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IA-0000000350

Individual Application

Application ID	IA-0000000350	Account	
Application Status	Submitted	Contact	Beth Champlin

ACT 310 - Application for Grants

Legal Name of Requesting Org/Individual	The Makana North Shore Clinic	DBA	Makana North Shore Urgent Care, Makana North Shore Dermatology
Type of Business Entity	501 (C)(3) Non-Profit Corporation	Existing Service(Presently in Operation)	Yes
Mailing Address	4488 Hanalei Plantation Road Princeville, Hawaii 96722 United States	Amount of State Funds Requested	\$750,000.00
Island	Kauai		

Program Overview

Program 1 Overview

Program 2 Overview

Program 3 Overview

Department Notes

Agency Eligibility

Recipient of Terminated Federal Funding	Yes	Able to Provide Documentation Evidence	Yes
Serves Negatively Impacted Populations	No	Narrative	Yes, request \$250,000 for October 2025, \$250,000 for November 2025, and \$250,000 for December 2025. The clinic is financially unable to fulfill the accelerated repayment plan set by the Federal Government without significant financial hardship and is at risk to default on these forced repayment terms. There are more historical email correspondence that can be shared if more are needed.
Date Funding Stopped	8/28/2025		

Amount of Other Funds Available

State Fund Total Amount	\$0.00	County Fund Total Amount	\$0.00
Federal Fund Total Amount	\$0.00	Private/Other Fund Total Amount	\$0.00
Total Amount of State Grants	\$0.00	Unrestricted Assets	\$0.00

Contact Person for Matters Involving this Application

Applicant Name	Beth Champlin	Applicant Title	Executive Director
Applicant Phone	8083207300	Applicant Email	invoices@makanacare.org

State of Hawaii Eligibility

Organization is Licensed or Accredited	Yes	Nonprofit is a 501c3	Yes
Complies with Anti-Discrimination Laws	Yes	Nonprofit has Governing Board	Yes
Will not Use State Funds for Lobbying	Yes	Is Incorporated Under Laws of State	Yes
Will Allow Access to Audit Records	Yes	Has Bylaws and Policies	Yes

Account Information

Organization Name	The Makana North Shore Clinic	Organization DBA	Makana North Shore Urgent Care, Makana North Shore Dermatology
EIN	██████████	Street	4488 Hanalei Plantation Road
Account Email	info@makanacare.org	City	Princeville
Account Phone	(808) 320-7300	State	HI
Website	https://makanaurgentcare.com/	Zip	96722
Mission Statement	Makana North Shore Urgent Care is dedicated to providing accessible, high-quality, and compassionate healthcare to the people of Kauai's North Shore and surrounding communities. Our mission is to improve the health and well-being of our rural population by delivering patient-centered, affordable, and culturally sensitive medical services. Through excellence in clinical care, community engagement, and ongoing innovation, we strive to ensure that every individual has access to timely, quality healthcare close to home.		

Point of Contact

Point of Contact First Name	Beth	Point of Contact Last Name	Champlin
Point of Contact Title	Executive Director	Point of Contact Email	betherjc@gmail.com
Point of Contact Phone	(802) 598-4129		

Leadership

Leadership First Name	Edward	Leadership Last Name	Kimball
Leadership Title	Medical Director/Founder	Leadership Email	tkimball@makanacare.org
Leadership Phone	(801) 910-1963		

Background and Summary

Applicant Background	Makana North Shore Urgent Care (NSUC) has been proudly serving the North Shore community of Kauai since opening in June 2018. Our clinic is dedicated to providing accessible, affordable, and comprehensive
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medical care to residents and visitors alike. In addition to offering essential services like X-rays and Cardiac EKGs, we provide point-of-care lab testing and send outgoing tests to Clinical Labs of Hawaii. Makana NSUC is also excited to be in the process of launching a new ultrasound outpatient clinic, thanks to a generous recent donation of an ultrasound machine.

We strive to keep healthcare fees affordable for our patients. This is especially critical for on-island visitors with out-of-network insurance or for our rural residents who may have limited access to healthcare and financial resources. Urgent care visits are more cost-effective than Emergency Department visits. Our clinic contracts with most Hawaii State health insurances, including Medicaid, to ensure that both our Urgent Care and Specialty Dermatology Clinic services are accessible to a broad spectrum of patients.

