

REDACTED (CONFIDENTIAL INFORMATION REMOVED)

DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

Request IR-1:

Please define “Cost Allocation”, “Cost Accounting” and “Cost Recovery” as it applies to DSM.

Response IR-1:

NS Power is not familiar with the term “Cost Accounting” within the context of the current DSM matter (M07151). Definitions for Cost Allocation and Cost Recovery are listed below.

Cost Allocation: In the context of the submissions from the Company, this refers to the apportionment of the DSM costs, amongst rate classes, paid by NS Power to EfficiencyOne for the supply of DSM/Electricity Efficiency and Conservation Activities approved by the Board. This apportionment includes the share of costs categorized as system benefits and customer benefits.

Cost Recovery: In the context of the submissions from the Company, this refers to the reimbursement from customers to NS Power, through customer rates, of amounts paid to EfficiencyOne by NS Power for the provision of DSM/Electricity Efficiency and Conservation Activities approved by the Board.

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Request IR-2:

(a) Please outline any differences in what was proposed by NSPI in its October 30, 2015, Cost Allocation Proposal, its November 30, 2015, letter to the Board and its December 18, 2015, letter to the Board.

(b) If there are differences, please explain the impetus or rationale for the change(s).

Response IR-2:

(a-b) The Company's submission dated October 30, 2015 set out NS Power's position with respect to the issue of DSM cost allocation. The proposal was prepared in accordance with the terms of the Consensus Agreement and, although a consensus was not reached on the issue of cost allocation, it reflects input received from the DSM Advisory Group.¹

The Company's letter dated November 30, 2015, was with respect to the issue of DSM cost recovery. The Company had noted in its submission of October 30, 2015 that DSM cost recovery was a separate matter distinct from cost allocation and that while some cost allocation items would be impacted by cost recovery it would be the subject of separate submission.

On December 3, 2015, NS Power was directed by the UARB to file additional details regarding its Cost Allocation and Cost Recovery proposals, which the Company provided in its letter dated December 18, 2015.

The positions taken by NS Power on cost recovery and cost allocation are consistent across the filings and can be summarized as follows:

¹ NSUARB Decision 2016-2018 DSM Plan, August 12, 2015, page 36, paragraph 106.

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- NS Power recommends maintaining the 25% - 75% breakdown of DSM costs between system benefits and customer benefits for the cost allocation purposes among rate classes.
- The Company prefers the rate classes achieve consensus regarding cost allocation.
- Section 79M(5) enables the Company to recovery its UARB approved DSM contract costs.
- NS Power has presented a number of options to rebalance variances between actual, per class DSM expenditure and recoveries – including those from previous years.
- NS Power is not directly impacted by the Cost Allocation or Cost Recovery methodologies and is willing to work with stakeholders to establish consensus policies so long as they do not materially interfere with E1's ability to cost-effectively meet its energy savings targets.
- The Company requests deferral of a determination of Cost Recovery pertaining to DSM costs in the other years of the contract period.

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Request IR-3:

Reference: NSPI October 30, 2015 Cost Allocation Proposal, page 6

The current 25/75 per cent split between system cost and participant cost appropriately recognizes that rate class benefits from DSM programs are higher if the class participates in the program.

Since the nature of DSM programs is such that they primarily benefit participating customers through reduced energy bills logic dictates that directly assigned costs should represent the majority of the total DSM spent.

Reference: NSPI November 30, 2015 letter, page 3

NS Power proposes that allocation to classes of NS Power's contribution to E1's 2016 budget be allocated to classes on the same basis as earnings beyond the approved rate of return – that is, allocated based on cost of service.

(a) Is the proposed allocation based on cost of service specific to the year 2016?

(b) Please reconcile the apparent difference between NSPI's support of an allocation of costs based on the 25/75 approach and an allocation based on cost of service for 2016.

Response IR-3:

(a-b) The proposed allocation based on Cost of Service is specific to how costs are attributed to customers for the purpose of the 2016 DSM expense and is consistent with how the Company has previously allocated earnings beyond its allowed range of return. In the 2014 Fuel Cost Deferral the Company and intervenors reached a Settlement Agreement to apportion any earnings beyond the allowed range of return in accordance with the rate base utilization from the Cost of Service. For the purpose of attributing 2016 costs recovered from customers on a per class basis used to finance the DSM budget, NS

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1 Power first apportions the excess earnings to customer classes based on the Cost of
2 Service method used in the 2014 FAM Deferral, based on the revenue requirement
3 without DSM included. This allocation enables the Company to calculate earnings
4 beyond the allowed range of return on a per class basis according to their relative share of
5 rate base in the Cost of Service. DSM budget costs are then allocated to the classes based
6 on the established 25% system benefit, 75% participant benefit methodology.
7 Subsequent true-ups between the budget and actuals would be carried out against the
8 DSM budget using the DSM cost allocation methodology which was used for the true-up
9 purposes of DSM rider calculations.

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

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Request IR-4:

Reference: NSPI October 30, 2015 Cost Allocation Proposal (Exhibit N-1)

Please provide the source data and any calculations for the 2016, 2017 and 2018 3 CP demand and energy figures, as referenced in Appendix A, pages 1/12, 5/12 and 9/12.

Response IR-4:

Please refer to the Partially Confidential Attachment 1, also filed electronically.

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	Annual Total
Requirements													
Residential non ToD	573	506	486	381	337	280	290	285	270	314	391	507	4,620
Residential ToD	<u>43</u>	<u>38</u>	<u>37</u>	<u>28</u>	<u>20</u>	<u>12</u>	<u>11</u>	<u>11</u>	<u>12</u>	<u>17</u>	<u>26</u>	<u>45</u>	299
Residential Total	616	544	523	409	358	292	301	296	282	331	416	551	4,919
Small General	30	28	25	22	21	19	20	20	17	19	22	27	270
General Demand	259	243	246	214	202	201	218	213	196	206	223	251	2,672
Large General	38	34	37	34	34	34	41	39	36	36	34	35	431
Small Industrial	24	23	23	22	22	22	23	21	20	19	22	26	267
Medium Industrial	42	40	41	40	41	42	43	42	41	41	42	42	497
Large Industrial With Interruptible	57	54	59	58	61	63	63	68	63	64	59	54	723
<i>Large Industrial Firm</i>	9	8	9	8	9	8	9	8	8	9	8	9	101
<i>Large Industrial Interruptible Only</i>	48	46	50	50	53	55	55	59	55	55	51	45	622
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI 2P-RTP													
Municipal													
Unmetered													
In Province Total:	1,172	1,073	1,083	916	859	789	828	820	773	839	942	1,100	11,195
													10,114.819
Sales													
Residential non ToD	516.826	455	440	349	309	261	270	262	253	289	358	452	4,214
Residential ToD	<u>38.413</u>	<u>34</u>	<u>33</u>	<u>25</u>	<u>19</u>	<u>12</u>	<u>11</u>	<u>10</u>	<u>11</u>	<u>15</u>	<u>23</u>	<u>40</u>	271
Residential Total	555	489	473	374	327	272	281	273	264	305	381	492	4,485
Small General	27	25	23	20	19	17	19	18	16	18	20	25	248
General Demand	243	227	230	201	190	190	206	200	185	194	210	233	2,509
Large General	36	32	35	32	32	32	39	36	34	34	32	33	407
Small Industrial	23	22	21	20	21	21	22	20	19	18	21	24	252
Medium Industrial	40	38	39	38	39	40	41	40	39	39	40	39	471
Large Industrial With Interruptible	55	52	57	56	58	60	61	64	60	61	57	51	691
<i>Large Industrial Firm</i>	9	8	8	8	8	8	8	8	7	8	7	8	95
<i>Large Industrial Interruptible Only</i>	47	45	48	48	50	52	52	56	53	53	49	43	597
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
Total:	1,082	990	1,002	855	802	745	782	768	732	788	882	1,007	10,435.324

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	Annual Total
Losses													
Residential non ToD	56.4	51.0	45.9	32.1	28.6	19.4	20.1	22.2	17.8	24.8	33.1	54.3	405.8
Residential ToD	<u>4.2</u>	<u>3.9</u>	<u>3.9</u>	<u>2.6</u>	<u>1.8</u>	<u>0.9</u>	<u>0.8</u>	<u>0.9</u>	<u>0.8</u>	<u>1.4</u>	<u>2.3</u>	<u>5.1</u>	<u>28.4</u>
Residential Total	61	55	50	35	30	20	21	23	19	26	35	59	434
Small General	2.7	2.6	2.4	1.9	1.8	1.3	1.5	1.6	1.2	1.4	1.7	2.5	22.5
General Demand	15.8	15.1	16.3	12.6	12.7	11.3	12.6	13.5	10.3	12.2	12.6	18.1	162.9
Large General	2.2	1.9	2.3	1.9	2.0	1.6	2.2	2.4	1.6	2.0	1.8	2.3	24.4
Small Industrial	1.3	1.3	1.4	1.2	1.3	1.1	1.1	1.2	0.9	1.0	1.2	1.7	14.9
Medium Industrial	2.0	2.1	2.3	2.1	2.4	2.1	2.1	2.4	1.9	2.2	2.1	2.6	26.3
Large Industrial With Interruptible	2.2	2.2	2.6	2.5	3.0	2.6	2.6	3.4	2.6	2.9	2.4	2.7	32
<i>Large Industrial Firm</i>	0.5	0.5	0.6	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.6	6
<i>Large Industrial Interruptible Only</i>	1.7	1.8	2.1	2.0	2.4	2.2	2.1	2.8	2.1	2.4	1.9	2.1	26
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
LRT													
Municipal													
Unmetered													
Total:	90.4	83.5	80.9	60.4	57.3	43.6	46.4	51.1	40.4	51.4	60.7	93.2	759

Losses as %Sales													
Residential non ToD	10.9%	11.2%	10.4%	9.2%	9.3%	7.5%	7.4%	8.4%	7.1%	8.6%	9.3%	12.0%	9.6%
Residential ToD	11.0%	11.4%	11.8%	10.2%	9.7%	7.5%	7.3%	8.3%	7.0%	9.1%	9.8%	12.8%	10.5%
Small General	9.9%	10.3%	10.2%	9.3%	9.4%	7.4%	7.8%	9.1%	7.5%	7.7%	8.6%	10.1%	9.1%
General Demand	6.5%	6.7%	7.1%	6.3%	6.7%	5.9%	6.1%	6.7%	5.6%	6.3%	6.0%	7.8%	6.5%
Large General	6.3%	6.0%	6.4%	5.9%	6.3%	5.1%	5.7%	6.6%	4.8%	5.9%	5.7%	7.1%	6.0%
Small Industrial	5.6%	6.0%	6.5%	6.0%	6.4%	5.3%	5.2%	5.9%	4.9%	5.8%	5.8%	7.2%	5.9%
Medium Industrial	5.1%	5.5%	6.0%	5.6%	6.3%	5.2%	5.1%	5.9%	4.9%	5.7%	5.2%	6.6%	5.6%
Large Industrial With Interruptible	4.0%	4.3%	4.6%	4.5%	5.2%	4.3%	4.3%	5.2%	4.3%	4.8%	4.2%	5.3%	4.6%
<i>Large Industrial Firm</i>	6.1%	6.3%	6.9%	6.6%	7.4%	5.7%	6.0%	6.9%	6.0%	6.8%	6.2%	7.9%	<i>6.6%</i>
<i>Large Industrial Interruptible Only</i>	3.6%	3.9%	4.3%	4.2%	4.9%	4.1%	4.1%	5.0%	4.0%	4.5%	3.9%	4.8%	<i>4.3%</i>
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
% Loss:	8.4%	8.4%	8.1%	7.1%	7.1%	5.9%	5.9%	6.7%	5.5%	6.5%	6.9%	9.3%	7.3%

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	Annual Peak	3CP
Requirements														
Residential non ToD	1,204.3	1,167.8	982.4	709.9	678.9	478.4	477.6	476.9	564.1	689.3	918.2	1,100.8	1,167.8	3,472.9
Residential ToD	38.6	38.8	25.8	24.8	22.9	17.5	18.5	16.2	15.9	26.1	32.6	94.2	38.8	171.6
Residential Total	1,243.0	1,206.6	1,008.1	734.7	701.8	495.9	496.1	493.1	580.0	715.4	950.8	1,194.9	1,206.6	3,644.4
Small General	49.6	54.4	43.2	39.4	51.3	44.0	49.3	38.8	31.7	44.6	40.2	38.9	54.4	142.9
General Demand	411.3	463.4	497.1	439.5	318.8	478.1	460.1	421.5	334.5	414.9	406.2	369.6	463.4	1,244.2
Large General	57.2	59.9	62.8	59.6	50.7	71.8	74.8	67.6	66.4	58.3	54.5	49.8	59.9	167.0
Small Industrial	34.4	43.2	49.3	49.6	32.0	57.3	46.0	41.5	31.5	42.2	38.1	32.7	43.2	110.4
Medium Industrial	63.0	72.6	72.9	77.4	61.3	77.6	76.7	76.4	62.6	78.0	66.3	52.5	72.6	188.1
Large Industrial With Interruptible	78.7	86.5	85.0	86.9	83.7	90.4	91.6	96.3	114.1	90.8	84.7	79.8	86.5	245.0
Large Industrial Firm	13.0	13.1	11.6	12.5	12.3	11.6	12.3	13.5	12.6	12.2	11.0	12.6	13.1	38.7
Large Industrial Interruptible Only	65.8	73.4	73.4	74.4	71.4	78.8	79.3	82.9	101.5	78.6	73.7	67.2	73.4	206.3
Gen. Repl. & Load Follow. Bowater Mersey Mersey Additional Energy ELI LRT Municipal Unmetered														
NSR Peak:	2,093.8	2,117.6	1,994.8	1,657.2	1,464.1	1,485.7	1,462.6	1,400.1	1,382.2	1,627.1	1,834.9	1,947.5	2,118	6,159.0
														5,959,982
Sales														
Residential non ToD	1,036.0	1,012.5	872.7	639.3	620.4	444.4	439.4	437.9	517.9	624.8	807.3	946.2		
Residential ToD	33.2	33.8	23.0	22.3	20.6	16.0	16.7	14.7	14.3	23.4	28.4	79.5		
Residential Total	1,069.2	1,046.3	895.7	661.6	641.0	460.3	456.2	452.7	532.2	648.3	835.8	1,025.7		
Small General	43.1	47.7	38.5	35.6	46.5	40.2	44.9	35.4	28.9	40.2	35.3	33.2		
General Demand	380.8	430.7	463.3	411.4	297.0	447.9	428.3	391.8	311.2	385.3	376.2	341.5		
Large General	53.7	56.5	58.8	56.2	47.5	67.5	70.5	63.0	63.1	54.9	51.4	46.4		
Small Industrial	32.0	40.2	45.8	46.1	29.9	53.6	43.1	38.7	29.5	39.1	35.2	30.3		
Medium Industrial	58.6	67.6	68.0	72.2	57.4	72.6	71.7	71.1	58.9	72.4	61.6	48.7		
Large Industrial With Interruptible	75.9	83.0	81.4	83.4	79.8	86.1	87.8	91.7	109.7	86.8	81.8	75.7		
Large Industrial Firm	12.4	12.5	11.0	11.9	11.6	11.0	11.8	12.8	12.1	11.6	10.5	11.9		
Large Industrial Interruptible Only	63.5	70.5	70.4	71.4	68.2	75.1	76.1	78.9	97.6	75.3	71.3	63.8		
Gen. Repl. & Load Follow. RTP Shore Power LRT Municipal Unmetered														
Total:	1,862.8	1,896.4	1,823.0	1,532.0	1,359.6	1,394.5	1,366.2	1,305.1	1,290.9	1,504.4	1,664.3	1,724.4	1,896.4	
Losses														
Residential non ToD	168.4	155.3	109.7	70.7	58.4	34.0	38.2	39.0	46.1	64.5	110.9	154.6		
Residential ToD	5.4	5.0	2.8	2.5	2.3	1.6	1.8	1.5	1.6	2.7	4.1	14.6		
Residential Total	173.8	160.2	112.5	73.2	60.7	35.6	40.0	40.5	47.8	67.2	115.0	169.2		

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	Annual Peak	3CP
Small General	6.5	6.7	4.7	3.8	4.8	3.8	4.5	3.4	2.8	4.4	4.8	5.7		
General Demand	30.5	32.7	33.8	28.0	21.8	30.1	31.7	29.7	23.3	29.6	30.0	28.1		
Large General	3.5	3.5	4.0	3.4	3.2	4.3	4.4	4.6	3.4	3.4	3.1	3.5		
Small Industrial	2.4	3.0	3.5	3.5	2.1	3.7	2.9	2.9	2.0	3.1	2.9	2.4		
Medium Industrial	4.4	4.9	4.9	5.1	3.9	5.0	5.0	5.3	3.8	5.5	4.8	3.8		
Large Industrial With Interruptible	2.9	3.4	3.6	3.5	3.9	4.3	3.7	4.6	4.5	3.9	2.9	4.1		
Large Industrial Firm	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.7	0.5	0.6	0.5	0.7		
Large Industrial Interruptible Only	2.3	2.8	3.0	3.0	3.2	3.8	3.2	4.0	3.9	3.4	2.4	3.4		
Gen. Repl. & Load Follow.	0.6	(0.0)	(0.0)	0.0	0.0	0.1	0.0	0.0	(0.0)	0.0	0.0	0.1		
RTP	-	-	-	-	-	-	-	-	-	-	-	-		
Shore Power	-	-	-	-	-	-	-	-	-	-	-	-		
LRT														
Municipal														
Unmetered														
Total:	231.0	221.2	171.8	125.1	104.5	91.2	96.5	95.0	91.4	122.8	170.5	223.1	231.0	

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2016 Jan	2016 Feb	2016 Mar	2016 Apr	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sep	2016 Oct	2016 Nov	2016 Dec	Annual Peak	3CP
Losses as %Sales	January	February	March	April	May	June	July	August	September	October	November	December		
Residential non ToD	16.3%	15.3%	12.6%	11.1%	9.4%	7.6%	8.7%	8.9%	8.9%	10.3%	13.7%	16.3%		
Residential ToD	16.2%	14.7%	12.2%	11.3%	11.3%	9.9%	10.6%	9.9%	11.5%	11.3%	14.5%	18.4%		
Residential Total														
Small General	15.1%	14.0%	12.2%	10.7%	10.4%	9.3%	9.9%	9.5%	9.8%	11.1%	13.7%	17.3%		
General Demand	8.0%	7.6%	7.3%	6.8%	7.3%	6.7%	7.4%	7.6%	7.5%	7.7%	8.0%	8.2%		
Large General	6.6%	6.2%	6.8%	6.0%	6.7%	6.4%	6.2%	7.2%	5.3%	6.3%	6.0%	7.5%		
Small Industrial	7.6%	7.5%	7.8%	7.6%	6.9%	6.9%	6.7%	7.4%	6.7%	7.9%	8.3%	8.0%		
Medium Industrial	7.5%	7.3%	7.2%	7.1%	6.8%	6.9%	6.9%	7.4%	6.4%	7.6%	7.7%	7.9%		
Large Industrial With Interruptible														
Large Industrial Firm	4.6%	4.7%	5.0%	4.9%	5.5%	5.1%	4.4%	5.1%	4.5%	5.0%	4.6%	5.9%		
Large Industrial Interruptible Only	3.6%	4.0%	4.3%	4.1%	4.7%	5.0%	4.2%	5.0%	4.0%	4.5%	3.3%	5.3%		
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
% Loss:	12.4%	11.7%	9.4%	8.2%	7.7%	6.5%	7.1%	7.3%	7.1%	8.2%	10.2%	12.9%		
Transmission Requirements														
Residential non ToD	1,173.3	1,137.4	956.2	690.8	660.2	465.0	464.5	463.8	548.5	670.6	894.0	1,072.4	1,173.3	
Residential ToD	37.6	37.8	25.1	24.1	22.3	17.1	18.0	15.8	15.5	25.4	31.7	91.8	91.8	
Residential Total	1,210.9	1,175.2	981.3	714.9	682.5	482.1	482.5	479.5	564.0	696.0	925.7	1,164.2	1,265.0	
Small General	48.3	53.0	42.1	38.3	49.9	42.8	48.0	37.7	30.9	43.4	39.1	37.9	53.0	
General Demand	399.9	450.4	483.2	427.1	309.9	464.6	447.2	409.8	325.1	403.3	394.9	359.3	483.2	
Large General	55.6	58.2	61.0	57.9	49.3	69.8	72.7	65.7	64.5	56.7	52.9	48.5	72.7	
Small Industrial	33.5	42.0	47.9	48.2	31.1	55.7	44.7	40.4	30.6	41.0	37.0	31.8	55.7	
Medium Industrial	61.2	70.5	70.8	75.2	59.5	75.5	74.6	74.3	60.9	75.8	64.5	51.1	75.8	
Large Industrial With Interruptible	73.6	80.6	79.0	80.9	77.4	83.5	85.2	89.0	106.4	84.2	79.4	73.5	106.4	
Large Industrial Firm	12.6	12.7	11.2	12.2	11.9	11.3	11.9	13.1	12.3	11.8	10.6	12.3	13.1	
Large Industrial Interruptible Only	63.8	71.3	71.3	72.2	69.4	76.6	77.0	80.5	98.6	76.3	71.6	65.3	98.6	
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
	2,038.83	2,061.37	1,941.42	1,612.49	1,424.63	1,445.17	1,422.95	1,362.27	1,344.81	1,583.32	1,786.24	1,896.47	2,345.22	

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Annual Total
Requirements													
Residential non ToD	580	512	492	386	341	283	294	288	274	318	396	513	4,677
Residential ToD	<u>45</u>	<u>40</u>	<u>38</u>	<u>29</u>	<u>21</u>	<u>13</u>	<u>12</u>	<u>12</u>	<u>12</u>	<u>18</u>	<u>27</u>	<u>47</u>	314
Residential Total	625	552	531	415	363	296	306	300	286	336	422	560	4,991
Small General	29	27	25	21	21	18	20	19	17	19	21	27	264
General Demand	260	244	247	215	203	202	219	214	197	208	224	252	2,685
Large General	37	33	37	33	34	33	41	38	36	35	33	35	425
Small Industrial	24	23	23	22	22	22	23	21	20	19	22	26	266
Medium Industrial	43	41	42	41	42	43	43	43	42	42	43	42	508
Large Industrial With Interruptible	57	54	59	58	61	62	63	67	62	64	59	54	720
<i>Large Industrial Firm</i>	<i>9</i>	<i>8</i>	<i>9</i>	<i>8</i>	<i>9</i>	<i>8</i>	<i>9</i>	<i>8</i>	<i>8</i>	<i>8</i>	<i>8</i>	<i>9</i>	<i>100</i>
<i>Large Industrial Interruptible Only</i>	<i>48</i>	<i>46</i>	<i>50</i>	<i>49</i>	<i>52</i>	<i>54</i>	<i>54</i>	<i>59</i>	<i>55</i>	<i>55</i>	<i>51</i>	<i>45</i>	<i>620</i>
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI 2P-RTP													
Municipal													
Unmetered													
In Province Total:	1,183	1,082	1,092	923	865	794	833	825	778	845	949	1,110	11,278
													10,198.127
Sales													
Residential non ToD	523	460	446	353	312	264	273	266	256	293	362	458	4,266
Residential ToD	<u>40</u>	<u>36</u>	<u>35</u>	<u>27</u>	<u>20</u>	<u>12</u>	<u>11</u>	<u>11</u>	<u>12</u>	<u>16</u>	<u>25</u>	<u>42</u>	285
Residential Total	564	497	480	380	332	276	284	276	267	309	386	500	4,551
Small General	27	25	23	20	19	17	18	18	16	17	19	24	242
General Demand	244	229	231	202	190	191	207	201	186	195	211	234	2,522
Large General	35	32	34	32	32	31	39	36	34	33	32	33	401
Small Industrial	23	22	21	20	21	21	22	20	19	18	21	24	252
Medium Industrial	41	38	39	39	40	41	41	41	40	40	41	40	481
Large Industrial With Interruptible	55	52	56	55	58	60	60	64	60	61	56	51	688
<i>Large Industrial Firm</i>	<i>8</i>	<i>7</i>	<i>8</i>	<i>8</i>	<i>8</i>	<i>7</i>	<i>8</i>	<i>8</i>	<i>7</i>	<i>8</i>	<i>7</i>	<i>8</i>	94
<i>Large Industrial Interruptible Only</i>	<i>46</i>	<i>44</i>	<i>48</i>	<i>47</i>	<i>50</i>	<i>52</i>	<i>52</i>	<i>56</i>	<i>52</i>	<i>53</i>	<i>49</i>	<i>43</i>	594
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
Total:	1,091	998	1,011	862	807	750	787	773	737	793	888	1,016	10,512.745

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Annual Total
Losses													
Residential non ToD	57.2	51.7	46.5	32.6	29.0	19.7	20.4	22.5	18.1	25.1	33.6	55.1	411.4
Residential ToD	<u>4.3</u>	<u>4.0</u>	<u>3.9</u>	<u>2.6</u>	<u>1.8</u>	<u>0.9</u>	<u>0.8</u>	<u>0.9</u>	<u>0.8</u>	<u>1.4</u>	<u>2.3</u>	<u>5.1</u>	<u>28.8</u>
Residential Total	62	56	50	35	31	21	21	23	19	27	36	60	440
Small General	2.6	2.5	2.3	1.8	1.8	1.3	1.4	1.6	1.2	1.3	1.7	2.5	22.0
General Demand	15.8	15.2	16.4	12.7	12.7	11.3	12.7	13.5	10.3	12.3	12.7	18.2	163.8
Large General	2.2	1.9	2.2	1.9	2.0	1.6	2.2	2.4	1.6	2.0	1.8	2.3	24.1
Small Industrial	1.3	1.3	1.4	1.2	1.3	1.1	1.1	1.2	0.9	1.0	1.2	1.7	14.8
Medium Industrial	2.1	2.1	2.3	2.2	2.5	2.1	2.1	2.4	2.0	2.3	2.1	2.6	26.9
Large Industrial With Interruptible	2.2	2.2	2.6	2.5	3.0	2.6	2.6	3.4	2.6	2.9	2.4	2.7	32
<i>Large Industrial Firm</i>	0.5	0.5	0.6	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.6	6
<i>Large Industrial Interruptible Only</i>	1.7	1.7	2.1	2.0	2.4	2.2	2.1	2.8	2.1	2.4	1.9	2.1	25
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
LRT													
Municipal													
Unmetered													
Total:	91.2	84.3	81.5	60.9	57.7	43.9	46.7	51.4	40.7	51.8	61.2	94.0	765

Losses as %Sales													
Residential non ToD	10.9%	11.2%	10.4%	9.2%	9.3%	7.5%	7.4%	8.5%	7.1%	8.6%	9.3%	12.0%	9.6%
Residential ToD	10.6%	11.0%	11.4%	9.8%	9.3%	7.2%	7.0%	8.0%	6.7%	8.8%	9.4%	12.3%	10.1%
Small General	9.9%	10.3%	10.2%	9.3%	9.4%	7.4%	7.8%	9.1%	7.5%	7.7%	8.6%	10.1%	9.1%
General Demand	6.5%	6.7%	7.1%	6.3%	6.7%	5.9%	6.1%	6.7%	5.6%	6.3%	6.0%	7.8%	6.5%
Large General	6.3%	6.0%	6.4%	5.9%	6.3%	5.1%	5.7%	6.6%	4.8%	5.9%	5.7%	7.1%	6.0%
Small Industrial	5.6%	6.0%	6.5%	6.0%	6.4%	5.3%	5.2%	5.9%	4.9%	5.8%	5.8%	7.2%	5.9%
Medium Industrial	5.1%	5.5%	6.0%	5.6%	6.3%	5.2%	5.1%	5.9%	4.9%	5.7%	5.2%	6.6%	5.6%
Large Industrial With Interruptible	4.0%	4.3%	4.7%	4.5%	5.2%	4.3%	4.3%	5.2%	4.3%	4.8%	4.2%	5.3%	4.6%
<i>Large Industrial Firm</i>	6.1%	6.4%	7.0%	6.7%	7.4%	5.7%	6.1%	7.0%	6.1%	6.9%	6.2%	7.9%	<i>6.6%</i>
<i>Large Industrial Interruptible Only</i>	3.6%	3.9%	4.3%	4.2%	4.9%	4.1%	4.1%	5.0%	4.0%	4.5%	3.8%	4.8%	<i>4.3%</i>
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
% Loss:	8.4%	8.4%	8.1%	7.1%	7.1%	5.9%	5.9%	6.7%	5.5%	6.5%	6.9%	9.3%	7.3%

