

# AGENDA

## City Council Meeting

6:30 PM – Monday, March 3, 2025

Temple Senior Center, 280 Rome Street, Temple, GA 30179

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- Call to Order.....Mayor Michael Johnson
- Invocation and Pledge of Allegiance.....Mayor Michael Johnson
- Public Comments
- Award the Certificate of Achievement to Mayor Michael C. Johnson from the Harold F. Holtz Municipal Training Institute.....Mayor Pro Tem Richard Bracknell
- Approval of Agenda, as presented.....Mayor Michael Johnson
- Approval of Minutes.....Mayor Michael Johnson
  - February 3, 2025 City Council Meeting.....Mayor Michael Johnson
  - February 10, 2025 Special Called Meeting.....Mayor Michael Johnson
- Announcements.....Lisa Jacobson, Mayor Michael Johnson

### Old Business

1. (Tabled 2/03/2025) Public Hearing followed by council action on the Variance Request presented by Alex Vautin with Southeast Civil Group to eliminate the five-year sunset clause on the Special Use Permit on 100 E. Luke Road/Mad Properties, Parcel T04 0060712, as presented to the Planning Commission on January 21 with their recommendation to council to approve (A5-0).

### New Business

1. Receive information from Financial Consultant Scott Akins on (a) debt-to-service ratio, and (b) money market details.
2. Authorization of two CDs maturing this month with the option to invest into a money market account.
3. Authorize the Change Order for the Williams Mill Creek Interceptor project in the amount of \$500K and consider the funding options: (a) approve Greg Ashworth, Turnipseed Engineers, to request a 10% increase on GEFA loan CW2022034 and the remaining 1% to be funded from the Water Fund Operating budget, (b) finance the entire \$500K from the Water Fund Operating budget, (c) use CDs in the amount of \$500K, or (d) any combination of options.
4. Nomination of GMA District 4 Officers for the 2025-2026 year.
5. Authorize Cornerstone to complete the SBR 1 influent valve replacement in the amount of \$23,750.00 with funding from the 2025 Capital Budget.

Closing Comments by Mayor and Council

Executive Session, if needed

Adjournment

**City Council Meeting  
February 3, 2025  
6:30PM, Temple Senior Center  
Minutes**

**Call to Order:** The meeting was called to order by Mayor Michael Johnson at 6:30PM.  
Council Members Present: Alexis Boles, Hiley Miller, Casey Russom, Howard Walden  
Council Members Absent: Richard Bracknell

**Invocation and Pledge of Allegiance:** Led by Mayor Michael Johnson

**Public Comments:** N/A

**Approval of Agenda, as presented:** There was a motion by Council Member Russom to approve the agenda as published, second by Council Member Boles. Vote 4-0.

**Approval of Minutes: January 13, 2025 City Council Meeting:**

There was a motion by Council Member Russom to approve the January 13, 2025 minutes, second by Council Member Walden. Vote 4-0.

**Announcements:**

City Administrator Lisa Jacobson explained that there will be two more public hearings on HB581. They will take place at the Senior Center on February 10<sup>th</sup> at 2:00pm and February 17<sup>th</sup> at 4:00PM. The first public hearing took place prior to tonight's Council meeting.

**Consent**

Council Member Miller originally made a motion to approve the consent agenda, but it was determined by the City Attorney, Carey Pilgrim, that there needed to be a public hearing first regarding item #5 adopting an ordinance which changes the DCD setbacks. It was explained that with the ordinance, DCD setbacks would meet the minimum requirements of the current R-1 standards.

Mayor Johnson opened the public hearing. Council Member Walden wanted to make it clear that this would be for any new DCD zoning going forward. City Attorney Pilgrim confirmed that this is correct and it would not affect anyone with vested rights. There was no one else present to speak for or against this item. The public hearing was closed.

There was a motion by Council Member Miller to approve the consent agenda (items 1-5 below), and to clarify that in item #5, the DCD setbacks must have a minimum of R-1 standards applicable to anything going forward after this date; this requirement can not affect anyone who has vested rights, second by Council Member Boles. Vote 4-0.

