

# NEW APPLICATION



0000093424

**ORIGINAL**

APPLICATION FOR FINANCING APPROVAL A  
IMPOSITION OF AN ARSENIC COST RECOVERY MECHANISM  
FOR WILHOIT WATER COMPANY, INC.  
(Yavapai Mobile Home Estates)  
(Arsenic Remediation)

**RECEIVED**

2009 JAN 30 P 4: 48

Pursuant to ARS §40-301 and §40-302, Wilhoit Water Company, Inc. (Yavapai Mobile Home Estates) makes its application for financing.

AZ CORP COMMISSION  
DOCKET CONTROL

The applicant's exact name and address is as follows:

Wilhoit Water Company, Inc.  
907 N. Main Street  
Clarkdale, AZ 86324

W-02065A-09-0038

On behalf of the Company, the following person is authorized to receive notices and communications regarding this application:

Jim West  
MARTIN & BELL, L.L.C.  
365 East Coronado Road, Suite 200  
Phoenix, Arizona 85004  
(602) 570-4557  
(602) 604-0004

Arizona Corporation Commission

**DOCKETED**

JAN 30 2009

DOCKETED BY	nr
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Wilhoit Water Company, Inc. needs to borrow funds to design and install an arsenic treatment system for the Yavapai Mobile Homes Estates (YMHE) service area. The level of arsenic in the two wells that serve YMHE have arsenic levels exceeding 20 times the legal standard. The Company is currently receiving potable water from the City of Prescott. The City has indicated that they will disconnect the water supply in the near future. This disconnection will force the Company to purchase and install an arsenic treatment system to insure the Company's customers will receive water that meets quality standards.

The Company has received a quote from several firms and believes the only firm that is proposing a reasonable solution is FANN Environmental. Their proposal (attached) is for a system costing \$266,200, plus bonding and taxes for a total of \$280,042. The company has submitted an application for a loan from the Water Infrastructure Financing Authority of Arizona to fund the design, purchase and installation of the arsenic treatment system. This loan would be amortized over a term of twenty years, with such sum to bear interest at a rate to be determined at the time the loan is funded. Wilhoit is making an assumption the rate will be approximately four percent per annum for the proposed schedule of payments, which is attached.

It is estimated that the ACRM for the repayment of the loan would necessitate a surcharge of approximately \$18.00 per month for the 95 customers of the system.

The arsenic remediation expense is a necessary expense by the Company in order to provide quality water to its customers.

PUBLIC NOTICE OF  
AN APPLICATION FOR AN ORDER  
AUTHORIZING THE ISSUANCE OF DEBT  
BY WILHOIT WATER COMPANY, INC.  
(Yavapai Mobile Home Estates)

Wilhoit Water Company, Inc. (Company) filed an Application with the Arizona Corporation Commission (Commission) for an order authorizing Applicant to issue \$280,042 of debt and the use of an Arsenic Cost Recovery Mechanism to repay the debt. The application is available for inspection during regular business hours at the office of the Commission in Phoenix, Arizona and the Company's offices in Clarkdale, Arizona.

Intervention in the Commission's proceedings on the application shall be permitted to any person entitled by law to intervene and having a direct substantial interest in this matter. Persons desiring to intervene must file a Motion to Intervene with the Commission which must be served upon applicant and which, at a minimum, shall contain the following information:

1. The name, address and telephone number of the proposed intervenor and of any person upon whom service of documents is to be made if different than the intervenor.
2. A short statement of the proposed intervenor's interest in the proceeding.
3. Whether the proposed intervenor desires a formal evidentiary hearing on the application and the reasons for such a hearing.
4. A statement certifying that a copy of the Motion to Intervene has been mailed to Applicant.

The granting of Motions to Intervene shall be governed by A.A.C. R14-3-105, except that all Motions to Intervene must be filed on, or before, the 15<sup>th</sup> day after this notice.



**Opinion of Probable Cost of Construction**

Whilhoit Water Company  
 Yavapai Estates  
 Chino Valley, Arizona

**Arsenic Treatment Facility-Yavapai Estates**

Removal of Existing System	1	LS	\$5,000	\$	5,000
Expansion/Alteration of Existing Building	1	LS	\$15,000	\$	15,000
Arsenic Treatment	1	LS	\$125,000	\$	125,000
Installation of New System/Materials/Chemicals/Electrical	1	LS	\$75,000	\$	75,000
		<b>Subtotal</b>	<b>\$</b>	<b>\$</b>	<b>220,000</b>
		Contingency 10%	\$	\$	22,000
		Construction Cost Subtotal	\$	\$	242,000
		Engineering, Permitting, As-Builts 10%	\$	\$	24,200
		<b>Total Probable Cost</b>	<b>\$</b>	<b>\$</b>	<b>266,200</b>

\* Estimates do not include Payment/Performance Bonds or any Applicable Taxes.

**EQUIPMENT LIST**  
**WATERBOY 2-WB-82**

Equipment Supplied by Siemens Water Technologies, Corp.

Two (2) Flocculator/Settler/Filter Unit(s): Overall dimensions for each are: 8 feet 9 inches long by 7 feet 10 inches wide by 7 feet 6 inches high (8'-9" L x 7'-10" W x 7'-6" H). Shipping weight for each is 8,000 pounds; operating weight is 24,000 pounds.

**NOTE:** Units are finished as follows:

Interior -- Factory - applied finish protective coating suitable for potable water service.

Exterior -- Factory - applied finish protective coating, except for bottom

Bottom -- Not finished and is to be set in coal tar or asphaltic base mastic compound (applied to concrete base pad by others).

Mixed Media Filter: materials and supporting gravel, 12.4 sq.ft. area per tank. Media consists of 18 in. of Anthracite coal (MS-4), 9 in. of Silica sand (MS-18) and 3 in. of High Density sand (MS-21). All quantities shipped include sufficient overage to provide a 30 in. effective filter depth after installation. Gravel consists of 3 in. of High Density support gravel (MS-22), 9 in. of Silica gravel (MS-1). Approximate filter media and gravel shipping weight is 4,500 lbs. per tank in 50 and 100 lb. bags on pallets.

Tube Settler: 7 ½° tube module with baffle, 153 gpd/sq.ft. overflow rate, factory installed.

The following commercial equipment is included as part of each unit:

Flocculator Drive: one (1) per unit, ¼ hp drive motor, 115/60/1.

Control Valves:

Influent Rate Control Valve: one (1) per unit, 2 inch float controlled.

Effluent Rate Control Valve: one (1) per unit, 2 inch float controlled.

Effluent Valve: one (1) per unit, 1 ¼ inch ball/electric actuator.

Backwash Valve: one (1) per unit, 2 ½ inch butterfly/electric actuator.

Backwash Rate Set Valve: one (1) per unit, 3 inch butterfly with handle.

Siphon Control Solenoid Valve: one (1) per unit, two way.

## Pumps:

Effluent Pump: one (1) per unit, centrifugal, end suction, close coupled, 60 gpm at 53 feet TDH, 230/460V/60/3, 1 hp ODP motor with protection switch.

Backwash Pump: one (1) per system, centrifugal, end suction, close coupled, 220 gpm at 65 feet TDH, 230/460V/60/3, 7 ½ hp ODP motor.

## Controls:

Control Panel: one (1) per unit consisting of one (1) Hoffman enclosure, NEMA 4, with relays, lights, and switches controlled by a programmable logic controller (PLC).