(Background and Funding Request Context:

Makana NSUC was partially funded by a USDA loan that supported the land and building construction of the clinic. Due to the COVID-19 pandemic, the USDA granted a deferment on loan payments from 2020 to 2022 to mitigate financial hardships partially caused by the closure of Kauai to off-island visitors. Following the deferment period, we worked with the Hawaii USDA office to resume loan payments. However, we encountered significant communication challenges, including long delays in responses despite our efforts to address any issues promptly.

At times, our Medical Director and founder, Dr. Kimball, would respond to USDA correspondence, only to receive no reply for several months. One notable issue was the failure of the USDA to properly re-amortize the loan payments as agreed upon, which led to confusion around the clinic's repayment schedule. There were also instances where the USDA sent important correspondence to the wrong address and admitted to staffing issues, which further delayed resolution.

As of late 2024, we began receiving clear communication that loan payments were to resume in January 2025, with monthly payments set at \$24,606, as previously agreed. However, in March 2025, Dr. Kimball was informed that an accelerated repayment schedule had been imposed, requiring the clinic to repay the deferred payments in six payments to total \$1.578 million, beginning September 2025. This repayment plan was an unexpected and significant financial burden, especially given the previous understanding that the interest would be re-amortized over the life of the loan (38 years) as part of the original government agreement.

This sudden shift in terms came after the change in administration and was communicated by a new USDA official in Washington, who stated that the re-amortization offer over the full loan term had been "rescinded."

If the accelerated repayment plan terms are not met, it could lead to default and foreclosure of the clinic, threatening our ability to continue serving the community.

We are requesting funding to help manage this unexpected financial obligation and ensure the continued operation of Makana North Shore Urgent Care. This will allow us to maintain our essential healthcare services for the community, especially in these challenging times.

Funding Request Purpose

The primary goal of this funding request is to achieve financial stability for Makana NSUC and alleviate the severe financial hardship caused by the unexpected accelerated repayment plan for the USDA loan. Currently, the clinic is operating at a loss due to a combination of high operating costs on the North Shore of Kauai, low reimbursement rates from insurance providers, and significant challenges in managing insurance rejections and denials. To address these challenges, we are actively renegotiating reimbursement rates with our contracted insurance payers and have recently transitioned to a new billing service provider. These steps are part of a broader effort to streamline billing processes and improve our revenue cycle management. Despite these ongoing improvements, there are months when it is difficult to meet payroll expenses, and certain critical needs of the clinic remain unmet due to a lack of funding. While the re-initiation of USDA loan payments (\$24,606 per month) is a financial concern, we were prepared to manage this expense. However, the unexpected requirement to repay an additional \$1.578 million over a six-month period is an insurmountable burden that threatens the clinic's viability. We are deeply concerned that, without financial support from private donors, grant funding, or assistance from local government officials, our clinic may not be able to continue operating. We seek this grant to bridge the financial gap created by the USDA's accelerated repayment demand and to ensure that Makana NSUC can continue to provide essential, affordable healthcare to the North Shore community.

Geographic Coverage Served

Makana NSUC provides comprehensive medical services to residents and visitors across the North Shore of Kauai. Our Dermatology Clinic, in particular, draws patients from across the island due to the limited availability of specialized dermatologic services, especially for those relying on Medicaid or public insurance. Our clinic fills a critical healthcare gap for Kauai's northern rural communities, where the nearest full-service medical center can be more than an hour away. For many residents, transportation barriers and long travel times make it difficult to access timely medical attention. By providing urgent and specialty care locally, Makana NSUC ensures that individuals can receive essential health services close to home, improving access, reducing healthcare delays, and enhancing overall community health outcomes.

Makana NSUC is open seven days a week, with limited holiday closures, and offers on-site X-ray services six days a week. This consistent and reliable access to care helps reduce the burden on rural Emergency Departments and provides an affordable, convenient alternative for patients who might otherwise forgo care due to distance, transportation limitations, or cost.

In addition to treating common illnesses and injuries, our urgent care staff play a vital role in early identification and triage of serious medical conditions, such as heart attacks, strokes, severe infections, or surgical emergencies (e.g., ruptured appendix or gallbladder). When such cases are identified, we work closely with emergency medical services to ensure safe and timely transfer to higher-level care. Many patients have shared that they initially planned not to seek medical attention but decided to "stop by quickly,"

which ultimately led to lifesaving interventions.