1. Adopt the job position of School Resource Officer at Pay Grade 22, within the Police Department, with half of the salary and benefits to be paid by the Carroll County School System and the other half of the salary and benefits by the City of Temple.
2. Authorize the Mayor to sign the Memorandum of Understanding (MOU) between the City of Temple Police Department and the Carroll County School System concerning the law enforcement in schools program.
3. Authorize the Mayor to sign the contract between the City of Temple Recreation Department and Majesty Dance to continue to provide programming services.
4. Adopt a resolution to provide GDOT with a letter of concurrence to reroute Highway 113 north of Hwy 78, to turn east onto Hwy 78 at the corner of 113/78, and then turn northwest onto SR-274 and cross over the flat railroad crossing onto West Johnson Street, essentially removing Carrollton Street as part of Highway 113 to the north of Hwy 78. This would not limit regular residential traffic on Carrollton Street but would eliminate Highway 113 traffic going through the city of Temple on Carrollton Street.
5. Adopt an Ordinance changing the DCD setbacks.

#### Old Business

1. (Tabled 12/02/2024) Receive information on the fiscal year 2023 trial balance with council discussion followed by council action to approve an Ordinance to adopt the City of Temple's 2025 Fiscal Year General Fund Operating Budget

Financial Consultant Scott Akins distributed copies of the trial balance to the elected officials. He explained that CPA Will Robinson started the audit on the 21<sup>st</sup>. The trial balance has been provided to them. He explained that Will Robinson will start work at City Hall next week. Mr. Akins is working with Regina on 2024 bank reconciliations. His goal is to have them completed by the next Council meeting.

Council Member Walden stated that he wanted to know how much we were over or under budget for 2023; he would like to know where we stand at the end of that year. Mr. Akins said he thought that we were slightly over budget. Mr. Walden explained he would like the actual figures and that information is needed before we can adopt the budget. He thought the reason why this has been tabled for two months is because we were waiting for that information. Mr. Akins said that he would get those figures together and email them out to everyone.

It was decided that items one and two would need to be tabled until the council is provided with additional budget information regarding the fund balance, and how much we are over or under.

There was a motion by Council Member Miller to table to approval of the budget ordinances to Monday, February 10<sup>th</sup> at 5:00PM when there will be a Special Called meeting, second by Council Member Russom. Vote 4-0.

2. (Tabled 12/02/2024) Approve an Ordinance to adopt the City of Temple's 2025 Fiscal Year Water Fund Operating Budget.

### New Business

1. Public Hearing followed by council action on the Variance Request presented by Alex Vautin with Southeast Civil Group to eliminate the five-year sunset clause on the Special Use Permit on 100 E. Luke Road/Mad Properties, Parcel T04 0060712, as presented to the Planning Commission on January 21 with their recommendation to council to approve (A5-0).

Mayor Johnson opened the public hearing. The applicants, Alex Vautin and his dad Dave Vautin were present at the meeting. Dave Vautin explained that a few years back when they considered purchasing this lot, it was the concrete plant for I-20. They requested a special use permit with a few promises. They kept this as a monthly parking lot to serve local clientele and to avoid transients. They have kept the area safe and traffic free; it keeps trucks off of the downtown roads. The Council consented to this request with a five year sunset clause. There was originally concerns for the atmosphere and the potential for crime, but Temple Police Department has confirmed there has been zero crime at this location. The lot has gate code access, camera surveillance, it's well lit, quiet, safe and provides a much needed service.

Alex Vautin stated that he lives in Temple and he is proud of the City. This business is for local residents; there is no overnight parking. In the 2.5 years that they have been at this location they have not had an issues or crime which was confirmed by Temple Police Department. The sunset clause was put in place to give them the opportunity to prove what they are doing. He stated it's a clean site with fencing, landscaping etc. When asked by Council Member Russom what the rush was to lift the clause, Mr. Vautin stated they are trying to plan ahead. They don't want to reach the end of the permit and then try to find out what to do. They want to be aware of the trajectory and what they need to do to keep the business running without interruption.

