 Loan Recipient: Macomb Medical Clinic, P.C., Sterling Heights

Participating Lender: Comerica Bank, Bloomfield Hills

Loan Details (2010): \$40,000 at 2.25%

Project: This loan enabled Macomb Medical Clinic, P.C. to purchase and install one digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate the annual generation of over 20,000 gallons of water, eliminate the generation of approximately 9,000 gallons of hazardous liquid waste containing silver halides and lead compounds, reduce the total amount of solid waste sent for landfill disposal, and reduce radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: McLeod Eastpointe Chiropractic, P.C., Eastpointe

Participating Lender: Citizens Bank, St. Clair Shores

Loan Details (2009): \$46,650 at 4.0%

Project: This loan enabled McLeod Eastpointe Chiropractic to purchase a digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual generation of approximately 120 gallons of liquid industrial waste; producing a savings of over \$12,000 per year.



P2 Loan Recipient: Reno Chiropractic Center, P.C., Sterling Heights

Participating Lender: Chiropractic Federal Credit Union, Farmington

Loan Details (2011): \$41,395 at 4.0%

Project: This loan enabled Reno Chiropractic Center, P.C. to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 400 gallons of liquid industrial waste, conserve 20,000 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Schoenherr Medical Associates, P.C., Warren

Participating Lender: Comerica Bank, Grosse Pointe Woods

Loan Details (2010): \$47,500 at 2.25%

Project: This loan enabled Schoenherr Medical Associates, P.C. to purchase a digital radiograph (x-ray) system; thereby eliminating the solid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual generation of approximately 50 gallons of liquid industrial waste, 24 cubic yards of x-ray film waste, conserve over 187,000 gallons of water, and reduce radiation exposure to patients by 15 percent.



P2 Loan Recipient: Shelby Foot & Ankle, PLLC, Shelby Township

Participating Lender: Citizens Bank, Grand Blanc

Loan Details (2013): \$38,000 at 2.5%

Project: This loan enabled Shelby Foot & Ankle, PLLC to purchase one digital radiology system, thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 120 gallons of liquid industrial waste, conserve over 1,000 gallons of water, and completely eliminate film strip waste at their office



P2 Loan Recipient: Thomas J. Giroux, DDS, Sterling Heights

Participating Lender: Citizens Bank, Troy

Loan Details (2010): \$68,687 at 3.75%

Project: This loan enabled Thomas J. Giroux, DDS to purchase equipment to convert conventional x-ray equipment to take digital images as well as associated network and computer support systems; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate over 44 gallons of hazardous liquid waste containing silver halides and lead compounds and roughly 8,400 units of film annually as well as reduce radiation exposure to patients by up to 70 percent.

MECOSTA COUNTY

P2 Loan Recipient: The Pioneer Group, Big Rapids

Participating Lender: Fifth Third Bank, Cadillac

Loan Details (2007): \$185,000 at 3.77%

Project: This loan enabled The Pioneer Group to purchase a computer-to-plate imaging system that will eliminate the need for plate chemical solutions, including fixers and developers (totaling 522 gallons per year); reduce water consumption from 16,300 gallons per year to 6,500 gallons per year; completely eliminate film (176,800 square feet per year) and film chemicals (9,800 gallons/year). Loan funds will be used for equipment purchases and associated building upgrades in support of this new equipment.

MIDLAND COUNTY

P2 Loan Recipient: Winter Veterinarian PLC, Midland

Participating Lender: Chemical Bank, Midland

Loan Details (2014): \$29,000 at 2.5%

Project: This loan enabled Winter Veterinarian PLC, doing business as Northern Animal Clinic, to purchase one digital radiology system, thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 140 gallons of liquid industrial waste, conserve over 150 gallons of water, and completely eliminate film strip waste at their clinic.

MONTCALM COUNTY

P2 Loan Recipient: Kenneth & Ruth Lubben dba Gay's Cleaners, Greenville

Participating Lender: Isabella Bank, Greenville

Loan Details (2009): \$38,762 at 5.0%

Project: This loan enabled Gay's Cleaners to purchase a fourth generation perchloroethylene (perc) dry cleaning machine that will reduce annual perc purchases by approximately 70 percent (100 gallons) and significantly reduce energy consumption.