Power Panel: one (1) per system consisting of one (1) Hoffman enclosure, NEMA 4, 115/230V, 60 Hz, 3 phase, 4 wire. The power panel consists of:

### Motor Starter Protectors & Contactors:

- a) Unit #1 Effluent Pump: one (1) per tank, size 00.
- b) Unit #2 Effluent Pump: one (1) per tank, size 00.
- c) Backwash Pump: one (1) per system, size 1.

### Circuit Breakers:

- a) Unit #1 control panel and common, CB-1, one (1) per system
- b) Unit #2 control panel and common, CB-2, one (1) per system
- c) Mixer Outlets, CB-3, one (1) per system

NOTE: Circuit breakers will be placed in the power panel if 115/230 volt, 3 phase, 4 wire supply. Separate control panel feed is required if the supply voltage is 230 volt, 3 phase, 3 wire.

Filter Pressure Switch Assembly: one (1) per tank, which includes the following:

Compound Gauge: pressure-vacuum, manufactured by Ashcroft.

Vacuum Switch: automatic reset, 30 in. high range, manufactured by ASCO.  
One (1) per tank, backwash initiate

Convenience Outlets: as required for chemical feed pumps and mixers.

Flow Indicator: one (1) per tank, 20-125 GPM, Blue-White Industries.

## Chemical Feed Assemblies:

Ferric Chloride Feed Assembly: one (1), which includes the following:

Tank: one (1), 50 gallon capacity, polyethylene with cover.

Chemical Feed Pump: one (1), 60 gpd @ 100 psi, positive displacement diaphragm type, manual control.

Mixer: one (1), clamp mounted, direct drive, 1/4 hp, 115V, 60 Hz, single phase with stainless steel shaft and dual propellers, Model D-14, manufactured by Mixmor.

Hypochlorite: one (1), which includes the following:

Tank: one (1), 50 gallon capacity polyethylene, with cover and mixer bracket.

Chemical Feed Pump: one (1), 24 gpd at 110 psi, positive displacement, diaphragm type, manual control.

Mixer: one (1), clamp mounted, 1/20 hp, 115V, 60 Hz, single phase with stainless steel shaft.

Polyelectrolyte Feed Assembly: one (1), which includes the following:

Tank: one (1), 50 gallon polyethylene, with cover and mixer bracket.

Chemical Feed Pump: one (1), per tank, 24 gpd at 300 psi, positive displacement, diaphragm type, manual control.

Mixer: one (1), clamp mounted, 1/20 hp, 115V, 60 Hz, single phase, with stainless steel shaft.

Chemical Disperser: one (1) per system, with support.

Equipment: supplied for jobsite plant connection:

Outer Siphon Pipe Spool

Drain Plug: six (6), three, 1 inch NPT pipe plug, Galvanized.

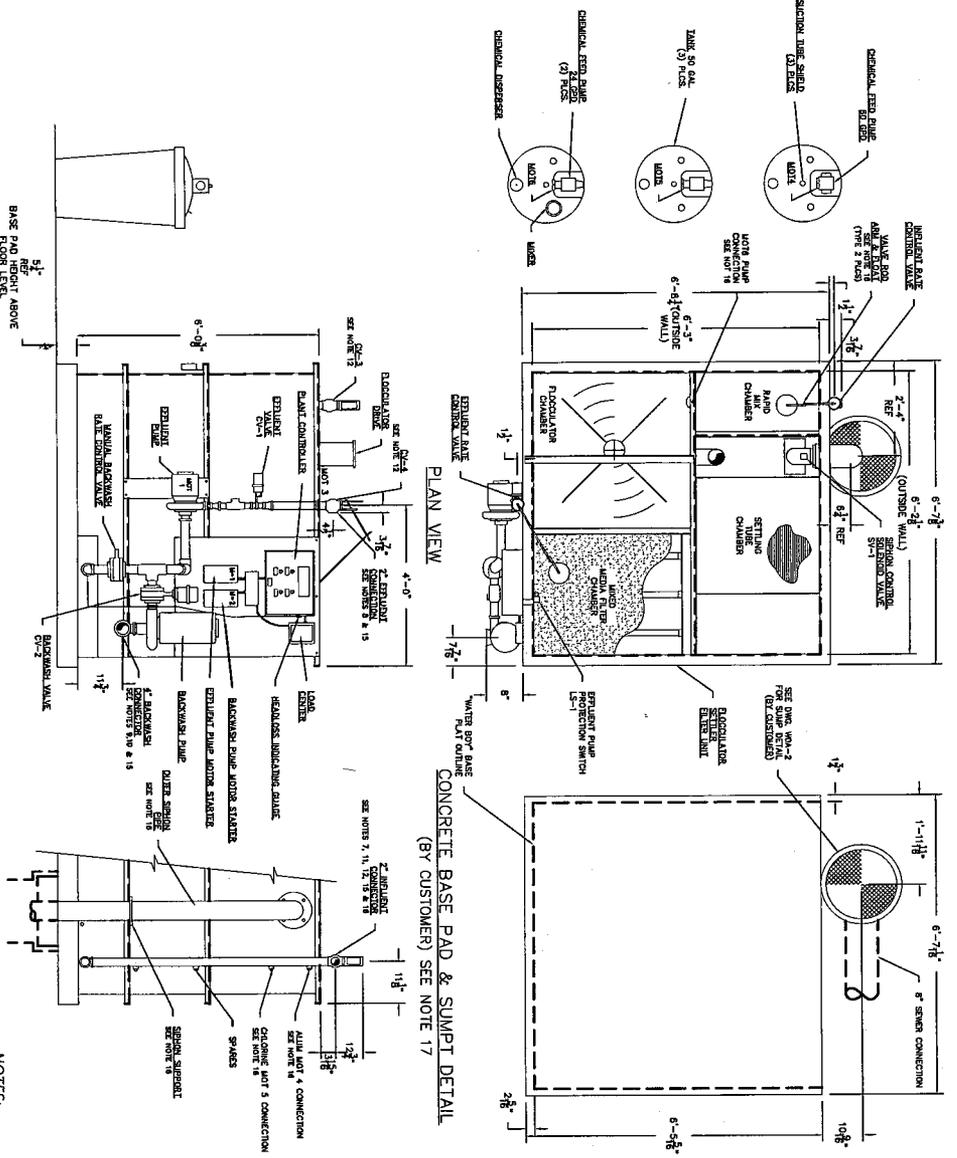
Valve Linkage: two (2) influent and effluent float operated valve; float, rod, and arm.

**NOTE**: Availability of equipment components specified above may dictate substitutions of equal quality at the discretion of Siemens Water Technologies, Corp.

Owner's Manuals: three (3), with installation, operation, and maintenance instructions, drawings, and manufacturers' bulletins.

Technical Direction: Five (5) days, for media placement, plant startup, and operator training in one (1) trip to the jobsite.

**Piping, wiring, and installation of all items is by others.**



ELEVATION VIEW

VIEW A

- NOTES:  
1.  
2.