Council Member Russom stated that he has driven by several times and the fencing is loose. He has also heard complaints from residents in the area that the lights are too bright. He stated that is one of the things they originally asked for was for the lighting to not impact the residents. Council Member Miller stated that safety wasn't their only concern, this business was meant to be temporary. We didn't know the standards for this type of business, and we need some standards put in place. Council Member Walden stated that

when it was approved they painted a rosy picture of how this would look, but now the silk fencing is almost non-existent on East Luke and on 113, the landscaping was just recently down, and there is a really bad wash out on the first drive that needs to be corrected before it gets worse.

The applicants recognize that the screening has been an issue and they have tried to correct the issue at least three times. They have someone scheduled to come out this week and look at it again. The landscaping was done right out of the gate; trees were installed on the highway and person additional landscaping has been added in the last four months. They pay a landscape monthly and are making a conscious effort to improve the fencing. When asked, they confirmed that they are still open to selling the property, but they haven't had any recent interest. They think this is because the area surrounding this location is light industrial. By not having a building and with it being a level lot, this is keeping the property developer friendly.

Council Member Walden stated we would have our Development Inspector out to look at the driveway and he can make recommendations on what needs to be done. There was no one else present at the meeting to speak for or against this request. The public hearing was closed.

2. Take action on the request by Alex Vautin, Southeast Civil Group, to eliminate the five-year sunset clause on the Special Use Permit for Mad Properties located at 100 E. Luke Road. There was a motion by Council Member Miller to table this item until the March 3<sup>rd</sup> Council meeting and to discuss it further at the next Committees meeting, second by Council Member Russom. Vote 4-0.
3. Select the bank(s), terms, and rate for the upcoming renewal/transfer of CDs as they mature or authorize the City Administrator along with Finance to choose the best rates, as they change daily.  
There was a motion by Council Member Miller to authorize the City Administrator, along with Finance to choose the best rate with a maximum three year term, since the rates change frequently, second by Council Member Boles. Vote 4-0.
4. Review of bids received on the Public Works Building Request For Proposals (RFP) with possible action to select a company and award the bid for engineering and construction.  
Mayor Johnson explained that Public Works Director Josh Smith was not able to be at the meeting tonight due to an emergency and he recommended tabling this item until the next meeting. There was a motion by Council Member Russom to table this item until the Special Called meeting which will take place on February 10<sup>th</sup> at 5:00PM, second by Council Member Walden. Vote 4-0.

**Closing Comments by Mayor and Council**

Howard Walden- He said that it has been brought to his attention that GFL never picked up all of the trash cans with green lids, even though some of them are overflowing. They are only picking up trash trash cans with the black lids. He said they were doing much better before the contract was renewed. City Administrator Lisa Jacobson explained that a meeting is scheduled next week with GFL to discuss this and other issues we have been having with them.

Casey Russom- asked where we were with the sidewalk project. City Administrator Lisa Jacobson said the RFQ has been put together and the company is waiting for some information from their sub contractor; this has been given to the GDOT representative. We are currently in a holding pattern.

**Executive Session, if needed N/A**

**Adjournment**

There was a motion to adjourn by Council Member Russom, second by Council Member Miller. Vote 4-0. The meeting adjourned at 7:20PM.

**Special Called Meeting  
February 10, 2025  
5:00PM, Temple Senior Center  
MINUTES**

**Call to Order:** The meeting was called to order by Mayor Michael Johnson at 5:00PM.  
Council Members Present: Alexis Boles, Richard Bracknell, Hiley Miller, Casey Russom, Howard Walden

**Invocation and Pledge of Allegiance:** Led by Mayor Michael Johnson

**Public Comments:** N/A

**Approval of Agenda, as presented:** There was a motion by Council Member Bracknell to approve the agenda as presented, second by Council Member Walden. Vote 5-0.

**Old Business**

1. (Tabled 12/02/2024 and 2/03/2025) Receive information on the fiscal year 2023 fund balance with council discussion followed by council action to approve an Ordinance to adopt the City of Temple's 2025 Fiscal Year General Fund Operating Budget

There was a motion by Council Member Bracknell to take this item off the table, second by Council Member Walden. Vote 5-0.