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Annual Peak	3CP
Requirements														
Residential non ToD	1,223.5	1,186.5	997.0	719.7	688.8	483.6	482.9	482.4	571.7	698.8	932.0	1,118.1	1,186.5	3,528.1
Residential ToD	40.5	40.7	26.9	26.0	24.0	18.3	19.3	16.9	16.6	27.4	34.2	99.6	40.7	180.9
Residential Total	1,264.0	1,227.3	1,024.0	745.7	712.9	501.9	502.3	499.3	588.3	726.2	966.2	1,217.7	1,227.3	3,709.0
Small General	48.5	53.3	42.1	38.5	50.7	43.3	48.7	38.1	31.0	43.8	39.2	37.7	53.3	139.5
General Demand	413.6	466.8	501.8	444.0	321.2	484.1	465.7	426.5	337.5	418.9	409.3	371.4	466.8	1,251.9
Large General	56.6	59.3	62.1	59.1	50.2	71.4	74.4	67.2	66.0	57.8	53.9	49.2	59.3	165.1
Small Industrial	34.3	43.2	49.3	49.7	31.9	57.6	46.1	41.6	31.5	42.3	38.0	32.6	43.2	110.0
Medium Industrial	64.4	74.3	74.6	79.3	62.8	79.6	78.7	78.4	64.2	80.0	67.9	53.7	74.3	192.4
Large Industrial With Interruptible	78.5	86.3	84.8	86.7	83.5	90.3	91.4	96.2	114.0	90.6	84.5	79.6	86.3	244.4
Large Industrial Firm	12.9	13.0	11.5	12.5	12.2	11.6	12.2	13.4	12.6	12.1	10.9	12.6	13.0	38.5
Large Industrial Interruptible Only	65.6	73.2	73.3	74.2	71.3	78.7	79.2	82.8	101.4	78.5	73.6	67.0	73.2	205.9
Gen. Repl. & Load Follow. Bowater Mersey Mersey Additional Energy ELI LRT Municipal Unmetered														
NSR Peak:	2,117.2	2,142.3	2,015.9	1,673.7	1,478.2	1,499.1	1,475.7	1,412.5	1,394.3	1,642.9	1,853.7	1,971.8	2,142	6,231.3
														6,032,292
Sales														
Residential non ToD	1,052.5	1,028.8	885.7	648.1	629.6	449.3	444.3	443.0	525.0	633.4	819.4	961.1		
Residential ToD	34.9	35.5	24.0	23.3	21.6	16.7	17.5	15.4	14.9	24.6	29.9	84.1		
Residential Total	1,087.3	1,064.3	909.7	671.4	651.2	465.9	461.8	458.4	539.8	658.0	849.3	1,045.2		
Small General	42.1	46.7	37.6	34.8	45.9	39.6	44.3	34.8	28.2	39.4	34.4	32.2		
General Demand	382.9	433.9	467.7	415.7	299.2	453.6	433.6	396.5	314.0	389.1	379.1	343.1		
Large General	53.1	55.8	58.2	55.7	47.1	67.1	70.1	62.6	62.7	54.4	50.8	45.8		
Small Industrial	31.8	40.2	45.8	46.2	29.9	53.8	43.2	38.8	29.5	39.1	35.1	30.2		
Medium Industrial	59.9	69.2	69.6	74.0	58.8	74.5	73.6	73.0	60.4	74.3	63.1	49.8		
Large Industrial With Interruptible	75.7	82.8	81.2	83.2	79.7	86.0	87.7	91.6	109.6	86.7	81.6	75.5		
Large Industrial Firm	12.3	12.5	11.0	11.9	11.6	11.0	11.7	12.8	12.0	11.5	10.4	11.9		
Large Industrial Interruptible Only	63.3	70.4	70.3	71.3	68.1	74.9	76.0	78.8	97.5	75.1	71.2	63.6		
Gen. Repl. & Load Follow. RTP Shore Power LRT Municipal Unmetered														
Total:	1,883.2	1,918.1	1,842.0	1,547.2	1,372.5	1,407.0	1,378.3	1,316.6	1,302.0	1,518.8	1,681.1	1,745.4	1,918.1	
Losses														
Residential non ToD	171.0	157.8	111.3	71.6	59.3	34.4	38.6	39.5	46.8	65.4	112.5	157.0		
Residential ToD	5.7	5.2	2.9	2.6	2.4	1.6	1.9	1.5	1.7	2.8	4.3	15.5		
Residential Total	176.7	163.0	114.2	74.3	61.7	36.0	40.5	41.0	48.5	68.2	116.9	172.5		

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Annual Peak	3CP
Small General	6.4	6.5	4.6	3.7	4.8	3.7	4.4	3.3	2.8	4.4	4.7	5.6		
General Demand	30.7	32.9	34.1	28.3	22.0	30.5	32.1	30.0	23.5	29.9	30.2	28.3		
Large General	3.5	3.4	4.0	3.4	3.2	4.3	4.3	4.5	3.3	3.4	3.1	3.4		
Small Industrial	2.4	3.0	3.5	3.5	2.0	3.7	2.9	2.9	2.0	3.1	2.9	2.4		
Medium Industrial	4.5	5.0	5.0	5.3	4.0	5.2	5.1	5.4	3.8	5.7	4.9	3.9		
Large Industrial With Interruptible	2.8	3.4	3.6	3.5	3.9	4.3	3.7	4.6	4.4	3.9	2.9	4.1		
Large Industrial Firm	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.7	0.5	0.6	0.5	0.7		
Large Industrial Interruptible Only	2.3	2.8	3.0	2.9	3.2	3.8	3.2	4.0	3.9	3.3	2.4	3.4		
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
Total:	234.0	224.2	173.9	126.6	105.7	92.1	97.4	95.9	92.3	124.1	172.6	226.4	234.0	

Losses as %Sales	January	February	March	April	May	June	July	August	September	October	November	December	
Residential non ToD	16.3%	15.3%	12.6%	11.1%	9.4%	7.6%	8.7%	8.9%	8.9%	10.3%	13.7%	16.3%	
Residential ToD	16.2%	14.7%	12.2%	11.3%	11.3%	9.9%	10.6%	9.9%	11.5%	11.3%	14.5%	18.4%	
Residential Total													
Small General	15.1%	14.0%	12.2%	10.7%	10.4%	9.3%	9.9%	9.5%	9.8%	11.1%	13.7%	17.3%	
General Demand	8.0%	7.6%	7.3%	6.8%	7.3%	6.7%	7.4%	7.6%	7.5%	7.7%	8.0%	8.2%	
Large General	6.6%	6.2%	6.8%	6.0%	6.7%	6.4%	6.2%	7.2%	5.3%	6.3%	6.0%	7.5%	
Small Industrial	7.6%	7.5%	7.8%	7.6%	6.9%	6.9%	6.7%	7.4%	6.7%	7.9%	8.3%	8.0%	
Medium Industrial	7.5%	7.3%	7.2%	7.1%	6.8%	6.9%	6.9%	7.4%	6.4%	7.6%	7.7%	7.9%	
Large Industrial With Interruptible													
Large Industrial Firm	4.6%	4.7%	5.0%	4.9%	5.5%	5.1%	4.4%	5.1%	4.5%	5.0%	4.6%	5.9%	
Large Industrial Interruptible Only	3.6%	4.0%	4.3%	4.1%	4.7%	5.0%	4.2%	5.0%	4.0%	4.5%	3.3%	5.3%	
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
LRT													
Municipal													
Unmetered													
% Loss:	12.4%	11.7%	9.4%	8.2%	7.7%	6.5%	7.1%	7.3%	7.1%	8.2%	10.3%	13.0%	

Transmission Requirements													
Residential non ToD	1,191.9	1,155.7	970.5	700.3	669.9	470.1	469.6	469.1	556.0	679.8	907.4	1,089.3	1,191.9
Residential ToD	39.5	39.7	26.2	25.3	23.4	17.8	18.8	16.5	16.1	26.6	33.3	97.1	97.1
Residential Total	1,231.4	1,195.3	996.7	725.6	693.3	487.9	488.4	485.6	572.1	706.5	940.7	1,186.3	1,289.0
Small General	47.2	51.9	41.0	37.5	49.3	42.1	47.3	37.1	30.2	42.6	38.1	36.8	51.9
General Demand	402.1	453.8	487.7	431.6	312.2	470.5	452.7	414.6	328.1	407.3	398.0	361.1	487.7
Large General	55.0	57.6	60.4	57.4	48.8	69.4	72.3	65.3	64.1	56.2	52.4	47.9	72.3
Small Industrial	33.3	42.0	48.0	48.3	31.0	56.0	44.8	40.5	30.6	41.1	37.0	31.7	56.0
Medium Industrial	62.6	72.2	72.6	77.1	61.0	77.4	76.5	76.2	62.4	77.7	66.1	52.2	77.7

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sep	2017 Oct	2017 Nov	2017 Dec	Annual Peak	3CP
Large Industrial With Interruptible	73.4	80.4	78.8	80.7	77.3	83.4	85.1	88.8	106.3	84.1	79.2	73.3	106.3	
<i>Large Industrial Firm</i>	12.5	12.7	11.2	12.1	11.9	11.2	11.9	13.0	12.2	11.8	10.6	12.2	<i>13.0</i>	
<i>Large Industrial Interruptible Only</i>	63.7	71.1	71.2	72.1	69.3	76.5	76.9	80.4	98.5	76.2	71.4	65.1	<i>98.5</i>	
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
	2,061.61	2,085.37	1,961.90	1,628.61	1,438.35	1,458.22	1,435.67	1,374.32	1,356.52	1,598.64	1,804.62	1,920.11	2,375.00	1,676.99

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Annual Total
Requirements													
Residential non ToD	582	513	493	386	342	284	294	289	274	319	396	514	4,686
Residential ToD	<u>47</u>	<u>42</u>	<u>40</u>	<u>31</u>	<u>22</u>	<u>14</u>	<u>12</u>	<u>12</u>	<u>13</u>	<u>18</u>	<u>28</u>	<u>49</u>	<u>329</u>
Residential Total	628	555	533	417	364	298	307	301	287	337	424	563	5,015
Small General	29	27	24	21	20	18	19	19	17	18	21	26	258
General Demand	257	241	244	212	201	200	217	211	194	205	221	249	2,652
Large General	37	33	36	33	33	33	40	38	35	35	33	34	420
Small Industrial	24	23	22	21	22	22	22	21	20	19	22	25	265
Medium Industrial	44	41	43	42	43	44	44	44	43	43	43	43	517
Large Industrial With Interruptible	57	54	59	57	61	62	63	67	62	63	59	53	717
<i>Large Industrial Firm</i>	9	8	9	8	9	8	9	8	8	8	8	9	100
<i>Large Industrial Interruptible Only</i>	48	46	50	49	52	54	54	59	54	55	51	45	617
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI 2P-RTP													
Municipal													
Unmetered													
In Province Total:	1,182	1,081	1,091	921	863	792	831	823	777	844	948	1,109	11,262
													10,181.834
Sales													
Residential non ToD	524	462	447	354	313	264	274	266	256	294	363	459	4,276
Residential ToD	<u>42</u>	<u>38</u>	<u>36</u>	<u>28</u>	<u>21</u>	<u>13</u>	<u>12</u>	<u>11</u>	<u>12</u>	<u>17</u>	<u>26</u>	<u>44</u>	<u>300</u>
Residential Total	567	499	483	382	334	277	286	277	268	310	389	503	4,575
Small General	26	24	22	19	18	17	18	17	15	17	19	24	237
General Demand	241	226	228	200	188	189	204	198	184	193	209	231	2,492
Large General	35	31	34	31	31	31	38	35	33	33	31	32	396
Small Industrial	23	22	21	20	21	21	21	20	19	18	21	24	250
Medium Industrial	41	39	40	40	40	42	42	42	41	41	41	41	490
Large Industrial With Interruptible	55	52	56	55	58	59	60	64	60	61	56	51	685
<i>Large Industrial Firm</i>	8	7	8	8	8	7	8	8	7	8	7	8	93
<i>Large Industrial Interruptible Only</i>	46	44	48	47	50	52	52	56	52	53	49	43	592
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
Total:	1,091	998	1,010	861	806	748	785	772	736	793	887	1,015	10,502.680

MONTHLY REQUIREMENTS, SALES AND LOSSES BY RATE CLASSES IN GWh

	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Annual Total
Losses													
Residential non ToD	57.1	51.6	46.5	32.5	28.9	19.7	20.3	22.4	18.1	25.1	33.5	55.0	410.8
Residential ToD	<u>4.3</u>	<u>4.0</u>	<u>3.9</u>	<u>2.6</u>	<u>1.8</u>	<u>0.9</u>	<u>0.8</u>	<u>0.9</u>	<u>0.8</u>	<u>1.4</u>	<u>2.3</u>	<u>5.1</u>	<u>28.8</u>
Residential Total	61	56	50	35	31	21	21	23	19	27	36	60	440
Small General	2.6	2.5	2.3	1.8	1.7	1.2	1.4	1.6	1.2	1.3	1.6	2.4	21.5
General Demand	15.4	14.8	15.9	12.3	12.4	11.0	12.3	13.2	10.1	12.0	12.3	17.7	159.3
Large General	2.2	1.9	2.2	1.8	2.0	1.6	2.2	2.3	1.6	1.9	1.8	2.3	23.8
Small Industrial	1.3	1.3	1.4	1.2	1.3	1.1	1.1	1.2	0.9	1.0	1.2	1.7	14.7
Medium Industrial	2.1	2.2	2.4	2.2	2.5	2.2	2.1	2.5	2.0	2.3	2.2	2.7	27.4
Large Industrial With Interruptible	2.2	2.2	2.6	2.5	3.0	2.6	2.6	3.3	2.5	2.9	2.3	2.7	31
Large Industrial Firm	0.5	0.5	0.6	0.5	0.6	0.4	0.5	0.5	0.5	0.5	0.5	0.6	6
Large Industrial Interruptible Only	1.7	1.7	2.0	2.0	2.4	2.1	2.1	2.8	2.1	2.3	1.9	2.1	25
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
LRT													
Municipal													
Unmetered													
Total:	90.5	83.7	80.9	60.4	57.2	43.5	46.2	50.9	40.3	51.3	60.7	93.3	759

Losses as %Sales													
Residential non ToD	10.9%	11.2%	10.4%	9.2%	9.2%	7.4%	7.4%	8.4%	7.0%	8.6%	9.2%	12.0%	9.6%
Residential ToD	10.1%	10.4%	10.8%	9.3%	8.9%	6.9%	6.7%	7.6%	6.4%	8.4%	8.9%	11.7%	9.6%
Small General	9.9%	10.3%	10.2%	9.3%	9.4%	7.4%	7.8%	9.1%	7.5%	7.7%	8.6%	10.1%	9.1%
General Demand	6.4%	6.6%	7.0%	6.2%	6.6%	5.8%	6.0%	6.6%	5.5%	6.2%	5.9%	7.7%	6.4%
Large General	6.3%	6.0%	6.4%	5.9%	6.3%	5.1%	5.7%	6.6%	4.8%	5.9%	5.7%	7.1%	6.0%
Small Industrial	5.6%	6.0%	6.5%	6.0%	6.4%	5.3%	5.2%	5.9%	4.9%	5.8%	5.8%	7.2%	5.9%
Medium Industrial	5.1%	5.5%	6.0%	5.6%	6.3%	5.2%	5.1%	5.9%	4.9%	5.7%	5.2%	6.6%	5.6%
Large Industrial With Interruptible	4.0%	4.3%	4.7%	4.5%	5.2%	4.3%	4.3%	5.2%	4.3%	4.8%	4.2%	5.3%	4.6%
Large Industrial Firm	6.2%	6.4%	7.0%	6.8%	7.5%	5.8%	6.1%	7.1%	6.1%	6.9%	6.3%	8.0%	6.7%
Large Industrial Interruptible Only	3.6%	3.9%	4.3%	4.1%	4.9%	4.1%	4.1%	5.0%	4.0%	4.5%	3.8%	4.8%	4.3%
Gen. Repl. & Load Follow.													
RTP													
Shore Power													
ELI LRT													
Municipal													
Unmetered													
% Loss:	8.3%	8.4%	8.0%	7.0%	7.1%	5.8%	5.9%	6.6%	5.5%	6.5%	6.8%	9.2%	7.2%

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Annual Peak	3CP
Requirements														
Residential non ToD	1,230.6	1,193.6	1,001.8	722.4	692.0	484.0	483.3	483.1	573.7	701.3	936.5	1,124.3	1,193.6	3,548.5
Residential ToD	42.5	42.7	28.1	27.1	25.1	19.1	20.2	17.6	17.3	28.6	35.8	105.0	42.7	190.1
Residential Total	1,273.0	1,236.2	1,029.9	749.5	717.1	503.1	503.5	500.7	590.9	730.0	972.3	1,229.3	1,236.2	3,738.6
Small General	47.3	52.2	41.1	37.7	50.0	42.6	48.0	37.4	30.3	43.0	38.1	36.6	52.2	136.1
General Demand	409.1	462.7	498.3	441.4	318.3	482.3	463.9	424.6	335.1	416.1	405.7	367.1	462.7	1,238.9
Large General	56.0	58.6	61.5	58.6	49.8	70.9	74.0	66.7	65.6	57.3	53.3	48.6	58.6	163.2
Small Industrial	34.0	43.0	49.2	49.7	31.8	57.6	46.1	41.6	31.4	42.2	37.9	32.3	43.0	109.3
Medium Industrial	65.8	75.9	76.3	81.2	64.3	81.6	80.6	80.3	65.7	81.9	69.5	54.8	75.9	196.6
Large Industrial With Interruptible	78.3	86.1	84.6	86.6	83.4	90.1	91.3	96.1	113.9	90.5	84.3	79.4	86.1	243.8
Large Industrial Firm	12.9	13.0	11.5	12.4	12.2	11.5	12.2	13.4	12.6	12.1	10.9	12.5	13.0	38.4
Large Industrial Interruptible Only	65.4	73.1	73.1	74.1	71.2	78.6	79.1	82.7	101.3	78.4	73.4	66.9	73.1	205.4
Gen. Repl. & Load Follow. Bowater Mersey Mersey Additional Energy ELI LRT Municipal Unmetered														
NSR Peak:	2,120.8	2,146.6	2,018.2	1,675.3	1,479.8	1,499.3	1,475.9	1,412.7	1,394.7	1,644.1	1,855.8	1,978.0	2,147	6,245.3
Sales														6,046,335
Residential non ToD	1,058.5	1,034.9	890.0	650.5	632.4	449.6	444.7	443.6	526.7	635.7	823.4	966.4		
Residential ToD	36.5	37.2	25.0	24.4	22.6	17.4	18.2	16.0	15.5	25.7	31.3	88.7		
Residential Total	1,095.1	1,072.1	915.0	674.8	655.0	467.0	462.9	459.6	542.2	661.4	854.7	1,055.1		
Small General	41.1	45.8	36.6	34.0	45.3	39.0	43.7	34.2	27.6	38.7	33.6	31.2		
General Demand	378.8	430.0	464.4	413.2	296.6	451.9	431.8	394.7	311.8	386.5	375.8	339.1		
Large General	52.5	55.2	57.6	55.2	46.7	66.6	69.6	62.2	62.3	53.9	50.3	45.2		
Small Industrial	31.6	40.0	45.7	46.1	29.8	53.9	43.2	38.7	29.4	39.1	35.0	30.0		
Medium Industrial	61.2	70.8	71.2	75.8	60.2	76.3	75.3	74.7	61.8	76.0	64.5	50.8		
Large Industrial With Interruptible	75.5	82.6	81.0	83.0	79.5	85.8	87.5	91.5	109.4	86.5	81.5	75.3		
Large Industrial Firm	12.3	12.4	10.9	11.9	11.6	11.0	11.7	12.7	12.0	11.5	10.4	11.8		
Large Industrial Interruptible Only	63.2	70.2	70.1	71.2	68.0	74.8	75.9	78.7	97.4	75.0	71.1	63.5		
Gen. Repl. & Load Follow. RTP Shore Power LRT Municipal Unmetered														
Total:	1,886.0	1,921.6	1,843.9	1,548.5	1,373.9	1,407.2	1,378.4	1,316.7	1,302.3	1,519.8	1,682.8	1,750.3		
Losses														
Residential non ToD	172.0	158.7	111.8	71.9	59.5	34.4	38.6	39.5	46.9	65.7	113.1	157.9		
Residential ToD	5.9	5.5	3.0	2.8	2.5	1.7	1.9	1.6	1.8	2.9	4.5	16.3		
Residential Total	178.0	164.2	114.9	74.7	62.1	36.1	40.6	41.1	48.7	68.6	117.6	174.2		

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Annual Peak	3CP
Small General	6.2	6.4	4.5	3.6	4.7	3.6	4.3	3.2	2.7	4.3	4.6	5.4		
General Demand	30.4	32.6	33.9	28.2	21.8	30.4	32.0	29.9	23.3	29.7	30.0	27.9		
Large General	3.4	3.4	3.9	3.3	3.1	4.3	4.3	4.5	3.3	3.4	3.0	3.4		
Small Industrial	2.4	3.0	3.5	3.5	2.0	3.7	2.9	2.9	2.0	3.1	2.9	2.4		
Medium Industrial	4.6	5.2	5.1	5.4	4.1	5.3	5.2	5.5	3.9	5.8	5.0	4.0		
Large Industrial With Interruptible	2.8	3.4	3.6	3.5	3.9	4.3	3.7	4.6	4.4	3.9	2.8	4.1		
Large Industrial Firm	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.7	0.5	0.6	0.5	0.7		
Large Industrial Interruptible Only	2.3	2.8	3.0	2.9	3.2	3.8	3.2	3.9	3.9	3.3	2.4	3.4		
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
Total:	234.8	225.0	174.3	126.8	105.9	92.1	97.4	95.9	92.4	124.3	173.0	227.6		

Losses as %Sales	January	February	March	April	May	June	July	August	September	October	November	December		
Residential non ToD	16.3%	15.3%	12.6%	11.1%	9.4%	7.6%	8.7%	8.9%	8.9%	10.3%	13.7%	16.3%		
Residential ToD	16.2%	14.7%	12.2%	11.3%	11.3%	9.9%	10.6%	9.9%	11.5%	11.3%	14.5%	18.4%		
Residential Total														
Small General	15.1%	14.0%	12.2%	10.7%	10.4%	9.3%	9.9%	9.5%	9.8%	11.1%	13.7%	17.3%		
General Demand	8.0%	7.6%	7.3%	6.8%	7.3%	6.7%	7.4%	7.6%	7.5%	7.7%	8.0%	8.2%		
Large General	6.6%	6.2%	6.8%	6.0%	6.7%	6.4%	6.2%	7.2%	5.3%	6.3%	6.0%	7.5%		
Small Industrial	7.6%	7.5%	7.8%	7.6%	6.9%	6.9%	6.7%	7.4%	6.7%	7.9%	8.3%	8.0%		
Medium Industrial	7.5%	7.3%	7.2%	7.1%	6.8%	6.9%	6.9%	7.4%	6.4%	7.6%	7.7%	7.9%		
Large Industrial With Interruptible														
Large Industrial Firm	4.6%	4.7%	5.0%	4.9%	5.5%	5.1%	4.4%	5.1%	4.5%	5.0%	4.6%	5.9%		
Large Industrial Interruptible Only	3.6%	4.0%	4.3%	4.1%	4.7%	5.0%	4.2%	5.0%	4.0%	4.5%	3.3%	5.3%		
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
% Loss:	12.4%	11.7%	9.5%	8.2%	7.7%	6.5%	7.1%	7.3%	7.1%	8.2%	10.3%	13.0%		

Transmission Requirements														
Residential non ToD	1,198.8	1,162.5	975.1	702.9	673.0	470.5	470.0	469.8	557.9	682.3	911.8	1,095.3	1,198.8	
Residential ToD	41.4	41.5	27.3	26.4	24.4	18.5	19.6	17.1	16.8	27.9	34.9	102.3	102.3	
Residential Total	1,240.2	1,204.1	1,002.4	729.3	697.4	489.1	489.6	486.9	574.7	710.1	946.6	1,197.7	1,301.1	
Small General	46.1	50.8	40.0	36.6	48.7	41.4	46.7	36.4	29.5	41.8	37.1	35.7	50.8	
General Demand	397.8	449.7	484.3	429.0	309.4	468.7	450.9	412.7	325.7	404.6	394.5	356.9	484.3	
Large General	54.4	57.0	59.8	56.9	48.4	68.9	71.9	64.9	63.7	55.7	51.8	47.3	71.9	
Small Industrial	33.1	41.8	47.9	48.3	30.9	56.0	44.8	40.4	30.5	41.0	36.8	31.5	56.0	
Medium Industrial	64.0	73.8	74.2	78.9	62.4	79.3	78.3	78.0	63.9	79.6	67.5	53.3	79.6	

MONTHLY SYSTEM COINCIDENT PEAKS: REQUIREMENTS, SALES, AND LOSSES BY RATE CLASS IN MWh PER HOUR

	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	2018 Jul	2018 Aug	2018 Sep	2018 Oct	2018 Nov	2018 Dec	Annual Peak	3CP
Large Industrial With Interruptible	73.2	80.2	78.6	80.6	77.1	83.2	84.9	88.7	106.1	83.9	79.0	73.1	106.1	
<i>Large Industrial Firm</i>	12.5	12.6	11.1	12.1	11.9	11.2	11.9	13.0	12.2	11.7	10.6	12.2	<i>13.0</i>	
<i>Large Industrial Interruptible Only</i>	63.5	71.0	71.0	72.0	69.1	76.4	76.8	80.3	98.4	76.1	71.3	65.0	<i>98.4</i>	
Gen. Repl. & Load Follow.														
RTP														
Shore Power														
LRT														
Municipal														
Unmetered														
	2,065.11	2,089.55	1,964.17	1,630.16	1,439.87	1,458.40	1,435.83	1,374.49	1,356.92	1,599.85	1,806.66	1,926.13	2,384.03	

REDACTED (CONFIDENTIAL INFORMATION REMOVED)

DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

1 **Request IR-5:**

2
3 **Reference: NSPI November 30, 2015 Letter**

4
5 **Reference: In allocating after the fact variances, NS Power proposes that allocation to**
6 **classes of NS Power's contribution to E1's 2016 budget be allocated to classes on the same**
7 **basis as earnings beyond the approved rate of return – that is, allocated based on cost of**
8 **service (p.3).**

9
10 **(a) Appendix A to the December 18, 2015 letter shows an alternative allocation**
11 **based on “class relative shares in rate base from 2014 COSS”. Is this**
12 **intended to be the same as allocation “based on cost of service”? If so, please**
13 **reconcile the different language (viz., “cost of service” versus “rate base”). If**
14 **not, explain the use of different bases.**

15
16 **(b) Why is the 2014 COSS used when class usage and cost have changed between**
17 **2014 and 2016?**

18
19 **(c) Does NSPI agree there is a mismatch between the use of forecasted**
20 **usage/2016 revenues and rate base figures based on the 2014 study?**

21
22 **Response IR-5:**

23
24 **(a) Yes. The apportionment of the 2016 DSM costs among rate classes, based on “class**
25 **relative shares in rate base from 2014 COSS” illustrates treatment of DSM cost recovery**
26 **under the “Cost of Service Allocation” alternative listed on page 5.**

27
28 **(b) The most recent COSS comes from the 2013 Cost of Service proceeding and is based on**
29 **cost inputs from the 2013 General Rate Application (GRA), being the most recent GRA.**
30 **The Company conducts COS only at the time of a GRA.**

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

- 1 (c) The proposed allocation of DSM costs among rate classes, as provided in Appendix A to the
2 Company's Cost Allocation Proposal dated October 31, 2015, is based on cost allocators
3 from the 2014 COSS updated for usage determinants from years 2016-2018. This
4 methodology is consistent with the approved approach to the DSM Rider calculations.