REV	DESCRIPTION	DATE	BY	CHKD	APP'D
A	UPDATED AND PUT ON CAD	7/19/99	MJC	BLG	ECN

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DATE	DESCRIPTION	BY	CHKD	APP'D
7/19/99	DESIGN	MJC	BLG	ECN
7/19/99	CHECKED	MJC	BLG	ECN
7/19/99	DESIGNED	MJC	BLG	ECN
7/19/99	MANAGER	MJC	BLG	ECN

**SIEMENS**  
 Water Technologies  
 1-800-547-2022  
 DRAWING: M292  
 SHEET: 1 OF 1  
 REV: A

- NOTES:
- REFER TO SEPARATE EQUIPMENT LIST FOR DETAILED DESCRIPTION OF ITEMS FURNISHED BY SIEMENS.
  - SHIPPING WEIGHT OF WB-82 IS APPROXIMATELY 800 LBS.
  - RECOMMENDED OVERHEAD CLEARANCE FOR SERVICE AND MAINTENANCE IS 4'-0" ABOVE PLANT.
  - RECOMMENDED CLEARANCE FOR FRONT, BACK, AND LEFT SIDE IS 4'-0" FOR ACCESS. CLEARANCE FOR RIGHT SIDE IS 1'-6" MINIMUM.
  - SEE DWG. "ELECTRICAL CONTROL SCHEMATIC," DWG. "FLOW DIAGRAM," AND DWG. "ELECTRICAL INTERCONNECTION DIAGRAM."
  - POWER SUPPLY TO BE 240 VOLT, 4 WIRE DELTA, 30, 60 HZ, 70 AMP.
  - PLANT CONTROLLER IS PROVIDED WITH A CONTACT TO AUTOMATICALLY START AND STOP A CUSTOMER FURNISHED RAW WATER PUMP. IF SUPPLY IS BY GRAVITY, SAME CONTACT WITH ENERGIZE OR DE-ENERGIZE A CUSTOMER FURNISHED AUTOMATIC SHUT-OFF VALVE. THIS VALVE CAN BE FURNISHED BY SIEMENS AS AN OPTIONAL EXTRA. SEE DWG. "ELECTRICAL INTERCONNECTION DIAGRAM."
  - CIRCUITRY IN PLANT CONTROLLER IS PROVIDED TO OPERATE "WATER BOY" BY A LEVEL SWITCH LOCATED IN THE FINISHED WATER STORAGE TANK. CONTACTS SHOULD CLOSE ON LOW LEVEL AND OPEN ON HIGH LEVEL WITH A VOLUME OF AT LEAST 3,800 GAL. IN THE STORAGE TANK BETWEEN THESE POINTS. (LEVEL SWITCH BY CUSTOMER).
  - FINISHED WATER STORAGE TANK SHOULD BE PROVIDED WITH A LEVEL SWITCH FOR BACKWASH PUMP PROTECTION. CONTACTS SHOULD OPEN WHEN WATER LEVEL IS 6" VERTICAL HEIGHT ABOVE SUCTION POINT. CONTACT SHOULD CLOSE ON RISING LEVEL. A MINIMUM STORAGE VOLUME OF AT LEAST 2,400 GAL. FOR BACKWASH IS REQUIRED. (LEVEL SWITCH BY CUSTOMER).
  - A SHUTOFF VALVE IS RECOMMENDED IN THE BACKWASH SUCTION LINE AT THE STORAGE TANK. (BY CUSTOMER).
  - A MINIMUM WATER PRESSURE REQUIRED AT "WATER BOY" INFLUENT CONNECTION IS 10 PSIG AT 80 GPM.
  - INFLUENT FLOW RATE VALVE (CV-3) LINKAGE IS ADJUSTABLE TO SET PLANT FLOW RATE. VALVE (CV-3) AND (CV-4) MAY BE ROTATED TO ANY POSITION TO ACCOMMODATE INSTALLATION.
  - WATER LINE AND HOSE ARE RECOMMENDED FOR CHEMICAL MIXING. EFFLUENT FROM HOSE BIB ON "WATER BOY" MAY BE USED.
  - PARTS KIT CONTAINS MISCELLANEOUS MOUNTING HARDWARE, SPARES AND PLANT OPERATING AIDS.
  - LOCATION DIMENSIONS FOR INFLUENT, EFFLUENT AND BACKWASH CONNECTIONS ARE APPROX. REF. ONLY. ALLOW FOR MANUFACTURING TOLERANCES.
  - ITEMS TO BE ASSEMBLED AT JOBSITE BY CUSTOMER. SIEMENS WILL SUPPLY WRITTEN INSTRUCTIONS.
  - SLAB MUST BE DESIGNED FOR 800 PSF OPERATING LOAD.
  - THE UNIT IS FINISH PAINTED AS FOLLOWS:  
 INTERIOR - FACTORY APPLIED PROTECTIVE COATING SUITABLE FOR POTABLE WATER  
 EXTERIOR - SIMILAR FINISH EMERALD FOR BOTTOM SURFACE  
 THE UNIT SHOULD BE SET IN COAL TAR OR ASPHALTIC BASE COMPOUND APPLIED TO THE CONCRETE BASE PAD BY CUSTOMER.

**DRINKING WATER APPLICATION**  
**Water Infrastructure Finance Authority of Arizona (WIFA)**  
**Project Financial Assistance Priority List Application**

**SECTION 1: APPLICATION INFORMATION**  **Print**

**APPLICATION NUMBER: DW-016-2009 SUBMITTED: 8/4/2008**

1.1 Applicant: Wilhoit Water Company - Yavapai Estates Job Title: Consultant  
 1.2 Contact Names: First: Jim Middle Initial: Last: West  
 1.3 Address: 365 E. Coronado, #200 City: Phoenix State: AZ Zip: 85004  
 1.4 Phone: (602) 230-0030 Fax: (602) 604-0004 E-Mail: jimwest@365coronado.com  
 1.5 County in Which Project is Located: Yavapai  
 1.6 Number of Connections to System: 95 Population Served by the System: 250  
 1.7 Average Monthly Fee (Base + Use): \$ 24.04  
 1.8 Existing Debt (principal only) Payable by System Users: \$ 0.00  
 1.9 Median Household Income: \$ 32,289  
 1.10 ADEQ System Identification # (PWS #): AZ0413077  
 1.11 Has this project received prior year WIFA funding?  
 No  
 Yes, request is for a multi-year construction project that received assistance in a previous funding cycle  
 Yes, request is to construct a project that received TA funds in a previous funding cycle  
 Yes, request is for additional financial assistance to offset actual costs of justified overruns  
 1.12 Is your company registered with the E-Verify Program?  Yes  No  
 (You will be required to provide proof of participation prior to the execution of a loan or grant agreement.)

**SECTION 2: PROPOSED DRINKING WATER FINANCIAL ASSISTANCE PROJECT**

2.1 Project Title/Name: Arsenic Remediation System  
 2.2 Type of loan required during this funding cycle? False this is a test  Design \$ 0.00 and/or  Construction \$ 280,042.00  
 2.3 Briefly summarize below the problem (Mail any supporting documentation)

Wilhoit Water - Yavapai Estates is operating under a consent order to bring the arsenic levels into compliance the federal standards. The water chemistry at Yavapai Estates is difficult to treat because of it's very high arsenic and silica levels. An ADEQ approved filtering system (that has proved to be undersized and poorly designed) was installed last year and operated for only one month before the arsenic levels were again out of compliance. For the short term, Yavapai Estates is receiving water from the City of Prescott, but a long-term solution must be found.

2.4 Briefly summarize below the solution

The solution is to pre-treat the water to reconfigure the water chemistry prior to using media to filter out the excess arsenic. In addition, a new lead-lag system of two larger vessels with the filtering media need to be installed to deal with the high arsenic levels and the 60gpm flows needed to serve the Yavapai Estates' customers.