Financial Consultant, Scott Akins, was present at the meeting. He went over the highlights of the budget to actuals information that was given to the Council. The General Fund had a net change in fund balance of \$475,000 on the positive side. The current fund balance is just over 5.4 million dollars. The Water and Sewer Fund has a deficit of \$356,000; the bulk of that had to do with the water meter project and other expenditures with Turnipseed Engineers. Mr. Akins explained that he could start providing the budget to actuals information to the Council on a monthly basis. He and Regina plan to have the bank reconciliations caught up by the next Council meeting.

Council Member Miller stated that comparing 2023 to 2025, there are several things that she would have done differently; the bottom line is probably going to be

ok. She thinks that they will end up amending the budget, but that is done every year. She hopes that next year there is a better grasp on this and more timeliness.

There was a motion by Council Member Miller to approve the ordinance to adopt the Fiscal Year 2025 General Fund operating budget, knowing that there will be some changes to it later, second by Council Member Walden. Vote 5-0.

2. (Tabled 12/02/2024 and 2/03/2025) Approve an Ordinance to adopt the City of Temple's 2025 Fiscal Year Water Fund Operating Budget.

There was a motion by Council Member Bracknell to take this item off the table. Second by Council Member Walden. Vote 5-0.

There was a motion by Council Member Miller to approve the ordinance to adopt the 2025 Fiscal Year Water Fund Operating Budget, second by Council Member Walden. Vote 5-0.

### **New Business**

1. Authorize the Mayor and City Administer to sign the Letter of Engagement with Will Robinson, CPA, LLC for the Fiscal Year 2024 audit preparations.

There was a motion by Council Member Bracknell to authorize the Mayor and City Administrator to sign the Letter of Engagement with Will Robinson, CPA, LLC for the Fiscal Year 2024 audit preparations, second by Council Member Walden. Vote 5-0.

2. Review of bids received on the Public Works Building Request For Proposals (RFP) with possible action to select a company and award the bid for engineering and construction.

Public Works Director Josh Smith brought shop drawings of the building. Mayor Johnson asked if he had a recommendation of which company to select. Josh explained that both are very reputable companies. He checked a couple of sites that both have constructed on in the last year or two and he spoke to the owners of those facilities. The owners were extremely satisfied. Both have worked on projects he has seen and there have been no issues or concerns. His recommendation is Hurst because of the savings and scope of work. They did a similar facility in Lineville Alabama; Josh talked with the owners there and it was completed within budget and on time.

Mayor Johnson asked if Turnipseed would be providing oversight on this project. Josh explained they would provide some but it will mainly be himself; he was a project manager and has worked on several large projects so he is familiar. Randall Byess, the construction/development inspector will also be heavily involved. The location of the building will be on the corner of Oak Shade and Steadham. The gates will be upgraded and the site will be secured with cameras. It is estimated that the project will take six months to complete.

There was a motion by Council Member Russom to award the bid for the Public Works building to Hurst Construction and to begin moving forward with this project; second by Council Member Boles. Vote 5-0.

#### **Closing Comments by Mayor and Council**

Mayor Johnson- would like to congratulate Richard Bracknell and his debate team for winning the state championship for the 15<sup>th</sup> time; this is the fifth time they have won consecutively.

Casey Russom- He keeps getting the reoccurring question of why the water bills are randomly going up. His bill has gone up, but his usage hasn't. He is aware that the price has gone up due to the increase by Carroll County, however that doesn't address the fluctuations. He wants to be clear on what is happening. Public Works Director Josh Smith explained that they still read the Carroll County meters and there were a couple of weeks where the meter reads were done earlier. They also had issues with Carroll County switching out some meters and that threw some things off. These are some potential reasons for the increases. City Administrator Lisa Jacobson said that they would look into this further.

**Executive Session, if needed:** Mayor Johnson stated there was a need to go into Executive Session for a personnel matter, there would be no action taken after.

