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Request IR-1:

With respect to the cost allocation methodology proposed on October 30, please discuss how this will relate to NSPI's cost of service methodology used to assign other costs to classes. For example, does NSPI see the DSM cost allocation as an algorithm operating within the overall cost of service, or as a stand-alone DSM cost allocation method? If the former, please confirm that DSM costs would be included in the total costs assigned to a class and used in the calculation of R/C ratios. If the latter, please explain why it should not be incorporated into the overall cost of service method.

Response IR-1:

NS Power sees the DSM cost allocation as an algorithm operating within the cost of service framework. All of the DSM costs, whether prospective DSM plan costs or actual true-up amounts, would be subject to a R/C ratio adjustment and would be recovered through prospective base cost rates. The DSM cost calculations, performed using the previous DSM rider spreadsheets would provide DSM cost inputs into the main COS model. In that sense, treatment of prospective DSM Plan costs would be similar to those of base cost of fuel (BCF) under the FAM. Contrary to the rider-based true-up treatment of fuel costs, however, the actual imbalances in recovery of DSM costs would be recovered through prospective rates.

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

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1 **Request IR-2:**

2
3 **On page 2 of the December 18 submission, NSPI notes that “it views the DSM quantum of**
4 **\$102.2 million as a flow through expense to be fully recovered from customers”. Is it**
5 **correct to interpret this statement to mean that each of the annual amounts that constitute**
6 **the \$102.2 million will be expensed in the year the expense occurs and that none of the**
7 **\$102.2 million is intended to be amortized?**

8
9 Response IR-2:

10
11 NS Power has made the determination to expense 2016 DSM amounts and the Company has
12 requested until the earlier of its filing of a General Rate Application or June 30, 2016 to make a
13 determination with respect to years beyond 2016.

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

NON-CONFIDENTIAL

1 **Request IR-3:**

2
3 **On page 3 of the December 18 submission, it is stated with respect to 2015 DSM costs that**
4 **the Company will expense the 2016 amortization amount in its 2016 operating costs. Also**
5 **on page 3, it is stated with respect to 2016-2018 DSM program costs the Company can**
6 **absorb the 2016 DSM program into existing rates. Please confirm that these statements**
7 **mean that as of the end of 2016, the first year of DSM costs associated with the 2015 DSM**
8 **expenditure and all 2016 DSM costs will have been recovered from customers.**

9
10 **Response IR-3:**

11
12 **Confirmed.**

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

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Request IR-4:

On page 3 of the December 18 submission, NSPI proposes to defer a determination regarding DSM cost recovery for the 2017 through 2019 period until the earlier of NS Power filing a General Rate Application or June 30, 2016. Legislation requires NSPI to file a GRA by April 30, 2016 if it intends to do so.

(a) If NSPI does not file a GRA by April 30th, please explain what factors are preventing it from filing its DSM cost recovery proposal by that date.

(b) If NSPI does not file a GRA by April 30th, would that mean that NSPI is of the view that DSM program costs for 2017 and 2018 can be absorbed by NSPI in the same manner in which 2016 program costs are being absorbed, and that by the end of 2018, all DSM program costs for the period 2016-2018 will have been recovered from customers?

Response IR-4:

(a-b) Please refer to Industrial Group IR-7. The main factor preventing NS Power from making a Cost Recovery determination for years beyond 2016 by April 30 is the uncertainty around NS Power's ability to forecast revenue requirement and utility costs beyond 2016 prior to April 30, 2016. Under Section 79M(6), the UARB may defer recovery of DSM costs incurred by NS Power. The Company has not made a determination whether it could be required to make an Application to the UARB for deferred recovery of DSM costs for 2017 and 2018 if those costs cannot be expensed.

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

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1 **Request IR-5:**

2
3 **Regarding the 2014 Rate Smoothing Adjustment, NSPI presents three possible options for**
4 **settling the inter-class imbalance.**

5
6 **(a) Given that when the RSA was established it was implemented by a change to the**
7 **actual rates paid by customers in the classes participating in the RSA, please explain**
8 **how each of the options proposed would affect customer rates and facilitate the**
9 **repayment of the loans made as part of the RSA.**

10
11 **(b) With respect to Option 1, please summarize any discussion NSPI has had with E1**
12 **with respect to the feasibility of this option.**

13
14 **(c) With respect to Options 2 and 3, please explain what true-up is required relative to**
15 **the RSA?**

16
17 **(d) With respect to Option 2, please explain how the class imbalance would be**
18 **calculated.**

19
20 **(e) If none of those options materially impact E1's ability to achieve its targets, please**
21 **state which option, or variation of those options, NSPI would choose and explain the**
22 **reasons for that choice.**

23
24 **Response IR-5:**

25
26 **(a) Option 1 listed on page 3 of NS Power's submission dated December 18, 2015 would not**
27 **result in a change in customer rates. Repayment of the 2014 RSA between the borrowing**
28 **and lending classes would result from a shift in E1 program mix such that the lending**
29 **classes receive the value of the loan amount in additional DSM services paid for by a**
30 **commensurate reduction in the DSM amounts available to the borrowing classes. Under**

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Options 2 and 3 the Company would propose to establish total revenue requirement on a per class basis and then change the per class revenue requirements of the borrowing and lending classes such that the 2014 loan amounts would be fully reimbursed with interest.

(b) NS Power has not discussed this Option with E1.

(c-d) In the Company's view the true-up would not be necessary under either Option 2 or Option 3 if the Board were to agree to a repayment of inter-class loans within time windows for which the fuel cost components of the base cost rates are set. Should the inter-class loans be settled as part of the Company's 2017 through 2019 Base Cost of Fuel (BCF) Application, the fuel cost components of affected classes could be adjusted in such a manner that inter-class loans were repaid within a three year time window before they are reset again in 2020. Should the inter-class loans be settled in a GRA, the Company could treat the interclass loans as an adjustment to the fuel-cost portion of the total revenue requirement of the affected classes. In the event the Company were to file a GRA before April 30, 2016 the rates would also be locked for three years leading to the same treatment of the inter-class loan as under the three year BCF Application.

Should class repayments of inter-class loans be scheduled under different time horizons than three years, the Company would have to track them for true-up in the following GRA as this is a non-recurring cost adjustment. In that case implicit inter-class loan riders would likely have to be established for the purpose of tracking the recovery.

(e) If none of those options materially impact E1's ability to achieve its targets, the Company's preference would be to have E1 resolve this matter through reallocation of DSM services among affected rate classes. This method is preferred as it permits to exclude a retroactive DSM cost adjustment from a prospective rate setting process.

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

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1 **Request IR-6:**

2
3 **Re the statement under the heading “DCRR Amounts currently in rates” on page 4 of the**
4 **December 18 submission, please elaborate on how this is addressed in the comments re:**
5 **2016-2018 Program Costs.**

6
7 Response IR-6:

8
9 NS Power does not consider its current non-fuel rates to contain DSM funds. Although there is
10 currently no portion of the revenue requirement from the previous GRA that is collected
11 explicitly to pay for DSM programming, NS Power has considered the sum of its forecasted
12 expenses for 2016, including the 2016 DSM program costs, when making the determination that
13 it would expense 2016 DSM costs and absorb the recovery risk of those costs. The Company
14 will make a similar determination when considering whether to apply for a GRA for 2017-2019
15 as contemplated under the *Electricity Plan Implementation (2015) Act*. If the Company does not
16 apply for a GRA, it has requested until June 30, 2016 to finalize its Cost Recovery proposal for
17 post 2016 DSM costs.

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1 **Request IR-7:**

2
3 **With respect to the 2013 and 2014 Balance Adjustments, please explain how the approach**
4 **proposed would actually adjust customer rates to reimburse those classes that overpaid for**
5 **DSM in 2013 and 2014 and charge those classes that underpaid for DSM in 2013 and 2014.**
6

7 Response IR-7:

8
9 The proposed approach would not adjust customer rates but would adjust DSM program
10 spending such that any variance from 2014 is reimbursed in kind. The 2013 amount has been
11 applied to 2015 DSM programs and to the extent that the variance has not been eliminated, 2016
12 through 2019 program spending could also be reflective of this. The Company provided the
13 magnitude of the variances in Appendix B to its submission dated December 18, 2015 and
14 remains open to alternative true-up proposals from customer representatives.

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

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Request IR-8:

Regarding True-Ups, NSPI proposes truing up at the end of the contract period and states that “At the end of such period, imbalances could either be worked into the next DSM contract period or rebalanced separately during rate applications”.

(a) Please elaborate on how imbalance could be worked into the next DSM contract.

(b) Please explain what rebalancing separately during rate applications could entail.

(c) Does either option result in customer rates being adjusted? If not, what is the purpose of the true-up?

Response IR-8:

(a) Imbalances could be worked into the next DSM contract by adjusting the budgeted and / or actual DSM program spend on a per class basis.

(b-c) If DSM expenditures were included in non-fuel rates for the proposed test year, rebalancing during a GRA could allow NS Power to align customer rates with the actual DSM expenditure from the previous contract period on a per class basis.

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NSPI Responses to Multeese Information Requests

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Request IR-9:

The last paragraph on page 4 of the December 18 submission notes an issue with respect to 2015 and 2016. On page 5, three potential alternatives are introduced with the sentence “In order to further examine this issue, the Company presents three alternatives for consideration”. Please clarify whether the three alternatives apply to 2015 and 2016 only.

Response IR-9:

The alternatives were presented for consideration in the context of the issue for 2015 and 2016. However, the Company would not seek to limit the potential alternatives to 2015 and 2016 if one of the alternatives achieved consensus amongst the stakeholders.

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

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1 **Request IR-10:**

2
3 **Regarding the first alternative (cost of service) on page 5 of the December 18 submission,**

4
5 **(a) Please confirm that this option would identify the difference between budget and**
6 **actual expenditures and distribute that difference across the classes using the**
7 **approach referenced in footnote 4. If this is not the case, please clarify what this**
8 **approach would entail.**

9
10 **(b) Please describe how the approach in footnote 4 would affect customer rates.**

11
12 **Response IR-10:**

13
14 **(a) Confirmed.**

15
16 **(b) The approach in footnote 4 would not directly impact customer rates until such time as**
17 **rates were reset to recover the DSM costs allocated.**

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

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1 **Request IR-11:**

2
3 **Regarding the No Allocation alternative, the first sentence states that “There is also merit**
4 **in considering whether any initial budget should be set or imbalance calculated during this**
5 **period”. In the subsequent paragraph, it is noted that “there is merit in considering that,**
6 **for 2016 forward until the next GRA, DSM variances by class not be tracked”. Please**
7 **clarify whether “this period” in the first sentence includes 2015 through to the next GRA.**
8 **If not, please explain what it does mean.**

9
10 **Response IR-11:**

11
12 **The Company confirms that “this period” includes 2015 through to the next GRA.**

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1 **Request IR-12:**

2
3 **In discussing the No Allocation alternative, it is stated in the last sentence on page 6 that**
4 **“The expectation that E1 would continue to execute its undertaking in accordance with the**
5 **2016-2018 DSM program approval issued by the Board would help mitigate some potential**
6 **inequities of this approach”. Please elaborate on what this sentence means and the actions**
7 **E1 could take to mitigate any inequities.**

8
9 Response IR-12:

10
11 In its DSM Decision, dated August 12, 2015, the UARB stated:

12
13 The Board is satisfied that the provisions of the Consensus Agreement adequately
14 address the ability of E1 to make mid-course adjustments and allow sufficient
15 flexibility at the program level. Limiting the 25% adjustments to programs rather
16 than sectors will reduce potential impacts at the customer class level.¹
17

18 NS Power expects the flexibility to make midcourse adjustments will enable E1 to modify its
19 DSM program offering if significant inequities on a per class basis emerged during the contract
20 period.

¹ NS Power DSM 2016-2016 Plan, NSUARB Decision, M06733, August 12, 2015, page 37, paragraph 174.

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

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1 **Request IR-13:**

2
3 **Regarding the True-Up Proposals, NSPI presented three alternatives for consideration but**
4 **stated it does not have a strong preference to which methodology is utilized if it does not**
5 **materially impact E1's ability to meet its energy savings goals in a cost effective manner.**
6 **However, NSPI also stated that the cost of service allocation methodology was**
7 **recommended in its letter of October 30, 2015.**

8
9 **(a) Does NSPI still recommend this cost of service allocation alternative?**

10
11 **(b) If not, please identify the alternative it does recommend and explain why that differs**
12 **from the previous recommendation.**

13
14 **Response IR-13:**

15
16 (a-b) NS Power recommends that cost allocation be based on the 25% system benefit and 75%
17 participant benefit methodology. The Cost of Service methodology described in the
18 Company's submission dated December 18, 2015 assumes the underlying principle of the
19 25% / 75% split.

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

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Request IR-14:

In Appendix A, referencing the column labelled “2015 DSM Plan Amortized over 8 years”,

(a) Please confirm that these costs are based on the full amount of approved expenditures capped at \$35 million, unadjusted for actual or forecast expenditures.

(b) Please show how NSPI calculated the 2016 portion to be \$6,144,785.

(c) Please restate that column assuming a carrying cost of 3%.

(d) The last two columns show the dollar and percent variances between the traditional DSM cost allocation method and a cost of service allocation method. Those rate class variances range from approximately \$2,000 to \$1.7 million. Does NSPI consider these class variance amounts to be insignificant? If not, please elaborate and explain what benefits ratepayers would receive by choosing the cost of service methodology as recommended by NSPI.

Response IR-14:

(a) Confirmed. The approved expenditures are made up of the following approved cost items:

- 2015 DSM Program Cost Recovery budget of \$38,976,399**
- 2013 Balance Adjustment credit of \$3,773,120**
- Investment of 2013 Surplus of -\$203,278**

(b) Please refer to IG IR-6 (a-d), Attachment 1.

(c) Please refer to Partially Confidential Attachment 1, also filed electronically.

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

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1

2 (d) NS Power does not consider these amount variances to be insignificant.

3

4 As provided on page 5 of its submission dated December 18, 2015, NS Power does not
5 have a preference for any of the three distinct methods proposed.

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

[illegible]

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	-\$3,240,023
Annual Interest	3.00%	Total Interest	\$3,272,694
Years	8		
Payments Per Year	12	Total Payback	\$25,920,185
Start Year	2015		
Monthly Payment	-\$270,002		

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	\$4,718	\$0	\$0	\$1,892,009	\$0	\$4,718	\$4,718
2	Feb-15	\$1,892,009	\$1,887,291	\$9,448	\$0	\$0	\$3,788,748	\$4,718	\$9,448	\$14,166
3	Mar-15	\$3,788,748	\$1,887,291	\$14,190	\$0	\$0	\$5,690,229	\$14,166	\$14,190	\$28,357
4	Apr-15	\$5,690,229	\$1,887,291	\$18,944	\$0	\$0	\$7,596,464	\$28,357	\$18,944	\$47,300
5	May-15	\$7,596,464	\$1,887,291	\$23,709	\$0	\$0	\$9,507,464	\$47,300	\$23,709	\$71,010
6	Jun-15	\$9,507,464	\$1,887,291	\$28,487	\$0	\$0	\$11,423,242	\$71,010	\$28,487	\$99,497
7	Jul-15	\$11,423,242	\$1,887,291	\$33,276	\$0	\$0	\$13,343,809	\$99,497	\$33,276	\$132,773
8	Aug-15	\$13,343,809	\$1,887,291	\$38,078	\$0	\$0	\$15,269,178	\$132,773	\$38,078	\$170,851
9	Sep-15	\$15,269,178	\$1,887,291	\$42,891	\$0	\$0	\$17,199,360	\$170,851	\$42,891	\$213,742
10	Oct-15	\$17,199,360	\$1,887,291	\$47,717	\$0	\$0	\$19,134,368	\$213,742	\$47,717	\$261,459
11	Nov-15	\$19,134,368	\$1,887,291	\$52,554	\$0	\$0	\$21,074,213	\$261,459	\$52,554	\$314,013
12	Dec-15	\$21,074,213	\$1,887,291	\$57,404	\$0	\$0	\$23,018,907	\$314,013	\$57,404	\$371,416
13	Jan-16	\$23,018,907	\$0	\$57,547	(\$270,002)	\$0	\$22,806,453	\$371,416	\$57,547	\$428,964
14	Feb-16	\$22,806,453	\$0	\$57,016	(\$270,002)	\$0	\$22,593,467	\$428,964	\$57,016	\$485,980
15	Mar-16	\$22,593,467	\$0	\$56,484	(\$270,002)	\$0	\$22,379,949	\$485,980	\$56,484	\$542,464
16	Apr-16	\$22,379,949	\$0	\$55,950	(\$270,002)	\$0	\$22,165,897	\$542,464	\$55,950	\$598,413
17	May-16	\$22,165,897	\$0	\$55,415	(\$270,002)	\$0	\$21,951,309	\$598,413	\$55,415	\$653,828
18	Jun-16	\$21,951,309	\$0	\$54,878	(\$270,002)	\$0	\$21,736,186	\$653,828	\$54,878	\$708,706
19	Jul-16	\$21,736,186	\$0	\$54,340	(\$270,002)	\$0	\$21,520,524	\$708,706	\$54,340	\$763,047
20	Aug-16	\$21,520,524	\$0	\$53,801	(\$270,002)	\$0	\$21,304,324	\$763,047	\$53,801	\$816,848
21	Sep-16	\$21,304,324	\$0	\$53,261	(\$270,002)	\$0	\$21,087,583	\$816,848	\$53,261	\$870,109
22	Oct-16	\$21,087,583	\$0	\$52,719	(\$270,002)	\$0	\$20,870,300	\$870,109	\$52,719	\$922,828
23	Nov-16	\$20,870,300	\$0	\$52,176	(\$270,002)	\$0	\$20,652,473	\$922,828	\$52,176	\$975,004
24	Dec-16	\$20,652,473	\$0	\$51,631	(\$270,002)	\$0	\$20,434,103	\$975,004	\$51,631	\$1,026,635
25	Jan-17	\$20,434,103	\$0	\$51,085	(\$270,002)	\$0	\$20,215,186	\$1,026,635	\$51,085	\$1,077,720
26	Feb-17	\$20,215,186	\$0	\$50,538	(\$270,002)	\$0	\$19,995,722	\$1,077,720	\$50,538	\$1,128,258
27	Mar-17	\$19,995,722	\$0	\$49,989	(\$270,002)	\$0	\$19,775,709	\$1,128,258	\$49,989	\$1,178,247
28	Apr-17	\$19,775,709	\$0	\$49,439	(\$270,002)	\$0	\$19,555,147	\$1,178,247	\$49,439	\$1,227,687
29	May-17	\$19,555,147	\$0	\$48,888	(\$270,002)	\$0	\$19,334,033	\$1,227,687	\$48,888	\$1,276,575
30	Jun-17	\$19,334,033	\$0	\$48,335	(\$270,002)	\$0	\$19,112,366	\$1,276,575	\$48,335	\$1,324,910
31	Jul-17	\$19,112,366	\$0	\$47,781	(\$270,002)	\$0	\$18,890,145	\$1,324,910	\$47,781	\$1,372,691
32	Aug-17	\$18,890,145	\$0	\$47,225	(\$270,002)	\$0	\$18,667,368	\$1,372,691	\$47,225	\$1,419,916
33	Sep-17	\$18,667,368	\$0	\$46,668	(\$270,002)	\$0	\$18,444,035	\$1,419,916	\$46,668	\$1,466,584
34	Oct-17	\$18,444,035	\$0	\$46,110	(\$270,002)	\$0	\$18,220,143	\$1,466,584	\$46,110	\$1,512,694
35	Nov-17	\$18,220,143	\$0	\$45,550	(\$270,002)	\$0	\$17,995,691	\$1,512,694	\$45,550	\$1,558,245
36	Dec-17	\$17,995,691	\$0	\$44,989	(\$270,002)	\$0	\$17,770,679	\$1,558,245	\$44,989	\$1,603,234