2.5 Project Purpose: (Select only one)

- Assist Non-Compliant Systems to Achieve Compliance  Assist Compliant Systems to Meet Future Reqmnts  
 Assist Compliant Systems to Maintain Compliance  Other Assistance Not Compliance Related

2.6 Select Type(s) of Needs to be Funded

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Planning and Design Only      | <input type="checkbox"/> Treatment-Bacteriological              | <input type="checkbox"/> Treatment-Surface Water |
| <input type="checkbox"/> Treatment-Nitrate             | <input checked="" type="checkbox"/> Treatment-Arsenic           | <input type="checkbox"/> Treatment-Radionuclides |
| <input type="checkbox"/> Treatment-Organic Chemical(s) | <input type="checkbox"/> Treatment-Primary Standard [Metals(s)] | <input type="checkbox"/> Treatment-DBP           |
| <input type="checkbox"/> Treatment-Other               | <input type="checkbox"/> Transmission and Distribution          | <input type="checkbox"/> Source                  |
| <input type="checkbox"/> Storage                       | <input type="checkbox"/> Purchase of System(s)                  | <input type="checkbox"/> Restructuring           |
| <input type="checkbox"/> Land Acquisition              |   |  |

2.7 Select Expected Project Benefit(s)

- Compliance - Existing Requirements  Compliance - New Requirements  Expand Service  
 Reduce Public Health Risks

2.8 Water System Improvement

- Proposed project addresses deficiencies identified by ADEQ
- Proposed project includes installing meter to monitor water use

Submitted a complete capacity development plan to ADEQ

2.9 Consolidation and Regionalization

- Consolidate physical facilities of existing multiple facilities
- Extending service to existing areas currently served by another facility
- Consolidate the operations of existing multiple facilities
- Consolidate the ownership of existing multiple facilities

2.10 System Compliance (mail any supporting documents)

- Notice of violations and/or consent orders from regulatory agency
- In compliance

**SECTION 3: AMOUNT OF PROJECT FINANCIAL ASSISTANCE**

3.1 Estimated Date WIFA Funding Required: 10/15/2008

3.2 Estimated Financial Assistance Costs & Funding Source

Funding Source	Project Costs
Amount Funded Locally:	\$ 0.00
Amount Requested from WIFA:	\$ 280042
Other Source:	\$ 0.00
<b>Total Finance Cost:</b>	<b>\$ 250,000.00</b>

**SECTION 4: READINESS TO PROCEED INDICATORS**

4.1 Debt Authorization (For more information, see WIFA Debt Authorization Guidance Document)

- Authorized - mail copy of official governing body debt authorization resolution or election results.
- Scheduled - Anticipated election or authorization date:

4.2 Project Design (Select only one)

- Completed
- Engineer Selected
- Scheduled for Completion

Enter anticipated completion date: 10/1/2008

4.3 Applicable Plan and Specification Approvals (Select only one)

- Obtained - mail approval notification
- Scheduled to Obtain Permit(s) - anticipated permit(s) date:
- Date of Approval Unknown
- Not Applicable - explain

4.4 Project Bids: (Select only one)

- Solicited project for bidding
- Scheduled to solicit bid(s) - anticipated bid award date:
- Date of solicit unknown

**SECTION 5: CERTIFICATION & APPROVAL**

As the Authorized Representative, I certify that the information contained in this application is, to the best of my knowledge, true, accurate, and correct.

Authorized Representative Name: First Jim Last West Title: Consultant

Authorized Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Wilhoit Water Company - Arsenic Treatment System

Loan amount	\$ 280,042.00
Annual interest rate	4.000%
Loan period in years	20
Estimated start date of loan	8/1/2009

Monthly payment	\$ 1,697.00
Number of payments	240
Total interest	\$ 127,237.86
Total cost of loan	\$ 407,279.86

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	9/1/2009	\$ 280,042.00	\$ 1,697.00	\$ 763.53	\$ 933.47	\$ 279,278.47
2	10/1/2009	\$ 279,278.47	\$ 1,697.00	\$ 766.07	\$ 930.93	\$ 278,512.40
3	11/1/2009	\$ 278,512.40	\$ 1,697.00	\$ 768.62	\$ 928.37	\$ 277,743.78
4	12/1/2009	\$ 277,743.78	\$ 1,697.00	\$ 771.19	\$ 925.81	\$ 276,972.59
5	1/1/2010	\$ 276,972.59	\$ 1,697.00	\$ 773.76	\$ 923.24	\$ 276,198.83
6	2/1/2010	\$ 276,198.83	\$ 1,697.00	\$ 776.34	\$ 920.66	\$ 275,422.50
7	3/1/2010	\$ 275,422.50	\$ 1,697.00	\$ 778.92	\$ 918.07	\$ 274,643.57
8	4/1/2010	\$ 274,643.57	\$ 1,697.00	\$ 781.52	\$ 915.48	\$ 273,862.05
9	5/1/2010	\$ 273,862.05	\$ 1,697.00	\$ 784.13	\$ 912.87	\$ 273,077.93
10	6/1/2010	\$ 273,077.93	\$ 1,697.00	\$ 786.74	\$ 910.26	\$ 272,291.19
11	7/1/2010	\$ 272,291.19	\$ 1,697.00	\$ 789.36	\$ 907.64	\$ 271,501.82
12	8/1/2010	\$ 271,501.82	\$ 1,697.00	\$ 791.99	\$ 905.01	\$ 270,709.83
13	9/1/2010	\$ 270,709.83	\$ 1,697.00	\$ 794.63	\$ 902.37	\$ 269,915.20
14	10/1/2010	\$ 269,915.20	\$ 1,697.00	\$ 797.28	\$ 899.72	\$ 269,117.92
15	11/1/2010	\$ 269,117.92	\$ 1,697.00	\$ 799.94	\$ 897.06	\$ 268,317.98
16	12/1/2010	\$ 268,317.98	\$ 1,697.00	\$ 802.61	\$ 894.39	\$ 267,515.37
17	1/1/2011	\$ 267,515.37	\$ 1,697.00	\$ 805.28	\$ 891.72	\$ 266,710.09
18	2/1/2011	\$ 266,710.09	\$ 1,697.00	\$ 807.97	\$ 889.03	\$ 265,902.12
19	3/1/2011	\$ 265,902.12	\$ 1,697.00	\$ 810.66	\$ 886.34	\$ 265,091.46
20	4/1/2011	\$ 265,091.46	\$ 1,697.00	\$ 813.36	\$ 883.64	\$ 264,278.10
21	5/1/2011	\$ 264,278.10	\$ 1,697.00	\$ 816.07	\$ 880.93	\$ 263,462.03
22	6/1/2011	\$ 263,462.03	\$ 1,697.00	\$ 818.79	\$ 878.21	\$ 262,643.24
23	7/1/2011	\$ 262,643.24	\$ 1,697.00	\$ 821.52	\$ 875.48	\$ 261,821.71
24	8/1/2011	\$ 261,821.71	\$ 1,697.00	\$ 824.26	\$ 872.74	\$ 260,997.45
25	9/1/2011	\$ 260,997.45	\$ 1,697.00	\$ 827.01	\$ 869.99	\$ 260,170.45
26	10/1/2011	\$ 260,170.45	\$ 1,697.00	\$ 829.76	\$ 867.23	\$ 259,340.68
27	11/1/2011	\$ 259,340.68	\$ 1,697.00	\$ 832.53	\$ 864.47	\$ 258,508.15
28	12/1/2011	\$ 258,508.15	\$ 1,697.00	\$ 835.31	\$ 861.69	\$ 257,672.85
29	1/1/2012	\$ 257,672.85	\$ 1,697.00	\$ 838.09	\$ 858.91	\$ 256,834.76
30	2/1/2012	\$ 256,834.76	\$ 1,697.00	\$ 840.88	\$ 856.12	\$ 255,993.87
31	3/1/2012	\$ 255,993.87	\$ 1,697.00	\$ 843.69	\$ 853.31	\$ 255,150.19
32	4/1/2012	\$ 255,150.19	\$ 1,697.00	\$ 846.50	\$ 850.50	\$ 254,303.69