MUSKEGON COUNTY

P2 Loan Recipient: Southland Business Enterprises, Whitehall

Participating Lender: Community Shores Bank, Muskegon

Loan Details (2007): \$170,000 at 4.25%

Project: This loan enabled Southland Business Enterprises, to replace the existing irrigation system at their business, Bent Pine Golf Club, with a more efficient computer controlled, valve in-head sprinklers, as well as add controls to the current pumping subsystem. The new efficient irrigation system will reduce annual water consumption by 52% (10,235,490 gallons) and provide for energy savings of 21% (20,064 kWh

NEWAYGO COUNTY

P2 Loan Recipient: Brigadoon Golf Club, Grant

Participating Lender: United Bank of Michigan, Grand Rapids

Loan Details (2003): \$100,000 at 3.25%

Project: This loan enabled Brigadoon Golf Club to purchase 50 electric golf carts to replace gas-powered carts and upgrade its electrical service to recharge the carts. Switching to electric golf carts reduced the club's gasoline usage by 65 percent per year (over 4,000 gallons of gasoline) and its use of motor oil by 50 percent (100 gallons) per year.



P2 Loan Recipient: Brigadoon Golf Club, Grant

Participating Lender: United Bank of Michigan, Grand Rapids

Loan Details (2006): \$310,000 at 4.25%

Project: This loan enabled Brigadoon Golf Club to update their irrigation system and purchase 23 electric golf carts to replace gas-powered carts. The new, efficient irrigation system will reduce annual water consumption at Brigadoon Golf Club by 40 percent (60,000,000 gallons) while the new electric carts will reduce gasoline consumption by 2,300 gallons per year, reduce the use of motor oil by 17 gallons per year, as well as reduce NOx by 0.69 tons/year, CO emissions by 27.6 tons/yr, and CO2 emissions by 68.5 tons/yr.

OAKLAND COUNTY

P2 Loan Recipient: 3 M Leasing, LLC, Auburn

Participating Lender: Comerica Bank, Grosse Pointe Woods

Loan Details (2012): \$125,000 at 2.00%

Project: This loan enabled 3 M Leasing, LLC to conduct improvements at their medical practice, Rochester Knee & Sports Medicine, P.C. With assistance from this program the medical practice was able to purchase two digital radiology systems; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 540 gallons of liquid industrial waste, conserve over 225,000 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Advanced Spine and Headache Center, Southfield

Participating Lender: Chiropractic Federal Credit Union

Loan Details (2011): \$36,000 at 4.125%

Project: This loan will enable Advanced Spine and Headache Center to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 140 gallons of liquid industrial waste, reduce x-ray film consumption by over 700 sheets per year, as well as reduce water and energy usage at their office.



P2 Loan Recipient: Auburn Hills Medical Clinic, P.C., Auburn Hills

Participating Lender: Citizens Bank, Auburn Hills

Loan Details (2011): \$33,650 at 3.75%

Project: This loan will enable Auburn Hills Medical Clinic, P.C. to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 480 gallons of liquid industrial waste, conserve 480,000 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Birmingham Chiropractic Clinic, P.C., Birmingham

Participating Lender: Citizens Bank, Royal Oak

Loan Details (2011): \$64,491.38 at 3.5%

Project: This loan enabled Birmingham Chiropractic Clinic, P.C. to purchase a digital radiology developer system, thereby eliminating the solid wastes associated with their previous film processor that used x-ray films and chemicals. Annually this project will eliminate the generation of approximately 305 gallons of liquid industrial waste, conserve 5,000 gallons of water, and completely eliminate film strip waste at the facility.



P2 Loan Recipient: Dr. Mary C. Milostan, D.C., P.C.

Participating Lender: Chiropractic Federal Credit Union

Loan Details (2015): \$15,000 at 4.250%

Project: This loan enabled Dr. Mary C. Milostan, D.C., P.C. to purchase a digital radiology imaging system; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology. Annually, this new digital imaging system will eliminate 66 gallons of hazardous liquid waste containing silver halides and lead compounds, conserve 250 gallons of water, completely eliminate film strip waste from the facility, and reduce radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: J & L Products, Inc., Hazel Park

Participating Lender: Comerica Bank, Birmingham

Loan Details (2001): \$55,066 at 5.0%

Project: J & L Products is a small, family-owned business that specializes in zinc and cadmium plating. The loan enabled J & L Products to upgrade the tank systems on their two zinc plating lines, and install a spray bar system that reduced their annual water usage by 200,000 gallons.