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

CONFIDENTIAL (Attachment Only)

Request IR-6:

Reference: December 18, 2015 Letter

2015 DSM Amounts (p.2/8) and Appendix A

(a) Please provide the derivation of the \$6,144,785 amount for the 8 year amortization of the 2015 DSM plan.

(b) Please explain and provide the derivation and the basis for allocating the 2015 amortization amount among customer classes.

(c) At what interest rate are the 2015 DSM amounts being carried?

(d) Please provide an amortization schedule.

(e) Does NSPI consider that it has any flexibility with respect to the time period or the annual amount to recover these amounts? Why or why not?

Response IR-6:

(a-d) Please refer to Partially Confidential Attachment 1, also filed electronically, for the derivation of the \$6,144,785 amount and the allocation of the 2015 amortization amount among rate classes.

Individual class amortization amounts were determined separately using their shares in the \$35,000,000 DSM amount and the annual interest of 7.78%.

(e) No. The time period over which the Company has to recover this amount is set out in Section 79R(3) of the *Public Utilities Act* which provides as follows:

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

CONFIDENTIAL (Attachment Only)

1 (3) The recovery by Nova Scotia Power Incorporated from its customers
2 of the amount of charged to it by the franchise holder, as permitted by
3 subsection (2), must be deferred, and must be recovered by Nova Scotia
4 Power Incorporated, including through its rate base, over the eight year
5 period beginning January 1, 2016.

Efficiency Nova Scotia

Values entered in this sheet are carried to the Calculation and Summary Sheets to allow the input of various values to view different results.

Universal Parameters

Effective Interest Rate

Amortization Period Years

Year	Min	Max
2014	0.500%	1.50%
2015	0.00%	2.00%
2016	0.00%	2.00%

Legend:
Manual Input
Dropdown Input
Output Cell

Documentation (click the buttons to view):
Assumptions:
How to work with the Model:
Sample Application:

**2015 DCRR Annual Amount
Amortization by Rate Class
(2016 - 2024)**

[illegible]

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	-\$3,976,113
Annual Interest	7.78%	Total Interest	\$9,161,413
Years	8		
Payments Per Year	12	Total Payback	\$31,808,904
Start Year	2015		
Monthly Payment	-\$331,343		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$1,887,291	\$12,236	\$0	\$0	\$1,899,527	\$0	\$12,236	\$12,236
2	Feb-15	\$1,899,527	\$1,887,291	\$24,551	\$0	\$0	\$3,811,369	\$12,236	\$24,551	\$36,787
3	Mar-15	\$3,811,369	\$1,887,291	\$36,946	\$0	\$0	\$5,735,606	\$36,787	\$36,946	\$73,733
4	Apr-15	\$5,735,606	\$1,887,291	\$49,422	\$0	\$0	\$7,672,319	\$73,733	\$49,422	\$123,155
5	May-15	\$7,672,319	\$1,887,291	\$61,978	\$0	\$0	\$9,621,588	\$123,155	\$61,978	\$185,133
6	Jun-15	\$9,621,588	\$1,887,291	\$74,616	\$0	\$0	\$11,583,495	\$185,133	\$74,616	\$259,749
7	Jul-15	\$11,583,495	\$1,887,291	\$87,336	\$0	\$0	\$13,558,121	\$259,749	\$87,336	\$347,085
8	Aug-15	\$13,558,121	\$1,887,291	\$100,138	\$0	\$0	\$15,545,550	\$347,085	\$100,138	\$447,223
9	Sep-15	\$15,545,550	\$1,887,291	\$113,023	\$0	\$0	\$17,545,864	\$447,223	\$113,023	\$560,246
10	Oct-15	\$17,545,864	\$1,887,291	\$125,992	\$0	\$0	\$19,559,146	\$560,246	\$125,992	\$686,237
11	Nov-15	\$19,559,146	\$1,887,291	\$139,044	\$0	\$0	\$21,585,482	\$686,237	\$139,044	\$825,282
12	Dec-15	\$21,585,482	\$1,887,291	\$152,182	\$0	\$0	\$23,624,954	\$825,282	\$152,182	\$977,463
13	Jan-16	\$23,624,954	\$0	\$153,168	(\$331,343)	\$0	\$23,446,780	\$977,463	\$153,168	\$1,130,632
14	Feb-16	\$23,446,780	\$0	\$152,013	(\$331,343)	\$0	\$23,267,451	\$1,130,632	\$152,013	\$1,282,645
15	Mar-16	\$23,267,451	\$0	\$150,851	(\$331,343)	\$0	\$23,086,958	\$1,282,645	\$150,851	\$1,433,496
16	Apr-16	\$23,086,958	\$0	\$149,680	(\$331,343)	\$0	\$22,905,296	\$1,433,496	\$149,680	\$1,583,176
17	May-16	\$22,905,296	\$0	\$148,503	(\$331,343)	\$0	\$22,722,456	\$1,583,176	\$148,503	\$1,731,679
18	Jun-16	\$22,722,456	\$0	\$147,317	(\$331,343)	\$0	\$22,538,431	\$1,731,679	\$147,317	\$1,878,996
19	Jul-16	\$22,538,431	\$0	\$146,124	(\$331,343)	\$0	\$22,353,212	\$1,878,996	\$146,124	\$2,025,120
20	Aug-16	\$22,353,212	\$0	\$144,923	(\$331,343)	\$0	\$22,166,793	\$2,025,120	\$144,923	\$2,170,044
21	Sep-16	\$22,166,793	\$0	\$143,715	(\$331,343)	\$0	\$21,979,165	\$2,170,044	\$143,715	\$2,313,758
22	Oct-16	\$21,979,165	\$0	\$142,498	(\$331,343)	\$0	\$21,790,320	\$2,313,758	\$142,498	\$2,456,257
23	Nov-16	\$21,790,320	\$0	\$141,274	(\$331,343)	\$0	\$21,600,251	\$2,456,257	\$141,274	\$2,597,530
24	Dec-16	\$21,600,251	\$0	\$140,042	(\$331,343)	\$0	\$21,408,950	\$2,597,530	\$140,042	\$2,737,572
25	Jan-17	\$21,408,950	\$0	\$138,801	(\$331,343)	\$0	\$21,216,409	\$2,737,572	\$138,801	\$2,876,373
26	Feb-17	\$21,216,409	\$0	\$137,553	(\$331,343)	\$0	\$21,022,619	\$2,876,373	\$137,553	\$3,013,927
27	Mar-17	\$21,022,619	\$0	\$136,297	(\$331,343)	\$0	\$20,827,573	\$3,013,927	\$136,297	\$3,150,223
28	Apr-17	\$20,827,573	\$0	\$135,032	(\$331,343)	\$0	\$20,631,262	\$3,150,223	\$135,032	\$3,285,255
29	May-17	\$20,631,262	\$0	\$133,759	(\$331,343)	\$0	\$20,433,679	\$3,285,255	\$133,759	\$3,419,015
30	Jun-17	\$20,433,679	\$0	\$132,478	(\$331,343)	\$0	\$20,234,814	\$3,419,015	\$132,478	\$3,551,493
31	Jul-17	\$20,234,814	\$0	\$131,189	(\$331,343)	\$0	\$20,034,661	\$3,551,493	\$131,189	\$3,682,682
32	Aug-17	\$20,034,661	\$0	\$129,891	(\$331,343)	\$0	\$19,833,209	\$3,682,682	\$129,891	\$3,812,573
33	Sep-17	\$19,833,209	\$0	\$128,585	(\$331,343)	\$0	\$19,630,452	\$3,812,573	\$128,585	\$3,941,159
34	Oct-17	\$19,630,452	\$0	\$127,271	(\$331,343)	\$0	\$19,426,380	\$3,941,159	\$127,271	\$4,068,429
35	Nov-17	\$19,426,380	\$0	\$125,948	(\$331,343)	\$0	\$19,220,985	\$4,068,429	\$125,948	\$4,194,377
36	Dec-17	\$19,220,985	\$0	\$124,616	(\$331,343)	\$0	\$19,014,258	\$4,194,377	\$124,616	\$4,318,993

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	-\$3,976,113
Annual Interest	7.78%	Total Interest	\$9,161,413
Years	8		
Payments Per Year	12	Total Payback	\$31,808,904
Start Year	2015		
Monthly Payment	-\$331,343		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$19,014,258	\$0	\$123,276	(\$331,343)	\$0	\$18,806,191	\$4,318,993	\$123,276	\$4,442,269
38	Feb-18	\$18,806,191	\$0	\$121,927	(\$331,343)	\$0	\$18,596,775	\$4,442,269	\$121,927	\$4,564,196
39	Mar-18	\$18,596,775	\$0	\$120,569	(\$331,343)	\$0	\$18,386,001	\$4,564,196	\$120,569	\$4,684,765
40	Apr-18	\$18,386,001	\$0	\$119,203	(\$331,343)	\$0	\$18,173,861	\$4,684,765	\$119,203	\$4,803,967
41	May-18	\$18,173,861	\$0	\$117,827	(\$331,343)	\$0	\$17,960,346	\$4,803,967	\$117,827	\$4,921,795
42	Jun-18	\$17,960,346	\$0	\$116,443	(\$331,343)	\$0	\$17,745,446	\$4,921,795	\$116,443	\$5,038,238
43	Jul-18	\$17,745,446	\$0	\$115,050	(\$331,343)	\$0	\$17,529,153	\$5,038,238	\$115,050	\$5,153,287
44	Aug-18	\$17,529,153	\$0	\$113,647	(\$331,343)	\$0	\$17,311,457	\$5,153,287	\$113,647	\$5,266,935
45	Sep-18	\$17,311,457	\$0	\$112,236	(\$331,343)	\$0	\$17,092,351	\$5,266,935	\$112,236	\$5,379,170
46	Oct-18	\$17,092,351	\$0	\$110,815	(\$331,343)	\$0	\$16,871,823	\$5,379,170	\$110,815	\$5,489,986
47	Nov-18	\$16,871,823	\$0	\$109,386	(\$331,343)	\$0	\$16,649,866	\$5,489,986	\$109,386	\$5,599,372
48	Dec-18	\$16,649,866	\$0	\$107,947	(\$331,343)	\$0	\$16,426,470	\$5,599,372	\$107,947	\$5,707,318
49	Jan-19	\$16,426,470	\$0	\$106,498	(\$331,343)	\$0	\$16,201,626	\$5,707,318	\$106,498	\$5,813,816
50	Feb-19	\$16,201,626	\$0	\$105,041	(\$331,343)	\$0	\$15,975,323	\$5,813,816	\$105,041	\$5,918,857
51	Mar-19	\$15,975,323	\$0	\$103,573	(\$331,343)	\$0	\$15,747,554	\$5,918,857	\$103,573	\$6,022,430
52	Apr-19	\$15,747,554	\$0	\$102,097	(\$331,343)	\$0	\$15,518,308	\$6,022,430	\$102,097	\$6,124,527
53	May-19	\$15,518,308	\$0	\$100,610	(\$331,343)	\$0	\$15,287,575	\$6,124,527	\$100,610	\$6,225,137
54	Jun-19	\$15,287,575	\$0	\$99,114	(\$331,343)	\$0	\$15,055,347	\$6,225,137	\$99,114	\$6,324,252
55	Jul-19	\$15,055,347	\$0	\$97,609	(\$331,343)	\$0	\$14,821,613	\$6,324,252	\$97,609	\$6,421,861
56	Aug-19	\$14,821,613	\$0	\$96,093	(\$331,343)	\$0	\$14,586,364	\$6,421,861	\$96,093	\$6,517,954
57	Sep-19	\$14,586,364	\$0	\$94,568	(\$331,343)	\$0	\$14,349,589	\$6,517,954	\$94,568	\$6,612,522
58	Oct-19	\$14,349,589	\$0	\$93,033	(\$331,343)	\$0	\$14,111,280	\$6,612,522	\$93,033	\$6,705,556
59	Nov-19	\$14,111,280	\$0	\$91,488	(\$331,343)	\$0	\$13,871,425	\$6,705,556	\$91,488	\$6,797,044
60	Dec-19	\$13,871,425	\$0	\$89,933	(\$331,343)	\$0	\$13,630,016	\$6,797,044	\$89,933	\$6,886,977
61	Jan-20	\$13,630,016	\$0	\$88,368	(\$331,343)	\$0	\$13,387,041	\$6,886,977	\$88,368	\$6,975,345
62	Feb-20	\$13,387,041	\$0	\$86,793	(\$331,343)	\$0	\$13,142,491	\$6,975,345	\$86,793	\$7,062,137
63	Mar-20	\$13,142,491	\$0	\$85,207	(\$331,343)	\$0	\$12,896,355	\$7,062,137	\$85,207	\$7,147,344
64	Apr-20	\$12,896,355	\$0	\$83,611	(\$331,343)	\$0	\$12,648,624	\$7,147,344	\$83,611	\$7,230,956
65	May-20	\$12,648,624	\$0	\$82,005	(\$331,343)	\$0	\$12,399,286	\$7,230,956	\$82,005	\$7,312,961
66	Jun-20	\$12,399,286	\$0	\$80,389	(\$331,343)	\$0	\$12,148,332	\$7,312,961	\$80,389	\$7,393,350
67	Jul-20	\$12,148,332	\$0	\$78,762	(\$331,343)	\$0	\$11,895,751	\$7,393,350	\$78,762	\$7,472,111
68	Aug-20	\$11,895,751	\$0	\$77,124	(\$331,343)	\$0	\$11,641,532	\$7,472,111	\$77,124	\$7,549,236
69	Sep-20	\$11,641,532	\$0	\$75,476	(\$331,343)	\$0	\$11,385,665	\$7,549,236	\$75,476	\$7,624,712
70	Oct-20	\$11,385,665	\$0	\$73,817	(\$331,343)	\$0	\$11,128,140	\$7,624,712	\$73,817	\$7,698,529
71	Nov-20	\$11,128,140	\$0	\$72,147	(\$331,343)	\$0	\$10,868,944	\$7,698,529	\$72,147	\$7,770,676
72	Dec-20	\$10,868,944	\$0	\$70,467	(\$331,343)	\$0	\$10,608,069	\$7,770,676	\$70,467	\$7,841,143

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	-\$3,976,113
Annual Interest	7.78%	Total Interest	\$9,161,413
Years	8		
Payments Per Year	12	Total Payback	\$31,808,904
Start Year	2015		
Monthly Payment	-\$331,343		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$10,608,069	\$0	\$68,776	(\$331,343)	\$0	\$10,345,502	\$7,841,143	\$68,776	\$7,909,919
74	Feb-21	\$10,345,502	\$0	\$67,073	(\$331,343)	\$0	\$10,081,232	\$7,909,919	\$67,073	\$7,976,992
75	Mar-21	\$10,081,232	\$0	\$65,360	(\$331,343)	\$0	\$9,815,249	\$7,976,992	\$65,360	\$8,042,352
76	Apr-21	\$9,815,249	\$0	\$63,636	(\$331,343)	\$0	\$9,547,542	\$8,042,352	\$63,636	\$8,105,988
77	May-21	\$9,547,542	\$0	\$61,900	(\$331,343)	\$0	\$9,278,099	\$8,105,988	\$61,900	\$8,167,887
78	Jun-21	\$9,278,099	\$0	\$60,153	(\$331,343)	\$0	\$9,006,910	\$8,167,887	\$60,153	\$8,228,040
79	Jul-21	\$9,006,910	\$0	\$58,395	(\$331,343)	\$0	\$8,733,962	\$8,228,040	\$58,395	\$8,286,435
80	Aug-21	\$8,733,962	\$0	\$56,625	(\$331,343)	\$0	\$8,459,244	\$8,286,435	\$56,625	\$8,343,060
81	Sep-21	\$8,459,244	\$0	\$54,844	(\$331,343)	\$0	\$8,182,745	\$8,343,060	\$54,844	\$8,397,904
82	Oct-21	\$8,182,745	\$0	\$53,051	(\$331,343)	\$0	\$7,904,454	\$8,397,904	\$53,051	\$8,450,956
83	Nov-21	\$7,904,454	\$0	\$51,247	(\$331,343)	\$0	\$7,624,359	\$8,450,956	\$51,247	\$8,502,203
84	Dec-21	\$7,624,359	\$0	\$49,431	(\$331,343)	\$0	\$7,342,447	\$8,502,203	\$49,431	\$8,551,634
85	Jan-22	\$7,342,447	\$0	\$47,604	(\$331,343)	\$0	\$7,058,708	\$8,551,634	\$47,604	\$8,599,238
86	Feb-22	\$7,058,708	\$0	\$45,764	(\$331,343)	\$0	\$6,773,129	\$8,599,238	\$45,764	\$8,645,002
87	Mar-22	\$6,773,129	\$0	\$43,912	(\$331,343)	\$0	\$6,485,699	\$8,645,002	\$43,912	\$8,688,914
88	Apr-22	\$6,485,699	\$0	\$42,049	(\$331,343)	\$0	\$6,196,405	\$8,688,914	\$42,049	\$8,730,963
89	May-22	\$6,196,405	\$0	\$40,173	(\$331,343)	\$0	\$5,905,236	\$8,730,963	\$40,173	\$8,771,137
90	Jun-22	\$5,905,236	\$0	\$38,286	(\$331,343)	\$0	\$5,612,178	\$8,771,137	\$38,286	\$8,809,422
91	Jul-22	\$5,612,178	\$0	\$36,386	(\$331,343)	\$0	\$5,317,221	\$8,809,422	\$36,386	\$8,845,808
92	Aug-22	\$5,317,221	\$0	\$34,473	(\$331,343)	\$0	\$5,020,352	\$8,845,808	\$34,473	\$8,880,281
93	Sep-22	\$5,020,352	\$0	\$32,549	(\$331,343)	\$0	\$4,721,558	\$8,880,281	\$32,549	\$8,912,830
94	Oct-22	\$4,721,558	\$0	\$30,611	(\$331,343)	\$0	\$4,420,826	\$8,912,830	\$30,611	\$8,943,441
95	Nov-22	\$4,420,826	\$0	\$28,662	(\$331,343)	\$0	\$4,118,145	\$8,943,441	\$28,662	\$8,972,103
96	Dec-22	\$4,118,145	\$0	\$26,699	(\$331,343)	\$0	\$3,813,502	\$8,972,103	\$26,699	\$8,998,802
97	Jan-23	\$3,813,502	\$0	\$24,724	(\$331,343)	\$0	\$3,506,883	\$8,998,802	\$24,724	\$9,023,526
98	Feb-23	\$3,506,883	\$0	\$22,736	(\$331,343)	\$0	\$3,198,277	\$9,023,526	\$22,736	\$9,046,263
99	Mar-23	\$3,198,277	\$0	\$20,735	(\$331,343)	\$0	\$2,887,670	\$9,046,263	\$20,735	\$9,066,998
100	Apr-23	\$2,887,670	\$0	\$18,722	(\$331,343)	\$0	\$2,575,049	\$9,066,998	\$18,722	\$9,085,720
101	May-23	\$2,575,049	\$0	\$16,695	(\$331,343)	\$0	\$2,260,401	\$9,085,720	\$16,695	\$9,102,415
102	Jun-23	\$2,260,401	\$0	\$14,655	(\$331,343)	\$0	\$1,943,713	\$9,102,415	\$14,655	\$9,117,070
103	Jul-23	\$1,943,713	\$0	\$12,602	(\$331,343)	\$0	\$1,624,972	\$9,117,070	\$12,602	\$9,129,672
104	Aug-23	\$1,624,972	\$0	\$10,535	(\$331,343)	\$0	\$1,304,164	\$9,129,672	\$10,535	\$9,140,207
105	Sep-23	\$1,304,164	\$0	\$8,455	(\$331,343)	\$0	\$981,277	\$9,140,207	\$8,455	\$9,148,662
106	Oct-23	\$981,277	\$0	\$6,362	(\$331,343)	\$0	\$656,296	\$9,148,662	\$6,362	\$9,155,024
107	Nov-23	\$656,296	\$0	\$4,255	(\$331,343)	\$0	\$329,208	\$9,155,024	\$4,255	\$9,159,279
108	Dec-23	\$329,208	\$0	\$2,134	(\$331,343)	\$0	(\$0)	\$9,159,279	\$2,134	\$9,161,413

Amortization Schedule: Small General

Original Amount	\$1,305,241	Annual Payback	-\$229,155
Annual Interest	7.78%	Total Interest	\$527,999
Years	8		
Payments Per Year	12	Total Payback	\$1,833,240
Start Year	2015		
Monthly Payment	-\$19,096		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$108,770	\$705	\$0	\$0	\$109,475	\$0	\$705	\$705
2	Feb-15	\$109,475	\$108,770	\$1,415	\$0	\$0	\$219,660	\$705	\$1,415	\$2,120
3	Mar-15	\$219,660	\$108,770	\$2,129	\$0	\$0	\$330,560	\$2,120	\$2,129	\$4,249
4	Apr-15	\$330,560	\$108,770	\$2,848	\$0	\$0	\$442,178	\$4,249	\$2,848	\$7,098
5	May-15	\$442,178	\$108,770	\$3,572	\$0	\$0	\$554,520	\$7,098	\$3,572	\$10,670
6	Jun-15	\$554,520	\$108,770	\$4,300	\$0	\$0	\$667,591	\$10,670	\$4,300	\$14,970
7	Jul-15	\$667,591	\$108,770	\$5,033	\$0	\$0	\$781,394	\$14,970	\$5,033	\$20,004
8	Aug-15	\$781,394	\$108,770	\$5,771	\$0	\$0	\$895,935	\$20,004	\$5,771	\$25,775
9	Sep-15	\$895,935	\$108,770	\$6,514	\$0	\$0	\$1,011,219	\$25,775	\$6,514	\$32,289
10	Oct-15	\$1,011,219	\$108,770	\$7,261	\$0	\$0	\$1,127,251	\$32,289	\$7,261	\$39,550
11	Nov-15	\$1,127,251	\$108,770	\$8,014	\$0	\$0	\$1,244,034	\$39,550	\$8,014	\$47,563
12	Dec-15	\$1,244,034	\$108,770	\$8,771	\$0	\$0	\$1,361,575	\$47,563	\$8,771	\$56,334
13	Jan-16	\$1,361,575	\$0	\$8,828	(\$19,096)	\$0	\$1,351,306	\$56,334	\$8,828	\$65,162
14	Feb-16	\$1,351,306	\$0	\$8,761	(\$19,096)	\$0	\$1,340,971	\$65,162	\$8,761	\$73,923
15	Mar-16	\$1,340,971	\$0	\$8,694	(\$19,096)	\$0	\$1,330,569	\$73,923	\$8,694	\$82,617
16	Apr-16	\$1,330,569	\$0	\$8,627	(\$19,096)	\$0	\$1,320,099	\$82,617	\$8,627	\$91,243
17	May-16	\$1,320,099	\$0	\$8,559	(\$19,096)	\$0	\$1,309,561	\$91,243	\$8,559	\$99,802
18	Jun-16	\$1,309,561	\$0	\$8,490	(\$19,096)	\$0	\$1,298,956	\$99,802	\$8,490	\$108,292
19	Jul-16	\$1,298,956	\$0	\$8,422	(\$19,096)	\$0	\$1,288,281	\$108,292	\$8,422	\$116,714
20	Aug-16	\$1,288,281	\$0	\$8,352	(\$19,096)	\$0	\$1,277,537	\$116,714	\$8,352	\$125,066
21	Sep-16	\$1,277,537	\$0	\$8,283	(\$19,096)	\$0	\$1,266,723	\$125,066	\$8,283	\$133,349
22	Oct-16	\$1,266,723	\$0	\$8,213	(\$19,096)	\$0	\$1,255,840	\$133,349	\$8,213	\$141,561
23	Nov-16	\$1,255,840	\$0	\$8,142	(\$19,096)	\$0	\$1,244,886	\$141,561	\$8,142	\$149,703
24	Dec-16	\$1,244,886	\$0	\$8,071	(\$19,096)	\$0	\$1,233,860	\$149,703	\$8,071	\$157,774
25	Jan-17	\$1,233,860	\$0	\$8,000	(\$19,096)	\$0	\$1,222,764	\$157,774	\$8,000	\$165,774
26	Feb-17	\$1,222,764	\$0	\$7,928	(\$19,096)	\$0	\$1,211,595	\$165,774	\$7,928	\$173,701
27	Mar-17	\$1,211,595	\$0	\$7,855	(\$19,096)	\$0	\$1,200,354	\$173,701	\$7,855	\$181,557
28	Apr-17	\$1,200,354	\$0	\$7,782	(\$19,096)	\$0	\$1,189,040	\$181,557	\$7,782	\$189,339
29	May-17	\$1,189,040	\$0	\$7,709	(\$19,096)	\$0	\$1,177,653	\$189,339	\$7,709	\$197,048
30	Jun-17	\$1,177,653	\$0	\$7,635	(\$19,096)	\$0	\$1,166,191	\$197,048	\$7,635	\$204,683
31	Jul-17	\$1,166,191	\$0	\$7,561	(\$19,096)	\$0	\$1,154,656	\$204,683	\$7,561	\$212,244
32	Aug-17	\$1,154,656	\$0	\$7,486	(\$19,096)	\$0	\$1,143,046	\$212,244	\$7,486	\$219,730
33	Sep-17	\$1,143,046	\$0	\$7,411	(\$19,096)	\$0	\$1,131,360	\$219,730	\$7,411	\$227,140
34	Oct-17	\$1,131,360	\$0	\$7,335	(\$19,096)	\$0	\$1,119,599	\$227,140	\$7,335	\$234,475
35	Nov-17	\$1,119,599	\$0	\$7,259	(\$19,096)	\$0	\$1,107,761	\$234,475	\$7,259	\$241,734
36	Dec-17	\$1,107,761	\$0	\$7,182	(\$19,096)	\$0	\$1,095,847	\$241,734	\$7,182	\$248,916