Through these efforts, Makana North Shore Urgent Care helps to bridge the gap between rural isolation and essential healthcare access, ensuring that our North Shore community—and all who visit it—receive the medical attention they need, when they need it most.

Public Purpose or Need Served

Makana NSUC plays a vital role in safeguarding the health and well-being of our community by providing high-quality, accessible healthcare to both residents and visitors of Kauai's North Shore. Beyond standard urgent care services, we offer advanced point-of-care testing, including a Biofire PCR testing device. This cutting-edge technology enhances our ability to quickly diagnose and treat infectious diseases, ensuring faster, more accurate care for our patients. Our Infectious Disease physician, Dr. Sabrina Haas, works closely with the Hawaii Department of Health to report findings and help isolate disease outbreaks, such as a recent Pertussis outbreak in our community. This collaboration plays a critical role in public health surveillance and outbreak management, helping to keep our community safe.

Makana NSUC also serves as a crucial bridge to primary care. With a shortage of primary care physicians on the island and many residents without a dedicated primary care provider (PCP), we provide essential healthcare services that many would otherwise lack. While we encourage patients to establish long-term relationships with primary care providers, we are often the first point of contact for individuals in need of urgent care, ensuring they receive necessary treatment and preventing delays in care. This role is particularly important for those who may not have access to consistent care or who may face financial or logistical barriers to seeing a PCP.

In addition to serving the healthcare needs of our community, Makana supports the local economy by providing employment to over 20 Kauai residents. We are committed to offering competitive, livable wages and comprehensive benefits to our staff. Recently, we partnered with a local human resource company to ensure compliance with best practice regulations and labor standards. We prioritize staff development, offering opportunities for continuing education and professional growth to ensure our team remains skilled and knowledgeable in providing the highest standard of care. One example of our commitment to professional development is our Nurse Practitioner mentoring program, where we supported one of our original registered nurses to complete her Nurse Practitioner program. She is now back on staff, serving the community as a part-time Nurse Practitioner.

NSUC also contributes to the local healthcare workforce pipeline. We actively host observation opportunities for students interested in pursuing careers in healthcare, and we plan to expand outreach to Kauai's Community College Nursing Program in the coming year. These efforts help foster the next generation of healthcare professionals and ensure a steady supply of skilled workers to support our community's healthcare needs.

In addition to our everyday healthcare services, Makana NSUC is designed to withstand hurricane-force conditions, positioning us as a critical resource for post-disaster medical support on the North Shore. During the 2018 Hanalei flooding disaster, we served as a response site, with Dr. Kimball personally going out by boat to provide medical care to isolated individuals in need. We are also actively engaged with Kauai's Community Emergency Response Team (CERT), maintaining shelving units of medical supplies in our temperature-controlled clinic, ready for emergency deployment. Our clinic is dedicated to supporting Voluntary Organizations Active in Disaster (VOAD) and fostering collaboration with local emergency response teams, including AMR (EMT/Paramedics), Princeville Fire and Police Departments, and Kauai Lifeguards. By strengthening these partnerships, we aim to improve coordinated disaster response efforts on the island.

In summary, Makana NSUC is deeply committed to enhancing the health and resilience of our community. We not only provide high-quality, accessible healthcare but also contribute to workforce development, disaster preparedness, and public health initiatives that benefit all Kauai residents.

Target Population Served

Makana NSUC and Dermatology Clinic serves a diverse population of Kauai residents and visitors, caring for individuals of all ages—from infants to the elderly. Our clinic plays a vital role in providing accessible, high-quality healthcare to both local residents in rural communities and the many visitors who experience medical needs while on the island.

Our Urgent Care Clinic provides comprehensive, same-day medical services for a wide range of acute and chronic health concerns. We commonly see patients with chest pain, viral and respiratory illnesses, asthma or COPD exacerbations, allergic reactions, infections, laceration injuries, and other minor emergencies. Given Kauai's active outdoor lifestyle, we also care for numerous hiking, surfing, and other recreational injuries, ensuring that residents and visitors receive timely, effective care without the need for costly and time-consuming emergency department visits. In addition, we provide STD screening and treatment, point-of-care testing, EKGs, X-rays, and on-site lab services, allowing for rapid diagnosis and intervention. Our goal is to deliver compassionate, efficient, and affordable medical care that keeps our community healthy and reduces the burden on local hospitals and emergency departments.