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	- \$3,240,023
Annual Interest	3.00%	Total Interest	\$3,272,694
Years	8		
Payments Per Year	12	Total Payback	\$25,920,185
Start Year	2015		
Monthly Payment	-\$270,002		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$17,770,679	\$0	\$44,427	(\$270,002)	\$0	\$17,545,103	\$1,603,234	\$44,427	\$1,647,661
38	Feb-18	\$17,545,103	\$0	\$43,863	(\$270,002)	\$0	\$17,318,964	\$1,647,661	\$43,863	\$1,691,523
39	Mar-18	\$17,318,964	\$0	\$43,297	(\$270,002)	\$0	\$17,092,260	\$1,691,523	\$43,297	\$1,734,821
40	Apr-18	\$17,092,260	\$0	\$42,731	(\$270,002)	\$0	\$16,864,988	\$1,734,821	\$42,731	\$1,777,552
41	May-18	\$16,864,988	\$0	\$42,162	(\$270,002)	\$0	\$16,637,149	\$1,777,552	\$42,162	\$1,819,714
42	Jun-18	\$16,637,149	\$0	\$41,593	(\$270,002)	\$0	\$16,408,740	\$1,819,714	\$41,593	\$1,861,307
43	Jul-18	\$16,408,740	\$0	\$41,022	(\$270,002)	\$0	\$16,179,760	\$1,861,307	\$41,022	\$1,902,329
44	Aug-18	\$16,179,760	\$0	\$40,449	(\$270,002)	\$0	\$15,950,207	\$1,902,329	\$40,449	\$1,942,778
45	Sep-18	\$15,950,207	\$0	\$39,876	(\$270,002)	\$0	\$15,720,081	\$1,942,778	\$39,876	\$1,982,654
46	Oct-18	\$15,720,081	\$0	\$39,300	(\$270,002)	\$0	\$15,489,379	\$1,982,654	\$39,300	\$2,021,954
47	Nov-18	\$15,489,379	\$0	\$38,723	(\$270,002)	\$0	\$15,258,101	\$2,021,954	\$38,723	\$2,060,677
48	Dec-18	\$15,258,101	\$0	\$38,145	(\$270,002)	\$0	\$15,026,244	\$2,060,677	\$38,145	\$2,098,823
49	Jan-19	\$15,026,244	\$0	\$37,566	(\$270,002)	\$0	\$14,793,808	\$2,098,823	\$37,566	\$2,136,388
50	Feb-19	\$14,793,808	\$0	\$36,985	(\$270,002)	\$0	\$14,560,790	\$2,136,388	\$36,985	\$2,173,373
51	Mar-19	\$14,560,790	\$0	\$36,402	(\$270,002)	\$0	\$14,327,190	\$2,173,373	\$36,402	\$2,209,775
52	Apr-19	\$14,327,190	\$0	\$35,818	(\$270,002)	\$0	\$14,093,006	\$2,209,775	\$35,818	\$2,245,593
53	May-19	\$14,093,006	\$0	\$35,233	(\$270,002)	\$0	\$13,858,237	\$2,245,593	\$35,233	\$2,280,825
54	Jun-19	\$13,858,237	\$0	\$34,646	(\$270,002)	\$0	\$13,622,881	\$2,280,825	\$34,646	\$2,315,471
55	Jul-19	\$13,622,881	\$0	\$34,057	(\$270,002)	\$0	\$13,386,936	\$2,315,471	\$34,057	\$2,349,528
56	Aug-19	\$13,386,936	\$0	\$33,467	(\$270,002)	\$0	\$13,150,401	\$2,349,528	\$33,467	\$2,382,995
57	Sep-19	\$13,150,401	\$0	\$32,876	(\$270,002)	\$0	\$12,913,275	\$2,382,995	\$32,876	\$2,415,871
58	Oct-19	\$12,913,275	\$0	\$32,283	(\$270,002)	\$0	\$12,675,557	\$2,415,871	\$32,283	\$2,448,154
59	Nov-19	\$12,675,557	\$0	\$31,689	(\$270,002)	\$0	\$12,437,244	\$2,448,154	\$31,689	\$2,479,843
60	Dec-19	\$12,437,244	\$0	\$31,093	(\$270,002)	\$0	\$12,198,335	\$2,479,843	\$31,093	\$2,510,936
61	Jan-20	\$12,198,335	\$0	\$30,496	(\$270,002)	\$0	\$11,958,829	\$2,510,936	\$30,496	\$2,541,432
62	Feb-20	\$11,958,829	\$0	\$29,897	(\$270,002)	\$0	\$11,718,724	\$2,541,432	\$29,897	\$2,571,329
63	Mar-20	\$11,718,724	\$0	\$29,297	(\$270,002)	\$0	\$11,478,019	\$2,571,329	\$29,297	\$2,600,626
64	Apr-20	\$11,478,019	\$0	\$28,695	(\$270,002)	\$0	\$11,236,712	\$2,600,626	\$28,695	\$2,629,321
65	May-20	\$11,236,712	\$0	\$28,092	(\$270,002)	\$0	\$10,994,802	\$2,629,321	\$28,092	\$2,657,413
66	Jun-20	\$10,994,802	\$0	\$27,487	(\$270,002)	\$0	\$10,752,287	\$2,657,413	\$27,487	\$2,684,900
67	Jul-20	\$10,752,287	\$0	\$26,881	(\$270,002)	\$0	\$10,509,166	\$2,684,900	\$26,881	\$2,711,781
68	Aug-20	\$10,509,166	\$0	\$26,273	(\$270,002)	\$0	\$10,265,437	\$2,711,781	\$26,273	\$2,738,054
69	Sep-20	\$10,265,437	\$0	\$25,664	(\$270,002)	\$0	\$10,021,098	\$2,738,054	\$25,664	\$2,763,717
70	Oct-20	\$10,021,098	\$0	\$25,053	(\$270,002)	\$0	\$9,776,149	\$2,763,717	\$25,053	\$2,788,770
71	Nov-20	\$9,776,149	\$0	\$24,440	(\$270,002)	\$0	\$9,530,587	\$2,788,770	\$24,440	\$2,813,210
72	Dec-20	\$9,530,587	\$0	\$23,826	(\$270,002)	\$0	\$9,284,412	\$2,813,210	\$23,826	\$2,837,037

Amortization Schedule: Residential

Original Amount	\$22,647,491	Annual Payback	- \$3,240,023
Annual Interest	3.00%	Total Interest	\$3,272,694
Years	8		
Payments Per Year	12	Total Payback	\$25,920,185
Start Year	2015		
Monthly Payment	-\$270,002		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$9,284,412	\$0	\$23,211	(\$270,002)	\$0	\$9,037,621	\$2,837,037	\$23,211	\$2,860,248
74	Feb-21	\$9,037,621	\$0	\$22,594	(\$270,002)	\$0	\$8,790,213	\$2,860,248	\$22,594	\$2,882,842
75	Mar-21	\$8,790,213	\$0	\$21,976	(\$270,002)	\$0	\$8,542,187	\$2,882,842	\$21,976	\$2,904,817
76	Apr-21	\$8,542,187	\$0	\$21,355	(\$270,002)	\$0	\$8,293,540	\$2,904,817	\$21,355	\$2,926,173
77	May-21	\$8,293,540	\$0	\$20,734	(\$270,002)	\$0	\$8,044,272	\$2,926,173	\$20,734	\$2,946,907
78	Jun-21	\$8,044,272	\$0	\$20,111	(\$270,002)	\$0	\$7,794,381	\$2,946,907	\$20,111	\$2,967,017
79	Jul-21	\$7,794,381	\$0	\$19,486	(\$270,002)	\$0	\$7,543,865	\$2,967,017	\$19,486	\$2,986,503
80	Aug-21	\$7,543,865	\$0	\$18,860	(\$270,002)	\$0	\$7,292,723	\$2,986,503	\$18,860	\$3,005,363
81	Sep-21	\$7,292,723	\$0	\$18,232	(\$270,002)	\$0	\$7,040,953	\$3,005,363	\$18,232	\$3,023,595
82	Oct-21	\$7,040,953	\$0	\$17,602	(\$270,002)	\$0	\$6,788,553	\$3,023,595	\$17,602	\$3,041,197
83	Nov-21	\$6,788,553	\$0	\$16,971	(\$270,002)	\$0	\$6,535,523	\$3,041,197	\$16,971	\$3,058,169
84	Dec-21	\$6,535,523	\$0	\$16,339	(\$270,002)	\$0	\$6,281,859	\$3,058,169	\$16,339	\$3,074,507
85	Jan-22	\$6,281,859	\$0	\$15,705	(\$270,002)	\$0	\$6,027,562	\$3,074,507	\$15,705	\$3,090,212
86	Feb-22	\$6,027,562	\$0	\$15,069	(\$270,002)	\$0	\$5,772,629	\$3,090,212	\$15,069	\$3,105,281
87	Mar-22	\$5,772,629	\$0	\$14,432	(\$270,002)	\$0	\$5,517,059	\$3,105,281	\$14,432	\$3,119,713
88	Apr-22	\$5,517,059	\$0	\$13,793	(\$270,002)	\$0	\$5,260,849	\$3,119,713	\$13,793	\$3,133,505
89	May-22	\$5,260,849	\$0	\$13,152	(\$270,002)	\$0	\$5,004,000	\$3,133,505	\$13,152	\$3,146,657
90	Jun-22	\$5,004,000	\$0	\$12,510	(\$270,002)	\$0	\$4,746,508	\$3,146,657	\$12,510	\$3,159,167
91	Jul-22	\$4,746,508	\$0	\$11,866	(\$270,002)	\$0	\$4,488,372	\$3,159,167	\$11,866	\$3,171,034
92	Aug-22	\$4,488,372	\$0	\$11,221	(\$270,002)	\$0	\$4,229,591	\$3,171,034	\$11,221	\$3,182,254
93	Sep-22	\$4,229,591	\$0	\$10,574	(\$270,002)	\$0	\$3,970,163	\$3,182,254	\$10,574	\$3,192,828
94	Oct-22	\$3,970,163	\$0	\$9,925	(\$270,002)	\$0	\$3,710,087	\$3,192,828	\$9,925	\$3,202,754
95	Nov-22	\$3,710,087	\$0	\$9,275	(\$270,002)	\$0	\$3,449,360	\$3,202,754	\$9,275	\$3,212,029
96	Dec-22	\$3,449,360	\$0	\$8,623	(\$270,002)	\$0	\$3,187,981	\$3,212,029	\$8,623	\$3,220,653
97	Jan-23	\$3,187,981	\$0	\$7,970	(\$270,002)	\$0	\$2,925,949	\$3,220,653	\$7,970	\$3,228,622
98	Feb-23	\$2,925,949	\$0	\$7,315	(\$270,002)	\$0	\$2,663,262	\$3,228,622	\$7,315	\$3,235,937
99	Mar-23	\$2,663,262	\$0	\$6,658	(\$270,002)	\$0	\$2,399,919	\$3,235,937	\$6,658	\$3,242,595
100	Apr-23	\$2,399,919	\$0	\$6,000	(\$270,002)	\$0	\$2,135,916	\$3,242,595	\$6,000	\$3,248,595
101	May-23	\$2,135,916	\$0	\$5,340	(\$270,002)	\$0	\$1,871,254	\$3,248,595	\$5,340	\$3,253,935
102	Jun-23	\$1,871,254	\$0	\$4,678	(\$270,002)	\$0	\$1,605,930	\$3,253,935	\$4,678	\$3,258,613
103	Jul-23	\$1,605,930	\$0	\$4,015	(\$270,002)	\$0	\$1,339,943	\$3,258,613	\$4,015	\$3,262,628
104	Aug-23	\$1,339,943	\$0	\$3,350	(\$270,002)	\$0	\$1,073,291	\$3,262,628	\$3,350	\$3,265,978
105	Sep-23	\$1,073,291	\$0	\$2,683	(\$270,002)	\$0	\$805,973	\$3,265,978	\$2,683	\$3,268,661
106	Oct-23	\$805,973	\$0	\$2,015	(\$270,002)	\$0	\$537,986	\$3,268,661	\$2,015	\$3,270,676
107	Nov-23	\$537,986	\$0	\$1,345	(\$270,002)	\$0	\$269,329	\$3,270,676	\$1,345	\$3,272,021
108	Dec-23	\$269,329	\$0	\$673	(\$270,002)	\$0	(\$0)	\$3,272,021	\$673	\$3,272,694

Amortization Schedule: Small General

Original Amount	\$1,305,241	Annual Payback	-\$186,732
Annual Interest	3.00%	Total Interest	\$188,615
Years	8		
Payments Per Year	12	Total Payback	\$1,493,856
Start Year	2015		
Monthly Payment	-\$15,561		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$108,770	\$272	\$0	\$0	\$109,042	\$0	\$272	\$272
2	Feb-15	\$109,042	\$108,770	\$545	\$0	\$0	\$218,357	\$272	\$545	\$816
3	Mar-15	\$218,357	\$108,770	\$818	\$0	\$0	\$327,945	\$816	\$818	\$1,634
4	Apr-15	\$327,945	\$108,770	\$1,092	\$0	\$0	\$437,806	\$1,634	\$1,092	\$2,726
5	May-15	\$437,806	\$108,770	\$1,366	\$0	\$0	\$547,943	\$2,726	\$1,366	\$4,092
6	Jun-15	\$547,943	\$108,770	\$1,642	\$0	\$0	\$658,355	\$4,092	\$1,642	\$5,734
7	Jul-15	\$658,355	\$108,770	\$1,918	\$0	\$0	\$769,043	\$5,734	\$1,918	\$7,652
8	Aug-15	\$769,043	\$108,770	\$2,195	\$0	\$0	\$880,007	\$7,652	\$2,195	\$9,847
9	Sep-15	\$880,007	\$108,770	\$2,472	\$0	\$0	\$991,249	\$9,847	\$2,472	\$12,319
10	Oct-15	\$991,249	\$108,770	\$2,750	\$0	\$0	\$1,102,769	\$12,319	\$2,750	\$15,069
11	Nov-15	\$1,102,769	\$108,770	\$3,029	\$0	\$0	\$1,214,568	\$15,069	\$3,029	\$18,097
12	Dec-15	\$1,214,568	\$108,770	\$3,308	\$0	\$0	\$1,326,647	\$18,097	\$3,308	\$21,406
13	Jan-16	\$1,326,647	\$0	\$3,317	(\$15,561)	\$0	\$1,314,402	\$21,406	\$3,317	\$24,722
14	Feb-16	\$1,314,402	\$0	\$3,286	(\$15,561)	\$0	\$1,302,127	\$24,722	\$3,286	\$28,008
15	Mar-16	\$1,302,127	\$0	\$3,255	(\$15,561)	\$0	\$1,289,822	\$28,008	\$3,255	\$31,264
16	Apr-16	\$1,289,822	\$0	\$3,225	(\$15,561)	\$0	\$1,277,485	\$31,264	\$3,225	\$34,488
17	May-16	\$1,277,485	\$0	\$3,194	(\$15,561)	\$0	\$1,265,118	\$34,488	\$3,194	\$37,682
18	Jun-16	\$1,265,118	\$0	\$3,163	(\$15,561)	\$0	\$1,252,720	\$37,682	\$3,163	\$40,845
19	Jul-16	\$1,252,720	\$0	\$3,132	(\$15,561)	\$0	\$1,240,291	\$40,845	\$3,132	\$43,977
20	Aug-16	\$1,240,291	\$0	\$3,101	(\$15,561)	\$0	\$1,227,830	\$43,977	\$3,101	\$47,077
21	Sep-16	\$1,227,830	\$0	\$3,070	(\$15,561)	\$0	\$1,215,339	\$47,077	\$3,070	\$50,147
22	Oct-16	\$1,215,339	\$0	\$3,038	(\$15,561)	\$0	\$1,202,816	\$50,147	\$3,038	\$53,185
23	Nov-16	\$1,202,816	\$0	\$3,007	(\$15,561)	\$0	\$1,190,262	\$53,185	\$3,007	\$56,192
24	Dec-16	\$1,190,262	\$0	\$2,976	(\$15,561)	\$0	\$1,177,677	\$56,192	\$2,976	\$59,168
25	Jan-17	\$1,177,677	\$0	\$2,944	(\$15,561)	\$0	\$1,165,060	\$59,168	\$2,944	\$62,112
26	Feb-17	\$1,165,060	\$0	\$2,913	(\$15,561)	\$0	\$1,152,412	\$62,112	\$2,913	\$65,025
27	Mar-17	\$1,152,412	\$0	\$2,881	(\$15,561)	\$0	\$1,139,732	\$65,025	\$2,881	\$67,906
28	Apr-17	\$1,139,732	\$0	\$2,849	(\$15,561)	\$0	\$1,127,020	\$67,906	\$2,849	\$70,755
29	May-17	\$1,127,020	\$0	\$2,818	(\$15,561)	\$0	\$1,114,277	\$70,755	\$2,818	\$73,573
30	Jun-17	\$1,114,277	\$0	\$2,786	(\$15,561)	\$0	\$1,101,501	\$73,573	\$2,786	\$76,358
31	Jul-17	\$1,101,501	\$0	\$2,754	(\$15,561)	\$0	\$1,088,694	\$76,358	\$2,754	\$79,112
32	Aug-17	\$1,088,694	\$0	\$2,722	(\$15,561)	\$0	\$1,075,855	\$79,112	\$2,722	\$81,834
33	Sep-17	\$1,075,855	\$0	\$2,690	(\$15,561)	\$0	\$1,062,984	\$81,834	\$2,690	\$84,524
34	Oct-17	\$1,062,984	\$0	\$2,657	(\$15,561)	\$0	\$1,050,080	\$84,524	\$2,657	\$87,181
35	Nov-17	\$1,050,080	\$0	\$2,625	(\$15,561)	\$0	\$1,037,144	\$87,181	\$2,625	\$89,806
36	Dec-17	\$1,037,144	\$0	\$2,593	(\$15,561)	\$0	\$1,024,176	\$89,806	\$2,593	\$92,399

Amortization Schedule: Small General

Original Amount	\$1,305,241			Annual Payback	-\$186,732					
Annual Interest	3.00%			Total Interest	\$188,615					
Years	8									
Payments Per Year	12			Total Payback	\$1,493,856					
Start Year	2015									
Monthly Payment	-\$15,561									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$1,024,176	\$0	\$2,560	(\$15,561)	\$0	\$1,011,176	\$92,399	\$2,560	\$94,959
38	Feb-18	\$1,011,176	\$0	\$2,528	(\$15,561)	\$0	\$998,142	\$94,959	\$2,528	\$97,487
39	Mar-18	\$998,142	\$0	\$2,495	(\$15,561)	\$0	\$985,077	\$97,487	\$2,495	\$99,983
40	Apr-18	\$985,077	\$0	\$2,463	(\$15,561)	\$0	\$971,979	\$99,983	\$2,463	\$102,445
41	May-18	\$971,979	\$0	\$2,430	(\$15,561)	\$0	\$958,847	\$102,445	\$2,430	\$104,875
42	Jun-18	\$958,847	\$0	\$2,397	(\$15,561)	\$0	\$945,684	\$104,875	\$2,397	\$107,273
43	Jul-18	\$945,684	\$0	\$2,364	(\$15,561)	\$0	\$932,487	\$107,273	\$2,364	\$109,637
44	Aug-18	\$932,487	\$0	\$2,331	(\$15,561)	\$0	\$919,257	\$109,637	\$2,331	\$111,968
45	Sep-18	\$919,257	\$0	\$2,298	(\$15,561)	\$0	\$905,994	\$111,968	\$2,298	\$114,266
46	Oct-18	\$905,994	\$0	\$2,265	(\$15,561)	\$0	\$892,698	\$114,266	\$2,265	\$116,531
47	Nov-18	\$892,698	\$0	\$2,232	(\$15,561)	\$0	\$879,369	\$116,531	\$2,232	\$118,763
48	Dec-18	\$879,369	\$0	\$2,198	(\$15,561)	\$0	\$866,006	\$118,763	\$2,198	\$120,961
49	Jan-19	\$866,006	\$0	\$2,165	(\$15,561)	\$0	\$852,610	\$120,961	\$2,165	\$123,126
50	Feb-19	\$852,610	\$0	\$2,132	(\$15,561)	\$0	\$839,181	\$123,126	\$2,132	\$125,258
51	Mar-19	\$839,181	\$0	\$2,098	(\$15,561)	\$0	\$825,718	\$125,258	\$2,098	\$127,356
52	Apr-19	\$825,718	\$0	\$2,064	(\$15,561)	\$0	\$812,221	\$127,356	\$2,064	\$129,420
53	May-19	\$812,221	\$0	\$2,031	(\$15,561)	\$0	\$798,691	\$129,420	\$2,031	\$131,451
54	Jun-19	\$798,691	\$0	\$1,997	(\$15,561)	\$0	\$785,126	\$131,451	\$1,997	\$133,447
55	Jul-19	\$785,126	\$0	\$1,963	(\$15,561)	\$0	\$771,528	\$133,447	\$1,963	\$135,410
56	Aug-19	\$771,528	\$0	\$1,929	(\$15,561)	\$0	\$757,896	\$135,410	\$1,929	\$137,339
57	Sep-19	\$757,896	\$0	\$1,895	(\$15,561)	\$0	\$744,230	\$137,339	\$1,895	\$139,234
58	Oct-19	\$744,230	\$0	\$1,861	(\$15,561)	\$0	\$730,529	\$139,234	\$1,861	\$141,094
59	Nov-19	\$730,529	\$0	\$1,826	(\$15,561)	\$0	\$716,795	\$141,094	\$1,826	\$142,921
60	Dec-19	\$716,795	\$0	\$1,792	(\$15,561)	\$0	\$703,026	\$142,921	\$1,792	\$144,713
61	Jan-20	\$703,026	\$0	\$1,758	(\$15,561)	\$0	\$689,222	\$144,713	\$1,758	\$146,470
62	Feb-20	\$689,222	\$0	\$1,723	(\$15,561)	\$0	\$675,384	\$146,470	\$1,723	\$148,193
63	Mar-20	\$675,384	\$0	\$1,688	(\$15,561)	\$0	\$661,512	\$148,193	\$1,688	\$149,882
64	Apr-20	\$661,512	\$0	\$1,654	(\$15,561)	\$0	\$647,604	\$149,882	\$1,654	\$151,535
65	May-20	\$647,604	\$0	\$1,619	(\$15,561)	\$0	\$633,663	\$151,535	\$1,619	\$153,154
66	Jun-20	\$633,663	\$0	\$1,584	(\$15,561)	\$0	\$619,686	\$153,154	\$1,584	\$154,739
67	Jul-20	\$619,686	\$0	\$1,549	(\$15,561)	\$0	\$605,674	\$154,739	\$1,549	\$156,288
68	Aug-20	\$605,674	\$0	\$1,514	(\$15,561)	\$0	\$591,627	\$156,288	\$1,514	\$157,802
69	Sep-20	\$591,627	\$0	\$1,479	(\$15,561)	\$0	\$577,545	\$157,802	\$1,479	\$159,281
70	Oct-20	\$577,545	\$0	\$1,444	(\$15,561)	\$0	\$563,428	\$159,281	\$1,444	\$160,725
71	Nov-20	\$563,428	\$0	\$1,409	(\$15,561)	\$0	\$549,276	\$160,725	\$1,409	\$162,134
72	Dec-20	\$549,276	\$0	\$1,373	(\$15,561)	\$0	\$535,088	\$162,134	\$1,373	\$163,507