Amortization Schedule: Small General

Original Amount	\$1,305,241	Annual Payback	-\$229,155
Annual Interest	7.78%	Total Interest	\$527,999
Years	8		
Payments Per Year	12	Total Payback	\$1,833,240
Start Year	2015		
Monthly Payment	-\$19,096		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$1,095,847	\$0	\$7,105	(\$19,096)	\$0	\$1,083,856	\$248,916	\$7,105	\$256,021
38	Feb-18	\$1,083,856	\$0	\$7,027	(\$19,096)	\$0	\$1,071,786	\$256,021	\$7,027	\$263,048
39	Mar-18	\$1,071,786	\$0	\$6,949	(\$19,096)	\$0	\$1,059,639	\$263,048	\$6,949	\$269,997
40	Apr-18	\$1,059,639	\$0	\$6,870	(\$19,096)	\$0	\$1,047,413	\$269,997	\$6,870	\$276,867
41	May-18	\$1,047,413	\$0	\$6,791	(\$19,096)	\$0	\$1,035,107	\$276,867	\$6,791	\$283,657
42	Jun-18	\$1,035,107	\$0	\$6,711	(\$19,096)	\$0	\$1,022,722	\$283,657	\$6,711	\$290,368
43	Jul-18	\$1,022,722	\$0	\$6,631	(\$19,096)	\$0	\$1,010,256	\$290,368	\$6,631	\$296,999
44	Aug-18	\$1,010,256	\$0	\$6,550	(\$19,096)	\$0	\$997,710	\$296,999	\$6,550	\$303,549
45	Sep-18	\$997,710	\$0	\$6,468	(\$19,096)	\$0	\$985,082	\$303,549	\$6,468	\$310,017
46	Oct-18	\$985,082	\$0	\$6,387	(\$19,096)	\$0	\$972,372	\$310,017	\$6,387	\$316,404
47	Nov-18	\$972,372	\$0	\$6,304	(\$19,096)	\$0	\$959,580	\$316,404	\$6,304	\$322,708
48	Dec-18	\$959,580	\$0	\$6,221	(\$19,096)	\$0	\$946,705	\$322,708	\$6,221	\$328,929
49	Jan-19	\$946,705	\$0	\$6,138	(\$19,096)	\$0	\$933,747	\$328,929	\$6,138	\$335,067
50	Feb-19	\$933,747	\$0	\$6,054	(\$19,096)	\$0	\$920,705	\$335,067	\$6,054	\$341,121
51	Mar-19	\$920,705	\$0	\$5,969	(\$19,096)	\$0	\$907,577	\$341,121	\$5,969	\$347,090
52	Apr-19	\$907,577	\$0	\$5,884	(\$19,096)	\$0	\$894,365	\$347,090	\$5,884	\$352,974
53	May-19	\$894,365	\$0	\$5,798	(\$19,096)	\$0	\$881,068	\$352,974	\$5,798	\$358,773
54	Jun-19	\$881,068	\$0	\$5,712	(\$19,096)	\$0	\$867,684	\$358,773	\$5,712	\$364,485
55	Jul-19	\$867,684	\$0	\$5,625	(\$19,096)	\$0	\$854,213	\$364,485	\$5,625	\$370,111
56	Aug-19	\$854,213	\$0	\$5,538	(\$19,096)	\$0	\$840,655	\$370,111	\$5,538	\$375,649
57	Sep-19	\$840,655	\$0	\$5,450	(\$19,096)	\$0	\$827,009	\$375,649	\$5,450	\$381,099
58	Oct-19	\$827,009	\$0	\$5,362	(\$19,096)	\$0	\$813,274	\$381,099	\$5,362	\$386,461
59	Nov-19	\$813,274	\$0	\$5,273	(\$19,096)	\$0	\$799,451	\$386,461	\$5,273	\$391,733
60	Dec-19	\$799,451	\$0	\$5,183	(\$19,096)	\$0	\$785,538	\$391,733	\$5,183	\$396,917
61	Jan-20	\$785,538	\$0	\$5,093	(\$19,096)	\$0	\$771,534	\$396,917	\$5,093	\$402,009
62	Feb-20	\$771,534	\$0	\$5,002	(\$19,096)	\$0	\$757,440	\$402,009	\$5,002	\$407,012
63	Mar-20	\$757,440	\$0	\$4,911	(\$19,096)	\$0	\$743,255	\$407,012	\$4,911	\$411,922
64	Apr-20	\$743,255	\$0	\$4,819	(\$19,096)	\$0	\$728,977	\$411,922	\$4,819	\$416,741
65	May-20	\$728,977	\$0	\$4,726	(\$19,096)	\$0	\$714,607	\$416,741	\$4,726	\$421,467
66	Jun-20	\$714,607	\$0	\$4,633	(\$19,096)	\$0	\$700,144	\$421,467	\$4,633	\$426,100
67	Jul-20	\$700,144	\$0	\$4,539	(\$19,096)	\$0	\$685,587	\$426,100	\$4,539	\$430,640
68	Aug-20	\$685,587	\$0	\$4,445	(\$19,096)	\$0	\$670,935	\$430,640	\$4,445	\$435,084
69	Sep-20	\$670,935	\$0	\$4,350	(\$19,096)	\$0	\$656,189	\$435,084	\$4,350	\$439,434
70	Oct-20	\$656,189	\$0	\$4,254	(\$19,096)	\$0	\$641,347	\$439,434	\$4,254	\$443,689
71	Nov-20	\$641,347	\$0	\$4,158	(\$19,096)	\$0	\$626,409	\$443,689	\$4,158	\$447,847
72	Dec-20	\$626,409	\$0	\$4,061	(\$19,096)	\$0	\$611,374	\$447,847	\$4,061	\$451,908

Amortization Schedule: Small General

Original Amount	\$1,305,241			Annual Payback	-\$229,155					
Annual Interest	7.78%			Total Interest	\$527,999					
Years	8									
Payments Per Year	12			Total Payback	\$1,833,240					
Start Year	2015									
Monthly Payment	-\$19,096									
Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$611,374	\$0	\$3,964	(\$19,096)	\$0	\$596,241	\$451,908	\$3,964	\$455,872
74	Feb-21	\$596,241	\$0	\$3,866	(\$19,096)	\$0	\$581,011	\$455,872	\$3,866	\$459,737
75	Mar-21	\$581,011	\$0	\$3,767	(\$19,096)	\$0	\$565,681	\$459,737	\$3,767	\$463,504
76	Apr-21	\$565,681	\$0	\$3,668	(\$19,096)	\$0	\$550,253	\$463,504	\$3,668	\$467,172
77	May-21	\$550,253	\$0	\$3,567	(\$19,096)	\$0	\$534,724	\$467,172	\$3,567	\$470,739
78	Jun-21	\$534,724	\$0	\$3,467	(\$19,096)	\$0	\$519,094	\$470,739	\$3,467	\$474,206
79	Jul-21	\$519,094	\$0	\$3,365	(\$19,096)	\$0	\$503,364	\$474,206	\$3,365	\$477,571
80	Aug-21	\$503,364	\$0	\$3,263	(\$19,096)	\$0	\$487,531	\$477,571	\$3,263	\$480,835
81	Sep-21	\$487,531	\$0	\$3,161	(\$19,096)	\$0	\$471,596	\$480,835	\$3,161	\$483,996
82	Oct-21	\$471,596	\$0	\$3,058	(\$19,096)	\$0	\$455,557	\$483,996	\$3,058	\$487,053
83	Nov-21	\$455,557	\$0	\$2,954	(\$19,096)	\$0	\$439,414	\$487,053	\$2,954	\$490,007
84	Dec-21	\$439,414	\$0	\$2,849	(\$19,096)	\$0	\$423,167	\$490,007	\$2,849	\$492,856
85	Jan-22	\$423,167	\$0	\$2,744	(\$19,096)	\$0	\$406,814	\$492,856	\$2,744	\$495,599
86	Feb-22	\$406,814	\$0	\$2,638	(\$19,096)	\$0	\$390,355	\$495,599	\$2,638	\$498,237
87	Mar-22	\$390,355	\$0	\$2,531	(\$19,096)	\$0	\$373,790	\$498,237	\$2,531	\$500,767
88	Apr-22	\$373,790	\$0	\$2,423	(\$19,096)	\$0	\$357,117	\$500,767	\$2,423	\$503,191
89	May-22	\$357,117	\$0	\$2,315	(\$19,096)	\$0	\$340,336	\$503,191	\$2,315	\$505,506
90	Jun-22	\$340,336	\$0	\$2,207	(\$19,096)	\$0	\$323,446	\$505,506	\$2,207	\$507,713
91	Jul-22	\$323,446	\$0	\$2,097	(\$19,096)	\$0	\$306,447	\$507,713	\$2,097	\$509,810
92	Aug-22	\$306,447	\$0	\$1,987	(\$19,096)	\$0	\$289,338	\$509,810	\$1,987	\$511,797
93	Sep-22	\$289,338	\$0	\$1,876	(\$19,096)	\$0	\$272,117	\$511,797	\$1,876	\$513,672
94	Oct-22	\$272,117	\$0	\$1,764	(\$19,096)	\$0	\$254,785	\$513,672	\$1,764	\$515,437
95	Nov-22	\$254,785	\$0	\$1,652	(\$19,096)	\$0	\$237,341	\$515,437	\$1,652	\$517,088
96	Dec-22	\$237,341	\$0	\$1,539	(\$19,096)	\$0	\$219,783	\$517,088	\$1,539	\$518,627
97	Jan-23	\$219,783	\$0	\$1,425	(\$19,096)	\$0	\$202,112	\$518,627	\$1,425	\$520,052
98	Feb-23	\$202,112	\$0	\$1,310	(\$19,096)	\$0	\$184,326	\$520,052	\$1,310	\$521,363
99	Mar-23	\$184,326	\$0	\$1,195	(\$19,096)	\$0	\$166,425	\$521,363	\$1,195	\$522,558
100	Apr-23	\$166,425	\$0	\$1,079	(\$19,096)	\$0	\$148,408	\$522,558	\$1,079	\$523,637
101	May-23	\$148,408	\$0	\$962	(\$19,096)	\$0	\$130,273	\$523,637	\$962	\$524,599
102	Jun-23	\$130,273	\$0	\$845	(\$19,096)	\$0	\$112,022	\$524,599	\$845	\$525,443
103	Jul-23	\$112,022	\$0	\$726	(\$19,096)	\$0	\$93,652	\$525,443	\$726	\$526,170
104	Aug-23	\$93,652	\$0	\$607	(\$19,096)	\$0	\$75,163	\$526,170	\$607	\$526,777
105	Sep-23	\$75,163	\$0	\$487	(\$19,096)	\$0	\$56,554	\$526,777	\$487	\$527,264
106	Oct-23	\$56,554	\$0	\$367	(\$19,096)	\$0	\$37,824	\$527,264	\$367	\$527,631
107	Nov-23	\$37,824	\$0	\$245	(\$19,096)	\$0	\$18,973	\$527,631	\$245	\$527,876
108	Dec-23	\$18,973	\$0	\$123	(\$19,096)	\$0	\$0	\$527,876	\$123	\$527,999

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$786,695
Annual Interest	7.78%	Total Interest	\$1,812,634
Years	8		
Payments Per Year	12	Total Payback	\$6,293,560
Start Year	2015		
Monthly Payment	-\$65,558		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$373,411	\$2,421	\$0	\$0	\$375,831	\$0	\$2,421	\$2,421
2	Feb-15	\$375,831	\$373,411	\$4,858	\$0	\$0	\$754,100	\$2,421	\$4,858	\$7,279
3	Mar-15	\$754,100	\$373,411	\$7,310	\$0	\$0	\$1,134,820	\$7,279	\$7,310	\$14,589
4	Apr-15	\$1,134,820	\$373,411	\$9,778	\$0	\$0	\$1,518,009	\$14,589	\$9,778	\$24,367
5	May-15	\$1,518,009	\$373,411	\$12,263	\$0	\$0	\$1,903,682	\$24,367	\$12,263	\$36,630
6	Jun-15	\$1,903,682	\$373,411	\$14,763	\$0	\$0	\$2,291,856	\$36,630	\$14,763	\$51,393
7	Jul-15	\$2,291,856	\$373,411	\$17,280	\$0	\$0	\$2,682,546	\$51,393	\$17,280	\$68,673
8	Aug-15	\$2,682,546	\$373,411	\$19,813	\$0	\$0	\$3,075,769	\$68,673	\$19,813	\$88,485
9	Sep-15	\$3,075,769	\$373,411	\$22,362	\$0	\$0	\$3,471,542	\$88,485	\$22,362	\$110,848
10	Oct-15	\$3,471,542	\$373,411	\$24,928	\$0	\$0	\$3,869,881	\$110,848	\$24,928	\$135,776
11	Nov-15	\$3,869,881	\$373,411	\$27,511	\$0	\$0	\$4,270,802	\$135,776	\$27,511	\$163,286
12	Dec-15	\$4,270,802	\$373,411	\$30,110	\$0	\$0	\$4,674,322	\$163,286	\$30,110	\$193,396
13	Jan-16	\$4,674,322	\$0	\$30,305	(\$65,558)	\$0	\$4,639,070	\$193,396	\$30,305	\$223,701
14	Feb-16	\$4,639,070	\$0	\$30,077	(\$65,558)	\$0	\$4,603,588	\$223,701	\$30,077	\$253,778
15	Mar-16	\$4,603,588	\$0	\$29,847	(\$65,558)	\$0	\$4,567,877	\$253,778	\$29,847	\$283,625
16	Apr-16	\$4,567,877	\$0	\$29,615	(\$65,558)	\$0	\$4,531,934	\$283,625	\$29,615	\$313,240
17	May-16	\$4,531,934	\$0	\$29,382	(\$65,558)	\$0	\$4,495,758	\$313,240	\$29,382	\$342,622
18	Jun-16	\$4,495,758	\$0	\$29,147	(\$65,558)	\$0	\$4,459,348	\$342,622	\$29,147	\$371,769
19	Jul-16	\$4,459,348	\$0	\$28,911	(\$65,558)	\$0	\$4,422,701	\$371,769	\$28,911	\$400,681
20	Aug-16	\$4,422,701	\$0	\$28,674	(\$65,558)	\$0	\$4,385,817	\$400,681	\$28,674	\$429,355
21	Sep-16	\$4,385,817	\$0	\$28,435	(\$65,558)	\$0	\$4,348,694	\$429,355	\$28,435	\$457,789
22	Oct-16	\$4,348,694	\$0	\$28,194	(\$65,558)	\$0	\$4,311,330	\$457,789	\$28,194	\$485,983
23	Nov-16	\$4,311,330	\$0	\$27,952	(\$65,558)	\$0	\$4,273,724	\$485,983	\$27,952	\$513,935
24	Dec-16	\$4,273,724	\$0	\$27,708	(\$65,558)	\$0	\$4,235,874	\$513,935	\$27,708	\$541,643
25	Jan-17	\$4,235,874	\$0	\$27,463	(\$65,558)	\$0	\$4,197,779	\$541,643	\$27,463	\$569,106
26	Feb-17	\$4,197,779	\$0	\$27,216	(\$65,558)	\$0	\$4,159,436	\$569,106	\$27,216	\$596,321
27	Mar-17	\$4,159,436	\$0	\$26,967	(\$65,558)	\$0	\$4,120,846	\$596,321	\$26,967	\$623,288
28	Apr-17	\$4,120,846	\$0	\$26,717	(\$65,558)	\$0	\$4,082,004	\$623,288	\$26,717	\$650,005
29	May-17	\$4,082,004	\$0	\$26,465	(\$65,558)	\$0	\$4,042,912	\$650,005	\$26,465	\$676,470
30	Jun-17	\$4,042,912	\$0	\$26,212	(\$65,558)	\$0	\$4,003,565	\$676,470	\$26,212	\$702,682
31	Jul-17	\$4,003,565	\$0	\$25,956	(\$65,558)	\$0	\$3,963,964	\$702,682	\$25,956	\$728,638
32	Aug-17	\$3,963,964	\$0	\$25,700	(\$65,558)	\$0	\$3,924,105	\$728,638	\$25,700	\$754,338
33	Sep-17	\$3,924,105	\$0	\$25,441	(\$65,558)	\$0	\$3,883,989	\$754,338	\$25,441	\$779,779
34	Oct-17	\$3,883,989	\$0	\$25,181	(\$65,558)	\$0	\$3,843,612	\$779,779	\$25,181	\$804,960
35	Nov-17	\$3,843,612	\$0	\$24,919	(\$65,558)	\$0	\$3,802,974	\$804,960	\$24,919	\$829,880
36	Dec-17	\$3,802,974	\$0	\$24,656	(\$65,558)	\$0	\$3,762,072	\$829,880	\$24,656	\$854,536

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$786,695
Annual Interest	7.78%	Total Interest	\$1,812,634
Years	8		
Payments Per Year	12	Total Payback	\$6,293,560
Start Year	2015		
Monthly Payment	-\$65,558		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$3,762,072	\$0	\$24,391	(\$65,558)	\$0	\$3,720,904	\$854,536	\$24,391	\$878,926
38	Feb-18	\$3,720,904	\$0	\$24,124	(\$65,558)	\$0	\$3,679,470	\$878,926	\$24,124	\$903,050
39	Mar-18	\$3,679,470	\$0	\$23,855	(\$65,558)	\$0	\$3,637,768	\$903,050	\$23,855	\$926,906
40	Apr-18	\$3,637,768	\$0	\$23,585	(\$65,558)	\$0	\$3,595,795	\$926,906	\$23,585	\$950,490
41	May-18	\$3,595,795	\$0	\$23,313	(\$65,558)	\$0	\$3,553,550	\$950,490	\$23,313	\$973,803
42	Jun-18	\$3,553,550	\$0	\$23,039	(\$65,558)	\$0	\$3,511,030	\$973,803	\$23,039	\$996,842
43	Jul-18	\$3,511,030	\$0	\$22,763	(\$65,558)	\$0	\$3,468,236	\$996,842	\$22,763	\$1,019,605
44	Aug-18	\$3,468,236	\$0	\$22,486	(\$65,558)	\$0	\$3,425,164	\$1,019,605	\$22,486	\$1,042,091
45	Sep-18	\$3,425,164	\$0	\$22,206	(\$65,558)	\$0	\$3,381,812	\$1,042,091	\$22,206	\$1,064,297
46	Oct-18	\$3,381,812	\$0	\$21,925	(\$65,558)	\$0	\$3,338,180	\$1,064,297	\$21,925	\$1,086,223
47	Nov-18	\$3,338,180	\$0	\$21,643	(\$65,558)	\$0	\$3,294,264	\$1,086,223	\$21,643	\$1,107,865
48	Dec-18	\$3,294,264	\$0	\$21,358	(\$65,558)	\$0	\$3,250,064	\$1,107,865	\$21,358	\$1,129,223
49	Jan-19	\$3,250,064	\$0	\$21,071	(\$65,558)	\$0	\$3,205,577	\$1,129,223	\$21,071	\$1,150,294
50	Feb-19	\$3,205,577	\$0	\$20,783	(\$65,558)	\$0	\$3,160,802	\$1,150,294	\$20,783	\$1,171,077
51	Mar-19	\$3,160,802	\$0	\$20,493	(\$65,558)	\$0	\$3,115,737	\$1,171,077	\$20,493	\$1,191,570
52	Apr-19	\$3,115,737	\$0	\$20,200	(\$65,558)	\$0	\$3,070,379	\$1,191,570	\$20,200	\$1,211,770
53	May-19	\$3,070,379	\$0	\$19,906	(\$65,558)	\$0	\$3,024,728	\$1,211,770	\$19,906	\$1,231,676
54	Jun-19	\$3,024,728	\$0	\$19,610	(\$65,558)	\$0	\$2,978,780	\$1,231,676	\$19,610	\$1,251,287
55	Jul-19	\$2,978,780	\$0	\$19,312	(\$65,558)	\$0	\$2,932,535	\$1,251,287	\$19,312	\$1,270,599
56	Aug-19	\$2,932,535	\$0	\$19,013	(\$65,558)	\$0	\$2,885,989	\$1,270,599	\$19,013	\$1,289,612
57	Sep-19	\$2,885,989	\$0	\$18,711	(\$65,558)	\$0	\$2,839,142	\$1,289,612	\$18,711	\$1,308,323
58	Oct-19	\$2,839,142	\$0	\$18,407	(\$65,558)	\$0	\$2,791,991	\$1,308,323	\$18,407	\$1,326,730
59	Nov-19	\$2,791,991	\$0	\$18,101	(\$65,558)	\$0	\$2,744,535	\$1,326,730	\$18,101	\$1,344,831
60	Dec-19	\$2,744,535	\$0	\$17,794	(\$65,558)	\$0	\$2,696,771	\$1,344,831	\$17,794	\$1,362,625
61	Jan-20	\$2,696,771	\$0	\$17,484	(\$65,558)	\$0	\$2,648,697	\$1,362,625	\$17,484	\$1,380,109
62	Feb-20	\$2,648,697	\$0	\$17,172	(\$65,558)	\$0	\$2,600,311	\$1,380,109	\$17,172	\$1,397,281
63	Mar-20	\$2,600,311	\$0	\$16,859	(\$65,558)	\$0	\$2,551,612	\$1,397,281	\$16,859	\$1,414,140
64	Apr-20	\$2,551,612	\$0	\$16,543	(\$65,558)	\$0	\$2,502,597	\$1,414,140	\$16,543	\$1,430,683
65	May-20	\$2,502,597	\$0	\$16,225	(\$65,558)	\$0	\$2,453,264	\$1,430,683	\$16,225	\$1,446,908
66	Jun-20	\$2,453,264	\$0	\$15,905	(\$65,558)	\$0	\$2,403,612	\$1,446,908	\$15,905	\$1,462,813
67	Jul-20	\$2,403,612	\$0	\$15,583	(\$65,558)	\$0	\$2,353,637	\$1,462,813	\$15,583	\$1,478,397
68	Aug-20	\$2,353,637	\$0	\$15,259	(\$65,558)	\$0	\$2,303,339	\$1,478,397	\$15,259	\$1,493,656
69	Sep-20	\$2,303,339	\$0	\$14,933	(\$65,558)	\$0	\$2,252,714	\$1,493,656	\$14,933	\$1,508,590
70	Oct-20	\$2,252,714	\$0	\$14,605	(\$65,558)	\$0	\$2,201,761	\$1,508,590	\$14,605	\$1,523,195
71	Nov-20	\$2,201,761	\$0	\$14,275	(\$65,558)	\$0	\$2,150,478	\$1,523,195	\$14,275	\$1,537,469
72	Dec-20	\$2,150,478	\$0	\$13,942	(\$65,558)	\$0	\$2,098,863	\$1,537,469	\$13,942	\$1,551,412

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$786,695
Annual Interest	7.78%	Total Interest	\$1,812,634
Years	8		
Payments Per Year	12	Total Payback	\$6,293,560
Start Year	2015		
Monthly Payment	-\$65,558		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$2,098,863	\$0	\$13,608	(\$65,558)	\$0	\$2,046,912	\$1,551,412	\$13,608	\$1,565,019
74	Feb-21	\$2,046,912	\$0	\$13,271	(\$65,558)	\$0	\$1,994,625	\$1,565,019	\$13,271	\$1,578,290
75	Mar-21	\$1,994,625	\$0	\$12,932	(\$65,558)	\$0	\$1,941,999	\$1,578,290	\$12,932	\$1,591,222
76	Apr-21	\$1,941,999	\$0	\$12,591	(\$65,558)	\$0	\$1,889,032	\$1,591,222	\$12,591	\$1,603,813
77	May-21	\$1,889,032	\$0	\$12,247	(\$65,558)	\$0	\$1,835,721	\$1,603,813	\$12,247	\$1,616,060
78	Jun-21	\$1,835,721	\$0	\$11,902	(\$65,558)	\$0	\$1,782,065	\$1,616,060	\$11,902	\$1,627,961
79	Jul-21	\$1,782,065	\$0	\$11,554	(\$65,558)	\$0	\$1,728,061	\$1,627,961	\$11,554	\$1,639,515
80	Aug-21	\$1,728,061	\$0	\$11,204	(\$65,558)	\$0	\$1,673,706	\$1,639,515	\$11,204	\$1,650,719
81	Sep-21	\$1,673,706	\$0	\$10,851	(\$65,558)	\$0	\$1,619,000	\$1,650,719	\$10,851	\$1,661,570
82	Oct-21	\$1,619,000	\$0	\$10,497	(\$65,558)	\$0	\$1,563,938	\$1,661,570	\$10,497	\$1,672,066
83	Nov-21	\$1,563,938	\$0	\$10,140	(\$65,558)	\$0	\$1,508,520	\$1,672,066	\$10,140	\$1,682,206
84	Dec-21	\$1,508,520	\$0	\$9,780	(\$65,558)	\$0	\$1,452,742	\$1,682,206	\$9,780	\$1,691,986
85	Jan-22	\$1,452,742	\$0	\$9,419	(\$65,558)	\$0	\$1,396,603	\$1,691,986	\$9,419	\$1,701,405
86	Feb-22	\$1,396,603	\$0	\$9,055	(\$65,558)	\$0	\$1,340,099	\$1,701,405	\$9,055	\$1,710,459
87	Mar-22	\$1,340,099	\$0	\$8,688	(\$65,558)	\$0	\$1,283,230	\$1,710,459	\$8,688	\$1,719,148
88	Apr-22	\$1,283,230	\$0	\$8,320	(\$65,558)	\$0	\$1,225,992	\$1,719,148	\$8,320	\$1,727,467
89	May-22	\$1,225,992	\$0	\$7,949	(\$65,558)	\$0	\$1,168,382	\$1,727,467	\$7,949	\$1,735,416
90	Jun-22	\$1,168,382	\$0	\$7,575	(\$65,558)	\$0	\$1,110,399	\$1,735,416	\$7,575	\$1,742,991
91	Jul-22	\$1,110,399	\$0	\$7,199	(\$65,558)	\$0	\$1,052,040	\$1,742,991	\$7,199	\$1,750,190
92	Aug-22	\$1,052,040	\$0	\$6,821	(\$65,558)	\$0	\$993,303	\$1,750,190	\$6,821	\$1,757,011
93	Sep-22	\$993,303	\$0	\$6,440	(\$65,558)	\$0	\$934,185	\$1,757,011	\$6,440	\$1,763,451
94	Oct-22	\$934,185	\$0	\$6,057	(\$65,558)	\$0	\$874,684	\$1,763,451	\$6,057	\$1,769,507
95	Nov-22	\$874,684	\$0	\$5,671	(\$65,558)	\$0	\$814,797	\$1,769,507	\$5,671	\$1,775,178
96	Dec-22	\$814,797	\$0	\$5,283	(\$65,558)	\$0	\$754,522	\$1,775,178	\$5,283	\$1,780,461
97	Jan-23	\$754,522	\$0	\$4,892	(\$65,558)	\$0	\$693,855	\$1,780,461	\$4,892	\$1,785,352
98	Feb-23	\$693,855	\$0	\$4,498	(\$65,558)	\$0	\$632,796	\$1,785,352	\$4,498	\$1,789,851
99	Mar-23	\$632,796	\$0	\$4,103	(\$65,558)	\$0	\$571,341	\$1,789,851	\$4,103	\$1,793,954
100	Apr-23	\$571,341	\$0	\$3,704	(\$65,558)	\$0	\$509,487	\$1,793,954	\$3,704	\$1,797,658
101	May-23	\$509,487	\$0	\$3,303	(\$65,558)	\$0	\$447,232	\$1,797,658	\$3,303	\$1,800,961
102	Jun-23	\$447,232	\$0	\$2,900	(\$65,558)	\$0	\$384,574	\$1,800,961	\$2,900	\$1,803,861
103	Jul-23	\$384,574	\$0	\$2,493	(\$65,558)	\$0	\$321,509	\$1,803,861	\$2,493	\$1,806,354
104	Aug-23	\$321,509	\$0	\$2,084	(\$65,558)	\$0	\$258,036	\$1,806,354	\$2,084	\$1,808,438
105	Sep-23	\$258,036	\$0	\$1,673	(\$65,558)	\$0	\$194,151	\$1,808,438	\$1,673	\$1,810,111
106	Oct-23	\$194,151	\$0	\$1,259	(\$65,558)	\$0	\$129,852	\$1,810,111	\$1,259	\$1,811,370
107	Nov-23	\$129,852	\$0	\$842	(\$65,558)	\$0	\$65,136	\$1,811,370	\$842	\$1,812,212
108	Dec-23	\$65,136	\$0	\$422	(\$65,558)	\$0	\$0	\$1,812,212	\$422	\$1,812,634