Our Dermatology Clinic, established over two years ago, addresses another critical gap in care by offering accessible and affordable dermatologic services to individuals in rural and medically underserved areas of Kauai. We are committed to eliminating barriers to skin health by promoting early detection of skin cancers, treating preventable and chronic skin conditions, and providing ongoing management for skin, hair, and nail disorders. Through teledermatology services, we also extend care to remote patients who face transportation or access challenges.

Skin cancer rates are often higher in rural populations due to prolonged sun exposure and limited access to screening services. Our clinic provides routine full-body skin exams, in-office biopsies, minor surgical excisions, cryotherapy, and electrosurgery for suspicious or precancerous lesions. We also provide care for

pediatric skin conditions, supporting parents and caregivers with education and long-term management plans to ensure children receive timely, effective treatment.

Across both clinics, we are committed to serving all members of our community, regardless of income, insurance status, or geographic location. We proudly accept Hawaii State Medicaid and other public insurance programs, and we are one of only two dermatology clinics on Kauai that provide specialized dermatologic services to Medicaid patients.

In addition to meeting essential healthcare needs, Makana North Shore Urgent Care and Dermatology Clinic provides employment opportunities for over 20 Kauai residents, supports local healthcare education and workforce development, and contributes to the overall health resilience of our island community.

Through our dual mission of providing urgent and specialty care, we aim to ensure that every individual—whether a long-term resident or a first-time visitor—has access to the healthcare they need when they need it on Kauai's North Shore.

Summary and Outcomes

Measure(s) of Effectiveness	1. Access to Care Patient Volume: Maintain or increase total patient visits to at least 10,000 annually across urgent care, dermatology, and ultrasound services. Wait Time Reduction: Maintain an average patient wait time of under 60 minutes for urgent care visits. Expanded Service Access: Launch and sustain a new outpatient ultrasound clinic by January 2026, serving a minimum of 60 patients within the first six months. 2. Financial and Operational Stability Revenue Cycle Improvement: Increase successful insurance reimbursement rate by 10% within the grant period through billing efficiency improvements. Loan Repayment Compliance: Maintain on-time USDA loan payments throughout the project period. Operating Margin Improvement: Reduce monthly operational deficit by 10% by the end of the funding period. 3. Quality of Care and Patient Satisfaction Patient Satisfaction: Achieve a 90% or higher satisfaction rate on patient surveys. Clinical Quality: Maintain 100% compliance with medical documentation and follow-up standards for urgent care and dermatology services. Community Health Outcomes: Track and report the number of early diagnoses or timely interventions (e.g., skin cancer, infectious disease detection) as a measure of community impact. 4. Workforce and Community Impact Employment Stability: Maintain local employment level (20+ staff) with continued access to training and professional development. Community Outreach: Conduct at least one community education or outreach events within the project period to promote preventive care and local health awareness
Projected Annual Timeline	Phase 1: November 2025 – January 2026 Implement grant-supported financial stabilization strategies to address USDA loan repayment hardship. Strengthen billing and reimbursement systems with the new billing service provider. Launch ultrasound outpatient clinic and begin offering diagnostic services. Conduct staff training on updated billing, clinical, and ultrasound protocols. Begin baseline data collection for service utilization, patient satisfaction, and financial performance metrics. Phase 2: February – April 2026 Evaluate revenue cycle improvements and refine billing workflows. Expand community outreach and patient education for urgent care, dermatology, and ultrasound services. Submit mid-project progress report to funding agency summarizing key performance indicators. Phase 3: May – July 2026 Assess clinic performance outcomes, including patient volume, community health impact, and financial progress. Continue ultrasound program development and assess community utilization trends. Collaborate with local emergency response and public health partners on disaster-readiness initiatives. Complete final project evaluation and prepare sustainability plan for ongoing operational stability beyond the grant period.
Quality Assurance and Evaluation Plans	Makana North Shore Urgent Care (NSUC) maintains a comprehensive quality assurance (QA) and evaluation program designed to monitor service effectiveness, ensure regulatory compliance, and promote continuous improvement. Our approach integrates data-driven performance review, patient feedback, and staff development to ensure high-quality, patient-centered care. 1. Monitoring and Data Collection: Performance Metrics: The clinic tracks patient volume, visit types, diagnostic service utilization (including ultrasound, X-ray, and dermatology), and wait times. Financial Indicators: Monthly reviews of revenue, billing efficiency, insurance reimbursement rates, and operating expenses are conducted to measure financial stability and sustainability. Clinical Quality Measures: The medical team reviews clinical outcomes, adherence to evidence-based care protocols, and timely follow-up for abnormal test results. Patient Satisfaction: Surveys are available to assess patient experience, accessibility, and satisfaction with care quality and staff responsiveness.