Amortization Schedule: Small General

Original Amount	\$1,305,241	Annual Payback	-\$186,732
Annual Interest	3.00%	Total Interest	\$188,615
Years	8		
Payments Per Year	12	Total Payback	\$1,493,856
Start Year	2015		
Monthly Payment	-\$15,561		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$535,088	\$0	\$1,338	(\$15,561)	\$0	\$520,864	\$163,507	\$1,338	\$164,844
74	Feb-21	\$520,864	\$0	\$1,302	(\$15,561)	\$0	\$506,606	\$164,844	\$1,302	\$166,147
75	Mar-21	\$506,606	\$0	\$1,267	(\$15,561)	\$0	\$492,311	\$166,147	\$1,267	\$167,413
76	Apr-21	\$492,311	\$0	\$1,231	(\$15,561)	\$0	\$477,981	\$167,413	\$1,231	\$168,644
77	May-21	\$477,981	\$0	\$1,195	(\$15,561)	\$0	\$463,615	\$168,644	\$1,195	\$169,839
78	Jun-21	\$463,615	\$0	\$1,159	(\$15,561)	\$0	\$449,213	\$169,839	\$1,159	\$170,998
79	Jul-21	\$449,213	\$0	\$1,123	(\$15,561)	\$0	\$434,775	\$170,998	\$1,123	\$172,121
80	Aug-21	\$434,775	\$0	\$1,087	(\$15,561)	\$0	\$420,301	\$172,121	\$1,087	\$173,208
81	Sep-21	\$420,301	\$0	\$1,051	(\$15,561)	\$0	\$405,791	\$173,208	\$1,051	\$174,259
82	Oct-21	\$405,791	\$0	\$1,014	(\$15,561)	\$0	\$391,244	\$174,259	\$1,014	\$175,273
83	Nov-21	\$391,244	\$0	\$978	(\$15,561)	\$0	\$376,661	\$175,273	\$978	\$176,251
84	Dec-21	\$376,661	\$0	\$942	(\$15,561)	\$0	\$362,042	\$176,251	\$942	\$177,193
85	Jan-22	\$362,042	\$0	\$905	(\$15,561)	\$0	\$347,386	\$177,193	\$905	\$178,098
86	Feb-22	\$347,386	\$0	\$868	(\$15,561)	\$0	\$332,693	\$178,098	\$868	\$178,966
87	Mar-22	\$332,693	\$0	\$832	(\$15,561)	\$0	\$317,964	\$178,966	\$832	\$179,798
88	Apr-22	\$317,964	\$0	\$795	(\$15,561)	\$0	\$303,198	\$179,798	\$795	\$180,593
89	May-22	\$303,198	\$0	\$758	(\$15,561)	\$0	\$288,395	\$180,593	\$758	\$181,351
90	Jun-22	\$288,395	\$0	\$721	(\$15,561)	\$0	\$273,555	\$181,351	\$721	\$182,072
91	Jul-22	\$273,555	\$0	\$684	(\$15,561)	\$0	\$258,678	\$182,072	\$684	\$182,756
92	Aug-22	\$258,678	\$0	\$647	(\$15,561)	\$0	\$243,764	\$182,756	\$647	\$183,403
93	Sep-22	\$243,764	\$0	\$609	(\$15,561)	\$0	\$228,812	\$183,403	\$609	\$184,012
94	Oct-22	\$228,812	\$0	\$572	(\$15,561)	\$0	\$213,823	\$184,012	\$572	\$184,584
95	Nov-22	\$213,823	\$0	\$535	(\$15,561)	\$0	\$198,797	\$184,584	\$535	\$185,119
96	Dec-22	\$198,797	\$0	\$497	(\$15,561)	\$0	\$183,733	\$185,119	\$497	\$185,616
97	Jan-23	\$183,733	\$0	\$459	(\$15,561)	\$0	\$168,631	\$185,616	\$459	\$186,075
98	Feb-23	\$168,631	\$0	\$422	(\$15,561)	\$0	\$153,492	\$186,075	\$422	\$186,497
99	Mar-23	\$153,492	\$0	\$384	(\$15,561)	\$0	\$138,314	\$186,497	\$384	\$186,880
100	Apr-23	\$138,314	\$0	\$346	(\$15,561)	\$0	\$123,099	\$186,880	\$346	\$187,226
101	May-23	\$123,099	\$0	\$308	(\$15,561)	\$0	\$107,846	\$187,226	\$308	\$187,534
102	Jun-23	\$107,846	\$0	\$270	(\$15,561)	\$0	\$92,554	\$187,534	\$270	\$187,803
103	Jul-23	\$92,554	\$0	\$231	(\$15,561)	\$0	\$77,225	\$187,803	\$231	\$188,035
104	Aug-23	\$77,225	\$0	\$193	(\$15,561)	\$0	\$61,857	\$188,035	\$193	\$188,228
105	Sep-23	\$61,857	\$0	\$155	(\$15,561)	\$0	\$46,451	\$188,228	\$155	\$188,382
106	Oct-23	\$46,451	\$0	\$116	(\$15,561)	\$0	\$31,006	\$188,382	\$116	\$188,499
107	Nov-23	\$31,006	\$0	\$78	(\$15,561)	\$0	\$15,522	\$188,499	\$78	\$188,576
108	Dec-23	\$15,522	\$0	\$39	(\$15,561)	\$0	\$0	\$188,576	\$39	\$188,615

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$641,056
Annual Interest	3.00%	Total Interest	\$647,520
Years	8		
Payments Per Year	12	Total Payback	\$5,128,446
Start Year	2015		
Monthly Payment	-\$53,421		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$373,411	\$934	\$0	\$0	\$374,344	\$0	\$934	\$934
2	Feb-15	\$374,344	\$373,411	\$1,869	\$0	\$0	\$749,624	\$934	\$1,869	\$2,803
3	Mar-15	\$749,624	\$373,411	\$2,808	\$0	\$0	\$1,125,842	\$2,803	\$2,808	\$5,610
4	Apr-15	\$1,125,842	\$373,411	\$3,748	\$0	\$0	\$1,503,001	\$5,610	\$3,748	\$9,359
5	May-15	\$1,503,001	\$373,411	\$4,691	\$0	\$0	\$1,881,102	\$9,359	\$4,691	\$14,050
6	Jun-15	\$1,881,102	\$373,411	\$5,636	\$0	\$0	\$2,260,149	\$14,050	\$5,636	\$19,686
7	Jul-15	\$2,260,149	\$373,411	\$6,584	\$0	\$0	\$2,640,143	\$19,686	\$6,584	\$26,270
8	Aug-15	\$2,640,143	\$373,411	\$7,534	\$0	\$0	\$3,021,088	\$26,270	\$7,534	\$33,804
9	Sep-15	\$3,021,088	\$373,411	\$8,486	\$0	\$0	\$3,402,984	\$33,804	\$8,486	\$42,290
10	Oct-15	\$3,402,984	\$373,411	\$9,441	\$0	\$0	\$3,785,836	\$42,290	\$9,441	\$51,731
11	Nov-15	\$3,785,836	\$373,411	\$10,398	\$0	\$0	\$4,169,645	\$51,731	\$10,398	\$62,129
12	Dec-15	\$4,169,645	\$373,411	\$11,358	\$0	\$0	\$4,554,413	\$62,129	\$11,358	\$73,487
13	Jan-16	\$4,554,413	\$0	\$11,386	(\$53,421)	\$0	\$4,512,377	\$73,487	\$11,386	\$84,873
14	Feb-16	\$4,512,377	\$0	\$11,281	(\$53,421)	\$0	\$4,470,237	\$84,873	\$11,281	\$96,154
15	Mar-16	\$4,470,237	\$0	\$11,176	(\$53,421)	\$0	\$4,427,991	\$96,154	\$11,176	\$107,329
16	Apr-16	\$4,427,991	\$0	\$11,070	(\$53,421)	\$0	\$4,385,640	\$107,329	\$11,070	\$118,399
17	May-16	\$4,385,640	\$0	\$10,964	(\$53,421)	\$0	\$4,343,183	\$118,399	\$10,964	\$129,363
18	Jun-16	\$4,343,183	\$0	\$10,858	(\$53,421)	\$0	\$4,300,619	\$129,363	\$10,858	\$140,221
19	Jul-16	\$4,300,619	\$0	\$10,752	(\$53,421)	\$0	\$4,257,950	\$140,221	\$10,752	\$150,973
20	Aug-16	\$4,257,950	\$0	\$10,645	(\$53,421)	\$0	\$4,215,173	\$150,973	\$10,645	\$161,618
21	Sep-16	\$4,215,173	\$0	\$10,538	(\$53,421)	\$0	\$4,172,290	\$161,618	\$10,538	\$172,156
22	Oct-16	\$4,172,290	\$0	\$10,431	(\$53,421)	\$0	\$4,129,299	\$172,156	\$10,431	\$182,586
23	Nov-16	\$4,129,299	\$0	\$10,323	(\$53,421)	\$0	\$4,086,201	\$182,586	\$10,323	\$192,910
24	Dec-16	\$4,086,201	\$0	\$10,216	(\$53,421)	\$0	\$4,042,995	\$192,910	\$10,216	\$203,125
25	Jan-17	\$4,042,995	\$0	\$10,107	(\$53,421)	\$0	\$3,999,682	\$203,125	\$10,107	\$213,233
26	Feb-17	\$3,999,682	\$0	\$9,999	(\$53,421)	\$0	\$3,956,259	\$213,233	\$9,999	\$223,232
27	Mar-17	\$3,956,259	\$0	\$9,891	(\$53,421)	\$0	\$3,912,729	\$223,232	\$9,891	\$233,122
28	Apr-17	\$3,912,729	\$0	\$9,782	(\$53,421)	\$0	\$3,869,089	\$233,122	\$9,782	\$242,904
29	May-17	\$3,869,089	\$0	\$9,673	(\$53,421)	\$0	\$3,825,341	\$242,904	\$9,673	\$252,577
30	Jun-17	\$3,825,341	\$0	\$9,563	(\$53,421)	\$0	\$3,781,483	\$252,577	\$9,563	\$262,140
31	Jul-17	\$3,781,483	\$0	\$9,454	(\$53,421)	\$0	\$3,737,515	\$262,140	\$9,454	\$271,594
32	Aug-17	\$3,737,515	\$0	\$9,344	(\$53,421)	\$0	\$3,693,438	\$271,594	\$9,344	\$280,938
33	Sep-17	\$3,693,438	\$0	\$9,234	(\$53,421)	\$0	\$3,649,250	\$280,938	\$9,234	\$290,171
34	Oct-17	\$3,649,250	\$0	\$9,123	(\$53,421)	\$0	\$3,604,952	\$290,171	\$9,123	\$299,295
35	Nov-17	\$3,604,952	\$0	\$9,012	(\$53,421)	\$0	\$3,560,543	\$299,295	\$9,012	\$308,307
36	Dec-17	\$3,560,543	\$0	\$8,901	(\$53,421)	\$0	\$3,516,023	\$308,307	\$8,901	\$317,208

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$641,056
Annual Interest	3.00%	Total Interest	\$647,520
Years	8		
Payments Per Year	12	Total Payback	\$5,128,446
Start Year	2015		
Monthly Payment	-\$53,421		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$3,516,023	\$0	\$8,790	(\$53,421)	\$0	\$3,471,392	\$317,208	\$8,790	\$325,998
38	Feb-18	\$3,471,392	\$0	\$8,678	(\$53,421)	\$0	\$3,426,649	\$325,998	\$8,678	\$334,677
39	Mar-18	\$3,426,649	\$0	\$8,567	(\$53,421)	\$0	\$3,381,794	\$334,677	\$8,567	\$343,243
40	Apr-18	\$3,381,794	\$0	\$8,454	(\$53,421)	\$0	\$3,336,827	\$343,243	\$8,454	\$351,698
41	May-18	\$3,336,827	\$0	\$8,342	(\$53,421)	\$0	\$3,291,748	\$351,698	\$8,342	\$360,040
42	Jun-18	\$3,291,748	\$0	\$8,229	(\$53,421)	\$0	\$3,246,556	\$360,040	\$8,229	\$368,269
43	Jul-18	\$3,246,556	\$0	\$8,116	(\$53,421)	\$0	\$3,201,251	\$368,269	\$8,116	\$376,386
44	Aug-18	\$3,201,251	\$0	\$8,003	(\$53,421)	\$0	\$3,155,833	\$376,386	\$8,003	\$384,389
45	Sep-18	\$3,155,833	\$0	\$7,890	(\$53,421)	\$0	\$3,110,301	\$384,389	\$7,890	\$392,279
46	Oct-18	\$3,110,301	\$0	\$7,776	(\$53,421)	\$0	\$3,064,656	\$392,279	\$7,776	\$400,054
47	Nov-18	\$3,064,656	\$0	\$7,662	(\$53,421)	\$0	\$3,018,896	\$400,054	\$7,662	\$407,716
48	Dec-18	\$3,018,896	\$0	\$7,547	(\$53,421)	\$0	\$2,973,022	\$407,716	\$7,547	\$415,263
49	Jan-19	\$2,973,022	\$0	\$7,433	(\$53,421)	\$0	\$2,927,033	\$415,263	\$7,433	\$422,696
50	Feb-19	\$2,927,033	\$0	\$7,318	(\$53,421)	\$0	\$2,880,929	\$422,696	\$7,318	\$430,013
51	Mar-19	\$2,880,929	\$0	\$7,202	(\$53,421)	\$0	\$2,834,710	\$430,013	\$7,202	\$437,216
52	Apr-19	\$2,834,710	\$0	\$7,087	(\$53,421)	\$0	\$2,788,376	\$437,216	\$7,087	\$444,302
53	May-19	\$2,788,376	\$0	\$6,971	(\$53,421)	\$0	\$2,741,926	\$444,302	\$6,971	\$451,273
54	Jun-19	\$2,741,926	\$0	\$6,855	(\$53,421)	\$0	\$2,695,359	\$451,273	\$6,855	\$458,128
55	Jul-19	\$2,695,359	\$0	\$6,738	(\$53,421)	\$0	\$2,648,676	\$458,128	\$6,738	\$464,867
56	Aug-19	\$2,648,676	\$0	\$6,622	(\$53,421)	\$0	\$2,601,877	\$464,867	\$6,622	\$471,488
57	Sep-19	\$2,601,877	\$0	\$6,505	(\$53,421)	\$0	\$2,554,960	\$471,488	\$6,505	\$477,993
58	Oct-19	\$2,554,960	\$0	\$6,387	(\$53,421)	\$0	\$2,507,926	\$477,993	\$6,387	\$484,380
59	Nov-19	\$2,507,926	\$0	\$6,270	(\$53,421)	\$0	\$2,460,774	\$484,380	\$6,270	\$490,650
60	Dec-19	\$2,460,774	\$0	\$6,152	(\$53,421)	\$0	\$2,413,505	\$490,650	\$6,152	\$496,802
61	Jan-20	\$2,413,505	\$0	\$6,034	(\$53,421)	\$0	\$2,366,118	\$496,802	\$6,034	\$502,836
62	Feb-20	\$2,366,118	\$0	\$5,915	(\$53,421)	\$0	\$2,318,612	\$502,836	\$5,915	\$508,751
63	Mar-20	\$2,318,612	\$0	\$5,797	(\$53,421)	\$0	\$2,270,987	\$508,751	\$5,797	\$514,548
64	Apr-20	\$2,270,987	\$0	\$5,677	(\$53,421)	\$0	\$2,223,243	\$514,548	\$5,677	\$520,225
65	May-20	\$2,223,243	\$0	\$5,558	(\$53,421)	\$0	\$2,175,380	\$520,225	\$5,558	\$525,783
66	Jun-20	\$2,175,380	\$0	\$5,438	(\$53,421)	\$0	\$2,127,397	\$525,783	\$5,438	\$531,222
67	Jul-20	\$2,127,397	\$0	\$5,318	(\$53,421)	\$0	\$2,079,294	\$531,222	\$5,318	\$536,540
68	Aug-20	\$2,079,294	\$0	\$5,198	(\$53,421)	\$0	\$2,031,071	\$536,540	\$5,198	\$541,738
69	Sep-20	\$2,031,071	\$0	\$5,078	(\$53,421)	\$0	\$1,982,727	\$541,738	\$5,078	\$546,816
70	Oct-20	\$1,982,727	\$0	\$4,957	(\$53,421)	\$0	\$1,934,263	\$546,816	\$4,957	\$551,773
71	Nov-20	\$1,934,263	\$0	\$4,836	(\$53,421)	\$0	\$1,885,677	\$551,773	\$4,836	\$556,609
72	Dec-20	\$1,885,677	\$0	\$4,714	(\$53,421)	\$0	\$1,836,970	\$556,609	\$4,714	\$561,323