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
33	5/1/2012	\$ 254,303.69	\$ 1,697.00	\$ 849.32	\$ 847.68	\$ 253,454.37
34	6/1/2012	\$ 253,454.37	\$ 1,697.00	\$ 852.15	\$ 844.85	\$ 252,602.21
35	7/1/2012	\$ 252,602.21	\$ 1,697.00	\$ 854.99	\$ 842.01	\$ 251,747.22
36	8/1/2012	\$ 251,747.22	\$ 1,697.00	\$ 857.84	\$ 839.16	\$ 250,889.38
37	9/1/2012	\$ 250,889.38	\$ 1,697.00	\$ 860.70	\$ 836.30	\$ 250,028.68
38	10/1/2012	\$ 250,028.68	\$ 1,697.00	\$ 863.57	\$ 833.43	\$ 249,165.11
39	11/1/2012	\$ 249,165.11	\$ 1,697.00	\$ 866.45	\$ 830.55	\$ 248,298.66
40	12/1/2012	\$ 248,298.66	\$ 1,697.00	\$ 869.34	\$ 827.66	\$ 247,429.32
41	1/1/2013	\$ 247,429.32	\$ 1,697.00	\$ 872.24	\$ 824.76	\$ 246,557.09
42	2/1/2013	\$ 246,557.09	\$ 1,697.00	\$ 875.14	\$ 821.86	\$ 245,681.94
43	3/1/2013	\$ 245,681.94	\$ 1,697.00	\$ 878.06	\$ 818.94	\$ 244,803.89
44	4/1/2013	\$ 244,803.89	\$ 1,697.00	\$ 880.99	\$ 816.01	\$ 243,922.90
45	5/1/2013	\$ 243,922.90	\$ 1,697.00	\$ 883.92	\$ 813.08	\$ 243,038.98
46	6/1/2013	\$ 243,038.98	\$ 1,697.00	\$ 886.87	\$ 810.13	\$ 242,152.11
47	7/1/2013	\$ 242,152.11	\$ 1,697.00	\$ 889.83	\$ 807.17	\$ 241,262.28
48	8/1/2013	\$ 241,262.28	\$ 1,697.00	\$ 892.79	\$ 804.21	\$ 240,369.49
49	9/1/2013	\$ 240,369.49	\$ 1,697.00	\$ 895.77	\$ 801.23	\$ 239,473.72
50	10/1/2013	\$ 239,473.72	\$ 1,697.00	\$ 898.75	\$ 798.25	\$ 238,574.97
51	11/1/2013	\$ 238,574.97	\$ 1,697.00	\$ 901.75	\$ 795.25	\$ 237,673.22
52	12/1/2013	\$ 237,673.22	\$ 1,697.00	\$ 904.76	\$ 792.24	\$ 236,768.46
53	1/1/2014	\$ 236,768.46	\$ 1,697.00	\$ 907.77	\$ 789.23	\$ 235,860.69
54	2/1/2014	\$ 235,860.69	\$ 1,697.00	\$ 910.80	\$ 786.20	\$ 234,949.89
55	3/1/2014	\$ 234,949.89	\$ 1,697.00	\$ 913.83	\$ 783.17	\$ 234,036.06
56	4/1/2014	\$ 234,036.06	\$ 1,697.00	\$ 916.88	\$ 780.12	\$ 233,119.18
57	5/1/2014	\$ 233,119.18	\$ 1,697.00	\$ 919.94	\$ 777.06	\$ 232,199.25
58	6/1/2014	\$ 232,199.25	\$ 1,697.00	\$ 923.00	\$ 774.00	\$ 231,276.24
59	7/1/2014	\$ 231,276.24	\$ 1,697.00	\$ 926.08	\$ 770.92	\$ 230,350.17
60	8/1/2014	\$ 230,350.17	\$ 1,697.00	\$ 929.17	\$ 767.83	\$ 229,421.00
61	9/1/2014	\$ 229,421.00	\$ 1,697.00	\$ 932.26	\$ 764.74	\$ 228,488.74
62	10/1/2014	\$ 228,488.74	\$ 1,697.00	\$ 935.37	\$ 761.63	\$ 227,553.37
63	11/1/2014	\$ 227,553.37	\$ 1,697.00	\$ 938.49	\$ 758.51	\$ 226,614.88
64	12/1/2014	\$ 226,614.88	\$ 1,697.00	\$ 941.62	\$ 755.38	\$ 225,673.26
65	1/1/2015	\$ 225,673.26	\$ 1,697.00	\$ 944.76	\$ 752.24	\$ 224,728.51
66	2/1/2015	\$ 224,728.51	\$ 1,697.00	\$ 947.90	\$ 749.10	\$ 223,780.60
67	3/1/2015	\$ 223,780.60	\$ 1,697.00	\$ 951.06	\$ 745.94	\$ 222,829.54
68	4/1/2015	\$ 222,829.54	\$ 1,697.00	\$ 954.23	\$ 742.77	\$ 221,875.30
69	5/1/2015	\$ 221,875.30	\$ 1,697.00	\$ 957.42	\$ 739.58	\$ 220,917.89
70	6/1/2015	\$ 220,917.89	\$ 1,697.00	\$ 960.61	\$ 736.39	\$ 219,957.28
71	7/1/2015	\$ 219,957.28	\$ 1,697.00	\$ 963.81	\$ 733.19	\$ 218,993.47
72	8/1/2015	\$ 218,993.47	\$ 1,697.00	\$ 967.02	\$ 729.98	\$ 218,026.45
73	9/1/2015	\$ 218,026.45	\$ 1,697.00	\$ 970.24	\$ 726.75	\$ 217,056.21
74	10/1/2015	\$ 217,056.21	\$ 1,697.00	\$ 973.48	\$ 723.52	\$ 216,082.73
75	11/1/2015	\$ 216,082.73	\$ 1,697.00	\$ 976.72	\$ 720.28	\$ 215,106.01
76	12/1/2015	\$ 215,106.01	\$ 1,697.00	\$ 979.98	\$ 717.02	\$ 214,126.03
77	1/1/2016	\$ 214,126.03	\$ 1,697.00	\$ 983.25	\$ 713.75	\$ 213,142.78
78	2/1/2016	\$ 213,142.78	\$ 1,697.00	\$ 986.52	\$ 710.48	\$ 212,156.26
79	3/1/2016	\$ 212,156.26	\$ 1,697.00	\$ 989.81	\$ 707.19	\$ 211,166.44