There was a motion by Council Member Bracknell to go into Executive Session for personnel, second by Council Member Russom. Vote 5-0.

There was a motion to come out of Executive Session by Council Member Bracknell, second by Council Member Walden. Vote 5-0.

**Adjournment:** There was a motion to adjourn by Council Member Bracknell, second by Council Member Walden. Vote 5-0. The meeting adjourned at 5:58PM.

## **DEBT SERVICE COVERAGE RATIO**

Please see the worksheets attached. You'll see a cash flow projection, debt service coverage ratio projection, future year projections, loan terms, amortization schedules, etc.

City of Temple, GA

Williams Mill Creek Sewer Project

Notes

Assuming interest rates don't go back to near zero, financing through GEFA projects more favorably for cash flow than cashing a CD

Paying in Cash while leaving investments as is projects most favorably when considering interest expense savings

The debt service coverage ratio for FY2025 should be well above 1.05 (near 2.0)

Adding an additional \$450K to the existing GEFA loan does affect the debt service coverage ratio negatively, but that should not discourage consideration

Future years should be closely monitored, since 2025's projected ratio is largely backed up by the budgeted increase of over \$1M in tap fees

Future years currently have a projected debt service coverage ratio near or below GEFA requirements of 1.05

Notes

City of Temple, GA  
 Williams Mill Creek Sewer Project  
 Overview of Project Overature Financing

	Original Loan	Projected Loan	Addition
GEFA Loan Info:	\$ 4,472,400.00	1.1 \$ 4,919,640.00	\$ 447,240.00
Total Interest Difference (20 Years)	1,426,928.15	1,569,620.97	142,692.82
Annual Debt Payment Difference	294,966.41	324,463.05	29,496.64

	Amount	2% Compounded over 20 Years	Gain
*Certificate of Deposit	\$ 447,240.00	\$ 664,575.11	\$ 217,335.11
		<a href="#">CD Compounded Interest</a>	

Option 1: Add \$447,240 to existing GEFA loan		
20 year Interest Expense	20 year Estimated Interest Income	Cash Flow
(142,692.82)	217,335.11	74,642.29
Option 2: Spend CD to pay in full		
Interest Expense Savings	Estimated Interest Income Opportunity Cost	Cash Flow
142,692.82	(217,335.11)	(74,642.29)
Option 3: Pay in full from Cash		
Interest Expense Savings	20 year Estimated Interest Income	Cash Flow
142,692.82	217,335.11	360,027.93

\*Combinanation of CDs and fluctuating interest rates

Financing Overview

*Before Additions to GEFA Loan*

**City of Temple, Georgia  
December 31, 2025**

Net Operating Income	\$	-	Balanced Budget (net zero)
Deprecation and Amort	\$	500,000	From 2025 Budget
Principal Payments	\$	577,818	Not expended in annual financials
Transfers to General	\$	600,000	Advance to General (not an expenditure)
<b>Income Available to Cover Fixed Charges</b>	<b>\$</b>	<b>1,677,818</b>	
Principal and Interest on Capital Debt	\$	785,377	From 2025 Budget
<b>Total Fixed Charges</b>	<b>\$</b>	<b>785,377</b>	
<b>Fixed Charge Coverage Ratio at December 31, 2025</b>		<b>2.14x</b>	Well above 1.05

GEFA Loan Covenants'

*After Additions to GEFA Loan*

**City of Temple, Georgia  
December 31, 2025**

Net Operating Income	\$	(16,748)	*Rebalance Budget after additional Principal
Deprecation and Amort	\$	500,000	From 2025 Budget
Principal Payments	\$	594,566	Not expended in annual financials
Transfers to General	\$	600,000	Advance to General (not an expenditure)
<b>Income Available to Cover Fixed Charges</b>	<b>\$</b>	<b>1,677,818</b>	
Principal and Interest on Capital Debt	\$	785,377	From 2025 Budget
<b>Additional P&amp;I from GEFA Additions</b>	<b>\$</b>	<b>29,497</b>	CW GEFA ADDITIONAL 'A1
<b>Total Fixed Charges</b>	<b>\$</b>	<b>814,874</b>	
<b>Fixed Charge Coverage Ratio at December 31, 2025</b>		<b>2.06x</b>	Well above 1.05