Amortization Schedule: General Demand

Original Amount	\$4,480,926	Annual Payback	-\$641,056
Annual Interest	3.00%	Total Interest	\$647,520
Years	8		
Payments Per Year	12	Total Payback	\$5,128,446
Start Year	2015		
Monthly Payment	-\$53,421		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$1,836,970	\$0	\$4,592	(\$53,421)	\$0	\$1,788,141	\$561,323	\$4,592	\$565,915
74	Feb-21	\$1,788,141	\$0	\$4,470	(\$53,421)	\$0	\$1,739,190	\$565,915	\$4,470	\$570,386
75	Mar-21	\$1,739,190	\$0	\$4,348	(\$53,421)	\$0	\$1,690,117	\$570,386	\$4,348	\$574,734
76	Apr-21	\$1,690,117	\$0	\$4,225	(\$53,421)	\$0	\$1,640,921	\$574,734	\$4,225	\$578,959
77	May-21	\$1,640,921	\$0	\$4,102	(\$53,421)	\$0	\$1,591,602	\$578,959	\$4,102	\$583,061
78	Jun-21	\$1,591,602	\$0	\$3,979	(\$53,421)	\$0	\$1,542,160	\$583,061	\$3,979	\$587,040
79	Jul-21	\$1,542,160	\$0	\$3,855	(\$53,421)	\$0	\$1,492,594	\$587,040	\$3,855	\$590,896
80	Aug-21	\$1,492,594	\$0	\$3,731	(\$53,421)	\$0	\$1,442,904	\$590,896	\$3,731	\$594,627
81	Sep-21	\$1,442,904	\$0	\$3,607	(\$53,421)	\$0	\$1,393,090	\$594,627	\$3,607	\$598,234
82	Oct-21	\$1,393,090	\$0	\$3,483	(\$53,421)	\$0	\$1,343,151	\$598,234	\$3,483	\$601,717
83	Nov-21	\$1,343,151	\$0	\$3,358	(\$53,421)	\$0	\$1,293,088	\$601,717	\$3,358	\$605,075
84	Dec-21	\$1,293,088	\$0	\$3,233	(\$53,421)	\$0	\$1,242,899	\$605,075	\$3,233	\$608,308
85	Jan-22	\$1,242,899	\$0	\$3,107	(\$53,421)	\$0	\$1,192,585	\$608,308	\$3,107	\$611,415
86	Feb-22	\$1,192,585	\$0	\$2,981	(\$53,421)	\$0	\$1,142,145	\$611,415	\$2,981	\$614,396
87	Mar-22	\$1,142,145	\$0	\$2,855	(\$53,421)	\$0	\$1,091,579	\$614,396	\$2,855	\$617,252
88	Apr-22	\$1,091,579	\$0	\$2,729	(\$53,421)	\$0	\$1,040,887	\$617,252	\$2,729	\$619,981
89	May-22	\$1,040,887	\$0	\$2,602	(\$53,421)	\$0	\$990,068	\$619,981	\$2,602	\$622,583
90	Jun-22	\$990,068	\$0	\$2,475	(\$53,421)	\$0	\$939,122	\$622,583	\$2,475	\$625,058
91	Jul-22	\$939,122	\$0	\$2,348	(\$53,421)	\$0	\$888,048	\$625,058	\$2,348	\$627,406
92	Aug-22	\$888,048	\$0	\$2,220	(\$53,421)	\$0	\$836,847	\$627,406	\$2,220	\$629,626
93	Sep-22	\$836,847	\$0	\$2,092	(\$53,421)	\$0	\$785,518	\$629,626	\$2,092	\$631,718
94	Oct-22	\$785,518	\$0	\$1,964	(\$53,421)	\$0	\$734,060	\$631,718	\$1,964	\$633,682
95	Nov-22	\$734,060	\$0	\$1,835	(\$53,421)	\$0	\$682,474	\$633,682	\$1,835	\$635,517
96	Dec-22	\$682,474	\$0	\$1,706	(\$53,421)	\$0	\$630,759	\$635,517	\$1,706	\$637,223
97	Jan-23	\$630,759	\$0	\$1,577	(\$53,421)	\$0	\$578,915	\$637,223	\$1,577	\$638,800
98	Feb-23	\$578,915	\$0	\$1,447	(\$53,421)	\$0	\$526,941	\$638,800	\$1,447	\$640,247
99	Mar-23	\$526,941	\$0	\$1,317	(\$53,421)	\$0	\$474,837	\$640,247	\$1,317	\$641,565
100	Apr-23	\$474,837	\$0	\$1,187	(\$53,421)	\$0	\$422,602	\$641,565	\$1,187	\$642,752
101	May-23	\$422,602	\$0	\$1,057	(\$53,421)	\$0	\$370,238	\$642,752	\$1,057	\$643,808
102	Jun-23	\$370,238	\$0	\$926	(\$53,421)	\$0	\$317,742	\$643,808	\$926	\$644,734
103	Jul-23	\$317,742	\$0	\$794	(\$53,421)	\$0	\$265,115	\$644,734	\$794	\$645,528
104	Aug-23	\$265,115	\$0	\$663	(\$53,421)	\$0	\$212,356	\$645,528	\$663	\$646,191
105	Sep-23	\$212,356	\$0	\$531	(\$53,421)	\$0	\$159,466	\$646,191	\$531	\$646,722
106	Oct-23	\$159,466	\$0	\$399	(\$53,421)	\$0	\$106,443	\$646,722	\$399	\$647,121
107	Nov-23	\$106,443	\$0	\$266	(\$53,421)	\$0	\$53,288	\$647,121	\$266	\$647,387
108	Dec-23	\$53,288	\$0	\$133	(\$53,421)	\$0	(\$0)	\$647,387	\$133	\$647,520

Amortization Schedule: Large General

Original Amount	\$2,521,616	Annual Payback	-\$360,751
Annual Interest	3.00%	Total Interest	\$364,388
Years	8		
Payments Per Year	12	Total Payback	\$2,886,004
Start Year	2015		
Monthly Payment	-\$30,063		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$210,135	\$525	\$0	\$0	\$210,660	\$0	\$525	\$525
2	Feb-15	\$210,660	\$210,135	\$1,052	\$0	\$0	\$421,847	\$525	\$1,052	\$1,577
3	Mar-15	\$421,847	\$210,135	\$1,580	\$0	\$0	\$633,561	\$1,577	\$1,580	\$3,157
4	Apr-15	\$633,561	\$210,135	\$2,109	\$0	\$0	\$845,805	\$3,157	\$2,109	\$5,267
5	May-15	\$845,805	\$210,135	\$2,640	\$0	\$0	\$1,058,580	\$5,267	\$2,640	\$7,906
6	Jun-15	\$1,058,580	\$210,135	\$3,172	\$0	\$0	\$1,271,886	\$7,906	\$3,172	\$11,078
7	Jul-15	\$1,271,886	\$210,135	\$3,705	\$0	\$0	\$1,485,726	\$11,078	\$3,705	\$14,783
8	Aug-15	\$1,485,726	\$210,135	\$4,240	\$0	\$0	\$1,700,100	\$14,783	\$4,240	\$19,023
9	Sep-15	\$1,700,100	\$210,135	\$4,776	\$0	\$0	\$1,915,010	\$19,023	\$4,776	\$23,798
10	Oct-15	\$1,915,010	\$210,135	\$5,313	\$0	\$0	\$2,130,458	\$23,798	\$5,313	\$29,111
11	Nov-15	\$2,130,458	\$210,135	\$5,851	\$0	\$0	\$2,346,444	\$29,111	\$5,851	\$34,963
12	Dec-15	\$2,346,444	\$210,135	\$6,391	\$0	\$0	\$2,562,970	\$34,963	\$6,391	\$41,354
13	Jan-16	\$2,562,970	\$0	\$6,407	(\$30,063)	\$0	\$2,539,315	\$41,354	\$6,407	\$47,762
14	Feb-16	\$2,539,315	\$0	\$6,348	(\$30,063)	\$0	\$2,515,601	\$47,762	\$6,348	\$54,110
15	Mar-16	\$2,515,601	\$0	\$6,289	(\$30,063)	\$0	\$2,491,827	\$54,110	\$6,289	\$60,399
16	Apr-16	\$2,491,827	\$0	\$6,230	(\$30,063)	\$0	\$2,467,994	\$60,399	\$6,230	\$66,629
17	May-16	\$2,467,994	\$0	\$6,170	(\$30,063)	\$0	\$2,444,102	\$66,629	\$6,170	\$72,799
18	Jun-16	\$2,444,102	\$0	\$6,110	(\$30,063)	\$0	\$2,420,149	\$72,799	\$6,110	\$78,909
19	Jul-16	\$2,420,149	\$0	\$6,050	(\$30,063)	\$0	\$2,396,137	\$78,909	\$6,050	\$84,959
20	Aug-16	\$2,396,137	\$0	\$5,990	(\$30,063)	\$0	\$2,372,065	\$84,959	\$5,990	\$90,949
21	Sep-16	\$2,372,065	\$0	\$5,930	(\$30,063)	\$0	\$2,347,933	\$90,949	\$5,930	\$96,880
22	Oct-16	\$2,347,933	\$0	\$5,870	(\$30,063)	\$0	\$2,323,740	\$96,880	\$5,870	\$102,749
23	Nov-16	\$2,323,740	\$0	\$5,809	(\$30,063)	\$0	\$2,299,487	\$102,749	\$5,809	\$108,559
24	Dec-16	\$2,299,487	\$0	\$5,749	(\$30,063)	\$0	\$2,275,173	\$108,559	\$5,749	\$114,308
25	Jan-17	\$2,275,173	\$0	\$5,688	(\$30,063)	\$0	\$2,250,798	\$114,308	\$5,688	\$119,995
26	Feb-17	\$2,250,798	\$0	\$5,627	(\$30,063)	\$0	\$2,226,363	\$119,995	\$5,627	\$125,622
27	Mar-17	\$2,226,363	\$0	\$5,566	(\$30,063)	\$0	\$2,201,866	\$125,622	\$5,566	\$131,188
28	Apr-17	\$2,201,866	\$0	\$5,505	(\$30,063)	\$0	\$2,177,308	\$131,188	\$5,505	\$136,693
29	May-17	\$2,177,308	\$0	\$5,443	(\$30,063)	\$0	\$2,152,689	\$136,693	\$5,443	\$142,136
30	Jun-17	\$2,152,689	\$0	\$5,382	(\$30,063)	\$0	\$2,128,008	\$142,136	\$5,382	\$147,518
31	Jul-17	\$2,128,008	\$0	\$5,320	(\$30,063)	\$0	\$2,103,266	\$147,518	\$5,320	\$152,838
32	Aug-17	\$2,103,266	\$0	\$5,258	(\$30,063)	\$0	\$2,078,461	\$152,838	\$5,258	\$158,096
33	Sep-17	\$2,078,461	\$0	\$5,196	(\$30,063)	\$0	\$2,053,595	\$158,096	\$5,196	\$163,292
34	Oct-17	\$2,053,595	\$0	\$5,134	(\$30,063)	\$0	\$2,028,666	\$163,292	\$5,134	\$168,426
35	Nov-17	\$2,028,666	\$0	\$5,072	(\$30,063)	\$0	\$2,003,676	\$168,426	\$5,072	\$173,498
36	Dec-17	\$2,003,676	\$0	\$5,009	(\$30,063)	\$0	\$1,978,622	\$173,498	\$5,009	\$178,507

Amortization Schedule: Large General

Original Amount	\$2,521,616			Annual Payback	-\$360,751					
Annual Interest	3.00%			Total Interest	\$364,388					
Years	8									
Payments Per Year	12			Total Payback	\$2,886,004					
Start Year	2015									
Monthly Payment	-\$30,063									
Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$1,978,622	\$0	\$4,947	(\$30,063)	\$0	\$1,953,506	\$178,507	\$4,947	\$183,454
38	Feb-18	\$1,953,506	\$0	\$4,884	(\$30,063)	\$0	\$1,928,327	\$183,454	\$4,884	\$188,338
39	Mar-18	\$1,928,327	\$0	\$4,821	(\$30,063)	\$0	\$1,903,086	\$188,338	\$4,821	\$193,158
40	Apr-18	\$1,903,086	\$0	\$4,758	(\$30,063)	\$0	\$1,877,781	\$193,158	\$4,758	\$197,916
41	May-18	\$1,877,781	\$0	\$4,694	(\$30,063)	\$0	\$1,852,413	\$197,916	\$4,694	\$202,611
42	Jun-18	\$1,852,413	\$0	\$4,631	(\$30,063)	\$0	\$1,826,981	\$202,611	\$4,631	\$207,242
43	Jul-18	\$1,826,981	\$0	\$4,567	(\$30,063)	\$0	\$1,801,486	\$207,242	\$4,567	\$211,809
44	Aug-18	\$1,801,486	\$0	\$4,504	(\$30,063)	\$0	\$1,775,927	\$211,809	\$4,504	\$216,313
45	Sep-18	\$1,775,927	\$0	\$4,440	(\$30,063)	\$0	\$1,750,305	\$216,313	\$4,440	\$220,753
46	Oct-18	\$1,750,305	\$0	\$4,376	(\$30,063)	\$0	\$1,724,618	\$220,753	\$4,376	\$225,128
47	Nov-18	\$1,724,618	\$0	\$4,312	(\$30,063)	\$0	\$1,698,867	\$225,128	\$4,312	\$229,440
48	Dec-18	\$1,698,867	\$0	\$4,247	(\$30,063)	\$0	\$1,673,051	\$229,440	\$4,247	\$233,687
49	Jan-19	\$1,673,051	\$0	\$4,183	(\$30,063)	\$0	\$1,647,172	\$233,687	\$4,183	\$237,870
50	Feb-19	\$1,647,172	\$0	\$4,118	(\$30,063)	\$0	\$1,621,227	\$237,870	\$4,118	\$241,988
51	Mar-19	\$1,621,227	\$0	\$4,053	(\$30,063)	\$0	\$1,595,217	\$241,988	\$4,053	\$246,041
52	Apr-19	\$1,595,217	\$0	\$3,988	(\$30,063)	\$0	\$1,569,143	\$246,041	\$3,988	\$250,029
53	May-19	\$1,569,143	\$0	\$3,923	(\$30,063)	\$0	\$1,543,003	\$250,029	\$3,923	\$253,952
54	Jun-19	\$1,543,003	\$0	\$3,858	(\$30,063)	\$0	\$1,516,798	\$253,952	\$3,858	\$257,809
55	Jul-19	\$1,516,798	\$0	\$3,792	(\$30,063)	\$0	\$1,490,528	\$257,809	\$3,792	\$261,601
56	Aug-19	\$1,490,528	\$0	\$3,726	(\$30,063)	\$0	\$1,464,191	\$261,601	\$3,726	\$265,327
57	Sep-19	\$1,464,191	\$0	\$3,660	(\$30,063)	\$0	\$1,437,789	\$265,327	\$3,660	\$268,988
58	Oct-19	\$1,437,789	\$0	\$3,594	(\$30,063)	\$0	\$1,411,321	\$268,988	\$3,594	\$272,582
59	Nov-19	\$1,411,321	\$0	\$3,528	(\$30,063)	\$0	\$1,384,787	\$272,582	\$3,528	\$276,111
60	Dec-19	\$1,384,787	\$0	\$3,462	(\$30,063)	\$0	\$1,358,186	\$276,111	\$3,462	\$279,573
61	Jan-20	\$1,358,186	\$0	\$3,395	(\$30,063)	\$0	\$1,331,519	\$279,573	\$3,395	\$282,968
62	Feb-20	\$1,331,519	\$0	\$3,329	(\$30,063)	\$0	\$1,304,786	\$282,968	\$3,329	\$286,297
63	Mar-20	\$1,304,786	\$0	\$3,262	(\$30,063)	\$0	\$1,277,985	\$286,297	\$3,262	\$289,559
64	Apr-20	\$1,277,985	\$0	\$3,195	(\$30,063)	\$0	\$1,251,117	\$289,559	\$3,195	\$292,754
65	May-20	\$1,251,117	\$0	\$3,128	(\$30,063)	\$0	\$1,224,183	\$292,754	\$3,128	\$295,882
66	Jun-20	\$1,224,183	\$0	\$3,060	(\$30,063)	\$0	\$1,197,181	\$295,882	\$3,060	\$298,942
67	Jul-20	\$1,197,181	\$0	\$2,993	(\$30,063)	\$0	\$1,170,111	\$298,942	\$2,993	\$301,935
68	Aug-20	\$1,170,111	\$0	\$2,925	(\$30,063)	\$0	\$1,142,974	\$301,935	\$2,925	\$304,860
69	Sep-20	\$1,142,974	\$0	\$2,857	(\$30,063)	\$0	\$1,115,769	\$304,860	\$2,857	\$307,718
70	Oct-20	\$1,115,769	\$0	\$2,789	(\$30,063)	\$0	\$1,088,496	\$307,718	\$2,789	\$310,507
71	Nov-20	\$1,088,496	\$0	\$2,721	(\$30,063)	\$0	\$1,061,154	\$310,507	\$2,721	\$313,228
72	Dec-20	\$1,061,154	\$0	\$2,653	(\$30,063)	\$0	\$1,033,745	\$313,228	\$2,653	\$315,881

Amortization Schedule: Large General

Original Amount	\$2,521,616			Annual Payback	-\$360,751					
Annual Interest	3.00%			Total Interest	\$364,388					
Years	8									
Payments Per Year	12			Total Payback	\$2,886,004					
Start Year	2015									
Monthly Payment	-\$30,063									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$1,033,745	\$0	\$2,584	(\$30,063)	\$0	\$1,006,266	\$315,881	\$2,584	\$318,466
74	Feb-21	\$1,006,266	\$0	\$2,516	(\$30,063)	\$0	\$978,720	\$318,466	\$2,516	\$320,981
75	Mar-21	\$978,720	\$0	\$2,447	(\$30,063)	\$0	\$951,104	\$320,981	\$2,447	\$323,428
76	Apr-21	\$951,104	\$0	\$2,378	(\$30,063)	\$0	\$923,419	\$323,428	\$2,378	\$325,806
77	May-21	\$923,419	\$0	\$2,309	(\$30,063)	\$0	\$895,665	\$325,806	\$2,309	\$328,114
78	Jun-21	\$895,665	\$0	\$2,239	(\$30,063)	\$0	\$867,842	\$328,114	\$2,239	\$330,354
79	Jul-21	\$867,842	\$0	\$2,170	(\$30,063)	\$0	\$839,949	\$330,354	\$2,170	\$332,523
80	Aug-21	\$839,949	\$0	\$2,100	(\$30,063)	\$0	\$811,986	\$332,523	\$2,100	\$334,623
81	Sep-21	\$811,986	\$0	\$2,030	(\$30,063)	\$0	\$783,953	\$334,623	\$2,030	\$336,653
82	Oct-21	\$783,953	\$0	\$1,960	(\$30,063)	\$0	\$755,851	\$336,653	\$1,960	\$338,613
83	Nov-21	\$755,851	\$0	\$1,890	(\$30,063)	\$0	\$727,678	\$338,613	\$1,890	\$340,502
84	Dec-21	\$727,678	\$0	\$1,819	(\$30,063)	\$0	\$699,435	\$340,502	\$1,819	\$342,322
85	Jan-22	\$699,435	\$0	\$1,749	(\$30,063)	\$0	\$671,121	\$342,322	\$1,749	\$344,070
86	Feb-22	\$671,121	\$0	\$1,678	(\$30,063)	\$0	\$642,736	\$344,070	\$1,678	\$345,748
87	Mar-22	\$642,736	\$0	\$1,607	(\$30,063)	\$0	\$614,280	\$345,748	\$1,607	\$347,355
88	Apr-22	\$614,280	\$0	\$1,536	(\$30,063)	\$0	\$585,753	\$347,355	\$1,536	\$348,891
89	May-22	\$585,753	\$0	\$1,464	(\$30,063)	\$0	\$557,155	\$348,891	\$1,464	\$350,355
90	Jun-22	\$557,155	\$0	\$1,393	(\$30,063)	\$0	\$528,485	\$350,355	\$1,393	\$351,748
91	Jul-22	\$528,485	\$0	\$1,321	(\$30,063)	\$0	\$499,744	\$351,748	\$1,321	\$353,069
92	Aug-22	\$499,744	\$0	\$1,249	(\$30,063)	\$0	\$470,931	\$353,069	\$1,249	\$354,318
93	Sep-22	\$470,931	\$0	\$1,177	(\$30,063)	\$0	\$442,046	\$354,318	\$1,177	\$355,496
94	Oct-22	\$442,046	\$0	\$1,105	(\$30,063)	\$0	\$413,088	\$355,496	\$1,105	\$356,601
95	Nov-22	\$413,088	\$0	\$1,033	(\$30,063)	\$0	\$384,058	\$356,601	\$1,033	\$357,634
96	Dec-22	\$384,058	\$0	\$960	(\$30,063)	\$0	\$354,956	\$357,634	\$960	\$358,594
97	Jan-23	\$354,956	\$0	\$887	(\$30,063)	\$0	\$325,781	\$358,594	\$887	\$359,481
98	Feb-23	\$325,781	\$0	\$814	(\$30,063)	\$0	\$296,533	\$359,481	\$814	\$360,296
99	Mar-23	\$296,533	\$0	\$741	(\$30,063)	\$0	\$267,212	\$360,296	\$741	\$361,037
100	Apr-23	\$267,212	\$0	\$668	(\$30,063)	\$0	\$237,817	\$361,037	\$668	\$361,705
101	May-23	\$237,817	\$0	\$595	(\$30,063)	\$0	\$208,349	\$361,705	\$595	\$362,300
102	Jun-23	\$208,349	\$0	\$521	(\$30,063)	\$0	\$178,807	\$362,300	\$521	\$362,820
103	Jul-23	\$178,807	\$0	\$447	(\$30,063)	\$0	\$149,192	\$362,820	\$447	\$363,267
104	Aug-23	\$149,192	\$0	\$373	(\$30,063)	\$0	\$119,502	\$363,267	\$373	\$363,640
105	Sep-23	\$119,502	\$0	\$299	(\$30,063)	\$0	\$89,739	\$363,640	\$299	\$363,939
106	Oct-23	\$89,739	\$0	\$224	(\$30,063)	\$0	\$59,900	\$363,939	\$224	\$364,163
107	Nov-23	\$59,900	\$0	\$150	(\$30,063)	\$0	\$29,988	\$364,163	\$150	\$364,313
108	Dec-23	\$29,988	\$0	\$75	(\$30,063)	\$0	\$0	\$364,313	\$75	\$364,388