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
80	4/1/2016	\$ 211,166.44	\$ 1,697.00	\$ 993.11	\$ 703.89	\$ 210,173.33
81	5/1/2016	\$ 210,173.33	\$ 1,697.00	\$ 996.42	\$ 700.58	\$ 209,176.91
82	6/1/2016	\$ 209,176.91	\$ 1,697.00	\$ 999.74	\$ 697.26	\$ 208,177.17
83	7/1/2016	\$ 208,177.17	\$ 1,697.00	\$ 1,003.08	\$ 693.92	\$ 207,174.09
84	8/1/2016	\$ 207,174.09	\$ 1,697.00	\$ 1,006.42	\$ 690.58	\$ 206,167.67
85	9/1/2016	\$ 206,167.67	\$ 1,697.00	\$ 1,009.77	\$ 687.23	\$ 205,157.90
86	10/1/2016	\$ 205,157.90	\$ 1,697.00	\$ 1,013.14	\$ 683.86	\$ 204,144.76
87	11/1/2016	\$ 204,144.76	\$ 1,697.00	\$ 1,016.52	\$ 680.48	\$ 203,128.24
88	12/1/2016	\$ 203,128.24	\$ 1,697.00	\$ 1,019.91	\$ 677.09	\$ 202,108.34
89	1/1/2017	\$ 202,108.34	\$ 1,697.00	\$ 1,023.30	\$ 673.69	\$ 201,085.03
90	2/1/2017	\$ 201,085.03	\$ 1,697.00	\$ 1,026.72	\$ 670.28	\$ 200,058.32
91	3/1/2017	\$ 200,058.32	\$ 1,697.00	\$ 1,030.14	\$ 666.86	\$ 199,028.18
92	4/1/2017	\$ 199,028.18	\$ 1,697.00	\$ 1,033.57	\$ 663.43	\$ 197,994.61
93	5/1/2017	\$ 197,994.61	\$ 1,697.00	\$ 1,037.02	\$ 659.98	\$ 196,957.59
94	6/1/2017	\$ 196,957.59	\$ 1,697.00	\$ 1,040.47	\$ 656.53	\$ 195,917.12
95	7/1/2017	\$ 195,917.12	\$ 1,697.00	\$ 1,043.94	\$ 653.06	\$ 194,873.17
96	8/1/2017	\$ 194,873.17	\$ 1,697.00	\$ 1,047.42	\$ 649.58	\$ 193,825.75
97	9/1/2017	\$ 193,825.75	\$ 1,697.00	\$ 1,050.91	\$ 646.09	\$ 192,774.84
98	10/1/2017	\$ 192,774.84	\$ 1,697.00	\$ 1,054.42	\$ 642.58	\$ 191,720.42
99	11/1/2017	\$ 191,720.42	\$ 1,697.00	\$ 1,057.93	\$ 639.07	\$ 190,662.49
100	12/1/2017	\$ 190,662.49	\$ 1,697.00	\$ 1,061.46	\$ 635.54	\$ 189,601.03
101	1/1/2018	\$ 189,601.03	\$ 1,697.00	\$ 1,065.00	\$ 632.00	\$ 188,536.04
102	2/1/2018	\$ 188,536.04	\$ 1,697.00	\$ 1,068.55	\$ 628.45	\$ 187,467.49
103	3/1/2018	\$ 187,467.49	\$ 1,697.00	\$ 1,072.11	\$ 624.89	\$ 186,395.38
104	4/1/2018	\$ 186,395.38	\$ 1,697.00	\$ 1,075.68	\$ 621.32	\$ 185,319.70
105	5/1/2018	\$ 185,319.70	\$ 1,697.00	\$ 1,079.27	\$ 617.73	\$ 184,240.43
106	6/1/2018	\$ 184,240.43	\$ 1,697.00	\$ 1,082.86	\$ 614.13	\$ 183,157.57
107	7/1/2018	\$ 183,157.57	\$ 1,697.00	\$ 1,086.47	\$ 610.53	\$ 182,071.09
108	8/1/2018	\$ 182,071.09	\$ 1,697.00	\$ 1,090.10	\$ 606.90	\$ 180,981.00
109	9/1/2018	\$ 180,981.00	\$ 1,697.00	\$ 1,093.73	\$ 603.27	\$ 179,887.27
110	10/1/2018	\$ 179,887.27	\$ 1,697.00	\$ 1,097.38	\$ 599.62	\$ 178,789.89
111	11/1/2018	\$ 178,789.89	\$ 1,697.00	\$ 1,101.03	\$ 595.97	\$ 177,688.86
112	12/1/2018	\$ 177,688.86	\$ 1,697.00	\$ 1,104.70	\$ 592.30	\$ 176,584.16
113	1/1/2019	\$ 176,584.16	\$ 1,697.00	\$ 1,108.39	\$ 588.61	\$ 175,475.77
114	2/1/2019	\$ 175,475.77	\$ 1,697.00	\$ 1,112.08	\$ 584.92	\$ 174,363.69
115	3/1/2019	\$ 174,363.69	\$ 1,697.00	\$ 1,115.79	\$ 581.21	\$ 173,247.90
116	4/1/2019	\$ 173,247.90	\$ 1,697.00	\$ 1,119.51	\$ 577.49	\$ 172,128.40
117	5/1/2019	\$ 172,128.40	\$ 1,697.00	\$ 1,123.24	\$ 573.76	\$ 171,005.16
118	6/1/2019	\$ 171,005.16	\$ 1,697.00	\$ 1,126.98	\$ 570.02	\$ 169,878.18
119	7/1/2019	\$ 169,878.18	\$ 1,697.00	\$ 1,130.74	\$ 566.26	\$ 168,747.44
120	8/1/2019	\$ 168,747.44	\$ 1,697.00	\$ 1,134.51	\$ 562.49	\$ 167,612.93
121	9/1/2019	\$ 167,612.93	\$ 1,697.00	\$ 1,138.29	\$ 558.71	\$ 166,474.64
122	10/1/2019	\$ 166,474.64	\$ 1,697.00	\$ 1,142.08	\$ 554.92	\$ 165,332.56
123	11/1/2019	\$ 165,332.56	\$ 1,697.00	\$ 1,145.89	\$ 551.11	\$ 164,186.67
124	12/1/2019	\$ 164,186.67	\$ 1,697.00	\$ 1,149.71	\$ 547.29	\$ 163,036.96
125	1/1/2020	\$ 163,036.96	\$ 1,697.00	\$ 1,153.54	\$ 543.46	\$ 161,883.41
126	2/1/2020	\$ 161,883.41	\$ 1,697.00	\$ 1,157.39	\$ 539.61	\$ 160,726.02