2. Evaluation and Review Process:

Quarterly QA Meetings: Led by the Medical Director and Executive Director, review performance data, and identify areas for improvement.

Annual Review: A comprehensive annual performance summary assesses the clinic's impact, including patient outcomes, community benefit, and financial progress.

External Compliance Checks: The clinic works with its contracted billing and HR compliance providers to ensure continued adherence to state and federal healthcare standards.

3. Continuous Improvement Strategies:

Staff Training and Education: Regular in-service training ensures staff remain current with clinical best practices, patient safety standards, and emergency preparedness.

Corrective Action Plans: Identified deficiencies or inefficiencies are addressed promptly through targeted improvement initiatives and process redesign.

Community and Partner Feedback: Input from local healthcare partners, public health agencies, and community members informs service adjustments and outreach priorities

Scope of Work

Makana North Shore Urgent Care (NSUC) will use this funding to stabilize operations by helping to meet the requirements of the USDA loan terms with accelerated repayment of \$1,578,000, allowing us to maintain essential healthcare services, and preserve access to urgent and specialty care for the North Shore community. Specifically, the agency will:

Continue providing comprehensive urgent care services for patients of all ages, including treatment for acute illnesses, injuries, allergic reactions, COPD/asthma exacerbations, chest pain, lacerations, and recreational injuries from hiking or surfing.

Deliver specialized dermatologic care—including skin cancer screening, in-office biopsies, cryotherapy, minor surgical excisions, and chronic skin condition management—through both in-person and teledermatology visits.

Maintain and expand diagnostic and lab services, including X-ray, EKG, point-of-care testing, and lab partnerships, to ensure timely diagnosis and treatment.

Serve as a public health resource, reporting infectious disease trends to the Hawai'i Department of Health and providing rapid response during outbreaks.

Support disaster readiness and emergency response, serving as a critical healthcare access point during hurricanes, floods, or other crises.

Ensure financial sustainability and operational efficiency through improved billing practices, renegotiated insurance reimbursement rates, and careful fiscal management.

How the Agency Will Do It:

Maintain seven-day urgent care operations availability to ensure consistent access.

Utilize trained clinical staff for patient evaluation, treatment, and follow-up care.

Continue teledermatology and telehealth services to overcome geographic barriers and reach patients in remote areas.

Apply enhanced billing procedures and insurance management systems to optimize revenue and reduce financial losses.

Collaborate with local emergency services and the Department of Health to coordinate transfers, infectious disease reporting, and disaster response.

Provide ongoing staff development and continuing education to improve patient care quality, including mentoring programs for nurses and medical assistants.

Who Will Be Responsible:

Dr. Kimball, Medical Director and Founder – Oversees all clinical operations, ensures quality of care, manages public health coordination, and guides financial strategy related to loan repayment and grant funds.

Beth Champlin, Executive Director – Assists Dr. Kimball in overseeing clinical operations, ensuring quality of care, managing public health coordination, staff scheduling, billing implementation, and patient flow.

Clinical Staff (Physicians, Nurse Practitioners, Nurses, Medical Assistants) – Deliver urgent care, dermatology services, diagnostics, and patient education.

Billing and Revenue Cycle Team – Manages insurance claims, denials, and reimbursements, and ensures proper financial reporting.

Public Health Liaison / Infectious Disease Coordinator (Dr. Sabrina Haas) – Monitors and reports communicable diseases, and coordinates with Hawai'i Department of Health.

Support Staff – Administrative team responsible for patient scheduling, telehealth coordination, and facility management.

Expected Outcomes and Measures of Effectiveness:

Maintain continuous access to urgent and dermatology care for approximately 10,000 patients annually.

Reduce patient travel time and barriers to care, particularly for rural residents.

