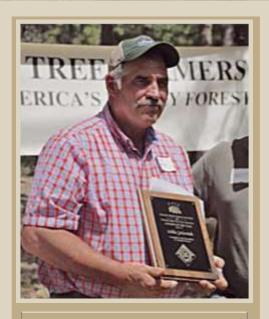
## Windy Gap Logging



## EQUIPMENT

GRANBY - Mill utilizes NLF to purchase equipment to become its own supplier when regulations change.

When 2015 legislation made it tougher for small logging companies to operate, the Ranch Creek Sawmill in Granby found itself with limited raw materials to produce the lumber products for which it had become well known.

Mike Jolovich, owner and operator, decided the best way to make sure they had ample timber was to create his own logging operation to supply the mill with the material it needed. His plan included the purchase of logging equipment, and additional staff to operate it.

To purchase the equipment and hire the staff, Mike realized he would need a very creative funding strategy. Anita Cameron coordinated the efforts of Grand Mountain Bank, the Forest Service Loan Fund, and the NLF to accomplish the financing needed for the new Windy Gap Logging operation.

With the additional funds and equipment, they hired several employees which allowed Windy Gap Logging to source supplies for the Ranch Creek Sawmill – thus ensuring the economic resilience for both companies.

When asked about his experience with the NLF, Jolovich remarked, "I was impressed with the honesty, integrity, and forthright conversation of Anita (Cameron). The collaboration and creativity from all groups was essential to our success."

Jolovich's hard work earned him recognition by his peers within the timber industry as he was named the 2017 Colorado Outstanding Logger of the Year.

A tragic logging accident took Mike's life in February of 2020, the entire community mourned the loss of this amazing man who created a logging legacy.

## Fresh Express Laundromat

RANGELY - NLF helps to purchase business occupied building. Saves the day.

Laura Osborne and her husband started Fresh Express Cleaning Service in 2002 providing a fullservice commercial laundry serving a 100-mile radius. In 2017, they decided to downsize to a coin operated laundry. When her husband passed away, the bank that held the loan called the loan due as he was a co-signer.

It was a trying time. She was afraid she would lose the business that she and her husband built - then she found the NLF. Between the NLF and a conventional lender, Laura was able to purchase the building that houses the laundromat. This loan enabled her to breathe a sigh of relief as the business continues to thrive.

## PURCHASE BUSINESS OCCUPIED REAL ESTATE

"The business loan was a life-saver for me. I would have probably lost the business that my husband and I started from the ground up. Thanks to the NLF for caring and supporting me with this loan. You are the BEST" Laura Osborne