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
127	3/1/2020	\$ 160,726.02	\$ 1,697.00	\$ 1,161.25	\$ 535.75	\$ 159,564.78
128	4/1/2020	\$ 159,564.78	\$ 1,697.00	\$ 1,165.12	\$ 531.88	\$ 158,399.66
129	5/1/2020	\$ 158,399.66	\$ 1,697.00	\$ 1,169.00	\$ 528.00	\$ 157,230.66
130	6/1/2020	\$ 157,230.66	\$ 1,697.00	\$ 1,172.90	\$ 524.10	\$ 156,057.76
131	7/1/2020	\$ 156,057.76	\$ 1,697.00	\$ 1,176.81	\$ 520.19	\$ 154,880.96
132	8/1/2020	\$ 154,880.96	\$ 1,697.00	\$ 1,180.73	\$ 516.27	\$ 153,700.23
133	9/1/2020	\$ 153,700.23	\$ 1,697.00	\$ 1,184.67	\$ 512.33	\$ 152,515.56
134	10/1/2020	\$ 152,515.56	\$ 1,697.00	\$ 1,188.61	\$ 508.39	\$ 151,326.95
135	11/1/2020	\$ 151,326.95	\$ 1,697.00	\$ 1,192.58	\$ 504.42	\$ 150,134.37
136	12/1/2020	\$ 150,134.37	\$ 1,697.00	\$ 1,196.55	\$ 500.45	\$ 148,937.82
137	1/1/2021	\$ 148,937.82	\$ 1,697.00	\$ 1,200.54	\$ 496.46	\$ 147,737.28
138	2/1/2021	\$ 147,737.28	\$ 1,697.00	\$ 1,204.54	\$ 492.46	\$ 146,532.74
139	3/1/2021	\$ 146,532.74	\$ 1,697.00	\$ 1,208.56	\$ 488.44	\$ 145,324.18
140	4/1/2021	\$ 145,324.18	\$ 1,697.00	\$ 1,212.59	\$ 484.41	\$ 144,111.60
141	5/1/2021	\$ 144,111.60	\$ 1,697.00	\$ 1,216.63	\$ 480.37	\$ 142,894.97
142	6/1/2021	\$ 142,894.97	\$ 1,697.00	\$ 1,220.68	\$ 476.32	\$ 141,674.29
143	7/1/2021	\$ 141,674.29	\$ 1,697.00	\$ 1,224.75	\$ 472.25	\$ 140,449.53
144	8/1/2021	\$ 140,449.53	\$ 1,697.00	\$ 1,228.83	\$ 468.17	\$ 139,220.70
145	9/1/2021	\$ 139,220.70	\$ 1,697.00	\$ 1,232.93	\$ 464.07	\$ 137,987.77
146	10/1/2021	\$ 137,987.77	\$ 1,697.00	\$ 1,237.04	\$ 459.96	\$ 136,750.73
147	11/1/2021	\$ 136,750.73	\$ 1,697.00	\$ 1,241.16	\$ 455.84	\$ 135,509.57
148	12/1/2021	\$ 135,509.57	\$ 1,697.00	\$ 1,245.30	\$ 451.70	\$ 134,264.26
149	1/1/2022	\$ 134,264.26	\$ 1,697.00	\$ 1,249.45	\$ 447.55	\$ 133,014.81
150	2/1/2022	\$ 133,014.81	\$ 1,697.00	\$ 1,253.62	\$ 443.38	\$ 131,761.20
151	3/1/2022	\$ 131,761.20	\$ 1,697.00	\$ 1,257.80	\$ 439.20	\$ 130,503.40
152	4/1/2022	\$ 130,503.40	\$ 1,697.00	\$ 1,261.99	\$ 435.01	\$ 129,241.41
153	5/1/2022	\$ 129,241.41	\$ 1,697.00	\$ 1,266.19	\$ 430.80	\$ 127,975.22
154	6/1/2022	\$ 127,975.22	\$ 1,697.00	\$ 1,270.42	\$ 426.58	\$ 126,704.80
155	7/1/2022	\$ 126,704.80	\$ 1,697.00	\$ 1,274.65	\$ 422.35	\$ 125,430.15
156	8/1/2022	\$ 125,430.15	\$ 1,697.00	\$ 1,278.90	\$ 418.10	\$ 124,151.25
157	9/1/2022	\$ 124,151.25	\$ 1,697.00	\$ 1,283.16	\$ 413.84	\$ 122,868.09
158	10/1/2022	\$ 122,868.09	\$ 1,697.00	\$ 1,287.44	\$ 409.56	\$ 121,580.65
159	11/1/2022	\$ 121,580.65	\$ 1,697.00	\$ 1,291.73	\$ 405.27	\$ 120,288.92
160	12/1/2022	\$ 120,288.92	\$ 1,697.00	\$ 1,296.04	\$ 400.96	\$ 118,992.88
161	1/1/2023	\$ 118,992.88	\$ 1,697.00	\$ 1,300.36	\$ 396.64	\$ 117,692.53
162	2/1/2023	\$ 117,692.53	\$ 1,697.00	\$ 1,304.69	\$ 392.31	\$ 116,387.84
163	3/1/2023	\$ 116,387.84	\$ 1,697.00	\$ 1,309.04	\$ 387.96	\$ 115,078.80
164	4/1/2023	\$ 115,078.80	\$ 1,697.00	\$ 1,313.40	\$ 383.60	\$ 113,765.39
165	5/1/2023	\$ 113,765.39	\$ 1,697.00	\$ 1,317.78	\$ 379.22	\$ 112,447.61
166	6/1/2023	\$ 112,447.61	\$ 1,697.00	\$ 1,322.17	\$ 374.83	\$ 111,125.44
167	7/1/2023	\$ 111,125.44	\$ 1,697.00	\$ 1,326.58	\$ 370.42	\$ 109,798.86
168	8/1/2023	\$ 109,798.86	\$ 1,697.00	\$ 1,331.00	\$ 366.00	\$ 108,467.85
169	9/1/2023	\$ 108,467.85	\$ 1,697.00	\$ 1,335.44	\$ 361.56	\$ 107,132.41
170	10/1/2023	\$ 107,132.41	\$ 1,697.00	\$ 1,339.89	\$ 357.11	\$ 105,792.52
171	11/1/2023	\$ 105,792.52	\$ 1,697.00	\$ 1,344.36	\$ 352.64	\$ 104,448.17
172	12/1/2023	\$ 104,448.17	\$ 1,697.00	\$ 1,348.84	\$ 348.16	\$ 103,099.33
173	1/1/2024	\$ 103,099.33	\$ 1,697.00	\$ 1,353.34	\$ 343.66	\$ 101,745.99