Amortization Schedule: Small Industrial

Original Amount	\$784,682	Annual Payback	-\$112,259
Annual Interest	3.00%	Total Interest	\$113,391
Years	8		
Payments Per Year	12	Total Payback	\$898,073
Start Year	2015		
Monthly Payment	-\$9,355		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$65,390	\$163	\$0	\$0	\$65,554	\$0	\$163	\$163
2	Feb-15	\$65,554	\$65,390	\$327	\$0	\$0	\$131,271	\$163	\$327	\$491
3	Mar-15	\$131,271	\$65,390	\$492	\$0	\$0	\$197,153	\$491	\$492	\$982
4	Apr-15	\$197,153	\$65,390	\$656	\$0	\$0	\$263,200	\$982	\$656	\$1,639
5	May-15	\$263,200	\$65,390	\$821	\$0	\$0	\$329,411	\$1,639	\$821	\$2,460
6	Jun-15	\$329,411	\$65,390	\$987	\$0	\$0	\$395,788	\$2,460	\$987	\$3,447
7	Jul-15	\$395,788	\$65,390	\$1,153	\$0	\$0	\$462,331	\$3,447	\$1,153	\$4,600
8	Aug-15	\$462,331	\$65,390	\$1,319	\$0	\$0	\$529,041	\$4,600	\$1,319	\$5,920
9	Sep-15	\$529,041	\$65,390	\$1,486	\$0	\$0	\$595,917	\$5,920	\$1,486	\$7,406
10	Oct-15	\$595,917	\$65,390	\$1,653	\$0	\$0	\$662,961	\$7,406	\$1,653	\$9,059
11	Nov-15	\$662,961	\$65,390	\$1,821	\$0	\$0	\$730,172	\$9,059	\$1,821	\$10,880
12	Dec-15	\$730,172	\$65,390	\$1,989	\$0	\$0	\$797,551	\$10,880	\$1,989	\$12,869
13	Jan-16	\$797,551	\$0	\$1,994	(\$9,355)	\$0	\$790,190	\$12,869	\$1,994	\$14,863
14	Feb-16	\$790,190	\$0	\$1,975	(\$9,355)	\$0	\$782,810	\$14,863	\$1,975	\$16,838
15	Mar-16	\$782,810	\$0	\$1,957	(\$9,355)	\$0	\$775,412	\$16,838	\$1,957	\$18,795
16	Apr-16	\$775,412	\$0	\$1,939	(\$9,355)	\$0	\$767,996	\$18,795	\$1,939	\$20,734
17	May-16	\$767,996	\$0	\$1,920	(\$9,355)	\$0	\$760,561	\$20,734	\$1,920	\$22,654
18	Jun-16	\$760,561	\$0	\$1,901	(\$9,355)	\$0	\$753,107	\$22,654	\$1,901	\$24,555
19	Jul-16	\$753,107	\$0	\$1,883	(\$9,355)	\$0	\$745,635	\$24,555	\$1,883	\$26,438
20	Aug-16	\$745,635	\$0	\$1,864	(\$9,355)	\$0	\$738,144	\$26,438	\$1,864	\$28,302
21	Sep-16	\$738,144	\$0	\$1,845	(\$9,355)	\$0	\$730,635	\$28,302	\$1,845	\$30,147
22	Oct-16	\$730,635	\$0	\$1,827	(\$9,355)	\$0	\$723,107	\$30,147	\$1,827	\$31,974
23	Nov-16	\$723,107	\$0	\$1,808	(\$9,355)	\$0	\$715,559	\$31,974	\$1,808	\$33,782
24	Dec-16	\$715,559	\$0	\$1,789	(\$9,355)	\$0	\$707,993	\$33,782	\$1,789	\$35,570
25	Jan-17	\$707,993	\$0	\$1,770	(\$9,355)	\$0	\$700,408	\$35,570	\$1,770	\$37,340
26	Feb-17	\$700,408	\$0	\$1,751	(\$9,355)	\$0	\$692,804	\$37,340	\$1,751	\$39,091
27	Mar-17	\$692,804	\$0	\$1,732	(\$9,355)	\$0	\$685,182	\$39,091	\$1,732	\$40,823
28	Apr-17	\$685,182	\$0	\$1,713	(\$9,355)	\$0	\$677,540	\$40,823	\$1,713	\$42,536
29	May-17	\$677,540	\$0	\$1,694	(\$9,355)	\$0	\$669,879	\$42,536	\$1,694	\$44,230
30	Jun-17	\$669,879	\$0	\$1,675	(\$9,355)	\$0	\$662,198	\$44,230	\$1,675	\$45,905
31	Jul-17	\$662,198	\$0	\$1,655	(\$9,355)	\$0	\$654,499	\$45,905	\$1,655	\$47,560
32	Aug-17	\$654,499	\$0	\$1,636	(\$9,355)	\$0	\$646,780	\$47,560	\$1,636	\$49,197
33	Sep-17	\$646,780	\$0	\$1,617	(\$9,355)	\$0	\$639,042	\$49,197	\$1,617	\$50,814
34	Oct-17	\$639,042	\$0	\$1,598	(\$9,355)	\$0	\$631,285	\$50,814	\$1,598	\$52,411
35	Nov-17	\$631,285	\$0	\$1,578	(\$9,355)	\$0	\$623,508	\$52,411	\$1,578	\$53,989
36	Dec-17	\$623,508	\$0	\$1,559	(\$9,355)	\$0	\$615,712	\$53,989	\$1,559	\$55,548

Amortization Schedule: Small Industrial

Original Amount	\$784,682	Annual Payback	-\$112,259
Annual Interest	3.00%	Total Interest	\$113,391
Years	8		
Payments Per Year	12	Total Payback	\$898,073
Start Year	2015		
Monthly Payment	-\$9,355		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$615,712	\$0	\$1,539	(\$9,355)	\$0	\$607,896	\$55,548	\$1,539	\$57,088
38	Feb-18	\$607,896	\$0	\$1,520	(\$9,355)	\$0	\$600,061	\$57,088	\$1,520	\$58,607
39	Mar-18	\$600,061	\$0	\$1,500	(\$9,355)	\$0	\$592,206	\$58,607	\$1,500	\$60,107
40	Apr-18	\$592,206	\$0	\$1,481	(\$9,355)	\$0	\$584,332	\$60,107	\$1,481	\$61,588
41	May-18	\$584,332	\$0	\$1,461	(\$9,355)	\$0	\$576,438	\$61,588	\$1,461	\$63,049
42	Jun-18	\$576,438	\$0	\$1,441	(\$9,355)	\$0	\$568,524	\$63,049	\$1,441	\$64,490
43	Jul-18	\$568,524	\$0	\$1,421	(\$9,355)	\$0	\$560,590	\$64,490	\$1,421	\$65,911
44	Aug-18	\$560,590	\$0	\$1,401	(\$9,355)	\$0	\$552,637	\$65,911	\$1,401	\$67,313
45	Sep-18	\$552,637	\$0	\$1,382	(\$9,355)	\$0	\$544,664	\$67,313	\$1,382	\$68,694
46	Oct-18	\$544,664	\$0	\$1,362	(\$9,355)	\$0	\$536,670	\$68,694	\$1,362	\$70,056
47	Nov-18	\$536,670	\$0	\$1,342	(\$9,355)	\$0	\$528,657	\$70,056	\$1,342	\$71,398
48	Dec-18	\$528,657	\$0	\$1,322	(\$9,355)	\$0	\$520,624	\$71,398	\$1,322	\$72,719
49	Jan-19	\$520,624	\$0	\$1,302	(\$9,355)	\$0	\$512,570	\$72,719	\$1,302	\$74,021
50	Feb-19	\$512,570	\$0	\$1,281	(\$9,355)	\$0	\$504,497	\$74,021	\$1,281	\$75,302
51	Mar-19	\$504,497	\$0	\$1,261	(\$9,355)	\$0	\$496,403	\$75,302	\$1,261	\$76,563
52	Apr-19	\$496,403	\$0	\$1,241	(\$9,355)	\$0	\$488,289	\$76,563	\$1,241	\$77,804
53	May-19	\$488,289	\$0	\$1,221	(\$9,355)	\$0	\$480,155	\$77,804	\$1,221	\$79,025
54	Jun-19	\$480,155	\$0	\$1,200	(\$9,355)	\$0	\$472,001	\$79,025	\$1,200	\$80,226
55	Jul-19	\$472,001	\$0	\$1,180	(\$9,355)	\$0	\$463,826	\$80,226	\$1,180	\$81,406
56	Aug-19	\$463,826	\$0	\$1,160	(\$9,355)	\$0	\$455,630	\$81,406	\$1,160	\$82,565
57	Sep-19	\$455,630	\$0	\$1,139	(\$9,355)	\$0	\$447,414	\$82,565	\$1,139	\$83,704
58	Oct-19	\$447,414	\$0	\$1,119	(\$9,355)	\$0	\$439,178	\$83,704	\$1,119	\$84,823
59	Nov-19	\$439,178	\$0	\$1,098	(\$9,355)	\$0	\$430,921	\$84,823	\$1,098	\$85,921
60	Dec-19	\$430,921	\$0	\$1,077	(\$9,355)	\$0	\$422,643	\$85,921	\$1,077	\$86,998
61	Jan-20	\$422,643	\$0	\$1,057	(\$9,355)	\$0	\$414,345	\$86,998	\$1,057	\$88,055
62	Feb-20	\$414,345	\$0	\$1,036	(\$9,355)	\$0	\$406,026	\$88,055	\$1,036	\$89,090
63	Mar-20	\$406,026	\$0	\$1,015	(\$9,355)	\$0	\$397,686	\$89,090	\$1,015	\$90,106
64	Apr-20	\$397,686	\$0	\$994	(\$9,355)	\$0	\$389,325	\$90,106	\$994	\$91,100
65	May-20	\$389,325	\$0	\$973	(\$9,355)	\$0	\$380,944	\$91,100	\$973	\$92,073
66	Jun-20	\$380,944	\$0	\$952	(\$9,355)	\$0	\$372,541	\$92,073	\$952	\$93,025
67	Jul-20	\$372,541	\$0	\$931	(\$9,355)	\$0	\$364,118	\$93,025	\$931	\$93,957
68	Aug-20	\$364,118	\$0	\$910	(\$9,355)	\$0	\$355,673	\$93,957	\$910	\$94,867
69	Sep-20	\$355,673	\$0	\$889	(\$9,355)	\$0	\$347,207	\$94,867	\$889	\$95,756
70	Oct-20	\$347,207	\$0	\$868	(\$9,355)	\$0	\$338,720	\$95,756	\$868	\$96,624
71	Nov-20	\$338,720	\$0	\$847	(\$9,355)	\$0	\$330,212	\$96,624	\$847	\$97,471
72	Dec-20	\$330,212	\$0	\$826	(\$9,355)	\$0	\$321,683	\$97,471	\$826	\$98,297

Amortization Schedule: Small Industrial

Original Amount	\$784,682	Annual Payback	-\$112,259
Annual Interest	3.00%	Total Interest	\$113,391
Years	8		
Payments Per Year	12	Total Payback	\$898,073
Start Year	2015		
Monthly Payment	-\$9,355		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$321,683	\$0	\$804	(\$9,355)	\$0	\$313,132	\$98,297	\$804	\$99,101
74	Feb-21	\$313,132	\$0	\$783	(\$9,355)	\$0	\$304,560	\$99,101	\$783	\$99,884
75	Mar-21	\$304,560	\$0	\$761	(\$9,355)	\$0	\$295,967	\$99,884	\$761	\$100,645
76	Apr-21	\$295,967	\$0	\$740	(\$9,355)	\$0	\$287,352	\$100,645	\$740	\$101,385
77	May-21	\$287,352	\$0	\$718	(\$9,355)	\$0	\$278,715	\$101,385	\$718	\$102,103
78	Jun-21	\$278,715	\$0	\$697	(\$9,355)	\$0	\$270,057	\$102,103	\$697	\$102,800
79	Jul-21	\$270,057	\$0	\$675	(\$9,355)	\$0	\$261,377	\$102,800	\$675	\$103,475
80	Aug-21	\$261,377	\$0	\$653	(\$9,355)	\$0	\$252,676	\$103,475	\$653	\$104,129
81	Sep-21	\$252,676	\$0	\$632	(\$9,355)	\$0	\$243,952	\$104,129	\$632	\$104,760
82	Oct-21	\$243,952	\$0	\$610	(\$9,355)	\$0	\$235,207	\$104,760	\$610	\$105,370
83	Nov-21	\$235,207	\$0	\$588	(\$9,355)	\$0	\$226,440	\$105,370	\$588	\$105,958
84	Dec-21	\$226,440	\$0	\$566	(\$9,355)	\$0	\$217,652	\$105,958	\$566	\$106,524
85	Jan-22	\$217,652	\$0	\$544	(\$9,355)	\$0	\$208,841	\$106,524	\$544	\$107,069
86	Feb-22	\$208,841	\$0	\$522	(\$9,355)	\$0	\$200,008	\$107,069	\$522	\$107,591
87	Mar-22	\$200,008	\$0	\$500	(\$9,355)	\$0	\$191,153	\$107,591	\$500	\$108,091
88	Apr-22	\$191,153	\$0	\$478	(\$9,355)	\$0	\$182,276	\$108,091	\$478	\$108,569
89	May-22	\$182,276	\$0	\$456	(\$9,355)	\$0	\$173,377	\$108,569	\$456	\$109,024
90	Jun-22	\$173,377	\$0	\$433	(\$9,355)	\$0	\$164,455	\$109,024	\$433	\$109,458
91	Jul-22	\$164,455	\$0	\$411	(\$9,355)	\$0	\$155,511	\$109,458	\$411	\$109,869
92	Aug-22	\$155,511	\$0	\$389	(\$9,355)	\$0	\$146,545	\$109,869	\$389	\$110,258
93	Sep-22	\$146,545	\$0	\$366	(\$9,355)	\$0	\$137,557	\$110,258	\$366	\$110,624
94	Oct-22	\$137,557	\$0	\$344	(\$9,355)	\$0	\$128,546	\$110,624	\$344	\$110,968
95	Nov-22	\$128,546	\$0	\$321	(\$9,355)	\$0	\$119,512	\$110,968	\$321	\$111,289
96	Dec-22	\$119,512	\$0	\$299	(\$9,355)	\$0	\$110,456	\$111,289	\$299	\$111,588
97	Jan-23	\$110,456	\$0	\$276	(\$9,355)	\$0	\$101,377	\$111,588	\$276	\$111,864
98	Feb-23	\$101,377	\$0	\$253	(\$9,355)	\$0	\$92,276	\$111,864	\$253	\$112,118
99	Mar-23	\$92,276	\$0	\$231	(\$9,355)	\$0	\$83,152	\$112,118	\$231	\$112,348
100	Apr-23	\$83,152	\$0	\$208	(\$9,355)	\$0	\$74,004	\$112,348	\$208	\$112,556
101	May-23	\$74,004	\$0	\$185	(\$9,355)	\$0	\$64,835	\$112,556	\$185	\$112,741
102	Jun-23	\$64,835	\$0	\$162	(\$9,355)	\$0	\$55,642	\$112,741	\$162	\$112,903
103	Jul-23	\$55,642	\$0	\$139	(\$9,355)	\$0	\$46,426	\$112,903	\$139	\$113,042
104	Aug-23	\$46,426	\$0	\$116	(\$9,355)	\$0	\$37,187	\$113,042	\$116	\$113,158
105	Sep-23	\$37,187	\$0	\$93	(\$9,355)	\$0	\$27,925	\$113,158	\$93	\$113,251
106	Oct-23	\$27,925	\$0	\$70	(\$9,355)	\$0	\$18,640	\$113,251	\$70	\$113,321
107	Nov-23	\$18,640	\$0	\$47	(\$9,355)	\$0	\$9,332	\$113,321	\$47	\$113,368
108	Dec-23	\$9,332	\$0	\$23	(\$9,355)	\$0	\$0	\$113,368	\$23	\$113,391

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158			Annual Payback	-\$150,811					
Annual Interest	3.00%			Total Interest	\$152,332					
Years	8									
Payments Per Year	12			Total Payback	\$1,206,490					
Start Year	2015									
Monthly Payment	-\$12,568									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$87,847	\$220	\$0	\$0	\$88,066	\$0	\$220	\$220
2	Feb-15	\$88,066	\$87,847	\$440	\$0	\$0	\$176,352	\$220	\$440	\$659
3	Mar-15	\$176,352	\$87,847	\$660	\$0	\$0	\$264,859	\$659	\$660	\$1,320
4	Apr-15	\$264,859	\$87,847	\$882	\$0	\$0	\$353,588	\$1,320	\$882	\$2,202
5	May-15	\$353,588	\$87,847	\$1,104	\$0	\$0	\$442,538	\$2,202	\$1,104	\$3,305
6	Jun-15	\$442,538	\$87,847	\$1,326	\$0	\$0	\$531,710	\$3,305	\$1,326	\$4,631
7	Jul-15	\$531,710	\$87,847	\$1,549	\$0	\$0	\$621,106	\$4,631	\$1,549	\$6,180
8	Aug-15	\$621,106	\$87,847	\$1,772	\$0	\$0	\$710,724	\$6,180	\$1,772	\$7,952
9	Sep-15	\$710,724	\$87,847	\$1,996	\$0	\$0	\$800,567	\$7,952	\$1,996	\$9,949
10	Oct-15	\$800,567	\$87,847	\$2,221	\$0	\$0	\$890,635	\$9,949	\$2,221	\$12,170
11	Nov-15	\$890,635	\$87,847	\$2,446	\$0	\$0	\$980,928	\$12,170	\$2,446	\$14,616
12	Dec-15	\$980,928	\$87,847	\$2,672	\$0	\$0	\$1,071,446	\$14,616	\$2,672	\$17,288
13	Jan-16	\$1,071,446	\$0	\$2,679	(\$12,568)	\$0	\$1,061,557	\$17,288	\$2,679	\$19,967
14	Feb-16	\$1,061,557	\$0	\$2,654	(\$12,568)	\$0	\$1,051,643	\$19,967	\$2,654	\$22,621
15	Mar-16	\$1,051,643	\$0	\$2,629	(\$12,568)	\$0	\$1,041,705	\$22,621	\$2,629	\$25,250
16	Apr-16	\$1,041,705	\$0	\$2,604	(\$12,568)	\$0	\$1,031,742	\$25,250	\$2,604	\$27,854
17	May-16	\$1,031,742	\$0	\$2,579	(\$12,568)	\$0	\$1,021,753	\$27,854	\$2,579	\$30,433
18	Jun-16	\$1,021,753	\$0	\$2,554	(\$12,568)	\$0	\$1,011,740	\$30,433	\$2,554	\$32,988
19	Jul-16	\$1,011,740	\$0	\$2,529	(\$12,568)	\$0	\$1,001,702	\$32,988	\$2,529	\$35,517
20	Aug-16	\$1,001,702	\$0	\$2,504	(\$12,568)	\$0	\$991,638	\$35,517	\$2,504	\$38,021
21	Sep-16	\$991,638	\$0	\$2,479	(\$12,568)	\$0	\$981,550	\$38,021	\$2,479	\$40,500
22	Oct-16	\$981,550	\$0	\$2,454	(\$12,568)	\$0	\$971,436	\$40,500	\$2,454	\$42,954
23	Nov-16	\$971,436	\$0	\$2,429	(\$12,568)	\$0	\$961,297	\$42,954	\$2,429	\$45,383
24	Dec-16	\$961,297	\$0	\$2,403	(\$12,568)	\$0	\$951,133	\$45,383	\$2,403	\$47,786
25	Jan-17	\$951,133	\$0	\$2,378	(\$12,568)	\$0	\$940,943	\$47,786	\$2,378	\$50,164
26	Feb-17	\$940,943	\$0	\$2,352	(\$12,568)	\$0	\$930,728	\$50,164	\$2,352	\$52,516
27	Mar-17	\$930,728	\$0	\$2,327	(\$12,568)	\$0	\$920,487	\$52,516	\$2,327	\$54,843
28	Apr-17	\$920,487	\$0	\$2,301	(\$12,568)	\$0	\$910,221	\$54,843	\$2,301	\$57,144
29	May-17	\$910,221	\$0	\$2,276	(\$12,568)	\$0	\$899,929	\$57,144	\$2,276	\$59,420
30	Jun-17	\$899,929	\$0	\$2,250	(\$12,568)	\$0	\$889,611	\$59,420	\$2,250	\$61,670
31	Jul-17	\$889,611	\$0	\$2,224	(\$12,568)	\$0	\$879,267	\$61,670	\$2,224	\$63,894
32	Aug-17	\$879,267	\$0	\$2,198	(\$12,568)	\$0	\$868,898	\$63,894	\$2,198	\$66,092
33	Sep-17	\$868,898	\$0	\$2,172	(\$12,568)	\$0	\$858,502	\$66,092	\$2,172	\$68,264
34	Oct-17	\$858,502	\$0	\$2,146	(\$12,568)	\$0	\$848,081	\$68,264	\$2,146	\$70,410
35	Nov-17	\$848,081	\$0	\$2,120	(\$12,568)	\$0	\$837,634	\$70,410	\$2,120	\$72,531
36	Dec-17	\$837,634	\$0	\$2,094	(\$12,568)	\$0	\$827,160	\$72,531	\$2,094	\$74,625