Amortization Schedule: Large General

Original Amount	\$2,521,616	Annual Payback	-\$442,708
Annual Interest	7.78%	Total Interest	\$1,020,050
Years	8		
Payments Per Year	12	Total Payback	\$3,541,666
Start Year	2015		
Monthly Payment	-\$36,892		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$210,135	\$1,362	\$0	\$0	\$211,497	\$0	\$1,362	\$1,362
2	Feb-15	\$211,497	\$210,135	\$2,734	\$0	\$0	\$424,365	\$1,362	\$2,734	\$4,096
3	Mar-15	\$424,365	\$210,135	\$4,114	\$0	\$0	\$638,614	\$4,096	\$4,114	\$8,210
4	Apr-15	\$638,614	\$210,135	\$5,503	\$0	\$0	\$854,251	\$8,210	\$5,503	\$13,712
5	May-15	\$854,251	\$210,135	\$6,901	\$0	\$0	\$1,071,286	\$13,712	\$6,901	\$20,613
6	Jun-15	\$1,071,286	\$210,135	\$8,308	\$0	\$0	\$1,289,729	\$20,613	\$8,308	\$28,921
7	Jul-15	\$1,289,729	\$210,135	\$9,724	\$0	\$0	\$1,509,588	\$28,921	\$9,724	\$38,645
8	Aug-15	\$1,509,588	\$210,135	\$11,150	\$0	\$0	\$1,730,872	\$38,645	\$11,150	\$49,795
9	Sep-15	\$1,730,872	\$210,135	\$12,584	\$0	\$0	\$1,953,591	\$49,795	\$12,584	\$62,379
10	Oct-15	\$1,953,591	\$210,135	\$14,028	\$0	\$0	\$2,177,754	\$62,379	\$14,028	\$76,407
11	Nov-15	\$2,177,754	\$210,135	\$15,481	\$0	\$0	\$2,403,370	\$76,407	\$15,481	\$91,888
12	Dec-15	\$2,403,370	\$210,135	\$16,944	\$0	\$0	\$2,630,449	\$91,888	\$16,944	\$108,833
13	Jan-16	\$2,630,449	\$0	\$17,054	(\$36,892)	\$0	\$2,610,610	\$108,833	\$17,054	\$125,887
14	Feb-16	\$2,610,610	\$0	\$16,925	(\$36,892)	\$0	\$2,590,644	\$125,887	\$16,925	\$142,812
15	Mar-16	\$2,590,644	\$0	\$16,796	(\$36,892)	\$0	\$2,570,547	\$142,812	\$16,796	\$159,608
16	Apr-16	\$2,570,547	\$0	\$16,666	(\$36,892)	\$0	\$2,550,321	\$159,608	\$16,666	\$176,274
17	May-16	\$2,550,321	\$0	\$16,535	(\$36,892)	\$0	\$2,529,963	\$176,274	\$16,535	\$192,809
18	Jun-16	\$2,529,963	\$0	\$16,403	(\$36,892)	\$0	\$2,509,473	\$192,809	\$16,403	\$209,211
19	Jul-16	\$2,509,473	\$0	\$16,270	(\$36,892)	\$0	\$2,488,850	\$209,211	\$16,270	\$225,481
20	Aug-16	\$2,488,850	\$0	\$16,136	(\$36,892)	\$0	\$2,468,094	\$225,481	\$16,136	\$241,617
21	Sep-16	\$2,468,094	\$0	\$16,001	(\$36,892)	\$0	\$2,447,203	\$241,617	\$16,001	\$257,618
22	Oct-16	\$2,447,203	\$0	\$15,866	(\$36,892)	\$0	\$2,426,177	\$257,618	\$15,866	\$273,484
23	Nov-16	\$2,426,177	\$0	\$15,730	(\$36,892)	\$0	\$2,405,014	\$273,484	\$15,730	\$289,214
24	Dec-16	\$2,405,014	\$0	\$15,593	(\$36,892)	\$0	\$2,383,714	\$289,214	\$15,593	\$304,807
25	Jan-17	\$2,383,714	\$0	\$15,454	(\$36,892)	\$0	\$2,362,276	\$304,807	\$15,454	\$320,261
26	Feb-17	\$2,362,276	\$0	\$15,315	(\$36,892)	\$0	\$2,340,700	\$320,261	\$15,315	\$335,576
27	Mar-17	\$2,340,700	\$0	\$15,176	(\$36,892)	\$0	\$2,318,983	\$335,576	\$15,176	\$350,752
28	Apr-17	\$2,318,983	\$0	\$15,035	(\$36,892)	\$0	\$2,297,125	\$350,752	\$15,035	\$365,787
29	May-17	\$2,297,125	\$0	\$14,893	(\$36,892)	\$0	\$2,275,126	\$365,787	\$14,893	\$380,680
30	Jun-17	\$2,275,126	\$0	\$14,750	(\$36,892)	\$0	\$2,252,984	\$380,680	\$14,750	\$395,430
31	Jul-17	\$2,252,984	\$0	\$14,607	(\$36,892)	\$0	\$2,230,698	\$395,430	\$14,607	\$410,037
32	Aug-17	\$2,230,698	\$0	\$14,462	(\$36,892)	\$0	\$2,208,268	\$410,037	\$14,462	\$424,499
33	Sep-17	\$2,208,268	\$0	\$14,317	(\$36,892)	\$0	\$2,185,693	\$424,499	\$14,317	\$438,816
34	Oct-17	\$2,185,693	\$0	\$14,171	(\$36,892)	\$0	\$2,162,971	\$438,816	\$14,171	\$452,987
35	Nov-17	\$2,162,971	\$0	\$14,023	(\$36,892)	\$0	\$2,140,102	\$452,987	\$14,023	\$467,010
36	Dec-17	\$2,140,102	\$0	\$13,875	(\$36,892)	\$0	\$2,117,085	\$467,010	\$13,875	\$480,885

Amortization Schedule: Large General

Original Amount	\$2,521,616	Annual Payback	-\$442,708
Annual Interest	7.78%	Total Interest	\$1,020,050
Years	8		
Payments Per Year	12	Total Payback	\$3,541,666
Start Year	2015		
Monthly Payment	-\$36,892		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$2,117,085	\$0	\$13,726	(\$36,892)	\$0	\$2,093,918	\$480,885	\$13,726	\$494,611
38	Feb-18	\$2,093,918	\$0	\$13,576	(\$36,892)	\$0	\$2,070,601	\$494,611	\$13,576	\$508,186
39	Mar-18	\$2,070,601	\$0	\$13,424	(\$36,892)	\$0	\$2,047,133	\$508,186	\$13,424	\$521,611
40	Apr-18	\$2,047,133	\$0	\$13,272	(\$36,892)	\$0	\$2,023,513	\$521,611	\$13,272	\$534,883
41	May-18	\$2,023,513	\$0	\$13,119	(\$36,892)	\$0	\$1,999,740	\$534,883	\$13,119	\$548,002
42	Jun-18	\$1,999,740	\$0	\$12,965	(\$36,892)	\$0	\$1,975,813	\$548,002	\$12,965	\$560,967
43	Jul-18	\$1,975,813	\$0	\$12,810	(\$36,892)	\$0	\$1,951,730	\$560,967	\$12,810	\$573,777
44	Aug-18	\$1,951,730	\$0	\$12,654	(\$36,892)	\$0	\$1,927,492	\$573,777	\$12,654	\$586,431
45	Sep-18	\$1,927,492	\$0	\$12,497	(\$36,892)	\$0	\$1,903,096	\$586,431	\$12,497	\$598,927
46	Oct-18	\$1,903,096	\$0	\$12,338	(\$36,892)	\$0	\$1,878,542	\$598,927	\$12,338	\$611,266
47	Nov-18	\$1,878,542	\$0	\$12,179	(\$36,892)	\$0	\$1,853,829	\$611,266	\$12,179	\$623,445
48	Dec-18	\$1,853,829	\$0	\$12,019	(\$36,892)	\$0	\$1,828,955	\$623,445	\$12,019	\$635,464
49	Jan-19	\$1,828,955	\$0	\$11,858	(\$36,892)	\$0	\$1,803,921	\$635,464	\$11,858	\$647,322
50	Feb-19	\$1,803,921	\$0	\$11,695	(\$36,892)	\$0	\$1,778,724	\$647,322	\$11,695	\$659,017
51	Mar-19	\$1,778,724	\$0	\$11,532	(\$36,892)	\$0	\$1,753,363	\$659,017	\$11,532	\$670,549
52	Apr-19	\$1,753,363	\$0	\$11,368	(\$36,892)	\$0	\$1,727,839	\$670,549	\$11,368	\$681,917
53	May-19	\$1,727,839	\$0	\$11,202	(\$36,892)	\$0	\$1,702,149	\$681,917	\$11,202	\$693,119
54	Jun-19	\$1,702,149	\$0	\$11,036	(\$36,892)	\$0	\$1,676,292	\$693,119	\$11,036	\$704,155
55	Jul-19	\$1,676,292	\$0	\$10,868	(\$36,892)	\$0	\$1,650,267	\$704,155	\$10,868	\$715,023
56	Aug-19	\$1,650,267	\$0	\$10,699	(\$36,892)	\$0	\$1,624,074	\$715,023	\$10,699	\$725,722
57	Sep-19	\$1,624,074	\$0	\$10,529	(\$36,892)	\$0	\$1,597,711	\$725,722	\$10,529	\$736,251
58	Oct-19	\$1,597,711	\$0	\$10,358	(\$36,892)	\$0	\$1,571,178	\$736,251	\$10,358	\$746,610
59	Nov-19	\$1,571,178	\$0	\$10,186	(\$36,892)	\$0	\$1,544,472	\$746,610	\$10,186	\$756,796
60	Dec-19	\$1,544,472	\$0	\$10,013	(\$36,892)	\$0	\$1,517,593	\$756,796	\$10,013	\$766,809
61	Jan-20	\$1,517,593	\$0	\$9,839	(\$36,892)	\$0	\$1,490,539	\$766,809	\$9,839	\$776,649
62	Feb-20	\$1,490,539	\$0	\$9,664	(\$36,892)	\$0	\$1,463,311	\$776,649	\$9,664	\$786,312
63	Mar-20	\$1,463,311	\$0	\$9,487	(\$36,892)	\$0	\$1,435,905	\$786,312	\$9,487	\$795,799
64	Apr-20	\$1,435,905	\$0	\$9,309	(\$36,892)	\$0	\$1,408,323	\$795,799	\$9,309	\$805,109
65	May-20	\$1,408,323	\$0	\$9,131	(\$36,892)	\$0	\$1,380,561	\$805,109	\$9,131	\$814,239
66	Jun-20	\$1,380,561	\$0	\$8,951	(\$36,892)	\$0	\$1,352,619	\$814,239	\$8,951	\$823,190
67	Jul-20	\$1,352,619	\$0	\$8,769	(\$36,892)	\$0	\$1,324,496	\$823,190	\$8,769	\$831,960
68	Aug-20	\$1,324,496	\$0	\$8,587	(\$36,892)	\$0	\$1,296,191	\$831,960	\$8,587	\$840,547
69	Sep-20	\$1,296,191	\$0	\$8,404	(\$36,892)	\$0	\$1,267,702	\$840,547	\$8,404	\$848,950
70	Oct-20	\$1,267,702	\$0	\$8,219	(\$36,892)	\$0	\$1,239,029	\$848,950	\$8,219	\$857,169
71	Nov-20	\$1,239,029	\$0	\$8,033	(\$36,892)	\$0	\$1,210,170	\$857,169	\$8,033	\$865,202
72	Dec-20	\$1,210,170	\$0	\$7,846	(\$36,892)	\$0	\$1,181,123	\$865,202	\$7,846	\$873,048

Amortization Schedule: Large General

Original Amount	\$2,521,616	Annual Payback	-\$442,708
Annual Interest	7.78%	Total Interest	\$1,020,050
Years	8		
Payments Per Year	12	Total Payback	\$3,541,666
Start Year	2015		
Monthly Payment	-\$36,892		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$1,181,123	\$0	\$7,658	(\$36,892)	\$0	\$1,151,888	\$873,048	\$7,658	\$880,706
74	Feb-21	\$1,151,888	\$0	\$7,468	(\$36,892)	\$0	\$1,122,464	\$880,706	\$7,468	\$888,174
75	Mar-21	\$1,122,464	\$0	\$7,277	(\$36,892)	\$0	\$1,092,849	\$888,174	\$7,277	\$895,451
76	Apr-21	\$1,092,849	\$0	\$7,085	(\$36,892)	\$0	\$1,063,042	\$895,451	\$7,085	\$902,537
77	May-21	\$1,063,042	\$0	\$6,892	(\$36,892)	\$0	\$1,033,042	\$902,537	\$6,892	\$909,429
78	Jun-21	\$1,033,042	\$0	\$6,698	(\$36,892)	\$0	\$1,002,847	\$909,429	\$6,698	\$916,126
79	Jul-21	\$1,002,847	\$0	\$6,502	(\$36,892)	\$0	\$972,456	\$916,126	\$6,502	\$922,628
80	Aug-21	\$972,456	\$0	\$6,305	(\$36,892)	\$0	\$941,869	\$922,628	\$6,305	\$928,933
81	Sep-21	\$941,869	\$0	\$6,106	(\$36,892)	\$0	\$911,083	\$928,933	\$6,106	\$935,039
82	Oct-21	\$911,083	\$0	\$5,907	(\$36,892)	\$0	\$880,097	\$935,039	\$5,907	\$940,946
83	Nov-21	\$880,097	\$0	\$5,706	(\$36,892)	\$0	\$848,911	\$940,946	\$5,706	\$946,652
84	Dec-21	\$848,911	\$0	\$5,504	(\$36,892)	\$0	\$817,522	\$946,652	\$5,504	\$952,156
85	Jan-22	\$817,522	\$0	\$5,300	(\$36,892)	\$0	\$785,930	\$952,156	\$5,300	\$957,456
86	Feb-22	\$785,930	\$0	\$5,095	(\$36,892)	\$0	\$754,133	\$957,456	\$5,095	\$962,551
87	Mar-22	\$754,133	\$0	\$4,889	(\$36,892)	\$0	\$722,130	\$962,551	\$4,889	\$967,441
88	Apr-22	\$722,130	\$0	\$4,682	(\$36,892)	\$0	\$689,920	\$967,441	\$4,682	\$972,123
89	May-22	\$689,920	\$0	\$4,473	(\$36,892)	\$0	\$657,500	\$972,123	\$4,473	\$976,596
90	Jun-22	\$657,500	\$0	\$4,263	(\$36,892)	\$0	\$624,871	\$976,596	\$4,263	\$980,858
91	Jul-22	\$624,871	\$0	\$4,051	(\$36,892)	\$0	\$592,030	\$980,858	\$4,051	\$984,910
92	Aug-22	\$592,030	\$0	\$3,838	(\$36,892)	\$0	\$558,976	\$984,910	\$3,838	\$988,748
93	Sep-22	\$558,976	\$0	\$3,624	(\$36,892)	\$0	\$525,707	\$988,748	\$3,624	\$992,372
94	Oct-22	\$525,707	\$0	\$3,408	(\$36,892)	\$0	\$492,223	\$992,372	\$3,408	\$995,780
95	Nov-22	\$492,223	\$0	\$3,191	(\$36,892)	\$0	\$458,522	\$995,780	\$3,191	\$998,972
96	Dec-22	\$458,522	\$0	\$2,973	(\$36,892)	\$0	\$424,603	\$998,972	\$2,973	\$1,001,944
97	Jan-23	\$424,603	\$0	\$2,753	(\$36,892)	\$0	\$390,463	\$1,001,944	\$2,753	\$1,004,697
98	Feb-23	\$390,463	\$0	\$2,532	(\$36,892)	\$0	\$356,102	\$1,004,697	\$2,532	\$1,007,229
99	Mar-23	\$356,102	\$0	\$2,309	(\$36,892)	\$0	\$321,519	\$1,007,229	\$2,309	\$1,009,537
100	Apr-23	\$321,519	\$0	\$2,085	(\$36,892)	\$0	\$286,711	\$1,009,537	\$2,085	\$1,011,622
101	May-23	\$286,711	\$0	\$1,859	(\$36,892)	\$0	\$251,677	\$1,011,622	\$1,859	\$1,013,481
102	Jun-23	\$251,677	\$0	\$1,632	(\$36,892)	\$0	\$216,417	\$1,013,481	\$1,632	\$1,015,112
103	Jul-23	\$216,417	\$0	\$1,403	(\$36,892)	\$0	\$180,928	\$1,015,112	\$1,403	\$1,016,516
104	Aug-23	\$180,928	\$0	\$1,173	(\$36,892)	\$0	\$145,208	\$1,016,516	\$1,173	\$1,017,689
105	Sep-23	\$145,208	\$0	\$941	(\$36,892)	\$0	\$109,257	\$1,017,689	\$941	\$1,018,630
106	Oct-23	\$109,257	\$0	\$708	(\$36,892)	\$0	\$73,073	\$1,018,630	\$708	\$1,019,338
107	Nov-23	\$73,073	\$0	\$474	(\$36,892)	\$0	\$36,655	\$1,019,338	\$474	\$1,019,812
108	Dec-23	\$36,655	\$0	\$238	(\$36,892)	\$0	(\$0)	\$1,019,812	\$238	\$1,020,050

Amortization Schedule: Small Industrial

Original Amount	\$784,682		Annual Payback	-\$137,763	
Annual Interest	7.78%		Total Interest	\$317,421	
Years	8				
Payments Per Year	12		Total Payback	\$1,102,103	
Start Year	2015				
Monthly Payment	-\$11,480				

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$65,390	\$424	\$0	\$0	\$65,814	\$0	\$424	\$424
2	Feb-15	\$65,814	\$65,390	\$851	\$0	\$0	\$132,055	\$424	\$851	\$1,275
3	Mar-15	\$132,055	\$65,390	\$1,280	\$0	\$0	\$198,725	\$1,275	\$1,280	\$2,555
4	Apr-15	\$198,725	\$65,390	\$1,712	\$0	\$0	\$265,828	\$2,555	\$1,712	\$4,267
5	May-15	\$265,828	\$65,390	\$2,147	\$0	\$0	\$333,365	\$4,267	\$2,147	\$6,414
6	Jun-15	\$333,365	\$65,390	\$2,585	\$0	\$0	\$401,341	\$6,414	\$2,585	\$9,000
7	Jul-15	\$401,341	\$65,390	\$3,026	\$0	\$0	\$469,757	\$9,000	\$3,026	\$12,026
8	Aug-15	\$469,757	\$65,390	\$3,470	\$0	\$0	\$538,617	\$12,026	\$3,470	\$15,495
9	Sep-15	\$538,617	\$65,390	\$3,916	\$0	\$0	\$607,923	\$15,495	\$3,916	\$19,411
10	Oct-15	\$607,923	\$65,390	\$4,365	\$0	\$0	\$677,678	\$19,411	\$4,365	\$23,776
11	Nov-15	\$677,678	\$65,390	\$4,818	\$0	\$0	\$747,886	\$23,776	\$4,818	\$28,594
12	Dec-15	\$747,886	\$65,390	\$5,273	\$0	\$0	\$818,549	\$28,594	\$5,273	\$33,867
13	Jan-16	\$818,549	\$0	\$5,307	(\$11,480)	\$0	\$812,375	\$33,867	\$5,307	\$39,174
14	Feb-16	\$812,375	\$0	\$5,267	(\$11,480)	\$0	\$806,162	\$39,174	\$5,267	\$44,441
15	Mar-16	\$806,162	\$0	\$5,227	(\$11,480)	\$0	\$799,909	\$44,441	\$5,227	\$49,667
16	Apr-16	\$799,909	\$0	\$5,186	(\$11,480)	\$0	\$793,614	\$49,667	\$5,186	\$54,853
17	May-16	\$793,614	\$0	\$5,145	(\$11,480)	\$0	\$787,279	\$54,853	\$5,145	\$59,999
18	Jun-16	\$787,279	\$0	\$5,104	(\$11,480)	\$0	\$780,903	\$59,999	\$5,104	\$65,103
19	Jul-16	\$780,903	\$0	\$5,063	(\$11,480)	\$0	\$774,486	\$65,103	\$5,063	\$70,166
20	Aug-16	\$774,486	\$0	\$5,021	(\$11,480)	\$0	\$768,027	\$70,166	\$5,021	\$75,187
21	Sep-16	\$768,027	\$0	\$4,979	(\$11,480)	\$0	\$761,526	\$75,187	\$4,979	\$80,166
22	Oct-16	\$761,526	\$0	\$4,937	(\$11,480)	\$0	\$754,983	\$80,166	\$4,937	\$85,103
23	Nov-16	\$754,983	\$0	\$4,895	(\$11,480)	\$0	\$748,398	\$85,103	\$4,895	\$89,998
24	Dec-16	\$748,398	\$0	\$4,852	(\$11,480)	\$0	\$741,769	\$89,998	\$4,852	\$94,850
25	Jan-17	\$741,769	\$0	\$4,809	(\$11,480)	\$0	\$735,098	\$94,850	\$4,809	\$99,660
26	Feb-17	\$735,098	\$0	\$4,766	(\$11,480)	\$0	\$728,384	\$99,660	\$4,766	\$104,425
27	Mar-17	\$728,384	\$0	\$4,722	(\$11,480)	\$0	\$721,626	\$104,425	\$4,722	\$109,148
28	Apr-17	\$721,626	\$0	\$4,679	(\$11,480)	\$0	\$714,824	\$109,148	\$4,679	\$113,826
29	May-17	\$714,824	\$0	\$4,634	(\$11,480)	\$0	\$707,979	\$113,826	\$4,634	\$118,461
30	Jun-17	\$707,979	\$0	\$4,590	(\$11,480)	\$0	\$701,088	\$118,461	\$4,590	\$123,051
31	Jul-17	\$701,088	\$0	\$4,545	(\$11,480)	\$0	\$694,154	\$123,051	\$4,545	\$127,596
32	Aug-17	\$694,154	\$0	\$4,500	(\$11,480)	\$0	\$687,174	\$127,596	\$4,500	\$132,097
33	Sep-17	\$687,174	\$0	\$4,455	(\$11,480)	\$0	\$680,149	\$132,097	\$4,455	\$136,552
34	Oct-17	\$680,149	\$0	\$4,410	(\$11,480)	\$0	\$673,078	\$136,552	\$4,410	\$140,961
35	Nov-17	\$673,078	\$0	\$4,364	(\$11,480)	\$0	\$665,962	\$140,961	\$4,364	\$145,325
36	Dec-17	\$665,962	\$0	\$4,318	(\$11,480)	\$0	\$658,799	\$145,325	\$4,318	\$149,643

Amortization Schedule: Small Industrial

Original Amount	\$784,682	Annual Payback	-\$137,763
Annual Interest	7.78%	Total Interest	\$317,421
Years	8		
Payments Per Year	12	Total Payback	\$1,102,103
Start Year	2015		
Monthly Payment	-\$11,480		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$658,799	\$0	\$4,271	(\$11,480)	\$0	\$651,590	\$149,643	\$4,271	\$153,914
38	Feb-18	\$651,590	\$0	\$4,224	(\$11,480)	\$0	\$644,334	\$153,914	\$4,224	\$158,139
39	Mar-18	\$644,334	\$0	\$4,177	(\$11,480)	\$0	\$637,031	\$158,139	\$4,177	\$162,316
40	Apr-18	\$637,031	\$0	\$4,130	(\$11,480)	\$0	\$629,681	\$162,316	\$4,130	\$166,446
41	May-18	\$629,681	\$0	\$4,082	(\$11,480)	\$0	\$622,284	\$166,446	\$4,082	\$170,529
42	Jun-18	\$622,284	\$0	\$4,034	(\$11,480)	\$0	\$614,838	\$170,529	\$4,034	\$174,563
43	Jul-18	\$614,838	\$0	\$3,986	(\$11,480)	\$0	\$607,344	\$174,563	\$3,986	\$178,549
44	Aug-18	\$607,344	\$0	\$3,938	(\$11,480)	\$0	\$599,801	\$178,549	\$3,938	\$182,487
45	Sep-18	\$599,801	\$0	\$3,889	(\$11,480)	\$0	\$592,210	\$182,487	\$3,889	\$186,376
46	Oct-18	\$592,210	\$0	\$3,839	(\$11,480)	\$0	\$584,569	\$186,376	\$3,839	\$190,215
47	Nov-18	\$584,569	\$0	\$3,790	(\$11,480)	\$0	\$576,878	\$190,215	\$3,790	\$194,005
48	Dec-18	\$576,878	\$0	\$3,740	(\$11,480)	\$0	\$569,138	\$194,005	\$3,740	\$197,745
49	Jan-19	\$569,138	\$0	\$3,690	(\$11,480)	\$0	\$561,348	\$197,745	\$3,690	\$201,435
50	Feb-19	\$561,348	\$0	\$3,639	(\$11,480)	\$0	\$553,507	\$201,435	\$3,639	\$205,074
51	Mar-19	\$553,507	\$0	\$3,589	(\$11,480)	\$0	\$545,615	\$205,074	\$3,589	\$208,663
52	Apr-19	\$545,615	\$0	\$3,537	(\$11,480)	\$0	\$537,673	\$208,663	\$3,537	\$212,200
53	May-19	\$537,673	\$0	\$3,486	(\$11,480)	\$0	\$529,678	\$212,200	\$3,486	\$215,686
54	Jun-19	\$529,678	\$0	\$3,434	(\$11,480)	\$0	\$521,632	\$215,686	\$3,434	\$219,120
55	Jul-19	\$521,632	\$0	\$3,382	(\$11,480)	\$0	\$513,534	\$219,120	\$3,382	\$222,502
56	Aug-19	\$513,534	\$0	\$3,329	(\$11,480)	\$0	\$505,383	\$222,502	\$3,329	\$225,832
57	Sep-19	\$505,383	\$0	\$3,277	(\$11,480)	\$0	\$497,179	\$225,832	\$3,277	\$229,108
58	Oct-19	\$497,179	\$0	\$3,223	(\$11,480)	\$0	\$488,922	\$229,108	\$3,223	\$232,332
59	Nov-19	\$488,922	\$0	\$3,170	(\$11,480)	\$0	\$480,612	\$232,332	\$3,170	\$235,501
60	Dec-19	\$480,612	\$0	\$3,116	(\$11,480)	\$0	\$472,248	\$235,501	\$3,116	\$238,617
61	Jan-20	\$472,248	\$0	\$3,062	(\$11,480)	\$0	\$463,829	\$238,617	\$3,062	\$241,679
62	Feb-20	\$463,829	\$0	\$3,007	(\$11,480)	\$0	\$455,356	\$241,679	\$3,007	\$244,686
63	Mar-20	\$455,356	\$0	\$2,952	(\$11,480)	\$0	\$446,828	\$244,686	\$2,952	\$247,639
64	Apr-20	\$446,828	\$0	\$2,897	(\$11,480)	\$0	\$438,245	\$247,639	\$2,897	\$250,536
65	May-20	\$438,245	\$0	\$2,841	(\$11,480)	\$0	\$429,606	\$250,536	\$2,841	\$253,377
66	Jun-20	\$429,606	\$0	\$2,785	(\$11,480)	\$0	\$420,911	\$253,377	\$2,785	\$256,162
67	Jul-20	\$420,911	\$0	\$2,729	(\$11,480)	\$0	\$412,160	\$256,162	\$2,729	\$258,891
68	Aug-20	\$412,160	\$0	\$2,672	(\$11,480)	\$0	\$403,352	\$258,891	\$2,672	\$261,563
69	Sep-20	\$403,352	\$0	\$2,615	(\$11,480)	\$0	\$394,486	\$261,563	\$2,615	\$264,178
70	Oct-20	\$394,486	\$0	\$2,558	(\$11,480)	\$0	\$385,564	\$264,178	\$2,558	\$266,736
71	Nov-20	\$385,564	\$0	\$2,500	(\$11,480)	\$0	\$376,583	\$266,736	\$2,500	\$269,236
72	Dec-20	\$376,583	\$0	\$2,442	(\$11,480)	\$0	\$367,544	\$269,236	\$2,442	\$271,677