Debt Service Coverage Ratio

*Before Additions to GEFA Loan*

**City of Temple, Georgia**  
**December 31, 2026**

Net Operating Income	\$ 600,000	(Balanced Budget + \$600K Transfer 2025)
Depreciation and Amort	\$ 600,000	Projected 2026
Principal Payments	\$ 589,830	Not expended in annual financials
Transfers to General	\$ -	Not budgeted
Less: Budgeted Tap Fees	\$ (1,000,000)	2025 Budgeted Tap Fees had \$1M Increase
<b>Income Available to Cover Fixed Charges</b>	<b>\$ 789,830</b>	
Principal and Interest on Capital Debt	\$ 785,377	
<b>Total Fixed Charges</b>	<b>\$ 785,377</b>	
Fixed Charge Coverage Ratio at December 31, 2025	<b>1.01x</b>	<i>Below 1.05</i>

GEFA Loan Covenants' [Click Here](#)

*After Additions to GEFA Loan*

**City of Temple, Georgia**  
**December 31, 2026**

Net Operating Income	\$ 600,000	(Balanced Budget + \$600K Transfer 2025)
Depreciation and Amort	\$ 600,000	Projected 2026
Principal Payments	\$ 607,070	Not expended in annual financials
Transfers to General	\$ -	Not budgeted
Less: Budgeted Tap Fees	\$ (1,000,000)	2025 Budgeted Tap Fees had \$1M Increase
<b>Income Available to Cover Fixed Charges</b>	<b>\$ 807,070</b>	
Principal and Interest on Capital Debt	\$ 785,377	
<b>Additional P&amp;I from GEFA Additions</b>	<b>\$ 29,497</b>	CW GEFA ADDITIONAL !A1
<b>Total Fixed Charges</b>	<b>\$ 814,874</b>	
Fixed Charge Coverage Ratio at December 31, 2025	<b>0.99x</b>	<i>Below 1.05</i>

Future Years

## 10. LOAN SECURITY

GEFA requires a revenue and full-faith-and-credit pledge of each borrower and any other special loan condition GEFA may deem necessary, e.g., debt service reserve, etc.

For borrowers, such as authorities, that lack taxation powers or lack adequate taxation capacity to provide a full-faith-and-credit pledge equal to the value of the loan, the following requirements will need to be fulfilled prior to execution of loan:

- A debt service coverage ratio of 1.25 times or greater
- A debt service coverage ratio of less than 1.25 times, but equal to or greater than 1.05 times – a reserve in the amount of one year's debt service on the proposed debt must be deposited into a separate bank account that names GEFA as the beneficiary, prohibits the borrower from withdrawing funds without GEFA's written consent, and requires the bank to submit quarterly statements of activity and account balance information directly to GEFA.
- A debt service coverage ratio of less than 1.05 times – Additional security through an agreement with the authority's local government that is willing and able to provide a full-faith-and-credit pledge to back the loan.