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158			Annual Payback	-\$150,811					
Annual Interest	3.00%			Total Interest	\$152,332					
Years	8									
Payments Per Year	12			Total Payback	\$1,206,490					
Start Year	2015									
Monthly Payment	-\$12,568									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$827,160	\$0	\$2,068	(\$12,568)	\$0	\$816,660	\$74,625	\$2,068	\$76,693
38	Feb-18	\$816,660	\$0	\$2,042	(\$12,568)	\$0	\$806,135	\$76,693	\$2,042	\$78,734
39	Mar-18	\$806,135	\$0	\$2,015	(\$12,568)	\$0	\$795,582	\$78,734	\$2,015	\$80,750
40	Apr-18	\$795,582	\$0	\$1,989	(\$12,568)	\$0	\$785,004	\$80,750	\$1,989	\$82,739
41	May-18	\$785,004	\$0	\$1,963	(\$12,568)	\$0	\$774,399	\$82,739	\$1,963	\$84,701
42	Jun-18	\$774,399	\$0	\$1,936	(\$12,568)	\$0	\$763,767	\$84,701	\$1,936	\$86,637
43	Jul-18	\$763,767	\$0	\$1,909	(\$12,568)	\$0	\$753,109	\$86,637	\$1,909	\$88,546
44	Aug-18	\$753,109	\$0	\$1,883	(\$12,568)	\$0	\$742,424	\$88,546	\$1,883	\$90,429
45	Sep-18	\$742,424	\$0	\$1,856	(\$12,568)	\$0	\$731,712	\$90,429	\$1,856	\$92,285
46	Oct-18	\$731,712	\$0	\$1,829	(\$12,568)	\$0	\$720,974	\$92,285	\$1,829	\$94,115
47	Nov-18	\$720,974	\$0	\$1,802	(\$12,568)	\$0	\$710,209	\$94,115	\$1,802	\$95,917
48	Dec-18	\$710,209	\$0	\$1,776	(\$12,568)	\$0	\$699,417	\$95,917	\$1,776	\$97,693
49	Jan-19	\$699,417	\$0	\$1,749	(\$12,568)	\$0	\$688,598	\$97,693	\$1,749	\$99,441
50	Feb-19	\$688,598	\$0	\$1,721	(\$12,568)	\$0	\$677,752	\$99,441	\$1,721	\$101,163
51	Mar-19	\$677,752	\$0	\$1,694	(\$12,568)	\$0	\$666,878	\$101,163	\$1,694	\$102,857
52	Apr-19	\$666,878	\$0	\$1,667	(\$12,568)	\$0	\$655,978	\$102,857	\$1,667	\$104,524
53	May-19	\$655,978	\$0	\$1,640	(\$12,568)	\$0	\$645,050	\$104,524	\$1,640	\$106,164
54	Jun-19	\$645,050	\$0	\$1,613	(\$12,568)	\$0	\$634,095	\$106,164	\$1,613	\$107,777
55	Jul-19	\$634,095	\$0	\$1,585	(\$12,568)	\$0	\$623,113	\$107,777	\$1,585	\$109,362
56	Aug-19	\$623,113	\$0	\$1,558	(\$12,568)	\$0	\$612,103	\$109,362	\$1,558	\$110,920
57	Sep-19	\$612,103	\$0	\$1,530	(\$12,568)	\$0	\$601,066	\$110,920	\$1,530	\$112,450
58	Oct-19	\$601,066	\$0	\$1,503	(\$12,568)	\$0	\$590,001	\$112,450	\$1,503	\$113,953
59	Nov-19	\$590,001	\$0	\$1,475	(\$12,568)	\$0	\$578,908	\$113,953	\$1,475	\$115,428
60	Dec-19	\$578,908	\$0	\$1,447	(\$12,568)	\$0	\$567,788	\$115,428	\$1,447	\$116,875
61	Jan-20	\$567,788	\$0	\$1,419	(\$12,568)	\$0	\$556,640	\$116,875	\$1,419	\$118,294
62	Feb-20	\$556,640	\$0	\$1,392	(\$12,568)	\$0	\$545,464	\$118,294	\$1,392	\$119,686
63	Mar-20	\$545,464	\$0	\$1,364	(\$12,568)	\$0	\$534,260	\$119,686	\$1,364	\$121,050
64	Apr-20	\$534,260	\$0	\$1,336	(\$12,568)	\$0	\$523,028	\$121,050	\$1,336	\$122,385
65	May-20	\$523,028	\$0	\$1,308	(\$12,568)	\$0	\$511,768	\$122,385	\$1,308	\$123,693
66	Jun-20	\$511,768	\$0	\$1,279	(\$12,568)	\$0	\$500,480	\$123,693	\$1,279	\$124,972
67	Jul-20	\$500,480	\$0	\$1,251	(\$12,568)	\$0	\$489,163	\$124,972	\$1,251	\$126,223
68	Aug-20	\$489,163	\$0	\$1,223	(\$12,568)	\$0	\$477,819	\$126,223	\$1,223	\$127,446
69	Sep-20	\$477,819	\$0	\$1,195	(\$12,568)	\$0	\$466,446	\$127,446	\$1,195	\$128,641
70	Oct-20	\$466,446	\$0	\$1,166	(\$12,568)	\$0	\$455,044	\$128,641	\$1,166	\$129,807
71	Nov-20	\$455,044	\$0	\$1,138	(\$12,568)	\$0	\$443,614	\$129,807	\$1,138	\$130,945
72	Dec-20	\$443,614	\$0	\$1,109	(\$12,568)	\$0	\$432,155	\$130,945	\$1,109	\$132,054

Amortization Schedule: Medium Industrial

Original Amount	\$1,054,158	Annual Payback	-\$150,811
Annual Interest	3.00%	Total Interest	\$152,332
Years	8		
Payments Per Year	12	Total Payback	\$1,206,490
Start Year	2015		
Monthly Payment	-\$12,568		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$432,155	\$0	\$1,080	(\$12,568)	\$0	\$420,668	\$132,054	\$1,080	\$133,134
74	Feb-21	\$420,668	\$0	\$1,052	(\$12,568)	\$0	\$409,152	\$133,134	\$1,052	\$134,186
75	Mar-21	\$409,152	\$0	\$1,023	(\$12,568)	\$0	\$397,608	\$134,186	\$1,023	\$135,209
76	Apr-21	\$397,608	\$0	\$994	(\$12,568)	\$0	\$386,034	\$135,209	\$994	\$136,203
77	May-21	\$386,034	\$0	\$965	(\$12,568)	\$0	\$374,431	\$136,203	\$965	\$137,168
78	Jun-21	\$374,431	\$0	\$936	(\$12,568)	\$0	\$362,800	\$137,168	\$936	\$138,104
79	Jul-21	\$362,800	\$0	\$907	(\$12,568)	\$0	\$351,139	\$138,104	\$907	\$139,011
80	Aug-21	\$351,139	\$0	\$878	(\$12,568)	\$0	\$339,450	\$139,011	\$878	\$139,889
81	Sep-21	\$339,450	\$0	\$849	(\$12,568)	\$0	\$327,731	\$139,889	\$849	\$140,737
82	Oct-21	\$327,731	\$0	\$819	(\$12,568)	\$0	\$315,982	\$140,737	\$819	\$141,557
83	Nov-21	\$315,982	\$0	\$790	(\$12,568)	\$0	\$304,205	\$141,557	\$790	\$142,347
84	Dec-21	\$304,205	\$0	\$761	(\$12,568)	\$0	\$292,398	\$142,347	\$761	\$143,107
85	Jan-22	\$292,398	\$0	\$731	(\$12,568)	\$0	\$280,561	\$143,107	\$731	\$143,838
86	Feb-22	\$280,561	\$0	\$701	(\$12,568)	\$0	\$268,695	\$143,838	\$701	\$144,539
87	Mar-22	\$268,695	\$0	\$672	(\$12,568)	\$0	\$256,799	\$144,539	\$672	\$145,211
88	Apr-22	\$256,799	\$0	\$642	(\$12,568)	\$0	\$244,873	\$145,211	\$642	\$145,853
89	May-22	\$244,873	\$0	\$612	(\$12,568)	\$0	\$232,918	\$145,853	\$612	\$146,465
90	Jun-22	\$232,918	\$0	\$582	(\$12,568)	\$0	\$220,933	\$146,465	\$582	\$147,048
91	Jul-22	\$220,933	\$0	\$552	(\$12,568)	\$0	\$208,917	\$147,048	\$552	\$147,600
92	Aug-22	\$208,917	\$0	\$522	(\$12,568)	\$0	\$196,872	\$147,600	\$522	\$148,122
93	Sep-22	\$196,872	\$0	\$492	(\$12,568)	\$0	\$184,797	\$148,122	\$492	\$148,615
94	Oct-22	\$184,797	\$0	\$462	(\$12,568)	\$0	\$172,691	\$148,615	\$462	\$149,076
95	Nov-22	\$172,691	\$0	\$432	(\$12,568)	\$0	\$160,555	\$149,076	\$432	\$149,508
96	Dec-22	\$160,555	\$0	\$401	(\$12,568)	\$0	\$148,389	\$149,508	\$401	\$149,910
97	Jan-23	\$148,389	\$0	\$371	(\$12,568)	\$0	\$136,192	\$149,910	\$371	\$150,281
98	Feb-23	\$136,192	\$0	\$340	(\$12,568)	\$0	\$123,965	\$150,281	\$340	\$150,621
99	Mar-23	\$123,965	\$0	\$310	(\$12,568)	\$0	\$111,707	\$150,621	\$310	\$150,931
100	Apr-23	\$111,707	\$0	\$279	(\$12,568)	\$0	\$99,419	\$150,931	\$279	\$151,210
101	May-23	\$99,419	\$0	\$249	(\$12,568)	\$0	\$87,100	\$151,210	\$249	\$151,459
102	Jun-23	\$87,100	\$0	\$218	(\$12,568)	\$0	\$74,750	\$151,459	\$218	\$151,677
103	Jul-23	\$74,750	\$0	\$187	(\$12,568)	\$0	\$62,369	\$151,677	\$187	\$151,863
104	Aug-23	\$62,369	\$0	\$156	(\$12,568)	\$0	\$49,958	\$151,863	\$156	\$152,019
105	Sep-23	\$49,958	\$0	\$125	(\$12,568)	\$0	\$37,515	\$152,019	\$125	\$152,144
106	Oct-23	\$37,515	\$0	\$94	(\$12,568)	\$0	\$25,041	\$152,144	\$94	\$152,238
107	Nov-23	\$25,041	\$0	\$63	(\$12,568)	\$0	\$12,536	\$152,238	\$63	\$152,301
108	Dec-23	\$12,536	\$0	\$31	(\$12,568)	\$0	(\$0)	\$152,301	\$31	\$152,332

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597		Annual Payback	-\$208,815	
Annual Interest	3.00%		Total Interest	\$210,920	
Years	8				
Payments Per Year	12		Total Payback	\$1,670,517	
Start Year	2015				
Monthly Payment	-\$17,401				

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$121,633	\$304	\$0	\$0	\$121,937	\$0	\$304	\$304
2	Feb-15	\$121,937	\$121,633	\$609	\$0	\$0	\$244,179	\$304	\$609	\$913
3	Mar-15	\$244,179	\$121,633	\$915	\$0	\$0	\$366,727	\$913	\$915	\$1,828
4	Apr-15	\$366,727	\$121,633	\$1,221	\$0	\$0	\$489,581	\$1,828	\$1,221	\$3,048
5	May-15	\$489,581	\$121,633	\$1,528	\$0	\$0	\$612,742	\$3,048	\$1,528	\$4,576
6	Jun-15	\$612,742	\$121,633	\$1,836	\$0	\$0	\$736,211	\$4,576	\$1,836	\$6,412
7	Jul-15	\$736,211	\$121,633	\$2,145	\$0	\$0	\$859,989	\$6,412	\$2,145	\$8,557
8	Aug-15	\$859,989	\$121,633	\$2,454	\$0	\$0	\$984,076	\$8,557	\$2,454	\$11,011
9	Sep-15	\$984,076	\$121,633	\$2,764	\$0	\$0	\$1,108,473	\$11,011	\$2,764	\$13,775
10	Oct-15	\$1,108,473	\$121,633	\$3,075	\$0	\$0	\$1,233,181	\$13,775	\$3,075	\$16,851
11	Nov-15	\$1,233,181	\$121,633	\$3,387	\$0	\$0	\$1,358,202	\$16,851	\$3,387	\$20,238
12	Dec-15	\$1,358,202	\$121,633	\$3,700	\$0	\$0	\$1,483,534	\$20,238	\$3,700	\$23,937
13	Jan-16	\$1,483,534	\$0	\$3,709	(\$17,401)	\$0	\$1,469,842	\$23,937	\$3,709	\$27,646
14	Feb-16	\$1,469,842	\$0	\$3,675	(\$17,401)	\$0	\$1,456,115	\$27,646	\$3,675	\$31,321
15	Mar-16	\$1,456,115	\$0	\$3,640	(\$17,401)	\$0	\$1,442,354	\$31,321	\$3,640	\$34,961
16	Apr-16	\$1,442,354	\$0	\$3,606	(\$17,401)	\$0	\$1,428,559	\$34,961	\$3,606	\$38,567
17	May-16	\$1,428,559	\$0	\$3,571	(\$17,401)	\$0	\$1,414,729	\$38,567	\$3,571	\$42,138
18	Jun-16	\$1,414,729	\$0	\$3,537	(\$17,401)	\$0	\$1,400,865	\$42,138	\$3,537	\$45,675
19	Jul-16	\$1,400,865	\$0	\$3,502	(\$17,401)	\$0	\$1,386,966	\$45,675	\$3,502	\$49,177
20	Aug-16	\$1,386,966	\$0	\$3,467	(\$17,401)	\$0	\$1,373,032	\$49,177	\$3,467	\$52,645
21	Sep-16	\$1,373,032	\$0	\$3,433	(\$17,401)	\$0	\$1,359,063	\$52,645	\$3,433	\$56,077
22	Oct-16	\$1,359,063	\$0	\$3,398	(\$17,401)	\$0	\$1,345,060	\$56,077	\$3,398	\$59,475
23	Nov-16	\$1,345,060	\$0	\$3,363	(\$17,401)	\$0	\$1,331,021	\$59,475	\$3,363	\$62,838
24	Dec-16	\$1,331,021	\$0	\$3,328	(\$17,401)	\$0	\$1,316,947	\$62,838	\$3,328	\$66,165
25	Jan-17	\$1,316,947	\$0	\$3,292	(\$17,401)	\$0	\$1,302,839	\$66,165	\$3,292	\$69,457
26	Feb-17	\$1,302,839	\$0	\$3,257	(\$17,401)	\$0	\$1,288,694	\$69,457	\$3,257	\$72,715
27	Mar-17	\$1,288,694	\$0	\$3,222	(\$17,401)	\$0	\$1,274,515	\$72,715	\$3,222	\$75,936
28	Apr-17	\$1,274,515	\$0	\$3,186	(\$17,401)	\$0	\$1,260,300	\$75,936	\$3,186	\$79,123
29	May-17	\$1,260,300	\$0	\$3,151	(\$17,401)	\$0	\$1,246,050	\$79,123	\$3,151	\$82,273
30	Jun-17	\$1,246,050	\$0	\$3,115	(\$17,401)	\$0	\$1,231,763	\$82,273	\$3,115	\$85,388
31	Jul-17	\$1,231,763	\$0	\$3,079	(\$17,401)	\$0	\$1,217,442	\$85,388	\$3,079	\$88,468
32	Aug-17	\$1,217,442	\$0	\$3,044	(\$17,401)	\$0	\$1,203,084	\$88,468	\$3,044	\$91,511
33	Sep-17	\$1,203,084	\$0	\$3,008	(\$17,401)	\$0	\$1,188,691	\$91,511	\$3,008	\$94,519
34	Oct-17	\$1,188,691	\$0	\$2,972	(\$17,401)	\$0	\$1,174,261	\$94,519	\$2,972	\$97,491
35	Nov-17	\$1,174,261	\$0	\$2,936	(\$17,401)	\$0	\$1,159,795	\$97,491	\$2,936	\$100,427
36	Dec-17	\$1,159,795	\$0	\$2,899	(\$17,401)	\$0	\$1,145,294	\$100,427	\$2,899	\$103,326

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597			Annual Payback	-\$208,815					
Annual Interest	3.00%			Total Interest	\$210,920					
Years	8									
Payments Per Year	12			Total Payback	\$1,670,517					
Start Year	2015									
Monthly Payment	-\$17,401									