Amortization Schedule: Small Industrial

Original Amount	\$784,682	Annual Payback	-\$137,763
Annual Interest	7.78%	Total Interest	\$317,421
Years	8		
Payments Per Year	12	Total Payback	\$1,102,103
Start Year	2015		
Monthly Payment	-\$11,480		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$367,544	\$0	\$2,383	(\$11,480)	\$0	\$358,447	\$271,677	\$2,383	\$274,060
74	Feb-21	\$358,447	\$0	\$2,324	(\$11,480)	\$0	\$349,291	\$274,060	\$2,324	\$276,384
75	Mar-21	\$349,291	\$0	\$2,265	(\$11,480)	\$0	\$340,075	\$276,384	\$2,265	\$278,648
76	Apr-21	\$340,075	\$0	\$2,205	(\$11,480)	\$0	\$330,800	\$278,648	\$2,205	\$280,853
77	May-21	\$330,800	\$0	\$2,145	(\$11,480)	\$0	\$321,464	\$280,853	\$2,145	\$282,998
78	Jun-21	\$321,464	\$0	\$2,084	(\$11,480)	\$0	\$312,068	\$282,998	\$2,084	\$285,082
79	Jul-21	\$312,068	\$0	\$2,023	(\$11,480)	\$0	\$302,611	\$285,082	\$2,023	\$287,105
80	Aug-21	\$302,611	\$0	\$1,962	(\$11,480)	\$0	\$293,093	\$287,105	\$1,962	\$289,067
81	Sep-21	\$293,093	\$0	\$1,900	(\$11,480)	\$0	\$283,513	\$289,067	\$1,900	\$290,968
82	Oct-21	\$283,513	\$0	\$1,838	(\$11,480)	\$0	\$273,871	\$290,968	\$1,838	\$292,806
83	Nov-21	\$273,871	\$0	\$1,776	(\$11,480)	\$0	\$264,166	\$292,806	\$1,776	\$294,581
84	Dec-21	\$264,166	\$0	\$1,713	(\$11,480)	\$0	\$254,398	\$294,581	\$1,713	\$296,294
85	Jan-22	\$254,398	\$0	\$1,649	(\$11,480)	\$0	\$244,568	\$296,294	\$1,649	\$297,943
86	Feb-22	\$244,568	\$0	\$1,586	(\$11,480)	\$0	\$234,673	\$297,943	\$1,586	\$299,529
87	Mar-22	\$234,673	\$0	\$1,521	(\$11,480)	\$0	\$224,714	\$299,529	\$1,521	\$301,050
88	Apr-22	\$224,714	\$0	\$1,457	(\$11,480)	\$0	\$214,691	\$301,050	\$1,457	\$302,507
89	May-22	\$214,691	\$0	\$1,392	(\$11,480)	\$0	\$204,602	\$302,507	\$1,392	\$303,899
90	Jun-22	\$204,602	\$0	\$1,327	(\$11,480)	\$0	\$194,449	\$303,899	\$1,327	\$305,226
91	Jul-22	\$194,449	\$0	\$1,261	(\$11,480)	\$0	\$184,229	\$305,226	\$1,261	\$306,486
92	Aug-22	\$184,229	\$0	\$1,194	(\$11,480)	\$0	\$173,943	\$306,486	\$1,194	\$307,681
93	Sep-22	\$173,943	\$0	\$1,128	(\$11,480)	\$0	\$163,591	\$307,681	\$1,128	\$308,808
94	Oct-22	\$163,591	\$0	\$1,061	(\$11,480)	\$0	\$153,171	\$308,808	\$1,061	\$309,869
95	Nov-22	\$153,171	\$0	\$993	(\$11,480)	\$0	\$142,684	\$309,869	\$993	\$310,862
96	Dec-22	\$142,684	\$0	\$925	(\$11,480)	\$0	\$132,129	\$310,862	\$925	\$311,787
97	Jan-23	\$132,129	\$0	\$857	(\$11,480)	\$0	\$121,505	\$311,787	\$857	\$312,644
98	Feb-23	\$121,505	\$0	\$788	(\$11,480)	\$0	\$110,813	\$312,644	\$788	\$313,432
99	Mar-23	\$110,813	\$0	\$718	(\$11,480)	\$0	\$100,051	\$313,432	\$718	\$314,150
100	Apr-23	\$100,051	\$0	\$649	(\$11,480)	\$0	\$89,219	\$314,150	\$649	\$314,799
101	May-23	\$89,219	\$0	\$578	(\$11,480)	\$0	\$78,318	\$314,799	\$578	\$315,377
102	Jun-23	\$78,318	\$0	\$508	(\$11,480)	\$0	\$67,345	\$315,377	\$508	\$315,885
103	Jul-23	\$67,345	\$0	\$437	(\$11,480)	\$0	\$56,301	\$315,885	\$437	\$316,322
104	Aug-23	\$56,301	\$0	\$365	(\$11,480)	\$0	\$45,186	\$316,322	\$365	\$316,687
105	Sep-23	\$45,186	\$0	\$293	(\$11,480)	\$0	\$33,999	\$316,687	\$293	\$316,980
106	Oct-23	\$33,999	\$0	\$220	(\$11,480)	\$0	\$22,739	\$316,980	\$220	\$317,200
107	Nov-23	\$22,739	\$0	\$147	(\$11,480)	\$0	\$11,406	\$317,200	\$147	\$317,347
108	Dec-23	\$11,406	\$0	\$74	(\$11,480)	\$0	(\$0)	\$317,347	\$74	\$317,421

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158			Annual Payback	-\$185,074					
Annual Interest	7.78%			Total Interest	\$426,430					
Years	8									
Payments Per Year	12			Total Payback	\$1,480,588					
Start Year	2015									
Monthly Payment	-\$15,423									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$87,847	\$570	\$0	\$0	\$88,416	\$0	\$570	\$570
2	Feb-15	\$88,416	\$87,847	\$1,143	\$0	\$0	\$177,405	\$570	\$1,143	\$1,712
3	Mar-15	\$177,405	\$87,847	\$1,720	\$0	\$0	\$266,972	\$1,712	\$1,720	\$3,432
4	Apr-15	\$266,972	\$87,847	\$2,300	\$0	\$0	\$357,118	\$3,432	\$2,300	\$5,732
5	May-15	\$357,118	\$87,847	\$2,885	\$0	\$0	\$447,850	\$5,732	\$2,885	\$8,617
6	Jun-15	\$447,850	\$87,847	\$3,473	\$0	\$0	\$539,169	\$8,617	\$3,473	\$12,090
7	Jul-15	\$539,169	\$87,847	\$4,065	\$0	\$0	\$631,081	\$12,090	\$4,065	\$16,156
8	Aug-15	\$631,081	\$87,847	\$4,661	\$0	\$0	\$723,589	\$16,156	\$4,661	\$20,817
9	Sep-15	\$723,589	\$87,847	\$5,261	\$0	\$0	\$816,696	\$20,817	\$5,261	\$26,077
10	Oct-15	\$816,696	\$87,847	\$5,864	\$0	\$0	\$910,407	\$26,077	\$5,864	\$31,942
11	Nov-15	\$910,407	\$87,847	\$6,472	\$0	\$0	\$1,004,725	\$31,942	\$6,472	\$38,414
12	Dec-15	\$1,004,725	\$87,847	\$7,084	\$0	\$0	\$1,099,655	\$38,414	\$7,084	\$45,497
13	Jan-16	\$1,099,655	\$0	\$7,129	(\$15,423)	\$0	\$1,091,362	\$45,497	\$7,129	\$52,627
14	Feb-16	\$1,091,362	\$0	\$7,076	(\$15,423)	\$0	\$1,083,015	\$52,627	\$7,076	\$59,702
15	Mar-16	\$1,083,015	\$0	\$7,022	(\$15,423)	\$0	\$1,074,614	\$59,702	\$7,022	\$66,724
16	Apr-16	\$1,074,614	\$0	\$6,967	(\$15,423)	\$0	\$1,066,158	\$66,724	\$6,967	\$73,691
17	May-16	\$1,066,158	\$0	\$6,912	(\$15,423)	\$0	\$1,057,647	\$73,691	\$6,912	\$80,603
18	Jun-16	\$1,057,647	\$0	\$6,857	(\$15,423)	\$0	\$1,049,082	\$80,603	\$6,857	\$87,460
19	Jul-16	\$1,049,082	\$0	\$6,802	(\$15,423)	\$0	\$1,040,460	\$87,460	\$6,802	\$94,262
20	Aug-16	\$1,040,460	\$0	\$6,746	(\$15,423)	\$0	\$1,031,783	\$94,262	\$6,746	\$101,008
21	Sep-16	\$1,031,783	\$0	\$6,689	(\$15,423)	\$0	\$1,023,050	\$101,008	\$6,689	\$107,697
22	Oct-16	\$1,023,050	\$0	\$6,633	(\$15,423)	\$0	\$1,014,260	\$107,697	\$6,633	\$114,330
23	Nov-16	\$1,014,260	\$0	\$6,576	(\$15,423)	\$0	\$1,005,413	\$114,330	\$6,576	\$120,906
24	Dec-16	\$1,005,413	\$0	\$6,518	(\$15,423)	\$0	\$996,508	\$120,906	\$6,518	\$127,424
25	Jan-17	\$996,508	\$0	\$6,461	(\$15,423)	\$0	\$987,546	\$127,424	\$6,461	\$133,885
26	Feb-17	\$987,546	\$0	\$6,403	(\$15,423)	\$0	\$978,526	\$133,885	\$6,403	\$140,287
27	Mar-17	\$978,526	\$0	\$6,344	(\$15,423)	\$0	\$969,447	\$140,287	\$6,344	\$146,631
28	Apr-17	\$969,447	\$0	\$6,285	(\$15,423)	\$0	\$960,310	\$146,631	\$6,285	\$152,917
29	May-17	\$960,310	\$0	\$6,226	(\$15,423)	\$0	\$951,113	\$152,917	\$6,226	\$159,143
30	Jun-17	\$951,113	\$0	\$6,166	(\$15,423)	\$0	\$941,857	\$159,143	\$6,166	\$165,309
31	Jul-17	\$941,857	\$0	\$6,106	(\$15,423)	\$0	\$932,540	\$165,309	\$6,106	\$171,415
32	Aug-17	\$932,540	\$0	\$6,046	(\$15,423)	\$0	\$923,163	\$171,415	\$6,046	\$177,461
33	Sep-17	\$923,163	\$0	\$5,985	(\$15,423)	\$0	\$913,726	\$177,461	\$5,985	\$183,447
34	Oct-17	\$913,726	\$0	\$5,924	(\$15,423)	\$0	\$904,227	\$183,447	\$5,924	\$189,371
35	Nov-17	\$904,227	\$0	\$5,862	(\$15,423)	\$0	\$894,667	\$189,371	\$5,862	\$195,233
36	Dec-17	\$894,667	\$0	\$5,800	(\$15,423)	\$0	\$885,044	\$195,233	\$5,800	\$201,033

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158			Annual Payback	-\$185,074					
Annual Interest	7.78%			Total Interest	\$426,430					
Years	8									
Payments Per Year	12			Total Payback	\$1,480,588					
Start Year	2015									
Monthly Payment	-\$15,423									
Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$885,044	\$0	\$5,738	(\$15,423)	\$0	\$875,360	\$201,033	\$5,738	\$206,771
38	Feb-18	\$875,360	\$0	\$5,675	(\$15,423)	\$0	\$865,612	\$206,771	\$5,675	\$212,447
39	Mar-18	\$865,612	\$0	\$5,612	(\$15,423)	\$0	\$855,801	\$212,447	\$5,612	\$218,059
40	Apr-18	\$855,801	\$0	\$5,548	(\$15,423)	\$0	\$845,927	\$218,059	\$5,548	\$223,607
41	May-18	\$845,927	\$0	\$5,484	(\$15,423)	\$0	\$835,989	\$223,607	\$5,484	\$229,092
42	Jun-18	\$835,989	\$0	\$5,420	(\$15,423)	\$0	\$825,986	\$229,092	\$5,420	\$234,512
43	Jul-18	\$825,986	\$0	\$5,355	(\$15,423)	\$0	\$815,918	\$234,512	\$5,355	\$239,867
44	Aug-18	\$815,918	\$0	\$5,290	(\$15,423)	\$0	\$805,785	\$239,867	\$5,290	\$245,157
45	Sep-18	\$805,785	\$0	\$5,224	(\$15,423)	\$0	\$795,587	\$245,157	\$5,224	\$250,381
46	Oct-18	\$795,587	\$0	\$5,158	(\$15,423)	\$0	\$785,322	\$250,381	\$5,158	\$255,539
47	Nov-18	\$785,322	\$0	\$5,092	(\$15,423)	\$0	\$774,990	\$255,539	\$5,092	\$260,630
48	Dec-18	\$774,990	\$0	\$5,025	(\$15,423)	\$0	\$764,592	\$260,630	\$5,025	\$265,655
49	Jan-19	\$764,592	\$0	\$4,957	(\$15,423)	\$0	\$754,127	\$265,655	\$4,957	\$270,612
50	Feb-19	\$754,127	\$0	\$4,889	(\$15,423)	\$0	\$743,593	\$270,612	\$4,889	\$275,501
51	Mar-19	\$743,593	\$0	\$4,821	(\$15,423)	\$0	\$732,991	\$275,501	\$4,821	\$280,322
52	Apr-19	\$732,991	\$0	\$4,752	(\$15,423)	\$0	\$722,321	\$280,322	\$4,752	\$285,074
53	May-19	\$722,321	\$0	\$4,683	(\$15,423)	\$0	\$711,581	\$285,074	\$4,683	\$289,757
54	Jun-19	\$711,581	\$0	\$4,613	(\$15,423)	\$0	\$700,771	\$289,757	\$4,613	\$294,371
55	Jul-19	\$700,771	\$0	\$4,543	(\$15,423)	\$0	\$689,892	\$294,371	\$4,543	\$298,914
56	Aug-19	\$689,892	\$0	\$4,473	(\$15,423)	\$0	\$678,942	\$298,914	\$4,473	\$303,387
57	Sep-19	\$678,942	\$0	\$4,402	(\$15,423)	\$0	\$667,921	\$303,387	\$4,402	\$307,789
58	Oct-19	\$667,921	\$0	\$4,330	(\$15,423)	\$0	\$656,829	\$307,789	\$4,330	\$312,119
59	Nov-19	\$656,829	\$0	\$4,258	(\$15,423)	\$0	\$645,664	\$312,119	\$4,258	\$316,378
60	Dec-19	\$645,664	\$0	\$4,186	(\$15,423)	\$0	\$634,427	\$316,378	\$4,186	\$320,564
61	Jan-20	\$634,427	\$0	\$4,113	(\$15,423)	\$0	\$623,118	\$320,564	\$4,113	\$324,677
62	Feb-20	\$623,118	\$0	\$4,040	(\$15,423)	\$0	\$611,735	\$324,677	\$4,040	\$328,717
63	Mar-20	\$611,735	\$0	\$3,966	(\$15,423)	\$0	\$600,278	\$328,717	\$3,966	\$332,683
64	Apr-20	\$600,278	\$0	\$3,892	(\$15,423)	\$0	\$588,747	\$332,683	\$3,892	\$336,575
65	May-20	\$588,747	\$0	\$3,817	(\$15,423)	\$0	\$577,141	\$336,575	\$3,817	\$340,392
66	Jun-20	\$577,141	\$0	\$3,742	(\$15,423)	\$0	\$565,460	\$340,392	\$3,742	\$344,133
67	Jul-20	\$565,460	\$0	\$3,666	(\$15,423)	\$0	\$553,704	\$344,133	\$3,666	\$347,800
68	Aug-20	\$553,704	\$0	\$3,590	(\$15,423)	\$0	\$541,871	\$347,800	\$3,590	\$351,389
69	Sep-20	\$541,871	\$0	\$3,513	(\$15,423)	\$0	\$529,961	\$351,389	\$3,513	\$354,902
70	Oct-20	\$529,961	\$0	\$3,436	(\$15,423)	\$0	\$517,974	\$354,902	\$3,436	\$358,338
71	Nov-20	\$517,974	\$0	\$3,358	(\$15,423)	\$0	\$505,910	\$358,338	\$3,358	\$361,697
72	Dec-20	\$505,910	\$0	\$3,280	(\$15,423)	\$0	\$493,767	\$361,697	\$3,280	\$364,977

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158			Annual Payback	-\$185,074					
Annual Interest	7.78%			Total Interest	\$426,430					
Years	8									
Payments Per Year	12			Total Payback	\$1,480,588					
Start Year	2015									
Monthly Payment	-\$15,423									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$493,767	\$0	\$3,201	(\$15,423)	\$0	\$481,545	\$364,977	\$3,201	\$368,178
74	Feb-21	\$481,545	\$0	\$3,122	(\$15,423)	\$0	\$469,245	\$368,178	\$3,122	\$371,300
75	Mar-21	\$469,245	\$0	\$3,042	(\$15,423)	\$0	\$456,864	\$371,300	\$3,042	\$374,342
76	Apr-21	\$456,864	\$0	\$2,962	(\$15,423)	\$0	\$444,403	\$374,342	\$2,962	\$377,304
77	May-21	\$444,403	\$0	\$2,881	(\$15,423)	\$0	\$431,862	\$377,304	\$2,881	\$380,185
78	Jun-21	\$431,862	\$0	\$2,800	(\$15,423)	\$0	\$419,239	\$380,185	\$2,800	\$382,985
79	Jul-21	\$419,239	\$0	\$2,718	(\$15,423)	\$0	\$406,534	\$382,985	\$2,718	\$385,703
80	Aug-21	\$406,534	\$0	\$2,636	(\$15,423)	\$0	\$393,747	\$385,703	\$2,636	\$388,339
81	Sep-21	\$393,747	\$0	\$2,553	(\$15,423)	\$0	\$380,877	\$388,339	\$2,553	\$390,892
82	Oct-21	\$380,877	\$0	\$2,469	(\$15,423)	\$0	\$367,923	\$390,892	\$2,469	\$393,361
83	Nov-21	\$367,923	\$0	\$2,385	(\$15,423)	\$0	\$354,886	\$393,361	\$2,385	\$395,747
84	Dec-21	\$354,886	\$0	\$2,301	(\$15,423)	\$0	\$341,764	\$395,747	\$2,301	\$398,047
85	Jan-22	\$341,764	\$0	\$2,216	(\$15,423)	\$0	\$328,557	\$398,047	\$2,216	\$400,263
86	Feb-22	\$328,557	\$0	\$2,130	(\$15,423)	\$0	\$315,264	\$400,263	\$2,130	\$402,393
87	Mar-22	\$315,264	\$0	\$2,044	(\$15,423)	\$0	\$301,886	\$402,393	\$2,044	\$404,437
88	Apr-22	\$301,886	\$0	\$1,957	(\$15,423)	\$0	\$288,420	\$404,437	\$1,957	\$406,394
89	May-22	\$288,420	\$0	\$1,870	(\$15,423)	\$0	\$274,867	\$406,394	\$1,870	\$408,264
90	Jun-22	\$274,867	\$0	\$1,782	(\$15,423)	\$0	\$261,226	\$408,264	\$1,782	\$410,046
91	Jul-22	\$261,226	\$0	\$1,694	(\$15,423)	\$0	\$247,497	\$410,046	\$1,694	\$411,740
92	Aug-22	\$247,497	\$0	\$1,605	(\$15,423)	\$0	\$233,679	\$411,740	\$1,605	\$413,345
93	Sep-22	\$233,679	\$0	\$1,515	(\$15,423)	\$0	\$219,771	\$413,345	\$1,515	\$414,860
94	Oct-22	\$219,771	\$0	\$1,425	(\$15,423)	\$0	\$205,773	\$414,860	\$1,425	\$416,285
95	Nov-22	\$205,773	\$0	\$1,334	(\$15,423)	\$0	\$191,685	\$416,285	\$1,334	\$417,619
96	Dec-22	\$191,685	\$0	\$1,243	(\$15,423)	\$0	\$177,505	\$417,619	\$1,243	\$418,861
97	Jan-23	\$177,505	\$0	\$1,151	(\$15,423)	\$0	\$163,233	\$418,861	\$1,151	\$420,012
98	Feb-23	\$163,233	\$0	\$1,058	(\$15,423)	\$0	\$148,868	\$420,012	\$1,058	\$421,070
99	Mar-23	\$148,868	\$0	\$965	(\$15,423)	\$0	\$134,410	\$421,070	\$965	\$422,036
100	Apr-23	\$134,410	\$0	\$871	(\$15,423)	\$0	\$119,859	\$422,036	\$871	\$422,907
101	May-23	\$119,859	\$0	\$777	(\$15,423)	\$0	\$105,213	\$422,907	\$777	\$423,684
102	Jun-23	\$105,213	\$0	\$682	(\$15,423)	\$0	\$90,473	\$423,684	\$682	\$424,366
103	Jul-23	\$90,473	\$0	\$587	(\$15,423)	\$0	\$75,637	\$424,366	\$587	\$424,953
104	Aug-23	\$75,637	\$0	\$490	(\$15,423)	\$0	\$60,704	\$424,953	\$490	\$425,443
105	Sep-23	\$60,704	\$0	\$394	(\$15,423)	\$0	\$45,675	\$425,443	\$394	\$425,837
106	Oct-23	\$45,675	\$0	\$296	(\$15,423)	\$0	\$30,548	\$425,837	\$296	\$426,133
107	Nov-23	\$30,548	\$0	\$198	(\$15,423)	\$0	\$15,323	\$426,133	\$198	\$426,331
108	Dec-23	\$15,323	\$0	\$99	(\$15,423)	\$0	(\$0)	\$426,331	\$99	\$426,430

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597			Annual Payback	-\$256,255					
Annual Interest	7.78%			Total Interest	\$590,439					
Years	8									
Payments Per Year	12			Total Payback	\$2,050,036					
Start Year	2015									
Monthly Payment	-\$21,355									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$121,633	\$789	\$0	\$0	\$122,422	\$0	\$789	\$789
2	Feb-15	\$122,422	\$121,633	\$1,582	\$0	\$0	\$245,637	\$789	\$1,582	\$2,371
3	Mar-15	\$245,637	\$121,633	\$2,381	\$0	\$0	\$369,651	\$2,371	\$2,381	\$4,752
4	Apr-15	\$369,651	\$121,633	\$3,185	\$0	\$0	\$494,470	\$4,752	\$3,185	\$7,937
5	May-15	\$494,470	\$121,633	\$3,994	\$0	\$0	\$620,097	\$7,937	\$3,994	\$11,932
6	Jun-15	\$620,097	\$121,633	\$4,809	\$0	\$0	\$746,539	\$11,932	\$4,809	\$16,740
7	Jul-15	\$746,539	\$121,633	\$5,629	\$0	\$0	\$873,801	\$16,740	\$5,629	\$22,369
8	Aug-15	\$873,801	\$121,633	\$6,454	\$0	\$0	\$1,001,887	\$22,369	\$6,454	\$28,823
9	Sep-15	\$1,001,887	\$121,633	\$7,284	\$0	\$0	\$1,130,805	\$28,823	\$7,284	\$36,107
10	Oct-15	\$1,130,805	\$121,633	\$8,120	\$0	\$0	\$1,260,558	\$36,107	\$8,120	\$44,227
11	Nov-15	\$1,260,558	\$121,633	\$8,961	\$0	\$0	\$1,391,152	\$44,227	\$8,961	\$53,188
12	Dec-15	\$1,391,152	\$121,633	\$9,808	\$0	\$0	\$1,522,593	\$53,188	\$9,808	\$62,996
13	Jan-16	\$1,522,593	\$0	\$9,871	-\$21,355	\$0	\$1,511,110	\$62,996	\$9,871	\$72,868
14	Feb-16	\$1,511,110	\$0	\$9,797	-\$21,355	\$0	\$1,499,552	\$72,868	\$9,797	\$82,665
15	Mar-16	\$1,499,552	\$0	\$9,722	-\$21,355	\$0	\$1,487,920	\$82,665	\$9,722	\$92,387
16	Apr-16	\$1,487,920	\$0	\$9,647	-\$21,355	\$0	\$1,476,212	\$92,387	\$9,647	\$102,033
17	May-16	\$1,476,212	\$0	\$9,571	-\$21,355	\$0	\$1,464,428	\$102,033	\$9,571	\$111,604
18	Jun-16	\$1,464,428	\$0	\$9,494	-\$21,355	\$0	\$1,452,568	\$111,604	\$9,494	\$121,098
19	Jul-16	\$1,452,568	\$0	\$9,417	-\$21,355	\$0	\$1,440,631	\$121,098	\$9,417	\$130,516
20	Aug-16	\$1,440,631	\$0	\$9,340	-\$21,355	\$0	\$1,428,617	\$130,516	\$9,340	\$139,856
21	Sep-16	\$1,428,617	\$0	\$9,262	-\$21,355	\$0	\$1,416,524	\$139,856	\$9,262	\$149,118
22	Oct-16	\$1,416,524	\$0	\$9,184	-\$21,355	\$0	\$1,404,354	\$149,118	\$9,184	\$158,302
23	Nov-16	\$1,404,354	\$0	\$9,105	-\$21,355	\$0	\$1,392,104	\$158,302	\$9,105	\$167,407
24	Dec-16	\$1,392,104	\$0	\$9,025	-\$21,355	\$0	\$1,379,775	\$167,407	\$9,025	\$176,432
25	Jan-17	\$1,379,775	\$0	\$8,946	-\$21,355	\$0	\$1,367,366	\$176,432	\$8,946	\$185,378
26	Feb-17	\$1,367,366	\$0	\$8,865	-\$21,355	\$0	\$1,354,876	\$185,378	\$8,865	\$194,243
27	Mar-17	\$1,354,876	\$0	\$8,784	-\$21,355	\$0	\$1,342,306	\$194,243	\$8,784	\$203,027
28	Apr-17	\$1,342,306	\$0	\$8,703	-\$21,355	\$0	\$1,329,654	\$203,027	\$8,703	\$211,730
29	May-17	\$1,329,654	\$0	\$8,621	-\$21,355	\$0	\$1,316,920	\$211,730	\$8,621	\$220,350
30	Jun-17	\$1,316,920	\$0	\$8,538	-\$21,355	\$0	\$1,304,104	\$220,350	\$8,538	\$228,888
31	Jul-17	\$1,304,104	\$0	\$8,455	-\$21,355	\$0	\$1,291,204	\$228,888	\$8,455	\$237,343
32	Aug-17	\$1,291,204	\$0	\$8,371	-\$21,355	\$0	\$1,278,221	\$237,343	\$8,371	\$245,715
33	Sep-17	\$1,278,221	\$0	\$8,287	-\$21,355	\$0	\$1,265,153	\$245,715	\$8,287	\$254,002
34	Oct-17	\$1,265,153	\$0	\$8,202	-\$21,355	\$0	\$1,252,001	\$254,002	\$8,202	\$262,204
35	Nov-17	\$1,252,001	\$0	\$8,117	-\$21,355	\$0	\$1,238,764	\$262,204	\$8,117	\$270,321
36	Dec-17	\$1,238,764	\$0	\$8,031	-\$21,355	\$0	\$1,225,441	\$270,321	\$8,031	\$278,353