P2 Loan Recipient: Michigan OMS, P.C., Birmingham

Participating Lender: Comerica Bank, Bloomfield Hills

Loan Details (2010): \$231,380 at 2.7%

Project: This loan enabled Michigan OMS, P.C. to purchase a digital x-ray unit with associated network and computer support; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate over 100 gallons of hazardous liquid waste containing silver halides and lead compounds annually, reduce water usage and the total amount of solid waste sent for landfill disposal, as well as reduce radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: Preferred Family Medicine, P.C., Madison Heights

Participating Lender: National City Bank, Royal Oak

Loan Details (2008): \$31,628 at 3.75%

Project: This loan enabled Preferred Family Medicine, P.C. to purchase a digital radiograph (x-ray) machine; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This digital machinery purchase will eliminate the annual purchase of over 450 gallons of hazardous liquid waste containing Silver Halides and Lead compounds, reduces the total amount of solid waste sent for landfill disposal, and reduces radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: Robert Hasbany, M.D. P.L.L.C., Madison Heights

Participating Lender: Citizens Bank, Shelby Township

Loan Details (2009): \$60,000 at 3.5%

Project: This loan enabled Robert Hasbany, M.D. P.L.L.C to purchase a digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual generation of approximately 240 gallons of developer as well as conserve over 280,800 gallons of water yearly.



P2 Loan Recipient: Roxann Baker, D.D.S., Southfield

Participating Lender: Citizens Bank, Novi

Loan Details (2009): \$74,436.66 at 4.25%

Project: This loan enabled Roxann Baker, D.D.S. to purchase a digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual generation of approximately 100 gallons of hazardous waste containing silver halides and lead compounds, conserve over 200 gallons of water, reduce the total amount of solid waste sent for landfill disposal, and reduce radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: Sports Medicine Center of Metro Detroit, P.C., Troy

Participating Lender: Citizens Bank, St. Clair Shores

Loan Details (2010): \$67,147.00 at 3.0%

Project: This loan enabled Sports Medicine Center of Metro Detroit, P.C. to purchase a digital radiology developer system; thereby eliminating the solid wastes associated with their previous film processor that used x-ray films and chemicals. Annually this project will eliminate the generation of approximately 345 gallons of liquid industrial waste, conserve 4,000 gallons of water, and eliminate the need for 120 boxes of x-ray film (\$5,100 savings).

OGEMAW COUNTY

P2 Loan Recipient: Ogemaw Veterinary Clinic, Rose City

Participating Lender: Firstbank, West Branch

Loan Details (2010): \$40,000 at 3.5%

Project: This loan enabled Ogemaw Veterinary Clinic PC to purchase a digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will provide an annual savings of more than \$1,000 for the clinic and reduce radiation exposure to patients and staff by up to 20%.

OTTAWA COUNTY

P2 Loan Recipient: Plantenga’s Cleaners, Spring Lake

Participating Lender: Grand Haven Bank, Grand Haven

Loan Details (2001): \$40,000 at 4.0%

Project: This loan enabled Plantenga’s Cleaners to purchase and install a new “fourth generation” dry cleaning machine. The company reported that the new equipment brought about a reduction in its annual perchloroethylene (“perc”) usage by about 83 percent, i.e., by 50 gallons. The new equipment is able to recover perc more efficiently, resulting in less perc vapor loss, i.e., less exposure to employees, and less perc concentration in still bottoms, which must be disposed of as hazardous waste.



P2 Loan Recipient: Shady Side Farm, Holland

Participating Lender: Macatawa Bank, Holland

Loan Details (2000): \$55,000 at 5.0%

Project: This loan helped Shady Side Farm to purchase an in-vessel composter that enabled better utilization of phosphorus levels in poultry manure. The composter reduced the farm’s poultry waste volume by 50 percent and stabilized the nutrients to allow phosphorus to be recycled as a useful product. Composting has several advantages over direct land application; it is more stable than manure, stores well, and provides the advantages of flexibility in application timing, pathogen and weed seed destruction, potential decrease in herbicide costs, and fewer fly/odor problems.

SAGINAW COUNTY

P2 Loan Recipient: Country Club Dry Cleaners, Saginaw

Participating Lender: Bank One, Saginaw

Loan Details (2002): \$45,000 at 5.0%

Project: This loan enabled Country Club Dry Cleaners to purchase a new, more efficient perchloroethylene dry cleaning machine. The new equipment annually reduced solvent waste by 50 percent (25-30 gallons), reduced filter waste by over 80 percent (about 50 pounds), and reduced perchloroethylene usage by 180 gallons (over 2,400 pounds). Perchloroethylene is a dry cleaning solvent that may be harmful to public health and the environment.