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$1,145,294	\$0	\$2,863	(\$17,401)	\$0	\$1,130,756	\$103,326	\$2,863	\$106,189
38	Feb-18	\$1,130,756	\$0	\$2,827	(\$17,401)	\$0	\$1,116,181	\$106,189	\$2,827	\$109,016
39	Mar-18	\$1,116,181	\$0	\$2,790	(\$17,401)	\$0	\$1,101,571	\$109,016	\$2,790	\$111,807
40	Apr-18	\$1,101,571	\$0	\$2,754	(\$17,401)	\$0	\$1,086,923	\$111,807	\$2,754	\$114,561
41	May-18	\$1,086,923	\$0	\$2,717	(\$17,401)	\$0	\$1,072,239	\$114,561	\$2,717	\$117,278
42	Jun-18	\$1,072,239	\$0	\$2,681	(\$17,401)	\$0	\$1,057,519	\$117,278	\$2,681	\$119,958
43	Jul-18	\$1,057,519	\$0	\$2,644	(\$17,401)	\$0	\$1,042,761	\$119,958	\$2,644	\$122,602
44	Aug-18	\$1,042,761	\$0	\$2,607	(\$17,401)	\$0	\$1,027,967	\$122,602	\$2,607	\$125,209
45	Sep-18	\$1,027,967	\$0	\$2,570	(\$17,401)	\$0	\$1,013,136	\$125,209	\$2,570	\$127,779
46	Oct-18	\$1,013,136	\$0	\$2,533	(\$17,401)	\$0	\$998,267	\$127,779	\$2,533	\$130,312
47	Nov-18	\$998,267	\$0	\$2,496	(\$17,401)	\$0	\$983,362	\$130,312	\$2,496	\$132,808
48	Dec-18	\$983,362	\$0	\$2,458	(\$17,401)	\$0	\$968,419	\$132,808	\$2,458	\$135,266
49	Jan-19	\$968,419	\$0	\$2,421	(\$17,401)	\$0	\$953,439	\$135,266	\$2,421	\$137,687
50	Feb-19	\$953,439	\$0	\$2,384	(\$17,401)	\$0	\$938,421	\$137,687	\$2,384	\$140,071
51	Mar-19	\$938,421	\$0	\$2,346	(\$17,401)	\$0	\$923,366	\$140,071	\$2,346	\$142,417
52	Apr-19	\$923,366	\$0	\$2,308	(\$17,401)	\$0	\$908,273	\$142,417	\$2,308	\$144,725
53	May-19	\$908,273	\$0	\$2,271	(\$17,401)	\$0	\$893,143	\$144,725	\$2,271	\$146,996
54	Jun-19	\$893,143	\$0	\$2,233	(\$17,401)	\$0	\$877,974	\$146,996	\$2,233	\$149,229
55	Jul-19	\$877,974	\$0	\$2,195	(\$17,401)	\$0	\$862,768	\$149,229	\$2,195	\$151,424
56	Aug-19	\$862,768	\$0	\$2,157	(\$17,401)	\$0	\$847,524	\$151,424	\$2,157	\$153,580
57	Sep-19	\$847,524	\$0	\$2,119	(\$17,401)	\$0	\$832,241	\$153,580	\$2,119	\$155,699
58	Oct-19	\$832,241	\$0	\$2,081	(\$17,401)	\$0	\$816,921	\$155,699	\$2,081	\$157,780
59	Nov-19	\$816,921	\$0	\$2,042	(\$17,401)	\$0	\$801,562	\$157,780	\$2,042	\$159,822
60	Dec-19	\$801,562	\$0	\$2,004	(\$17,401)	\$0	\$786,164	\$159,822	\$2,004	\$161,826
61	Jan-20	\$786,164	\$0	\$1,965	(\$17,401)	\$0	\$770,729	\$161,826	\$1,965	\$163,792
62	Feb-20	\$770,729	\$0	\$1,927	(\$17,401)	\$0	\$755,254	\$163,792	\$1,927	\$165,718
63	Mar-20	\$755,254	\$0	\$1,888	(\$17,401)	\$0	\$739,741	\$165,718	\$1,888	\$167,606
64	Apr-20	\$739,741	\$0	\$1,849	(\$17,401)	\$0	\$724,189	\$167,606	\$1,849	\$169,456
65	May-20	\$724,189	\$0	\$1,810	(\$17,401)	\$0	\$708,599	\$169,456	\$1,810	\$171,266
66	Jun-20	\$708,599	\$0	\$1,771	(\$17,401)	\$0	\$692,969	\$171,266	\$1,771	\$173,038
67	Jul-20	\$692,969	\$0	\$1,732	(\$17,401)	\$0	\$677,300	\$173,038	\$1,732	\$174,770
68	Aug-20	\$677,300	\$0	\$1,693	(\$17,401)	\$0	\$661,592	\$174,770	\$1,693	\$176,463
69	Sep-20	\$661,592	\$0	\$1,654	(\$17,401)	\$0	\$645,845	\$176,463	\$1,654	\$178,117
70	Oct-20	\$645,845	\$0	\$1,615	(\$17,401)	\$0	\$630,058	\$178,117	\$1,615	\$179,732
71	Nov-20	\$630,058	\$0	\$1,575	(\$17,401)	\$0	\$614,232	\$179,732	\$1,575	\$181,307
72	Dec-20	\$614,232	\$0	\$1,536	(\$17,401)	\$0	\$598,366	\$181,307	\$1,536	\$182,843

Amortization Schedule: Large Industrial

Original Amount	\$1,459,597	Annual Payback	-\$208,815
Annual Interest	3.00%	Total Interest	\$210,920
Years	8		
Payments Per Year	12	Total Payback	\$1,670,517
Start Year	2015		
Monthly Payment	-\$17,401		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$598,366	\$0	\$1,496	(\$17,401)	\$0	\$582,461	\$182,843	\$1,496	\$184,339
74	Feb-21	\$582,461	\$0	\$1,456	(\$17,401)	\$0	\$566,516	\$184,339	\$1,456	\$185,795
75	Mar-21	\$566,516	\$0	\$1,416	(\$17,401)	\$0	\$550,531	\$185,795	\$1,416	\$187,211
76	Apr-21	\$550,531	\$0	\$1,376	(\$17,401)	\$0	\$534,506	\$187,211	\$1,376	\$188,587
77	May-21	\$534,506	\$0	\$1,336	(\$17,401)	\$0	\$518,441	\$188,587	\$1,336	\$189,924
78	Jun-21	\$518,441	\$0	\$1,296	(\$17,401)	\$0	\$502,336	\$189,924	\$1,296	\$191,220
79	Jul-21	\$502,336	\$0	\$1,256	(\$17,401)	\$0	\$486,191	\$191,220	\$1,256	\$192,476
80	Aug-21	\$486,191	\$0	\$1,215	(\$17,401)	\$0	\$470,005	\$192,476	\$1,215	\$193,691
81	Sep-21	\$470,005	\$0	\$1,175	(\$17,401)	\$0	\$453,779	\$193,691	\$1,175	\$194,866
82	Oct-21	\$453,779	\$0	\$1,134	(\$17,401)	\$0	\$437,512	\$194,866	\$1,134	\$196,001
83	Nov-21	\$437,512	\$0	\$1,094	(\$17,401)	\$0	\$421,205	\$196,001	\$1,094	\$197,094
84	Dec-21	\$421,205	\$0	\$1,053	(\$17,401)	\$0	\$404,856	\$197,094	\$1,053	\$198,147
85	Jan-22	\$404,856	\$0	\$1,012	(\$17,401)	\$0	\$388,467	\$198,147	\$1,012	\$199,160
86	Feb-22	\$388,467	\$0	\$971	(\$17,401)	\$0	\$372,037	\$199,160	\$971	\$200,131
87	Mar-22	\$372,037	\$0	\$930	(\$17,401)	\$0	\$355,566	\$200,131	\$930	\$201,061
88	Apr-22	\$355,566	\$0	\$889	(\$17,401)	\$0	\$339,054	\$201,061	\$889	\$201,950
89	May-22	\$339,054	\$0	\$848	(\$17,401)	\$0	\$322,500	\$201,950	\$848	\$202,797
90	Jun-22	\$322,500	\$0	\$806	(\$17,401)	\$0	\$305,905	\$202,797	\$806	\$203,604
91	Jul-22	\$305,905	\$0	\$765	(\$17,401)	\$0	\$289,269	\$203,604	\$765	\$204,368
92	Aug-22	\$289,269	\$0	\$723	(\$17,401)	\$0	\$272,591	\$204,368	\$723	\$205,092
93	Sep-22	\$272,591	\$0	\$681	(\$17,401)	\$0	\$255,871	\$205,092	\$681	\$205,773
94	Oct-22	\$255,871	\$0	\$640	(\$17,401)	\$0	\$239,110	\$205,773	\$640	\$206,413
95	Nov-22	\$239,110	\$0	\$598	(\$17,401)	\$0	\$222,306	\$206,413	\$598	\$207,010
96	Dec-22	\$222,306	\$0	\$556	(\$17,401)	\$0	\$205,461	\$207,010	\$556	\$207,566
97	Jan-23	\$205,461	\$0	\$514	(\$17,401)	\$0	\$188,573	\$207,566	\$514	\$208,080
98	Feb-23	\$188,573	\$0	\$471	(\$17,401)	\$0	\$171,643	\$208,080	\$471	\$208,551
99	Mar-23	\$171,643	\$0	\$429	(\$17,401)	\$0	\$154,671	\$208,551	\$429	\$208,980
100	Apr-23	\$154,671	\$0	\$387	(\$17,401)	\$0	\$137,657	\$208,980	\$387	\$209,367
101	May-23	\$137,657	\$0	\$344	(\$17,401)	\$0	\$120,600	\$209,367	\$344	\$209,711
102	Jun-23	\$120,600	\$0	\$301	(\$17,401)	\$0	\$103,500	\$209,711	\$301	\$210,013
103	Jul-23	\$103,500	\$0	\$259	(\$17,401)	\$0	\$86,357	\$210,013	\$259	\$210,272
104	Aug-23	\$86,357	\$0	\$216	(\$17,401)	\$0	\$69,172	\$210,272	\$216	\$210,487
105	Sep-23	\$69,172	\$0	\$173	(\$17,401)	\$0	\$51,944	\$210,487	\$173	\$210,660
106	Oct-23	\$51,944	\$0	\$130	(\$17,401)	\$0	\$34,672	\$210,660	\$130	\$210,790
107	Nov-23	\$34,672	\$0	\$87	(\$17,401)	\$0	\$17,358	\$210,790	\$87	\$210,877
108	Dec-23	\$17,358	\$0	\$43	(\$17,401)	\$0	\$0	\$210,877	\$43	\$210,920

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$58,350
Annual Interest	3.00%	Total Interest	\$58,939
Years	8		
Payments Per Year	12	Total Payback	\$466,802
Start Year	2015		
Monthly Payment	-\$4,863		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$33,989	\$85	\$0	\$0	\$34,074	\$0	\$85	\$85
2	Feb-15	\$34,074	\$33,989	\$170	\$0	\$0	\$68,232	\$85	\$170	\$255
3	Mar-15	\$68,232	\$33,989	\$256	\$0	\$0	\$102,476	\$255	\$256	\$511
4	Apr-15	\$102,476	\$33,989	\$341	\$0	\$0	\$136,806	\$511	\$341	\$852
5	May-15	\$136,806	\$33,989	\$427	\$0	\$0	\$171,222	\$852	\$427	\$1,279
6	Jun-15	\$171,222	\$33,989	\$513	\$0	\$0	\$205,723	\$1,279	\$513	\$1,792
7	Jul-15	\$205,723	\$33,989	\$599	\$0	\$0	\$240,311	\$1,792	\$599	\$2,391
8	Aug-15	\$240,311	\$33,989	\$686	\$0	\$0	\$274,986	\$2,391	\$686	\$3,077
9	Sep-15	\$274,986	\$33,989	\$772	\$0	\$0	\$309,747	\$3,077	\$772	\$3,849
10	Oct-15	\$309,747	\$33,989	\$859	\$0	\$0	\$344,594	\$3,849	\$859	\$4,709
11	Nov-15	\$344,594	\$33,989	\$946	\$0	\$0	\$379,530	\$4,709	\$946	\$5,655
12	Dec-15	\$379,530	\$33,989	\$1,034	\$0	\$0	\$414,552	\$5,655	\$1,034	\$6,689
13	Jan-16	\$414,552	\$0	\$1,036	(\$4,863)	\$0	\$410,726	\$6,689	\$1,036	\$7,725
14	Feb-16	\$410,726	\$0	\$1,027	(\$4,863)	\$0	\$406,890	\$7,725	\$1,027	\$8,752
15	Mar-16	\$406,890	\$0	\$1,017	(\$4,863)	\$0	\$403,045	\$8,752	\$1,017	\$9,769
16	Apr-16	\$403,045	\$0	\$1,008	(\$4,863)	\$0	\$399,190	\$9,769	\$1,008	\$10,777
17	May-16	\$399,190	\$0	\$998	(\$4,863)	\$0	\$395,325	\$10,777	\$998	\$11,775
18	Jun-16	\$395,325	\$0	\$988	(\$4,863)	\$0	\$391,451	\$11,775	\$988	\$12,763
19	Jul-16	\$391,451	\$0	\$979	(\$4,863)	\$0	\$387,567	\$12,763	\$979	\$13,742
20	Aug-16	\$387,567	\$0	\$969	(\$4,863)	\$0	\$383,674	\$13,742	\$969	\$14,711
21	Sep-16	\$383,674	\$0	\$959	(\$4,863)	\$0	\$379,770	\$14,711	\$959	\$15,670
22	Oct-16	\$379,770	\$0	\$949	(\$4,863)	\$0	\$375,857	\$15,670	\$949	\$16,619
23	Nov-16	\$375,857	\$0	\$940	(\$4,863)	\$0	\$371,934	\$16,619	\$940	\$17,559
24	Dec-16	\$371,934	\$0	\$930	(\$4,863)	\$0	\$368,002	\$17,559	\$930	\$18,489
25	Jan-17	\$368,002	\$0	\$920	(\$4,863)	\$0	\$364,059	\$18,489	\$920	\$19,409
26	Feb-17	\$364,059	\$0	\$910	(\$4,863)	\$0	\$360,107	\$19,409	\$910	\$20,319
27	Mar-17	\$360,107	\$0	\$900	(\$4,863)	\$0	\$356,145	\$20,319	\$900	\$21,219
28	Apr-17	\$356,145	\$0	\$890	(\$4,863)	\$0	\$352,172	\$21,219	\$890	\$22,110
29	May-17	\$352,172	\$0	\$880	(\$4,863)	\$0	\$348,190	\$22,110	\$880	\$22,990
30	Jun-17	\$348,190	\$0	\$870	(\$4,863)	\$0	\$344,198	\$22,990	\$870	\$23,861
31	Jul-17	\$344,198	\$0	\$860	(\$4,863)	\$0	\$340,196	\$23,861	\$860	\$24,721
32	Aug-17	\$340,196	\$0	\$850	(\$4,863)	\$0	\$336,184	\$24,721	\$850	\$25,572
33	Sep-17	\$336,184	\$0	\$840	(\$4,863)	\$0	\$332,162	\$25,572	\$840	\$26,412
34	Oct-17	\$332,162	\$0	\$830	(\$4,863)	\$0	\$328,130	\$26,412	\$830	\$27,242
35	Nov-17	\$328,130	\$0	\$820	(\$4,863)	\$0	\$324,088	\$27,242	\$820	\$28,063
36	Dec-17	\$324,088	\$0	\$810	(\$4,863)	\$0	\$320,036	\$28,063	\$810	\$28,873

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$58,350
Annual Interest	3.00%	Total Interest	\$58,939
Years	8		
Payments Per Year	12	Total Payback	\$466,802
Start Year	2015		
Monthly Payment	-\$4,863		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$320,036	\$0	\$800	(\$4,863)	\$0	\$315,973	\$28,873	\$800	\$29,673
38	Feb-18	\$315,973	\$0	\$790	(\$4,863)	\$0	\$311,901	\$29,673	\$790	\$30,463
39	Mar-18	\$311,901	\$0	\$780	(\$4,863)	\$0	\$307,818	\$30,463	\$780	\$31,243
40	Apr-18	\$307,818	\$0	\$770	(\$4,863)	\$0	\$303,725	\$31,243	\$770	\$32,012
41	May-18	\$303,725	\$0	\$759	(\$4,863)	\$0	\$299,622	\$32,012	\$759	\$32,772
42	Jun-18	\$299,622	\$0	\$749	(\$4,863)	\$0	\$295,508	\$32,772	\$749	\$33,521
43	Jul-18	\$295,508	\$0	\$739	(\$4,863)	\$0	\$291,384	\$33,521	\$739	\$34,259
44	Aug-18	\$291,384	\$0	\$728	(\$4,863)	\$0	\$287,250	\$34,259	\$728	\$34,988
45	Sep-18	\$287,250	\$0	\$718	(\$4,863)	\$0	\$283,106	\$34,988	\$718	\$35,706
46	Oct-18	\$283,106	\$0	\$708	(\$4,863)	\$0	\$278,951	\$35,706	\$708	\$36,414
47	Nov-18	\$278,951	\$0	\$697	(\$4,863)	\$0	\$274,786	\$36,414	\$697	\$37,111
48	Dec-18	\$274,786	\$0	\$687	(\$4,863)	\$0	\$270,611	\$37,111	\$687	\$37,798
49	Jan-19	\$270,611	\$0	\$677	(\$4,863)	\$0	\$266,425	\$37,798	\$677	\$38,475
50	Feb-19	\$266,425	\$0	\$666	(\$4,863)	\$0	\$262,228	\$38,475	\$666	\$39,141
51	Mar-19	\$262,228	\$0	\$656	(\$4,863)	\$0	\$258,021	\$39,141	\$656	\$39,796
52	Apr-19	\$258,021	\$0	\$645	(\$4,863)	\$0	\$253,804	\$39,796	\$645	\$40,441
53	May-19	\$253,804	\$0	\$635	(\$4,863)	\$0	\$249,576	\$40,441	\$635	\$41,076
54	Jun-19	\$249,576	\$0	\$624	(\$4,863)	\$0	\$245,337	\$41,076	\$624	\$41,700
55	Jul-19	\$245,337	\$0	\$613	(\$4,863)	\$0	\$241,088	\$41,700	\$613	\$42,313
56	Aug-19	\$241,088	\$0	\$603	(\$4,863)	\$0	\$236,828	\$42,313	\$603	\$42,916
57	Sep-19	\$236,828	\$0	\$592	(\$4,863)	\$0	\$232,558	\$42,916	\$592	\$43,508
58	Oct-19	\$232,558	\$0	\$581	(\$4,863)	\$0	\$228,277	\$43,508	\$581	\$44,089
59	Nov-19	\$228,277	\$0	\$571	(\$4,863)	\$0	\$223,985	\$44,089	\$571	\$44,660
60	Dec-19	\$223,985	\$0	\$560	(\$4,863)	\$0	\$219,682	\$44,660	\$560	\$45,220
61	Jan-20	\$219,682	\$0	\$549	(\$4,863)	\$0	\$215,369	\$45,220	\$549	\$45,769
62	Feb-20	\$215,369	\$0	\$538	(\$4,863)	\$0	\$211,045	\$45,769	\$538	\$46,308
63	Mar-20	\$211,045	\$0	\$528	(\$4,863)	\$0	\$206,710	\$46,308	\$528	\$46,835
64	Apr-20	\$206,710	\$0	\$517	(\$4,863)	\$0	\$202,364	\$46,835	\$517	\$47,352
65	May-20	\$202,364	\$0	\$506	(\$4,863)	\$0	\$198,007	\$47,352	\$506	\$47,858
66	Jun-20	\$198,007	\$0	\$495	(\$4,863)	\$0	\$193,640	\$47,858	\$495	\$48,353
67	Jul-20	\$193,640	\$0	\$484	(\$4,863)	\$0	\$189,262	\$48,353	\$484	\$48,837
68	Aug-20	\$189,262	\$0	\$473	(\$4,863)	\$0	\$184,872	\$48,837	\$473	\$49,310
69	Sep-20	\$184,872	\$0	\$462	(\$4,863)	\$0	\$180,472	\$49,310	\$462	\$49,772
70	Oct-20	\$180,472	\$0	\$451	(\$4,863)	\$0	\$176,061	\$49,772	\$451	\$50,223
71	Nov-20	\$176,061	\$0	\$440	(\$4,863)	\$0	\$171,638	\$50,223	\$440	\$50,664
72	Dec-20	\$171,638	\$0	\$429	(\$4,863)	\$0	\$167,205	\$50,664	\$429	\$51,093