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597	Annual Payback	-\$256,255
Annual Interest	7.78%	Total Interest	\$590,439
Years	8		
Payments Per Year	12	Total Payback	\$2,050,036
Start Year	2015		
Monthly Payment	-\$21,355		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$1,225,441	\$0	\$7,945	-\$21,355	\$0	\$1,212,031	\$278,353	\$7,945	\$286,298
38	Feb-18	\$1,212,031	\$0	\$7,858	-\$21,355	\$0	\$1,198,534	\$286,298	\$7,858	\$294,156
39	Mar-18	\$1,198,534	\$0	\$7,770	-\$21,355	\$0	\$1,184,950	\$294,156	\$7,770	\$301,926
40	Apr-18	\$1,184,950	\$0	\$7,682	-\$21,355	\$0	\$1,171,278	\$301,926	\$7,682	\$309,609
41	May-18	\$1,171,278	\$0	\$7,594	-\$21,355	\$0	\$1,157,517	\$309,609	\$7,594	\$317,202
42	Jun-18	\$1,157,517	\$0	\$7,505	-\$21,355	\$0	\$1,143,668	\$317,202	\$7,505	\$324,707
43	Jul-18	\$1,143,668	\$0	\$7,415	-\$21,355	\$0	\$1,129,728	\$324,707	\$7,415	\$332,122
44	Aug-18	\$1,129,728	\$0	\$7,324	-\$21,355	\$0	\$1,115,698	\$332,122	\$7,324	\$339,446
45	Sep-18	\$1,115,698	\$0	\$7,233	-\$21,355	\$0	\$1,101,576	\$339,446	\$7,233	\$346,680
46	Oct-18	\$1,101,576	\$0	\$7,142	-\$21,355	\$0	\$1,087,364	\$346,680	\$7,142	\$353,821
47	Nov-18	\$1,087,364	\$0	\$7,050	-\$21,355	\$0	\$1,073,059	\$353,821	\$7,050	\$360,871
48	Dec-18	\$1,073,059	\$0	\$6,957	-\$21,355	\$0	\$1,058,661	\$360,871	\$6,957	\$367,828
49	Jan-19	\$1,058,661	\$0	\$6,864	-\$21,355	\$0	\$1,044,171	\$367,828	\$6,864	\$374,692
50	Feb-19	\$1,044,171	\$0	\$6,770	-\$21,355	\$0	\$1,029,586	\$374,692	\$6,770	\$381,462
51	Mar-19	\$1,029,586	\$0	\$6,675	-\$21,355	\$0	\$1,014,906	\$381,462	\$6,675	\$388,137
52	Apr-19	\$1,014,906	\$0	\$6,580	-\$21,355	\$0	\$1,000,132	\$388,137	\$6,580	\$394,717
53	May-19	\$1,000,132	\$0	\$6,484	-\$21,355	\$0	\$985,261	\$394,717	\$6,484	\$401,201
54	Jun-19	\$985,261	\$0	\$6,388	-\$21,355	\$0	\$970,295	\$401,201	\$6,388	\$407,589
55	Jul-19	\$970,295	\$0	\$6,291	-\$21,355	\$0	\$955,231	\$407,589	\$6,291	\$413,879
56	Aug-19	\$955,231	\$0	\$6,193	-\$21,355	\$0	\$940,069	\$413,879	\$6,193	\$420,072
57	Sep-19	\$940,069	\$0	\$6,095	-\$21,355	\$0	\$924,810	\$420,072	\$6,095	\$426,167
58	Oct-19	\$924,810	\$0	\$5,996	-\$21,355	\$0	\$909,451	\$426,167	\$5,996	\$432,163
59	Nov-19	\$909,451	\$0	\$5,896	-\$21,355	\$0	\$893,993	\$432,163	\$5,896	\$438,059
60	Dec-19	\$893,993	\$0	\$5,796	-\$21,355	\$0	\$878,434	\$438,059	\$5,796	\$443,855
61	Jan-20	\$878,434	\$0	\$5,695	-\$21,355	\$0	\$862,775	\$443,855	\$5,695	\$449,551
62	Feb-20	\$862,775	\$0	\$5,594	-\$21,355	\$0	\$847,014	\$449,551	\$5,594	\$455,144
63	Mar-20	\$847,014	\$0	\$5,491	-\$21,355	\$0	\$831,151	\$455,144	\$5,491	\$460,636
64	Apr-20	\$831,151	\$0	\$5,389	-\$21,355	\$0	\$815,185	\$460,636	\$5,389	\$466,024
65	May-20	\$815,185	\$0	\$5,285	-\$21,355	\$0	\$799,115	\$466,024	\$5,285	\$471,309
66	Jun-20	\$799,115	\$0	\$5,181	-\$21,355	\$0	\$782,942	\$471,309	\$5,181	\$476,490
67	Jul-20	\$782,942	\$0	\$5,076	-\$21,355	\$0	\$766,663	\$476,490	\$5,076	\$481,566
68	Aug-20	\$766,663	\$0	\$4,971	-\$21,355	\$0	\$750,279	\$481,566	\$4,971	\$486,537
69	Sep-20	\$750,279	\$0	\$4,864	-\$21,355	\$0	\$733,789	\$486,537	\$4,864	\$491,401
70	Oct-20	\$733,789	\$0	\$4,757	-\$21,355	\$0	\$717,192	\$491,401	\$4,757	\$496,159
71	Nov-20	\$717,192	\$0	\$4,650	-\$21,355	\$0	\$700,487	\$496,159	\$4,650	\$500,808
72	Dec-20	\$700,487	\$0	\$4,541	-\$21,355	\$0	\$683,674	\$500,808	\$4,541	\$505,350

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597	Annual Payback	-\$256,255
Annual Interest	7.78%	Total Interest	\$590,439
Years	8		
Payments Per Year	12	Total Payback	\$2,050,036
Start Year	2015		
Monthly Payment	-\$21,355		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$683,674	\$0	\$4,432	-\$21,355	\$0	\$666,752	\$505,350	\$4,432	\$509,782
74	Feb-21	\$666,752	\$0	\$4,323	-\$21,355	\$0	\$649,720	\$509,782	\$4,323	\$514,105
75	Mar-21	\$649,720	\$0	\$4,212	-\$21,355	\$0	\$632,578	\$514,105	\$4,212	\$518,318
76	Apr-21	\$632,578	\$0	\$4,101	-\$21,355	\$0	\$615,325	\$518,318	\$4,101	\$522,419
77	May-21	\$615,325	\$0	\$3,989	-\$21,355	\$0	\$597,960	\$522,419	\$3,989	\$526,408
78	Jun-21	\$597,960	\$0	\$3,877	-\$21,355	\$0	\$580,482	\$526,408	\$3,877	\$530,285
79	Jul-21	\$580,482	\$0	\$3,763	-\$21,355	\$0	\$562,891	\$530,285	\$3,763	\$534,048
80	Aug-21	\$562,891	\$0	\$3,649	-\$21,355	\$0	\$545,186	\$534,048	\$3,649	\$537,698
81	Sep-21	\$545,186	\$0	\$3,535	-\$21,355	\$0	\$527,366	\$537,698	\$3,535	\$541,232
82	Oct-21	\$527,366	\$0	\$3,419	-\$21,355	\$0	\$509,430	\$541,232	\$3,419	\$544,652
83	Nov-21	\$509,430	\$0	\$3,303	-\$21,355	\$0	\$491,379	\$544,652	\$3,303	\$547,954
84	Dec-21	\$491,379	\$0	\$3,186	-\$21,355	\$0	\$473,210	\$547,954	\$3,186	\$551,140
85	Jan-22	\$473,210	\$0	\$3,068	-\$21,355	\$0	\$454,923	\$551,140	\$3,068	\$554,208
86	Feb-22	\$454,923	\$0	\$2,949	-\$21,355	\$0	\$436,518	\$554,208	\$2,949	\$557,157
87	Mar-22	\$436,518	\$0	\$2,830	-\$21,355	\$0	\$417,994	\$557,157	\$2,830	\$559,988
88	Apr-22	\$417,994	\$0	\$2,710	-\$21,355	\$0	\$399,349	\$559,988	\$2,710	\$562,698
89	May-22	\$399,349	\$0	\$2,589	-\$21,355	\$0	\$380,584	\$562,698	\$2,589	\$565,287
90	Jun-22	\$380,584	\$0	\$2,467	-\$21,355	\$0	\$361,697	\$565,287	\$2,467	\$567,754
91	Jul-22	\$361,697	\$0	\$2,345	-\$21,355	\$0	\$342,687	\$567,754	\$2,345	\$570,099
92	Aug-22	\$342,687	\$0	\$2,222	-\$21,355	\$0	\$323,554	\$570,099	\$2,222	\$572,321
93	Sep-22	\$323,554	\$0	\$2,098	-\$21,355	\$0	\$304,297	\$572,321	\$2,098	\$574,419
94	Oct-22	\$304,297	\$0	\$1,973	-\$21,355	\$0	\$284,916	\$574,419	\$1,973	\$576,391
95	Nov-22	\$284,916	\$0	\$1,847	-\$21,355	\$0	\$265,408	\$576,391	\$1,847	\$578,239
96	Dec-22	\$265,408	\$0	\$1,721	-\$21,355	\$0	\$245,775	\$578,239	\$1,721	\$579,959
97	Jan-23	\$245,775	\$0	\$1,593	-\$21,355	\$0	\$226,013	\$579,959	\$1,593	\$581,553
98	Feb-23	\$226,013	\$0	\$1,465	-\$21,355	\$0	\$206,124	\$581,553	\$1,465	\$583,018
99	Mar-23	\$206,124	\$0	\$1,336	-\$21,355	\$0	\$186,106	\$583,018	\$1,336	\$584,355
100	Apr-23	\$186,106	\$0	\$1,207	-\$21,355	\$0	\$165,958	\$584,355	\$1,207	\$585,561
101	May-23	\$165,958	\$0	\$1,076	-\$21,355	\$0	\$145,679	\$585,561	\$1,076	\$586,637
102	Jun-23	\$145,679	\$0	\$944	-\$21,355	\$0	\$125,269	\$586,637	\$944	\$587,582
103	Jul-23	\$125,269	\$0	\$812	-\$21,355	\$0	\$104,727	\$587,582	\$812	\$588,394
104	Aug-23	\$104,727	\$0	\$679	-\$21,355	\$0	\$84,051	\$588,394	\$679	\$589,073
105	Sep-23	\$84,051	\$0	\$545	-\$21,355	\$0	\$63,242	\$589,073	\$545	\$589,618
106	Oct-23	\$63,242	\$0	\$410	-\$21,355	\$0	\$42,297	\$589,618	\$410	\$590,028
107	Nov-23	\$42,297	\$0	\$274	-\$21,355	\$0	\$21,217	\$590,028	\$274	\$590,302
108	Dec-23	\$21,217	\$0	\$138	-\$21,355	\$0	-\$0	\$590,302	\$138	\$590,439

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$71,607
Annual Interest	7.78%	Total Interest	\$164,990
Years	8		
Payments Per Year	12	Total Payback	\$572,853
Start Year	2015		
Monthly Payment	-\$5,967		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$33,989	\$220	\$0	\$0	\$34,209	\$0	\$220	\$220
2	Feb-15	\$34,209	\$33,989	\$442	\$0	\$0	\$68,640	\$220	\$442	\$663
3	Mar-15	\$68,640	\$33,989	\$665	\$0	\$0	\$103,294	\$663	\$665	\$1,328
4	Apr-15	\$103,294	\$33,989	\$890	\$0	\$0	\$138,172	\$1,328	\$890	\$2,218
5	May-15	\$138,172	\$33,989	\$1,116	\$0	\$0	\$173,277	\$2,218	\$1,116	\$3,334
6	Jun-15	\$173,277	\$33,989	\$1,344	\$0	\$0	\$208,609	\$3,334	\$1,344	\$4,678
7	Jul-15	\$208,609	\$33,989	\$1,573	\$0	\$0	\$244,171	\$4,678	\$1,573	\$6,251
8	Aug-15	\$244,171	\$33,989	\$1,803	\$0	\$0	\$279,963	\$6,251	\$1,803	\$8,054
9	Sep-15	\$279,963	\$33,989	\$2,035	\$0	\$0	\$315,987	\$8,054	\$2,035	\$10,090
10	Oct-15	\$315,987	\$33,989	\$2,269	\$0	\$0	\$352,244	\$10,090	\$2,269	\$12,359
11	Nov-15	\$352,244	\$33,989	\$2,504	\$0	\$0	\$388,737	\$12,359	\$2,504	\$14,863
12	Dec-15	\$388,737	\$33,989	\$2,741	\$0	\$0	\$425,466	\$14,863	\$2,741	\$17,603
13	Jan-16	\$425,466	\$0	\$2,758	-\$5,967	\$0	\$422,258	\$17,603	\$2,758	\$20,362
14	Feb-16	\$422,258	\$0	\$2,738	-\$5,967	\$0	\$419,028	\$20,362	\$2,738	\$23,099
15	Mar-16	\$419,028	\$0	\$2,717	-\$5,967	\$0	\$415,777	\$23,099	\$2,717	\$25,816
16	Apr-16	\$415,777	\$0	\$2,696	-\$5,967	\$0	\$412,506	\$25,816	\$2,696	\$28,512
17	May-16	\$412,506	\$0	\$2,674	-\$5,967	\$0	\$409,213	\$28,512	\$2,674	\$31,186
18	Jun-16	\$409,213	\$0	\$2,653	-\$5,967	\$0	\$405,899	\$31,186	\$2,653	\$33,839
19	Jul-16	\$405,899	\$0	\$2,632	-\$5,967	\$0	\$402,563	\$33,839	\$2,632	\$36,471
20	Aug-16	\$402,563	\$0	\$2,610	-\$5,967	\$0	\$399,206	\$36,471	\$2,610	\$39,081
21	Sep-16	\$399,206	\$0	\$2,588	-\$5,967	\$0	\$395,827	\$39,081	\$2,588	\$41,669
22	Oct-16	\$395,827	\$0	\$2,566	-\$5,967	\$0	\$392,426	\$41,669	\$2,566	\$44,235
23	Nov-16	\$392,426	\$0	\$2,544	-\$5,967	\$0	\$389,003	\$44,235	\$2,544	\$46,779
24	Dec-16	\$389,003	\$0	\$2,522	-\$5,967	\$0	\$385,558	\$46,779	\$2,522	\$49,301
25	Jan-17	\$385,558	\$0	\$2,500	-\$5,967	\$0	\$382,090	\$49,301	\$2,500	\$51,801
26	Feb-17	\$382,090	\$0	\$2,477	-\$5,967	\$0	\$378,600	\$51,801	\$2,477	\$54,278
27	Mar-17	\$378,600	\$0	\$2,455	-\$5,967	\$0	\$375,088	\$54,278	\$2,455	\$56,733
28	Apr-17	\$375,088	\$0	\$2,432	-\$5,967	\$0	\$371,552	\$56,733	\$2,432	\$59,165
29	May-17	\$371,552	\$0	\$2,409	-\$5,967	\$0	\$367,994	\$59,165	\$2,409	\$61,574
30	Jun-17	\$367,994	\$0	\$2,386	-\$5,967	\$0	\$364,413	\$61,574	\$2,386	\$63,960
31	Jul-17	\$364,413	\$0	\$2,363	-\$5,967	\$0	\$360,808	\$63,960	\$2,363	\$66,322
32	Aug-17	\$360,808	\$0	\$2,339	-\$5,967	\$0	\$357,180	\$66,322	\$2,339	\$68,661
33	Sep-17	\$357,180	\$0	\$2,316	-\$5,967	\$0	\$353,529	\$68,661	\$2,316	\$70,977
34	Oct-17	\$353,529	\$0	\$2,292	-\$5,967	\$0	\$349,853	\$70,977	\$2,292	\$73,269
35	Nov-17	\$349,853	\$0	\$2,268	-\$5,967	\$0	\$346,154	\$73,269	\$2,268	\$75,537
36	Dec-17	\$346,154	\$0	\$2,244	-\$5,967	\$0	\$342,431	\$75,537	\$2,244	\$77,782

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$71,607
Annual Interest	7.78%	Total Interest	\$164,990
Years	8		
Payments Per Year	12	Total Payback	\$572,853
Start Year	2015		
Monthly Payment	-\$5,967		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$342,431	\$0	\$2,220	-\$5,967	\$0	\$338,684	\$77,782	\$2,220	\$80,002
38	Feb-18	\$338,684	\$0	\$2,196	-\$5,967	\$0	\$334,913	\$80,002	\$2,196	\$82,197
39	Mar-18	\$334,913	\$0	\$2,171	-\$5,967	\$0	\$331,117	\$82,197	\$2,171	\$84,369
40	Apr-18	\$331,117	\$0	\$2,147	-\$5,967	\$0	\$327,297	\$84,369	\$2,147	\$86,516
41	May-18	\$327,297	\$0	\$2,122	-\$5,967	\$0	\$323,451	\$86,516	\$2,122	\$88,638
42	Jun-18	\$323,451	\$0	\$2,097	-\$5,967	\$0	\$319,581	\$88,638	\$2,097	\$90,735
43	Jul-18	\$319,581	\$0	\$2,072	-\$5,967	\$0	\$315,686	\$90,735	\$2,072	\$92,807
44	Aug-18	\$315,686	\$0	\$2,047	-\$5,967	\$0	\$311,765	\$92,807	\$2,047	\$94,853
45	Sep-18	\$311,765	\$0	\$2,021	-\$5,967	\$0	\$307,819	\$94,853	\$2,021	\$96,875
46	Oct-18	\$307,819	\$0	\$1,996	-\$5,967	\$0	\$303,848	\$96,875	\$1,996	\$98,870
47	Nov-18	\$303,848	\$0	\$1,970	-\$5,967	\$0	\$299,851	\$98,870	\$1,970	\$100,840
48	Dec-18	\$299,851	\$0	\$1,944	-\$5,967	\$0	\$295,827	\$100,840	\$1,944	\$102,784
49	Jan-19	\$295,827	\$0	\$1,918	-\$5,967	\$0	\$291,778	\$102,784	\$1,918	\$104,702
50	Feb-19	\$291,778	\$0	\$1,892	-\$5,967	\$0	\$287,703	\$104,702	\$1,892	\$106,594
51	Mar-19	\$287,703	\$0	\$1,865	-\$5,967	\$0	\$283,601	\$106,594	\$1,865	\$108,459
52	Apr-19	\$283,601	\$0	\$1,839	-\$5,967	\$0	\$279,472	\$108,459	\$1,839	\$110,298
53	May-19	\$279,472	\$0	\$1,812	-\$5,967	\$0	\$275,317	\$110,298	\$1,812	\$112,110
54	Jun-19	\$275,317	\$0	\$1,785	-\$5,967	\$0	\$271,135	\$112,110	\$1,785	\$113,895
55	Jul-19	\$271,135	\$0	\$1,758	-\$5,967	\$0	\$266,925	\$113,895	\$1,758	\$115,653
56	Aug-19	\$266,925	\$0	\$1,731	-\$5,967	\$0	\$262,689	\$115,653	\$1,731	\$117,383
57	Sep-19	\$262,689	\$0	\$1,703	-\$5,967	\$0	\$258,425	\$117,383	\$1,703	\$119,086
58	Oct-19	\$258,425	\$0	\$1,675	-\$5,967	\$0	\$254,133	\$119,086	\$1,675	\$120,762
59	Nov-19	\$254,133	\$0	\$1,648	-\$5,967	\$0	\$249,813	\$120,762	\$1,648	\$122,409
60	Dec-19	\$249,813	\$0	\$1,620	-\$5,967	\$0	\$245,466	\$122,409	\$1,620	\$124,029
61	Jan-20	\$245,466	\$0	\$1,591	-\$5,967	\$0	\$241,090	\$124,029	\$1,591	\$125,620
62	Feb-20	\$241,090	\$0	\$1,563	-\$5,967	\$0	\$236,686	\$125,620	\$1,563	\$127,183
63	Mar-20	\$236,686	\$0	\$1,535	-\$5,967	\$0	\$232,253	\$127,183	\$1,535	\$128,718
64	Apr-20	\$232,253	\$0	\$1,506	-\$5,967	\$0	\$227,791	\$128,718	\$1,506	\$130,224
65	May-20	\$227,791	\$0	\$1,477	-\$5,967	\$0	\$223,301	\$130,224	\$1,477	\$131,701
66	Jun-20	\$223,301	\$0	\$1,448	-\$5,967	\$0	\$218,782	\$131,701	\$1,448	\$133,148
67	Jul-20	\$218,782	\$0	\$1,418	-\$5,967	\$0	\$214,233	\$133,148	\$1,418	\$134,567
68	Aug-20	\$214,233	\$0	\$1,389	-\$5,967	\$0	\$209,655	\$134,567	\$1,389	\$135,956
69	Sep-20	\$209,655	\$0	\$1,359	-\$5,967	\$0	\$205,047	\$135,956	\$1,359	\$137,315
70	Oct-20	\$205,047	\$0	\$1,329	-\$5,967	\$0	\$200,409	\$137,315	\$1,329	\$138,644
71	Nov-20	\$200,409	\$0	\$1,299	-\$5,967	\$0	\$195,741	\$138,644	\$1,299	\$139,944
72	Dec-20	\$195,741	\$0	\$1,269	-\$5,967	\$0	\$191,043	\$139,944	\$1,269	\$141,213

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$71,607
Annual Interest	7.78%	Total Interest	\$164,990
Years	8		
Payments Per Year	12	Total Payback	\$572,853
Start Year	2015		
Monthly Payment	-\$5,967		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$191,043	\$0	\$1,239	-\$5,967	\$0	\$186,314	\$141,213	\$1,239	\$142,451
74	Feb-21	\$186,314	\$0	\$1,208	-\$5,967	\$0	\$181,555	\$142,451	\$1,208	\$143,659
75	Mar-21	\$181,555	\$0	\$1,177	-\$5,967	\$0	\$176,765	\$143,659	\$1,177	\$144,836
76	Apr-21	\$176,765	\$0	\$1,146	-\$5,967	\$0	\$171,944	\$144,836	\$1,146	\$145,982
77	May-21	\$171,944	\$0	\$1,115	-\$5,967	\$0	\$167,091	\$145,982	\$1,115	\$147,097
78	Jun-21	\$167,091	\$0	\$1,083	-\$5,967	\$0	\$162,207	\$147,097	\$1,083	\$148,180
79	Jul-21	\$162,207	\$0	\$1,052	-\$5,967	\$0	\$157,292	\$148,180	\$1,052	\$149,232
80	Aug-21	\$157,292	\$0	\$1,020	-\$5,967	\$0	\$152,344	\$149,232	\$1,020	\$150,252
81	Sep-21	\$152,344	\$0	\$988	-\$5,967	\$0	\$147,365	\$150,252	\$988	\$151,239
82	Oct-21	\$147,365	\$0	\$955	-\$5,967	\$0	\$142,353	\$151,239	\$955	\$152,195
83	Nov-21	\$142,353	\$0	\$923	-\$5,967	\$0	\$137,309	\$152,195	\$923	\$153,118
84	Dec-21	\$137,309	\$0	\$890	-\$5,967	\$0	\$132,232	\$153,118	\$890	\$154,008
85	Jan-22	\$132,232	\$0	\$857	-\$5,967	\$0	\$127,122	\$154,008	\$857	\$154,865
86	Feb-22	\$127,122	\$0	\$824	-\$5,967	\$0	\$121,979	\$154,865	\$824	\$155,689
87	Mar-22	\$121,979	\$0	\$791	-\$5,967	\$0	\$116,802	\$155,689	\$791	\$156,480
88	Apr-22	\$116,802	\$0	\$757	-\$5,967	\$0	\$111,592	\$156,480	\$757	\$157,238
89	May-22	\$111,592	\$0	\$723	-\$5,967	\$0	\$106,349	\$157,238	\$723	\$157,961
90	Jun-22	\$106,349	\$0	\$689	-\$5,967	\$0	\$101,071	\$157,961	\$689	\$158,651
91	Jul-22	\$101,071	\$0	\$655	-\$5,967	\$0	\$95,759	\$158,651	\$655	\$159,306
92	Aug-22	\$95,759	\$0	\$621	-\$5,967	\$0	\$90,412	\$159,306	\$621	\$159,927
93	Sep-22	\$90,412	\$0	\$586	-\$5,967	\$0	\$85,031	\$159,927	\$586	\$160,513
94	Oct-22	\$85,031	\$0	\$551	-\$5,967	\$0	\$79,616	\$160,513	\$551	\$161,064
95	Nov-22	\$79,616	\$0	\$516	-\$5,967	\$0	\$74,164	\$161,064	\$516	\$161,580
96	Dec-22	\$74,164	\$0	\$481	-\$5,967	\$0	\$68,678	\$161,580	\$481	\$162,061
97	Jan-23	\$68,678	\$0	\$445	-\$5,967	\$0	\$63,156	\$162,061	\$445	\$162,506
98	Feb-23	\$63,156	\$0	\$409	-\$5,967	\$0	\$57,598	\$162,506	\$409	\$162,916
99	Mar-23	\$57,598	\$0	\$373	-\$5,967	\$0	\$52,005	\$162,916	\$373	\$163,289
100	Apr-23	\$52,005	\$0	\$337	-\$5,967	\$0	\$46,375	\$163,289	\$337	\$163,626
101	May-23	\$46,375	\$0	\$301	-\$5,967	\$0	\$40,708	\$163,626	\$301	\$163,927
102	Jun-23	\$40,708	\$0	\$264	-\$5,967	\$0	\$35,005	\$163,927	\$264	\$164,191
103	Jul-23	\$35,005	\$0	\$227	-\$5,967	\$0	\$29,264	\$164,191	\$227	\$164,418
104	Aug-23	\$29,264	\$0	\$190	-\$5,967	\$0	\$23,487	\$164,418	\$190	\$164,608
105	Sep-23	\$23,487	\$0	\$152	-\$5,967	\$0	\$17,672	\$164,608	\$152	\$164,760
106	Oct-23	\$17,672	\$0	\$115	-\$5,967	\$0	\$11,819	\$164,760	\$115	\$164,875
107	Nov-23	\$11,819	\$0	\$77	-\$5,967	\$0	\$5,929	\$164,875	\$77	\$164,951
108	Dec-23	\$5,929	\$0	\$38	-\$5,967	\$0	-\$0	\$164,951	\$38	\$164,990