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
174	2/1/2024	\$ 101,745.99	\$ 1,697.00	\$ 1,357.85	\$ 339.15	\$ 100,388.15
175	3/1/2024	\$ 100,388.15	\$ 1,697.00	\$ 1,362.37	\$ 334.63	\$ 99,025.77
176	4/1/2024	\$ 99,025.77	\$ 1,697.00	\$ 1,366.91	\$ 330.09	\$ 97,658.86
177	5/1/2024	\$ 97,658.86	\$ 1,697.00	\$ 1,371.47	\$ 325.53	\$ 96,287.39
178	6/1/2024	\$ 96,287.39	\$ 1,697.00	\$ 1,376.04	\$ 320.96	\$ 94,911.35
179	7/1/2024	\$ 94,911.35	\$ 1,697.00	\$ 1,380.63	\$ 316.37	\$ 93,530.72
180	8/1/2024	\$ 93,530.72	\$ 1,697.00	\$ 1,385.23	\$ 311.77	\$ 92,145.49
181	9/1/2024	\$ 92,145.49	\$ 1,697.00	\$ 1,389.85	\$ 307.15	\$ 90,755.64
182	10/1/2024	\$ 90,755.64	\$ 1,697.00	\$ 1,394.48	\$ 302.52	\$ 89,361.16
183	11/1/2024	\$ 89,361.16	\$ 1,697.00	\$ 1,399.13	\$ 297.87	\$ 87,962.03
184	12/1/2024	\$ 87,962.03	\$ 1,697.00	\$ 1,403.79	\$ 293.21	\$ 86,558.24
185	1/1/2025	\$ 86,558.24	\$ 1,697.00	\$ 1,408.47	\$ 288.53	\$ 85,149.77
186	2/1/2025	\$ 85,149.77	\$ 1,697.00	\$ 1,413.17	\$ 283.83	\$ 83,736.60
187	3/1/2025	\$ 83,736.60	\$ 1,697.00	\$ 1,417.88	\$ 279.12	\$ 82,318.72
188	4/1/2025	\$ 82,318.72	\$ 1,697.00	\$ 1,422.60	\$ 274.40	\$ 80,896.12
189	5/1/2025	\$ 80,896.12	\$ 1,697.00	\$ 1,427.35	\$ 269.65	\$ 79,468.77
190	6/1/2025	\$ 79,468.77	\$ 1,697.00	\$ 1,432.10	\$ 264.90	\$ 78,036.67
191	7/1/2025	\$ 78,036.67	\$ 1,697.00	\$ 1,436.88	\$ 260.12	\$ 76,599.79
192	8/1/2025	\$ 76,599.79	\$ 1,697.00	\$ 1,441.67	\$ 255.33	\$ 75,158.13
193	9/1/2025	\$ 75,158.13	\$ 1,697.00	\$ 1,446.47	\$ 250.53	\$ 73,711.65
194	10/1/2025	\$ 73,711.65	\$ 1,697.00	\$ 1,451.29	\$ 245.71	\$ 72,260.36
195	11/1/2025	\$ 72,260.36	\$ 1,697.00	\$ 1,456.13	\$ 240.87	\$ 70,804.23
196	12/1/2025	\$ 70,804.23	\$ 1,697.00	\$ 1,460.99	\$ 236.01	\$ 69,343.24
197	1/1/2026	\$ 69,343.24	\$ 1,697.00	\$ 1,465.86	\$ 231.14	\$ 67,877.39
198	2/1/2026	\$ 67,877.39	\$ 1,697.00	\$ 1,470.74	\$ 226.26	\$ 66,406.65
199	3/1/2026	\$ 66,406.65	\$ 1,697.00	\$ 1,475.64	\$ 221.36	\$ 64,931.00
200	4/1/2026	\$ 64,931.00	\$ 1,697.00	\$ 1,480.56	\$ 216.44	\$ 63,450.44
201	5/1/2026	\$ 63,450.44	\$ 1,697.00	\$ 1,485.50	\$ 211.50	\$ 61,964.94
202	6/1/2026	\$ 61,964.94	\$ 1,697.00	\$ 1,490.45	\$ 206.55	\$ 60,474.49
203	7/1/2026	\$ 60,474.49	\$ 1,697.00	\$ 1,495.42	\$ 201.58	\$ 58,979.07
204	8/1/2026	\$ 58,979.07	\$ 1,697.00	\$ 1,500.40	\$ 196.60	\$ 57,478.67
205	9/1/2026	\$ 57,478.67	\$ 1,697.00	\$ 1,505.40	\$ 191.60	\$ 55,973.27
206	10/1/2026	\$ 55,973.27	\$ 1,697.00	\$ 1,510.42	\$ 186.58	\$ 54,462.85
207	11/1/2026	\$ 54,462.85	\$ 1,697.00	\$ 1,515.46	\$ 181.54	\$ 52,947.39
208	12/1/2026	\$ 52,947.39	\$ 1,697.00	\$ 1,520.51	\$ 176.49	\$ 51,426.88
209	1/1/2027	\$ 51,426.88	\$ 1,697.00	\$ 1,525.58	\$ 171.42	\$ 49,901.30
210	2/1/2027	\$ 49,901.30	\$ 1,697.00	\$ 1,530.66	\$ 166.34	\$ 48,370.64
211	3/1/2027	\$ 48,370.64	\$ 1,697.00	\$ 1,535.76	\$ 161.24	\$ 46,834.88
212	4/1/2027	\$ 46,834.88	\$ 1,697.00	\$ 1,540.88	\$ 156.12	\$ 45,294.00
213	5/1/2027	\$ 45,294.00	\$ 1,697.00	\$ 1,546.02	\$ 150.98	\$ 43,747.98
214	6/1/2027	\$ 43,747.98	\$ 1,697.00	\$ 1,551.17	\$ 145.83	\$ 42,196.80
215	7/1/2027	\$ 42,196.80	\$ 1,697.00	\$ 1,556.34	\$ 140.66	\$ 40,640.46
216	8/1/2027	\$ 40,640.46	\$ 1,697.00	\$ 1,561.53	\$ 135.47	\$ 39,078.93
217	9/1/2027	\$ 39,078.93	\$ 1,697.00	\$ 1,566.74	\$ 130.26	\$ 37,512.19
218	10/1/2027	\$ 37,512.19	\$ 1,697.00	\$ 1,571.96	\$ 125.04	\$ 35,940.23
219	11/1/2027	\$ 35,940.23	\$ 1,697.00	\$ 1,577.20	\$ 119.80	\$ 34,363.03
220	12/1/2027	\$ 34,363.03	\$ 1,697.00	\$ 1,582.46	\$ 114.54	\$ 32,780.58

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
221	1/1/2028	\$ 32,780.58	\$ 1,697.00	\$ 1,587.73	\$ 109.27	\$ 31,192.85
222	2/1/2028	\$ 31,192.85	\$ 1,697.00	\$ 1,593.02	\$ 103.98	\$ 29,599.82
223	3/1/2028	\$ 29,599.82	\$ 1,697.00	\$ 1,598.33	\$ 98.67	\$ 28,001.49
224	4/1/2028	\$ 28,001.49	\$ 1,697.00	\$ 1,603.66	\$ 93.34	\$ 26,397.83
225	5/1/2028	\$ 26,397.83	\$ 1,697.00	\$ 1,609.01	\$ 87.99	\$ 24,788.82
226	6/1/2028	\$ 24,788.82	\$ 1,697.00	\$ 1,614.37	\$ 82.63	\$ 23,174.45
227	7/1/2028	\$ 23,174.45	\$ 1,697.00	\$ 1,619.75	\$ 77.25	\$ 21,554.70
228	8/1/2028	\$ 21,554.70	\$ 1,697.00	\$ 1,625.15	\$ 71.85	\$ 19,929.55
229	9/1/2028	\$ 19,929.55	\$ 1,697.00	\$ 1,630.57	\$ 66.43	\$ 18,298.98
230	10/1/2028	\$ 18,298.98	\$ 1,697.00	\$ 1,636.00	\$ 61.00	\$ 16,662.98
231	11/1/2028	\$ 16,662.98	\$ 1,697.00	\$ 1,641.46	\$ 55.54	\$ 15,021.53
232	12/1/2028	\$ 15,021.53	\$ 1,697.00	\$ 1,646.93	\$ 50.07	\$ 13,374.60
233	1/1/2029	\$ 13,374.60	\$ 1,697.00	\$ 1,652.42	\$ 44.58	\$ 11,722.18
234	2/1/2029	\$ 11,722.18	\$ 1,697.00	\$ 1,657.93	\$ 39.07	\$ 10,064.25
235	3/1/2029	\$ 10,064.25	\$ 1,697.00	\$ 1,663.45	\$ 33.55	\$ 8,400.80
236	4/1/2029	\$ 8,400.80	\$ 1,697.00	\$ 1,669.00	\$ 28.00	\$ 6,731.81
237	5/1/2029	\$ 6,731.81	\$ 1,697.00	\$ 1,674.56	\$ 22.44	\$ 5,057.25
238	6/1/2029	\$ 5,057.25	\$ 1,697.00	\$ 1,680.14	\$ 16.86	\$ 3,377.10
239	7/1/2029	\$ 3,377.10	\$ 1,697.00	\$ 1,685.74	\$ 11.26	\$ 1,691.36
240	8/1/2029	\$ 1,691.36	\$ 1,697.00	\$ 1,691.36	\$ 5.64	\$ -