Amortization Schedule: Municipal

Original Amount	\$407,863	Annual Payback	-\$58,350
Annual Interest	3.00%	Total Interest	\$58,939
Years	8		
Payments Per Year	12	Total Payback	\$466,802
Start Year	2015		
Monthly Payment	-\$4,863		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$167,205	\$0	\$418	(\$4,863)	\$0	\$162,760	\$51,093	\$418	\$51,511
74	Feb-21	\$162,760	\$0	\$407	(\$4,863)	\$0	\$158,305	\$51,511	\$407	\$51,918
75	Mar-21	\$158,305	\$0	\$396	(\$4,863)	\$0	\$153,838	\$51,918	\$396	\$52,313
76	Apr-21	\$153,838	\$0	\$385	(\$4,863)	\$0	\$149,360	\$52,313	\$385	\$52,698
77	May-21	\$149,360	\$0	\$373	(\$4,863)	\$0	\$144,871	\$52,698	\$373	\$53,071
78	Jun-21	\$144,871	\$0	\$362	(\$4,863)	\$0	\$140,371	\$53,071	\$362	\$53,434
79	Jul-21	\$140,371	\$0	\$351	(\$4,863)	\$0	\$135,859	\$53,434	\$351	\$53,785
80	Aug-21	\$135,859	\$0	\$340	(\$4,863)	\$0	\$131,336	\$53,785	\$340	\$54,124
81	Sep-21	\$131,336	\$0	\$328	(\$4,863)	\$0	\$126,802	\$54,124	\$328	\$54,452
82	Oct-21	\$126,802	\$0	\$317	(\$4,863)	\$0	\$122,256	\$54,452	\$317	\$54,770
83	Nov-21	\$122,256	\$0	\$306	(\$4,863)	\$0	\$117,699	\$54,770	\$306	\$55,075
84	Dec-21	\$117,699	\$0	\$294	(\$4,863)	\$0	\$113,131	\$55,075	\$294	\$55,369
85	Jan-22	\$113,131	\$0	\$283	(\$4,863)	\$0	\$108,552	\$55,369	\$283	\$55,652
86	Feb-22	\$108,552	\$0	\$271	(\$4,863)	\$0	\$103,960	\$55,652	\$271	\$55,924
87	Mar-22	\$103,960	\$0	\$260	(\$4,863)	\$0	\$99,358	\$55,924	\$260	\$56,184
88	Apr-22	\$99,358	\$0	\$248	(\$4,863)	\$0	\$94,744	\$56,184	\$248	\$56,432
89	May-22	\$94,744	\$0	\$237	(\$4,863)	\$0	\$90,118	\$56,432	\$237	\$56,669
90	Jun-22	\$90,118	\$0	\$225	(\$4,863)	\$0	\$85,481	\$56,669	\$225	\$56,894
91	Jul-22	\$85,481	\$0	\$214	(\$4,863)	\$0	\$80,832	\$56,894	\$214	\$57,108
92	Aug-22	\$80,832	\$0	\$202	(\$4,863)	\$0	\$76,172	\$57,108	\$202	\$57,310
93	Sep-22	\$76,172	\$0	\$190	(\$4,863)	\$0	\$71,499	\$57,310	\$190	\$57,500
94	Oct-22	\$71,499	\$0	\$179	(\$4,863)	\$0	\$66,816	\$57,500	\$179	\$57,679
95	Nov-22	\$66,816	\$0	\$167	(\$4,863)	\$0	\$62,120	\$57,679	\$167	\$57,846
96	Dec-22	\$62,120	\$0	\$155	(\$4,863)	\$0	\$57,413	\$57,846	\$155	\$58,001
97	Jan-23	\$57,413	\$0	\$144	(\$4,863)	\$0	\$52,694	\$58,001	\$144	\$58,145
98	Feb-23	\$52,694	\$0	\$132	(\$4,863)	\$0	\$47,963	\$58,145	\$132	\$58,277
99	Mar-23	\$47,963	\$0	\$120	(\$4,863)	\$0	\$43,221	\$58,277	\$120	\$58,397
100	Apr-23	\$43,221	\$0	\$108	(\$4,863)	\$0	\$38,466	\$58,397	\$108	\$58,505
101	May-23	\$38,466	\$0	\$96	(\$4,863)	\$0	\$33,700	\$58,505	\$96	\$58,601
102	Jun-23	\$33,700	\$0	\$84	(\$4,863)	\$0	\$28,922	\$58,601	\$84	\$58,685
103	Jul-23	\$28,922	\$0	\$72	(\$4,863)	\$0	\$24,131	\$58,685	\$72	\$58,757
104	Aug-23	\$24,131	\$0	\$60	(\$4,863)	\$0	\$19,329	\$58,757	\$60	\$58,818
105	Sep-23	\$19,329	\$0	\$48	(\$4,863)	\$0	\$14,515	\$58,818	\$48	\$58,866
106	Oct-23	\$14,515	\$0	\$36	(\$4,863)	\$0	\$9,689	\$58,866	\$36	\$58,902
107	Nov-23	\$9,689	\$0	\$24	(\$4,863)	\$0	\$4,850	\$58,902	\$24	\$58,926
108	Dec-23	\$4,850	\$0	\$12	(\$4,863)	\$0	\$0	\$58,926	\$12	\$58,939

Amortization Schedule: Unmetered

Original Amount	\$315,379	Annual Payback	-\$45,119
Annual Interest	3.00%	Total Interest	\$45,574
Years	8		
Payments Per Year	12	Total Payback	\$360,953
Start Year	2015		
Monthly Payment	-\$3,760		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
1	Jan-15	\$0	\$26,282	\$66	\$0	\$0	\$26,347	\$0	\$66	\$66
2	Feb-15	\$26,347	\$26,282	\$132	\$0	\$0	\$52,760	\$66	\$132	\$197
3	Mar-15	\$52,760	\$26,282	\$198	\$0	\$0	\$79,240	\$197	\$198	\$395
4	Apr-15	\$79,240	\$26,282	\$264	\$0	\$0	\$105,785	\$395	\$264	\$659
5	May-15	\$105,785	\$26,282	\$330	\$0	\$0	\$132,397	\$659	\$330	\$989
6	Jun-15	\$132,397	\$26,282	\$397	\$0	\$0	\$159,075	\$989	\$397	\$1,386
7	Jul-15	\$159,075	\$26,282	\$463	\$0	\$0	\$185,820	\$1,386	\$463	\$1,849
8	Aug-15	\$185,820	\$26,282	\$530	\$0	\$0	\$212,632	\$1,849	\$530	\$2,379
9	Sep-15	\$212,632	\$26,282	\$597	\$0	\$0	\$239,511	\$2,379	\$597	\$2,976
10	Oct-15	\$239,511	\$26,282	\$664	\$0	\$0	\$266,457	\$2,976	\$664	\$3,641
11	Nov-15	\$266,457	\$26,282	\$732	\$0	\$0	\$293,470	\$3,641	\$732	\$4,373
12	Dec-15	\$293,470	\$26,282	\$799	\$0	\$0	\$320,551	\$4,373	\$799	\$5,172
13	Jan-16	\$320,551	\$0	\$801	(\$3,760)	\$0	\$317,593	\$5,172	\$801	\$5,974
14	Feb-16	\$317,593	\$0	\$794	(\$3,760)	\$0	\$314,627	\$5,974	\$794	\$6,768
15	Mar-16	\$314,627	\$0	\$787	(\$3,760)	\$0	\$311,653	\$6,768	\$787	\$7,554
16	Apr-16	\$311,653	\$0	\$779	(\$3,760)	\$0	\$308,673	\$7,554	\$779	\$8,333
17	May-16	\$308,673	\$0	\$772	(\$3,760)	\$0	\$305,684	\$8,333	\$772	\$9,105
18	Jun-16	\$305,684	\$0	\$764	(\$3,760)	\$0	\$302,689	\$9,105	\$764	\$9,869
19	Jul-16	\$302,689	\$0	\$757	(\$3,760)	\$0	\$299,685	\$9,869	\$757	\$10,626
20	Aug-16	\$299,685	\$0	\$749	(\$3,760)	\$0	\$296,675	\$10,626	\$749	\$11,375
21	Sep-16	\$296,675	\$0	\$742	(\$3,760)	\$0	\$293,656	\$11,375	\$742	\$12,117
22	Oct-16	\$293,656	\$0	\$734	(\$3,760)	\$0	\$290,631	\$12,117	\$734	\$12,851
23	Nov-16	\$290,631	\$0	\$727	(\$3,760)	\$0	\$287,597	\$12,851	\$727	\$13,577
24	Dec-16	\$287,597	\$0	\$719	(\$3,760)	\$0	\$284,556	\$13,577	\$719	\$14,296
25	Jan-17	\$284,556	\$0	\$711	(\$3,760)	\$0	\$281,508	\$14,296	\$711	\$15,008
26	Feb-17	\$281,508	\$0	\$704	(\$3,760)	\$0	\$278,452	\$15,008	\$704	\$15,712
27	Mar-17	\$278,452	\$0	\$696	(\$3,760)	\$0	\$275,388	\$15,712	\$696	\$16,408
28	Apr-17	\$275,388	\$0	\$688	(\$3,760)	\$0	\$272,316	\$16,408	\$688	\$17,096
29	May-17	\$272,316	\$0	\$681	(\$3,760)	\$0	\$269,237	\$17,096	\$681	\$17,777
30	Jun-17	\$269,237	\$0	\$673	(\$3,760)	\$0	\$266,150	\$17,777	\$673	\$18,450
31	Jul-17	\$266,150	\$0	\$665	(\$3,760)	\$0	\$263,056	\$18,450	\$665	\$19,115
32	Aug-17	\$263,056	\$0	\$658	(\$3,760)	\$0	\$259,954	\$19,115	\$658	\$19,773
33	Sep-17	\$259,954	\$0	\$650	(\$3,760)	\$0	\$256,844	\$19,773	\$650	\$20,423
34	Oct-17	\$256,844	\$0	\$642	(\$3,760)	\$0	\$253,726	\$20,423	\$642	\$21,065
35	Nov-17	\$253,726	\$0	\$634	(\$3,760)	\$0	\$250,600	\$21,065	\$634	\$21,699
36	Dec-17	\$250,600	\$0	\$627	(\$3,760)	\$0	\$247,467	\$21,699	\$627	\$22,326

Amortization Schedule: Unmetered

Original Amount	\$315,379	Annual Payback	-\$45,119
Annual Interest	3.00%	Total Interest	\$45,574
Years	8		
Payments Per Year	12	Total Payback	\$360,953
Start Year	2015		
Monthly Payment	-\$3,760		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
37	Jan-18	\$247,467	\$0	\$619	(\$3,760)	\$0	\$244,325	\$22,326	\$619	\$22,945
38	Feb-18	\$244,325	\$0	\$611	(\$3,760)	\$0	\$241,176	\$22,945	\$611	\$23,555
39	Mar-18	\$241,176	\$0	\$603	(\$3,760)	\$0	\$238,019	\$23,555	\$603	\$24,158
40	Apr-18	\$238,019	\$0	\$595	(\$3,760)	\$0	\$234,854	\$24,158	\$595	\$24,753
41	May-18	\$234,854	\$0	\$587	(\$3,760)	\$0	\$231,682	\$24,753	\$587	\$25,341
42	Jun-18	\$231,682	\$0	\$579	(\$3,760)	\$0	\$228,501	\$25,341	\$579	\$25,920
43	Jul-18	\$228,501	\$0	\$571	(\$3,760)	\$0	\$225,312	\$25,920	\$571	\$26,491
44	Aug-18	\$225,312	\$0	\$563	(\$3,760)	\$0	\$222,116	\$26,491	\$563	\$27,054
45	Sep-18	\$222,116	\$0	\$555	(\$3,760)	\$0	\$218,911	\$27,054	\$555	\$27,610
46	Oct-18	\$218,911	\$0	\$547	(\$3,760)	\$0	\$215,698	\$27,610	\$547	\$28,157
47	Nov-18	\$215,698	\$0	\$539	(\$3,760)	\$0	\$212,478	\$28,157	\$539	\$28,696
48	Dec-18	\$212,478	\$0	\$531	(\$3,760)	\$0	\$209,249	\$28,696	\$531	\$29,227
49	Jan-19	\$209,249	\$0	\$523	(\$3,760)	\$0	\$206,012	\$29,227	\$523	\$29,750
50	Feb-19	\$206,012	\$0	\$515	(\$3,760)	\$0	\$202,767	\$29,750	\$515	\$30,265
51	Mar-19	\$202,767	\$0	\$507	(\$3,760)	\$0	\$199,514	\$30,265	\$507	\$30,772
52	Apr-19	\$199,514	\$0	\$499	(\$3,760)	\$0	\$196,253	\$30,772	\$499	\$31,271
53	May-19	\$196,253	\$0	\$491	(\$3,760)	\$0	\$192,984	\$31,271	\$491	\$31,762
54	Jun-19	\$192,984	\$0	\$482	(\$3,760)	\$0	\$189,706	\$31,762	\$482	\$32,244
55	Jul-19	\$189,706	\$0	\$474	(\$3,760)	\$0	\$186,421	\$32,244	\$474	\$32,718
56	Aug-19	\$186,421	\$0	\$466	(\$3,760)	\$0	\$183,127	\$32,718	\$466	\$33,185
57	Sep-19	\$183,127	\$0	\$458	(\$3,760)	\$0	\$179,825	\$33,185	\$458	\$33,642
58	Oct-19	\$179,825	\$0	\$450	(\$3,760)	\$0	\$176,514	\$33,642	\$450	\$34,092
59	Nov-19	\$176,514	\$0	\$441	(\$3,760)	\$0	\$173,196	\$34,092	\$441	\$34,533
60	Dec-19	\$173,196	\$0	\$433	(\$3,760)	\$0	\$169,869	\$34,533	\$433	\$34,966
61	Jan-20	\$169,869	\$0	\$425	(\$3,760)	\$0	\$166,533	\$34,966	\$425	\$35,391
62	Feb-20	\$166,533	\$0	\$416	(\$3,760)	\$0	\$163,190	\$35,391	\$416	\$35,807
63	Mar-20	\$163,190	\$0	\$408	(\$3,760)	\$0	\$159,838	\$35,807	\$408	\$36,215
64	Apr-20	\$159,838	\$0	\$400	(\$3,760)	\$0	\$156,478	\$36,215	\$400	\$36,615
65	May-20	\$156,478	\$0	\$391	(\$3,760)	\$0	\$153,109	\$36,615	\$391	\$37,006
66	Jun-20	\$153,109	\$0	\$383	(\$3,760)	\$0	\$149,732	\$37,006	\$383	\$37,389
67	Jul-20	\$149,732	\$0	\$374	(\$3,760)	\$0	\$146,346	\$37,389	\$374	\$37,763
68	Aug-20	\$146,346	\$0	\$366	(\$3,760)	\$0	\$142,952	\$37,763	\$366	\$38,129
69	Sep-20	\$142,952	\$0	\$357	(\$3,760)	\$0	\$139,549	\$38,129	\$357	\$38,486
70	Oct-20	\$139,549	\$0	\$349	(\$3,760)	\$0	\$136,138	\$38,486	\$349	\$38,835
71	Nov-20	\$136,138	\$0	\$340	(\$3,760)	\$0	\$132,719	\$38,835	\$340	\$39,176
72	Dec-20	\$132,719	\$0	\$332	(\$3,760)	\$0	\$129,291	\$39,176	\$332	\$39,507

Amortization Schedule: Unmetered

Original Amount	\$315,379	Annual Payback	-\$45,119
Annual Interest	3.00%	Total Interest	\$45,574
Years	8		
Payments Per Year	12	Total Payback	\$360,953
Start Year	2015		
Monthly Payment	-\$3,760		

Period	Date	Opening Principal	Principal Borrowed	Interest	Regular Payment	Additional Payment	Closing Principal	Opening Interest	Interest	Closing Interest
73	Jan-21	\$129,291	\$0	\$323	(\$3,760)	\$0	\$125,854	\$39,507	\$323	\$39,831
74	Feb-21	\$125,854	\$0	\$315	(\$3,760)	\$0	\$122,409	\$39,831	\$315	\$40,145
75	Mar-21	\$122,409	\$0	\$306	(\$3,760)	\$0	\$118,955	\$40,145	\$306	\$40,451
76	Apr-21	\$118,955	\$0	\$297	(\$3,760)	\$0	\$115,492	\$40,451	\$297	\$40,749
77	May-21	\$115,492	\$0	\$289	(\$3,760)	\$0	\$112,021	\$40,749	\$289	\$41,037
78	Jun-21	\$112,021	\$0	\$280	(\$3,760)	\$0	\$108,541	\$41,037	\$280	\$41,317
79	Jul-21	\$108,541	\$0	\$271	(\$3,760)	\$0	\$105,053	\$41,317	\$271	\$41,589
80	Aug-21	\$105,053	\$0	\$263	(\$3,760)	\$0	\$101,555	\$41,589	\$263	\$41,851
81	Sep-21	\$101,555	\$0	\$254	(\$3,760)	\$0	\$98,049	\$41,851	\$254	\$42,105
82	Oct-21	\$98,049	\$0	\$245	(\$3,760)	\$0	\$94,534	\$42,105	\$245	\$42,350
83	Nov-21	\$94,534	\$0	\$236	(\$3,760)	\$0	\$91,011	\$42,350	\$236	\$42,587
84	Dec-21	\$91,011	\$0	\$228	(\$3,760)	\$0	\$87,478	\$42,587	\$228	\$42,814
85	Jan-22	\$87,478	\$0	\$219	(\$3,760)	\$0	\$83,937	\$42,814	\$219	\$43,033
86	Feb-22	\$83,937	\$0	\$210	(\$3,760)	\$0	\$80,387	\$43,033	\$210	\$43,243
87	Mar-22	\$80,387	\$0	\$201	(\$3,760)	\$0	\$76,828	\$43,243	\$201	\$43,444
88	Apr-22	\$76,828	\$0	\$192	(\$3,760)	\$0	\$73,260	\$43,444	\$192	\$43,636
89	May-22	\$73,260	\$0	\$183	(\$3,760)	\$0	\$69,684	\$43,636	\$183	\$43,819
90	Jun-22	\$69,684	\$0	\$174	(\$3,760)	\$0	\$66,098	\$43,819	\$174	\$43,993
91	Jul-22	\$66,098	\$0	\$165	(\$3,760)	\$0	\$62,503	\$43,993	\$165	\$44,158
92	Aug-22	\$62,503	\$0	\$156	(\$3,760)	\$0	\$58,899	\$44,158	\$156	\$44,315
93	Sep-22	\$58,899	\$0	\$147	(\$3,760)	\$0	\$55,287	\$44,315	\$147	\$44,462
94	Oct-22	\$55,287	\$0	\$138	(\$3,760)	\$0	\$51,665	\$44,462	\$138	\$44,600
95	Nov-22	\$51,665	\$0	\$129	(\$3,760)	\$0	\$48,034	\$44,600	\$129	\$44,729
96	Dec-22	\$48,034	\$0	\$120	(\$3,760)	\$0	\$44,394	\$44,729	\$120	\$44,849
97	Jan-23	\$44,394	\$0	\$111	(\$3,760)	\$0	\$40,745	\$44,849	\$111	\$44,960
98	Feb-23	\$40,745	\$0	\$102	(\$3,760)	\$0	\$37,087	\$44,960	\$102	\$45,062
99	Mar-23	\$37,087	\$0	\$93	(\$3,760)	\$0	\$33,420	\$45,062	\$93	\$45,155
100	Apr-23	\$33,420	\$0	\$84	(\$3,760)	\$0	\$29,744	\$45,155	\$84	\$45,239
101	May-23	\$29,744	\$0	\$74	(\$3,760)	\$0	\$26,058	\$45,239	\$74	\$45,313
102	Jun-23	\$26,058	\$0	\$65	(\$3,760)	\$0	\$22,363	\$45,313	\$65	\$45,378
103	Jul-23	\$22,363	\$0	\$56	(\$3,760)	\$0	\$18,659	\$45,378	\$56	\$45,434
104	Aug-23	\$18,659	\$0	\$47	(\$3,760)	\$0	\$14,946	\$45,434	\$47	\$45,481
105	Sep-23	\$14,946	\$0	\$37	(\$3,760)	\$0	\$11,224	\$45,481	\$37	\$45,518
106	Oct-23	\$11,224	\$0	\$28	(\$3,760)	\$0	\$7,492	\$45,518	\$28	\$45,546
107	Nov-23	\$7,492	\$0	\$19	(\$3,760)	\$0	\$3,751	\$45,546	\$19	\$45,565
108	Dec-23	\$3,751	\$0	\$9	(\$3,760)	\$0	\$0	\$45,565	\$9	\$45,574

A solid black image with no visible content.

Amortization Schedule: GRLF

A solid black image with no visible content.

A solid black image with no visible content.

This image is a large, solid black rectangle that occupies the majority of the frame. It appears to be a redaction or a placeholder for content that has been removed or obscured. There are no visible details, text, or patterns within the black area.

Amortization Schedule: Shore

1. **Introduction**

2. **Background**

3. **Methodology**

4. **Results**

5. **Discussion**

6. **Conclusion**

7. **References**

8. **Appendix**

9. **Index**

10. **Table of Contents**

11. **Abstract**

12. **Summary**

13. **Key Words**

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REDACTED (CONFIDENTIAL INFORMATION REMOVED)

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

NON-CONFIDENTIAL

1 **Request IR-15:**

2
3 **With respect to page 7 of the December 18 submission where NSPI lists three items that it**
4 **wishes the Board to acknowledge, please comment on the absence of any item referencing**
5 **the 2013 and 2014 Balancing Adjustment or the 2014 RSA.**

6
7 Response IR-15:

8
9 Regarding the 2013 and 2014 Balance Adjustment and the 2014 RSA, the Company did not
10 request specific UARB acknowledgement because NS Power has proposed treatment of these
11 DSM components but is not directly impacted by their treatment. NS Power has provided
12 information and options in its submission to the UARB and would be supportive of a consensus
13 proposal on the matters from E1 and the customer classes.