Demonstrate financial stability through improved billing efficiency, insurance reimbursements, and proper management of USDA loan obligations.

Increase staff retention and professional development, ensuring continuity of care and community expertise.

Financial Information

Q1 Requested Amount	\$750,000.00	Q3 Requested Amount	\$0.00
Q2 Requested Amount	\$0.00	Q4 Requested Amount	\$0.00

Sources of Funding	We have not pursued grants in the past, but I hope to apply for Hawaii GIA this upcoming January.	State and Federal Tax Credits	N/A
State and Federal Contracts and Grants	N/A	Prior FY Balance of Unrestricted Assets	\$109,059

Experience, Capability, and Personnel

Skills and Experience	Makana NSUC has been operating since 2018, and employs competent, highly skilled and experienced licensed MDs, PAs, NPs, and RNs. Most of our physicians have practiced medicine over 25 years, and many are board certified emergency physicians that practice primarily in Salt Lake City, UT. We have a resident MD that is board certified in infectious disease, and has practiced for over 20 years. Our PA's have practiced between 10-15 years, and our NP is one of the newer practicing provider's with under 1 year. Our RN's have between 5-15 years of experience.
Facilities	Our clinic building is new, and construction completed in 2018. It was built to withstand hurricane winds, and is high energy efficient. It includes 3 dermatology exam rooms, 5 urgent care exam rooms including a procedure room, and an XRAY room.
Proposed Staffing and Service Capacity	Staffing will be as usual to continue normal operations of our medical clinic. On a typical day we will have 1 dermatology provider, 1 dermatology MA, 1 dermatology scheduler, 1 urgent care provider, 1 urgent care RN, 1 urgent care MA, 1-2 reception staff, 1 XRAY tech, 1-2 directors /administration support. Directors/administration provide supervision and training as needed, but this is also provided by excellent staff that support one another and provide training needs amongst eachother as learning opportunities are recognized.
Staff Position(s) and Compensation	Physician: \$208,000 Physician Assistant: \$109,512 Physician Assistant: \$88,400

Other Information

Pending Litigation	There was a pending lawsuit where one of our providers was listed as a defendant for delay in diagnosing and treating patient. HPH was also stated as a defendant in this case. Our Medical Director reviewed this case and determined that it was managed appropriately by the provider and supports her medical care decision making. I can provide more information as I find it, but likely the case was already settled or dropped.
Special Licensure or Accreditations	N/A
Private Educational Institutions	No

Confirmations

Documentation of Federal Impacts	☒	Active Status with the Hawaii AG	☐
Hawaii Compliance Express Certificate	☐	Certificate of Good Standing by the DCCA	☒
IRS Determination Letter	☒	By-laws or Corporate Resolutions	☒
Records Retention Policy	☐	Signee Title	Executive Director
Authorized Representative Certification	☒		

System Information

Application Type	Act 310 Nonprofit Grant Application	Applied Date	10/24/2025, 4:23 PM
Owner Name	Grants Management	Category	Grant Application
Created By	Beth Champlin, 10/16/2025, 5:37 AM	Created Date	10/16/2025, 5:37 AM
Last Modified By	Beth Champlin, 10/24/2025, 4:23 PM	Last Modified Date	10/24/2025, 4:23 PM

Files**MakanaNSUC_Bylaws**Last Modified **10/23/2025, 8:34 PM**Created By **Beth Champlin****MakanaNSUC_501c3IRS Determination**Last Modified **10/23/2025, 8:30 PM**Created By **Beth Champlin****MakanaNSUC_COGS**Last Modified **10/23/2025, 8:30 PM**Created By **Beth Champlin****MakanaNSUC_Org Chart**Last Modified **10/23/2025, 8:28 PM**Created By **Beth Champlin****MakanaNSUC_Budget request by source of funds**Last Modified **10/23/2025, 8:14 PM**Created By **Beth Champlin****MakanaNSUC_BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES**Last Modified **10/23/2025, 8:14 PM**Created By **Beth Champlin****MakanaNSUC_BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES**Last Modified **10/23/2025, 8:14 PM**Created By **Beth Champlin****MakanaNSUC_USDA Loan recision_past reamortization agreement_hx for context**Last Modified **10/23/2025, 7:47 PM**Created By **Beth Champlin**

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