Amortization Schedule: Unmetered

Original Amount	\$315,379	Annual Payback	-\$55,370
Annual Interest	7.78%	Total Interest	\$127,578
Years	8		
Payments Per Year	12	Total Payback	\$442,957
Start Year	2015		
Monthly Payment	-\$4,614		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$26,282	\$170	\$0	\$0	\$26,452	\$0	\$170	\$170
2	Feb-15	\$26,452	\$26,282	\$342	\$0	\$0	\$53,075	\$170	\$342	\$512
3	Mar-15	\$53,075	\$26,282	\$514	\$0	\$0	\$79,872	\$512	\$514	\$1,027
4	Apr-15	\$79,872	\$26,282	\$688	\$0	\$0	\$106,841	\$1,027	\$688	\$1,715
5	May-15	\$106,841	\$26,282	\$863	\$0	\$0	\$133,986	\$1,715	\$863	\$2,578
6	Jun-15	\$133,986	\$26,282	\$1,039	\$0	\$0	\$161,307	\$2,578	\$1,039	\$3,617
7	Jul-15	\$161,307	\$26,282	\$1,216	\$0	\$0	\$188,804	\$3,617	\$1,216	\$4,833
8	Aug-15	\$188,804	\$26,282	\$1,394	\$0	\$0	\$216,480	\$4,833	\$1,394	\$6,228
9	Sep-15	\$216,480	\$26,282	\$1,574	\$0	\$0	\$244,336	\$6,228	\$1,574	\$7,802
10	Oct-15	\$244,336	\$26,282	\$1,755	\$0	\$0	\$272,372	\$7,802	\$1,755	\$9,556
11	Nov-15	\$272,372	\$26,282	\$1,936	\$0	\$0	\$300,590	\$9,556	\$1,936	\$11,493
12	Dec-15	\$300,590	\$26,282	\$2,119	\$0	\$0	\$328,991	\$11,493	\$2,119	\$13,612
13	Jan-16	\$328,991	\$0	\$2,133	-\$4,614	\$0	\$326,510	\$13,612	\$2,133	\$15,745
14	Feb-16	\$326,510	\$0	\$2,117	-\$4,614	\$0	\$324,012	\$15,745	\$2,117	\$17,862
15	Mar-16	\$324,012	\$0	\$2,101	-\$4,614	\$0	\$321,499	\$17,862	\$2,101	\$19,962
16	Apr-16	\$321,499	\$0	\$2,084	-\$4,614	\$0	\$318,969	\$19,962	\$2,084	\$22,047
17	May-16	\$318,969	\$0	\$2,068	-\$4,614	\$0	\$316,423	\$22,047	\$2,068	\$24,115
18	Jun-16	\$316,423	\$0	\$2,051	-\$4,614	\$0	\$313,860	\$24,115	\$2,051	\$26,166
19	Jul-16	\$313,860	\$0	\$2,035	-\$4,614	\$0	\$311,281	\$26,166	\$2,035	\$28,201
20	Aug-16	\$311,281	\$0	\$2,018	-\$4,614	\$0	\$308,685	\$28,201	\$2,018	\$30,219
21	Sep-16	\$308,685	\$0	\$2,001	-\$4,614	\$0	\$306,072	\$30,219	\$2,001	\$32,220
22	Oct-16	\$306,072	\$0	\$1,984	-\$4,614	\$0	\$303,442	\$32,220	\$1,984	\$34,205
23	Nov-16	\$303,442	\$0	\$1,967	-\$4,614	\$0	\$300,796	\$34,205	\$1,967	\$36,172
24	Dec-16	\$300,796	\$0	\$1,950	-\$4,614	\$0	\$298,132	\$36,172	\$1,950	\$38,122
25	Jan-17	\$298,132	\$0	\$1,933	-\$4,614	\$0	\$295,450	\$38,122	\$1,933	\$40,055
26	Feb-17	\$295,450	\$0	\$1,916	-\$4,614	\$0	\$292,752	\$40,055	\$1,916	\$41,971
27	Mar-17	\$292,752	\$0	\$1,898	-\$4,614	\$0	\$290,036	\$41,971	\$1,898	\$43,869
28	Apr-17	\$290,036	\$0	\$1,880	-\$4,614	\$0	\$287,302	\$43,869	\$1,880	\$45,749
29	May-17	\$287,302	\$0	\$1,863	-\$4,614	\$0	\$284,550	\$45,749	\$1,863	\$47,612
30	Jun-17	\$284,550	\$0	\$1,845	-\$4,614	\$0	\$281,781	\$47,612	\$1,845	\$49,457
31	Jul-17	\$281,781	\$0	\$1,827	-\$4,614	\$0	\$278,994	\$49,457	\$1,827	\$51,283
32	Aug-17	\$278,994	\$0	\$1,809	-\$4,614	\$0	\$276,189	\$51,283	\$1,809	\$53,092
33	Sep-17	\$276,189	\$0	\$1,791	-\$4,614	\$0	\$273,365	\$53,092	\$1,791	\$54,883
34	Oct-17	\$273,365	\$0	\$1,772	-\$4,614	\$0	\$270,523	\$54,883	\$1,772	\$56,655
35	Nov-17	\$270,523	\$0	\$1,754	-\$4,614	\$0	\$267,663	\$56,655	\$1,754	\$58,409
36	Dec-17	\$267,663	\$0	\$1,735	-\$4,614	\$0	\$264,784	\$58,409	\$1,735	\$60,144

Amortization Schedule: Unmetered

Original Amount	\$315,379	Annual Payback	-\$55,370
Annual Interest	7.78%	Total Interest	\$127,578
Years	8		
Payments Per Year	12	Total Payback	\$442,957
Start Year	2015		
Monthly Payment	-\$4,614		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$264,784	\$0	\$1,717	-\$4,614	\$0	\$261,887	\$60,144	\$1,717	\$61,861
38	Feb-18	\$261,887	\$0	\$1,698	-\$4,614	\$0	\$258,971	\$61,861	\$1,698	\$63,559
39	Mar-18	\$258,971	\$0	\$1,679	-\$4,614	\$0	\$256,035	\$63,559	\$1,679	\$65,238
40	Apr-18	\$256,035	\$0	\$1,660	-\$4,614	\$0	\$253,081	\$65,238	\$1,660	\$66,898
41	May-18	\$253,081	\$0	\$1,641	-\$4,614	\$0	\$250,108	\$66,898	\$1,641	\$68,539
42	Jun-18	\$250,108	\$0	\$1,622	-\$4,614	\$0	\$247,115	\$68,539	\$1,622	\$70,160
43	Jul-18	\$247,115	\$0	\$1,602	-\$4,614	\$0	\$244,103	\$70,160	\$1,602	\$71,762
44	Aug-18	\$244,103	\$0	\$1,583	-\$4,614	\$0	\$241,072	\$71,762	\$1,583	\$73,345
45	Sep-18	\$241,072	\$0	\$1,563	-\$4,614	\$0	\$238,021	\$73,345	\$1,563	\$74,908
46	Oct-18	\$238,021	\$0	\$1,543	-\$4,614	\$0	\$234,950	\$74,908	\$1,543	\$76,451
47	Nov-18	\$234,950	\$0	\$1,523	-\$4,614	\$0	\$231,859	\$76,451	\$1,523	\$77,974
48	Dec-18	\$231,859	\$0	\$1,503	-\$4,614	\$0	\$228,748	\$77,974	\$1,503	\$79,478
49	Jan-19	\$228,748	\$0	\$1,483	-\$4,614	\$0	\$225,617	\$79,478	\$1,483	\$80,961
50	Feb-19	\$225,617	\$0	\$1,463	-\$4,614	\$0	\$222,465	\$80,961	\$1,463	\$82,423
51	Mar-19	\$222,465	\$0	\$1,442	-\$4,614	\$0	\$219,294	\$82,423	\$1,442	\$83,866
52	Apr-19	\$219,294	\$0	\$1,422	-\$4,614	\$0	\$216,101	\$83,866	\$1,422	\$85,287
53	May-19	\$216,101	\$0	\$1,401	-\$4,614	\$0	\$212,888	\$85,287	\$1,401	\$86,689
54	Jun-19	\$212,888	\$0	\$1,380	-\$4,614	\$0	\$209,654	\$86,689	\$1,380	\$88,069
55	Jul-19	\$209,654	\$0	\$1,359	-\$4,614	\$0	\$206,399	\$88,069	\$1,359	\$89,428
56	Aug-19	\$206,399	\$0	\$1,338	-\$4,614	\$0	\$203,123	\$89,428	\$1,338	\$90,766
57	Sep-19	\$203,123	\$0	\$1,317	-\$4,614	\$0	\$199,826	\$90,766	\$1,317	\$92,083
58	Oct-19	\$199,826	\$0	\$1,296	-\$4,614	\$0	\$196,507	\$92,083	\$1,296	\$93,379
59	Nov-19	\$196,507	\$0	\$1,274	-\$4,614	\$0	\$193,167	\$93,379	\$1,274	\$94,653
60	Dec-19	\$193,167	\$0	\$1,252	-\$4,614	\$0	\$189,806	\$94,653	\$1,252	\$95,905
61	Jan-20	\$189,806	\$0	\$1,231	-\$4,614	\$0	\$186,422	\$95,905	\$1,231	\$97,136
62	Feb-20	\$186,422	\$0	\$1,209	-\$4,614	\$0	\$183,017	\$97,136	\$1,209	\$98,344
63	Mar-20	\$183,017	\$0	\$1,187	-\$4,614	\$0	\$179,589	\$98,344	\$1,187	\$99,531
64	Apr-20	\$179,589	\$0	\$1,164	-\$4,614	\$0	\$176,139	\$99,531	\$1,164	\$100,695
65	May-20	\$176,139	\$0	\$1,142	-\$4,614	\$0	\$172,667	\$100,695	\$1,142	\$101,837
66	Jun-20	\$172,667	\$0	\$1,119	-\$4,614	\$0	\$169,172	\$101,837	\$1,119	\$102,957
67	Jul-20	\$169,172	\$0	\$1,097	-\$4,614	\$0	\$165,655	\$102,957	\$1,097	\$104,053
68	Aug-20	\$165,655	\$0	\$1,074	-\$4,614	\$0	\$162,115	\$104,053	\$1,074	\$105,127
69	Sep-20	\$162,115	\$0	\$1,051	-\$4,614	\$0	\$158,552	\$105,127	\$1,051	\$106,178
70	Oct-20	\$158,552	\$0	\$1,028	-\$4,614	\$0	\$154,966	\$106,178	\$1,028	\$107,206
71	Nov-20	\$154,966	\$0	\$1,005	-\$4,614	\$0	\$151,356	\$107,206	\$1,005	\$108,211
72	Dec-20	\$151,356	\$0	\$981	-\$4,614	\$0	\$147,723	\$108,211	\$981	\$109,192

Amortization Schedule: Unmetered

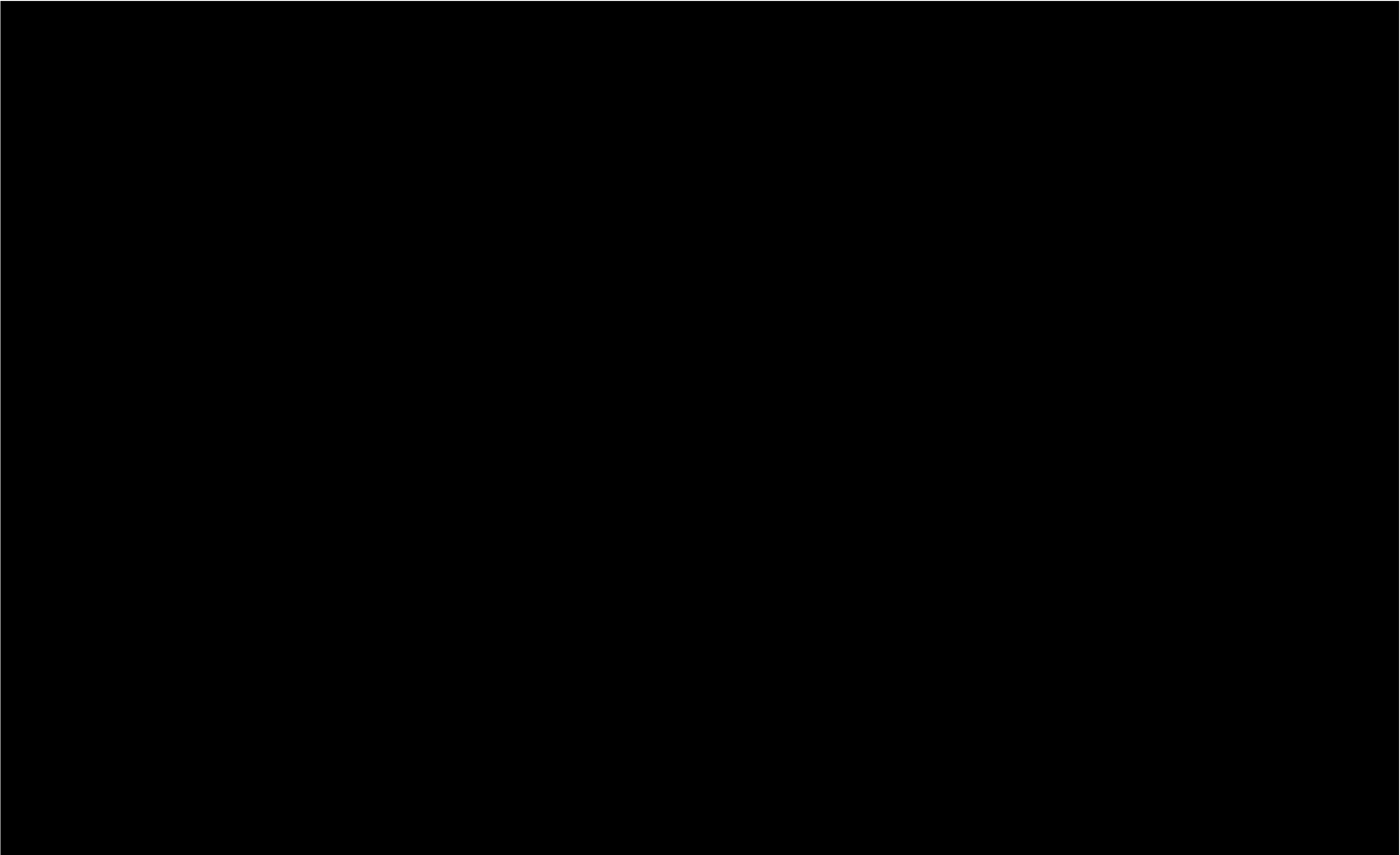
Original Amount	\$315,379	Annual Payback	-\$55,370
Annual Interest	7.78%	Total Interest	\$127,578
Years	8		
Payments Per Year	12	Total Payback	\$442,957
Start Year	2015		
Monthly Payment	-\$4,614		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$147,723	\$0	\$958	-\$4,614	\$0	\$144,067	\$109,192	\$958	\$110,150
74	Feb-21	\$144,067	\$0	\$934	-\$4,614	\$0	\$140,387	\$110,150	\$934	\$111,084
75	Mar-21	\$140,387	\$0	\$910	-\$4,614	\$0	\$136,683	\$111,084	\$910	\$111,994
76	Apr-21	\$136,683	\$0	\$886	-\$4,614	\$0	\$132,955	\$111,994	\$886	\$112,880
77	May-21	\$132,955	\$0	\$862	-\$4,614	\$0	\$129,203	\$112,880	\$862	\$113,742
78	Jun-21	\$129,203	\$0	\$838	-\$4,614	\$0	\$125,426	\$113,742	\$838	\$114,580
79	Jul-21	\$125,426	\$0	\$813	-\$4,614	\$0	\$121,625	\$114,580	\$813	\$115,393
80	Aug-21	\$121,625	\$0	\$789	-\$4,614	\$0	\$117,800	\$115,393	\$789	\$116,182
81	Sep-21	\$117,800	\$0	\$764	-\$4,614	\$0	\$113,949	\$116,182	\$764	\$116,946
82	Oct-21	\$113,949	\$0	\$739	-\$4,614	\$0	\$110,074	\$116,946	\$739	\$117,684
83	Nov-21	\$110,074	\$0	\$714	-\$4,614	\$0	\$106,173	\$117,684	\$714	\$118,398
84	Dec-21	\$106,173	\$0	\$688	-\$4,614	\$0	\$102,248	\$118,398	\$688	\$119,086
85	Jan-22	\$102,248	\$0	\$663	-\$4,614	\$0	\$98,296	\$119,086	\$663	\$119,749
86	Feb-22	\$98,296	\$0	\$637	-\$4,614	\$0	\$94,320	\$119,749	\$637	\$120,386
87	Mar-22	\$94,320	\$0	\$612	-\$4,614	\$0	\$90,317	\$120,386	\$612	\$120,998
88	Apr-22	\$90,317	\$0	\$586	-\$4,614	\$0	\$86,288	\$120,998	\$586	\$121,584
89	May-22	\$86,288	\$0	\$559	-\$4,614	\$0	\$82,234	\$121,584	\$559	\$122,143
90	Jun-22	\$82,234	\$0	\$533	-\$4,614	\$0	\$78,153	\$122,143	\$533	\$122,676
91	Jul-22	\$78,153	\$0	\$507	-\$4,614	\$0	\$74,045	\$122,676	\$507	\$123,183
92	Aug-22	\$74,045	\$0	\$480	-\$4,614	\$0	\$69,911	\$123,183	\$480	\$123,663
93	Sep-22	\$69,911	\$0	\$453	-\$4,614	\$0	\$65,750	\$123,663	\$453	\$124,116
94	Oct-22	\$65,750	\$0	\$426	-\$4,614	\$0	\$61,562	\$124,116	\$426	\$124,542
95	Nov-22	\$61,562	\$0	\$399	-\$4,614	\$0	\$57,347	\$124,542	\$399	\$124,942
96	Dec-22	\$57,347	\$0	\$372	-\$4,614	\$0	\$53,105	\$124,942	\$372	\$125,313
97	Jan-23	\$53,105	\$0	\$344	-\$4,614	\$0	\$48,835	\$125,313	\$344	\$125,658
98	Feb-23	\$48,835	\$0	\$317	-\$4,614	\$0	\$44,538	\$125,658	\$317	\$125,974
99	Mar-23	\$44,538	\$0	\$289	-\$4,614	\$0	\$40,212	\$125,974	\$289	\$126,263
100	Apr-23	\$40,212	\$0	\$261	-\$4,614	\$0	\$35,859	\$126,263	\$261	\$126,524
101	May-23	\$35,859	\$0	\$232	-\$4,614	\$0	\$31,477	\$126,524	\$232	\$126,756
102	Jun-23	\$31,477	\$0	\$204	-\$4,614	\$0	\$27,067	\$126,756	\$204	\$126,960
103	Jul-23	\$27,067	\$0	\$175	-\$4,614	\$0	\$22,629	\$126,960	\$175	\$127,136
104	Aug-23	\$22,629	\$0	\$147	-\$4,614	\$0	\$18,161	\$127,136	\$147	\$127,282
105	Sep-23	\$18,161	\$0	\$118	-\$4,614	\$0	\$13,665	\$127,282	\$118	\$127,400
106	Oct-23	\$13,665	\$0	\$89	-\$4,614	\$0	\$9,139	\$127,400	\$89	\$127,489
107	Nov-23	\$9,139	\$0	\$59	-\$4,614	\$0	\$4,584	\$127,489	\$59	\$127,548
108	Dec-23	\$4,584	\$0	\$30	-\$4,614	\$0	-\$0	\$127,548	\$30	\$127,578

Amortization Schedule: GRLF

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Amortization Schedule: GRLF



Amortization Schedule: Shore

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Amortization Schedule: Shore

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

Request IR-7:

Reference: 2016-2018 DSM Program Costs

Reference: NSPI proposes to defer a determination on whether it can absorb DSM amounts for years beyond 2016 in rates until the earlier of a GRA filing (by April 30, 2016) or June 30, 2016.

(a) Why has NSPI suggested June 30, 2016?

(b) What additional information will NSPI have or seek to secure by June 30th that it would not otherwise have by April 30th?

(c) Does NSPI agree that the known 2016-2018 DSM Program Costs would not constitute “exceptional circumstances” as referenced in the Electricity Plan Implementation (2015) Act.

(d) If NSPI determines on June 30, 2016, that it cannot expense 2017 and 2018 DSM amounts within the current rates, please explain the process NSPI contemplates to deal with recovery and the timing thereof, in light of the April 2016 deadline to file for any changes in general rates for non-fuel costs during the three year “rate stability period”.

Response IR-7:

(a-d) Without the knowledge of the ultimate resolution of the items presently before the Board, it would be premature to commit to the items in the questions asked. This is also the rationale for June 30 in addition to it being six months to the start of 2017.

NON-CONFIDENTIAL

Request IR-8:

Reference: 2014 Rate Smoothing Adjustment

NSPI indicated there are a “number of options available” to settle the inter-class imbalance including three listed options.

(a) Please list any other options which may be viable and which would result in repayment of outstanding amounts between or among customer classes.

(b) Please list the pros and cons of each option.

(c) With respect to the first option, does NSPI believe that this could potentially affect the flexibility required by E1 to deliver its planned programs and measures?

(d) With respect to the second option, if NSPI does not apply to change rates by April 2016 such that there is no change in rates at least until 2020, does NSPI agree that this raises an issue of inter-generational equity?

(e) Please elaborate upon the third option of truing-up “as part of the 2017-2019 BCF.”

(f) Is the third option represented by Appendix B of the DSM Cost Allocation Proposal of October 30, 2015? If not, please explain.

Response IR-8:

(a-b) In its letter dated December 18, 2013, NS Power listed the specific options that it has considered. The Company was acknowledging that there may be other options and is open to alternate settlement options for the inter-class imbalance as proposed or agreed to by the lending and borrowing classes.

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

- 1
- 2 (c) NS Power has indicated that it would not support the option if it materially increased the
- 3 overall cost of EfficiencyOne's (E1) achievement of its energy savings targets. The
- 4 Company believes that there is sufficient flexibility in the DSM program offerings.
- 5
- 6 (d) While NS Power agrees that certain of the costs in relation to the inter-class loan date
- 7 from 2012 DSM programs and would under some circumstances raise issues of inter-
- 8 generational equity, the parties agreed, as recently as 2015, that they would not be
- 9 opposed to deferring repayment details to the 2016-2018 DSM procedure. Under these
- 10 circumstances, and given the agreement to apply interest to the inter-class loan amounts,
- 11 the Company does not consider this to be an inter-generational equity issue but rather an
- 12 issue of inter-class cost allocation.
- 13
- 14 (e) If a consensus could be reached by the lending and borrowing class the Company would
- 15 present the consensus to the UARB during the 2017-2019 FAM BCF reset process and
- 16 apply to adjust FAM rates for these classes such that the balance between the lending and
- 17 borrowing classes would be \$0 at the end of the 2017-2019 period.
- 18
- 19 (f) Appendix B of NS Power's Cost Allocation Proposal dated October 30, 2015 was
- 20 provided to enable the borrowing and lending classes to determine what the outstanding
- 21 amounts would be if they were to be recovered in equal installments from 2016 through
- 22 2018. Option 3 for the 2014 RSA recovery in the Company's submission dated
- 23 December 18, 2015 would also see the 2014 recovered over a 3 year period but would
- 24 include an additional year's carrying costs above the values in the October 30
- 25 submission.

NON-CONFIDENTIAL

1 **Request IR-9:**

2
3 **Appendix A shows the “Inter-class DSM loan” being repaid over 2016-2018 as part of the**
4 **apportionment using DSM cost allocation methodology. Please explain this treatment, in**
5 **light of the three options discussed.**

6
7 Response IR-9:

8
9 Appendix A provides a comparison between the apportionment among rate classes of all DSM
10 costs from 2016, using costing methodology under the DSM Rider, and a recovery of these costs
11 under the assumption that it is funded by class contributed excess earnings from other areas than
12 DSM. As stated in its submission dated December 18, 2015, the Company does not have a
13 particular preference for any of the three options presented. Please refer to Multese IR-5.

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

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Request IR-10:

Reference: 2013 and 2014 Balance Adjustments

Please explain what is meant by the underlined phrase: “...this variance should be attributed to the 2016 DSM Program and could be allocated such that classes receive their actual over or under recovery via 2016 programs”.

Response IR-10:

This phrase was intended to mean that, so long as EfficiencyOne (E1) was not prohibited from meeting its energy savings target, E1 could potentially adjust its 2016 DSM Program offering such that any class in a surplus position received a commensurate amount of additional DSM programming and those classes in a debit position would receive less.

NON-CONFIDENTIAL

1 **Request IR-11:**

2
3 **Reference: True-up Proposals**

4
5 **At p.4, NSPI states that “imbalances could either be worked into the next DSM contract**
6 **period or rebalanced separately during rate applications.”**

7
8 **(a) Please explain what is meant by “worked into”. Is this a financial reconciliation or**
9 **is NSPI suggesting that Programs be modified to rebalance the delivery of efficiency**
10 **measures to various customer classes?**

11
12 **Response IR-11:**

13
14 **(a) The imbalances could be reconciled either through financial adjustments to the per class**
15 **revenue requirement or through adjusting the level of the delivery of efficiency measures**
16 **(provided that EfficiencyOne was still able to meet its savings targets).**

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

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Request IR-12:

(a) In the first paragraph, NSPI speaks to the “relevant period on a go forward basis” as the three year contract period for true-up. When does “going forward” begin?

(b) What starting point does NSPI propose against which the true-up would be measured? Is this is the amount allocated based on the 75 customer benefit/25 system benefit allocation for the total of the three years? If not, what is the starting point?

(c) What are the pros and cons of each of the three alternatives proposed for truing up?

Response IR-12:

(a) “Going forward” in the referenced excerpt refers to the 2016-2018 contract period and subsequent contract periods in the franchise term. In other words, NS Power is proposing that variances on a per class basis be trued-up only if they persist at the end of each contract period, rather than annually within the contract period.

(b) NS Power would propose to true up variances between the 2016-2018 DSM budget per class and the actual expenditures on DSM programing per class on an after the fact basis. The amount to be trued up would be based on the 25% system 75% participant benefit split.

(c) The true-up proposals put forward by the Company do not have a direct impact on NS Power. The pros and cons of the true-up proposals likely vary depending on the position of the respective customer classes.

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DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

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Request IR-13:

Reference: NSPI states at page 5 that the “Cost of Service Allocation” alternative

...[W]ould allocate DSM funds among customer classes in the same manner as NS Power allocates earnings above its approved rate of return – allocate based on NS power’s cost of service. Any true ups would be based on this allocation as compared to actual class expenditures (subject to the 75% class cost / 25% system cost allocation). The rationale for this approach is that customer representatives had recently agreed to the similar allocation and it could be considered a reasonable proxy for how the funds being allocated to DSM were collected.

(a) Please explain how an allocation based on the cost of service is applied to true-up within an allocation based on a 25/75 allocation.

(b) Please explain what is meant by the underlined phrase above.

(c) Would this method entail constructing an allocator for DSM based on the 25/75 allocation?

(d) Why does NSPI believe this to be a “reasonable proxy”?

Response IR-13:

(a-c) Please refer to Industrial Group IR-3.

(d) NS Power sees this as a reasonable proxy for how the funds were collected as, for 2016, these costs are being expensed. The Company has assumed the risk that it will find commensurate cost savings in 2016 to expense these costs. Assuming the Company is able to find commensurate cost savings but absent the DSM cost, and barring unforeseen

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DSM Cost Allocation and Recovery (NSUARB M07151)
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- 1 costs, the money allocated to DSM may otherwise have been available to customers in
- 2 accordance with the *Electricity Plan Implementation (2015) Act*.

REDACTED (CONFIDENTIAL INFORMATION REMOVED)

DSM Cost Allocation and Recovery (NSUARB M07151)
NSPI Responses to Industrial Group Information Requests

NON-CONFIDENTIAL

Request IR-14:

(a) With respect to the “no allocation” option, discussed at page 6, please elaborate upon the “potential inequities” and how these could be monitored and mitigated/addressed.

(b) Please confirm that NSPI is only suggesting no allocation and true-up until such time as non-fuel rates are re-set (i.e. the next GRA).

Response IR-14:

(a) NS Power will collect funds from customers. The proposed proxy for the collection was suggested by NS Power to be based on COSS. If that is deemed a reasonable assumption, then a customer class has paid a specific amount towards DSM. If there is no allocation and E1 efforts do not align with how funds are deemed to be collected from customer classes, there would be perceived inequities. It would be a reasonable assumption that, but for E1, customers would get their funds back in the COS ‘manner’.

(b) If the no allocation methodology is adopted then NS Power would neither track nor true-up DSM variances for 2016 or future years until the next GRA. At the time of the next GRA, rates, including the DSM amount, would be at issue for determination.

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Request IR-15:

(a) With respect to Appendix A, please confirm that the two alternative apportionment approaches show the amount each customer class will be deemed to have contributed toward efficiency programs in 2016.

(b) Does the COS apportionment include all the same components of the DSM allocation methodology? If not, please re-file, showing an apples to apples comparison.

Response IR-15:

(a) Not confirmed. Under NS Power's proposal, only the apportionment using class relative shares in rate base can be deemed as contribution toward the recovery of DSM costs. As far as apportionment of DSM costs responsibilities is concerned any of the proposed schemes could be used including the apportionment under class relative shares in rate base in the event stakeholders agree that true up is not necessary. Please refer to IG IR-9.

(b) Yes.