P2 Loan Recipient: R & R Ready Mix, Inc., Saginaw

Participating Lender: National City Bank, Saginaw

Loan Details (2007): \$400,000 at 4.0%

Project: This loan enabled R & R Ready Mix to conduct improvements at its ready mix concrete facilities in Hemlock and Clio. Improvements included construction of a closed loop wash water recycling system for operations dealing with spent concrete mix materials from mix-truck washing at each of these locations as well as a dust collection/recovery system for the cement truck loading area at the Clio facility. With these improvements, water consumption will decrease from 2,100,000 gallons per year to 1,475,000 gallons; 625,000 gallons per year of liquid industrial waste will be eliminated; truck cleaning chemicals will be reduced by 50 percent; and air emissions will be reduced by 26,562 pounds per year.



P2 Loan Recipient: Turner Business Forms, Inc. dba TBF Graphics, Saginaw

Participating Lender: 1st State Bank, Saginaw

Loan Details (2006): \$125,445 at 4.25%

Project: This loan enabled TBF Graphics to purchase a computer-to-plate imaging system, eliminating the need for chemical solutions, including fixers, developers, activators, and stabilizers (totaling 220 gallons/year); as well as eliminating 10,800 feet of film per year and 350 sets of match print proofing material per year. The company estimates its total economic savings after installation of the new system to be almost \$19,500 per year.

ST. CLAIR COUNTY

P2 Loan Recipient: Bone & Joint Institute, Port Huron

Participating Lender: Citizens Bank, Novi

Loan Details (2009): \$106,774 at 3.75%

Project: This loan enabled Bone & Joint Institute to purchase a digital radiograph (x-ray) system; thereby eliminating the solid and liquid wastes associated with their previous conventional x-ray technology and x-ray film development. This new digital machinery will eliminate the annual generation of approximately 650 gallons of liquid industrial waste, conserve over 460 gallons of water, reduce the total amount of solid waste sent for landfill disposal, and reduce radiation exposure to patients by up to 20 percent.



P2 Loan Recipient: Saunders Blue Water Investment, Smiths Creek

Participating Lender: GreenStone Farm Credit Service, Lapeer

Loan Details (2012): \$35,000 at 2.40%

Project: This loan will enable Saunders Blue Water Investment to conduct improvements at their veterinary clinic, Wadhams Road Animal Clinic. With assistance from this program the veterinary clinic was able to purchase a digital radiology developer system; thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 130 gallons of liquid industrial waste, conserve over 500 gallons of water, and completely eliminate film strip waste at the clinic.

WAYNE COUNTY

P2 Loan Recipient: Alfred L. Shaw, P.C., Livonia

Participating Lender: Comerica Bank, Farmington Hills

Loan Details (2000): \$50,000 at 5.0%

Project: This loan enabled Alfred L. Shaw, P.C. to purchase a digital x-ray machine that eliminated the annual use of over 200 gallons of photographic development chemicals containing heavy metals such as silver and lead. Installation of the P2 equipment qualified under the P2 Loan Program as source reduction, since the digital equipment eliminated the need to purchase any x-ray photograph developing chemicals.



P2 Loan Recipient: Auto Body #1/AGJ Enterprises, Detroit

Participating Lender: Standard Federal Bank, Detroit

Loan Details (2001): \$100,000 at 4.25%

Project: The loan enabled Auto Body #1 to purchase a solvent distillation unit and make a number of improvements to their building that reduced overall energy usage.



P2 Loan Recipient: Awan & Associates, Allen Park

Participating Lender: Comerica Bank, Farmington

Loan Details (2007): \$110,560 at 4.125%

Project: The loan enabled Awan & Associates to purchase a digital radiograph (x-ray) machine; thereby eliminating the solid and liquid wastes associated with their previous x-ray technology and x-ray film development. This digital machinery purchase eliminated the annual purchase of over 250 gallons of hazardous liquid waste containing Silver Halides and Lead compounds, reduced the total amount of solid waste sent for landfill disposal, and reduces radiation exposure to patients by 8 to 15%.



P2 Loan Recipient: Daniel D. Rangel, DDS, MDS, P.C., Northville

Participating Lender: Citizens Bank, Troy

Loan Details (2010): \$90,869.46 at 3.75%

Project: This loan enabled the orthodontics office to purchase a digital radiograph (x-ray) unit with associated network and computer support systems; thereby eliminating the solid and liquid wastes associated with their previous conventional imaging technology and film development. This new digital machinery will eliminate the annual generation of over 24 gallons of hazardous liquid waste containing silver halides and lead compounds, reduce the total amount of solid waste sent for landfill disposal, and reduce radiation exposure to patients by up to 70 percent.



P2 Loan Recipient: Darnell Kaigler, D.D.S., Detroit

Participating Lender: Comerica Bank, Detroit

Loan Details (2001): \$100,000 at 3.625%

Project: The loan enabled Dr. Kaigler to purchase digital radiography equipment that allowed his office to completely eliminate solid and liquid waste associated with conventional x-ray technology and x-ray film development. This eliminated the annual purchase of 208 gallons of film development chemicals, including the plastic chemical containers, as well as 260 boxes of film packaging (containing vinyl and lead foil).



P2 Loan Recipient: GMA Industries, Inc., Romulus

Participating Lender: Comerica Bank, Detroit

Loan Details (2002): \$85,000 at 3.4%

Project: After receiving results from a Retired Engineer Technical Assistance Program (RETAP) audit, a free service funded through the CMI Bond Fund and administered through the DEQ, GMA Industries acted on recommendations made in this audit to seek financial assistance for new equipment. The RETAP audit recommended the replacement of the dust fines separation systems for both the steel processing facility and the aluminum oxide processing facility at the plant site. The dust fines separation equipment, and the associated machinery and duct work, allowed GMA Industries to reduce its six different waste streams down to three, reduce waste volume by 25-50 percent, reduce the risk of fire and explosion, reduce particulate exposure to workers, and reduce energy usage.



P2 Loan Recipient: North Bridge Chiropractic, P.C., Northville

Participating Lender: Chiropractic Federal Credit Union, Farmington Hills

Loan Details (2013): \$32,440 at 4.125%

Project: This loan enabled North Bridge Chiropractic, P.C. to purchase one digital radiology system, thereby eliminating the solid and liquid wastes associated with their previous film processor that used x-ray films and chemicals. Annually, this project will eliminate the generation of approximately 200 gallons of liquid industrial waste, conserve over 250,000 gallons of water, and completely eliminate film strip waste at their office.



P2 Loan Recipient: Ram Leather Care, Inc., Detroit

Participating Lender: Bank One, Plymouth

Loan Details (2001): \$100,000 at 5.0%

Project: This loan enabled Ram Leather Care to replace their two perchloroethylene (perc) dry cleaning machines. A new hydrocarbon dry cleaning machine specifically designed to use the GreenEarth or DF-2000 cleaning solvents replaced one of the older perc machines. Based on the toxicological information provided as part of our review of the application, it appears that both GreenEarth and DF-2000 cleaning solvents are less toxic than perc. Installation of this equipment reduced the amount of annual perc usage by 360 gallons (almost 5,000 pounds). In addition, the loan proceeds were used to purchase a smaller, high efficiency perc machine to replace the second perc dry cleaning machine.



P2 Loan Recipient: Stainway Corporation dba Cleaner Cleaners, Canton

Participating Lender: Citizens Bank, Saginaw

Loan Details (2002): \$22,500 at 3.25%

Project: This loan enabled Cleaner Cleaners to purchase a 4th generation perchloroethylene (“perc”) dry cleaning machine that allowed the company to reduce its annual purchase of perc by 60 percent. Perc is a dry cleaning solvent that may be harmful to public health and the environment. In addition, the new equipment was expected to reduce the annual disposal of hazardous waste filters by 50 percent and reduce the disposal of liquid industrial waste by over 60 percent.



P2 Loan Recipient: Watkins Management, Grosse Pointe Woods

Participating Lender: Citizens Bank, Shelby Township

Loan Details (2008): \$75,730 at 3.755%

Project: This loan enabled Watkins Management to replace their existing perchloroethylene (perc) drycleaning machine at their business, One Hour Martinizing, with a new alternative solvent machine. Perc is a dry cleaning solvent that may be harmful to public health and the environment. This new piece of equipment is capable of using hydrocarbon or silicon (i.e. GreenEarth) based solvents, Watkins Management will be using the GreenEarth solvent. Installation of this equipment will reduce the amount of annual perc usage by 195 gallons and completely eliminate their hazardous waste stream.