*Approved February 29, 2024*

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### Investment details

Initial deposit

\$447,240

Years of growth

20

Years

Estimated rate of return

2%

Compound frequency

Annually

Contribution amount

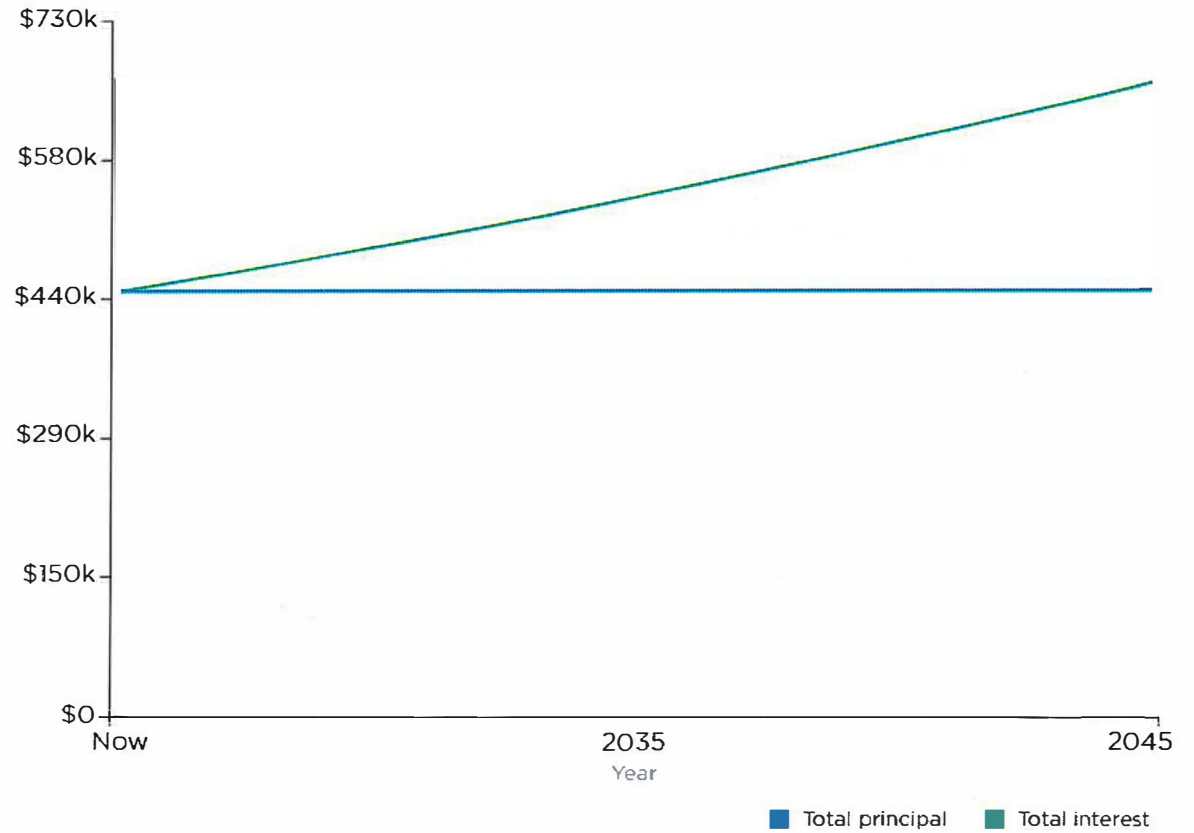
\$0

Contribution frequency

Monthly

Annually

Total Balance  
**\$664,575.11**



CD Compound Interest

City of Temple, Georgia  
Proposed FY2025 Budget  
Water-Sewer Fund  
(January 1, 2025 - December 31, 2025)

Revenues and Reserves

Account Number	Title	Budget 2021	Budget 2022	Budget 2023	Actual 2024	Budget 2024	Increase (Decrease)	Budget 2025
505344110	GARBAGE FEES	482,291.00	588,000.00	630,000.00	603,505.06	630,000.00	145,000.00	775,000.00
505344210	WATER FEES	1,278,550.00	1,231,492.00	1,425,600.00	960,284.85	1,500,600.00	-75,000.00	1,425,600.00
505344211	WATER TAPS	367,746.00	105,001.00	188,600.00	298,750.00	100,000.00	292,000.00	392,000.00
505344220	PENALTY	186,588.00	169,413.00	170,150.00	102,258.84	190,150.00	-70,000.00	120,150.00
505344255	SEWAGE FEES	1,386,974.00	1,430,000.00	1,512,000.00	1,129,617.60	1,607,000.00	-4,093.00	1,602,907.00
505344256	SEWAGE TAPS	606,553.00	267,949.00	215,000.00	577,050.00	150,000.00	746,000.00	896,000.00
505344257	TEMPORARY WATER SERVICE	2,095.00	2,000.00	2,000.00	29	2,000.00	-1,000.00	1,000.00
505344258	BAD DEBT RECOVERY	0	0	0	797.1	0		0
505344280	RECONNECT FEES	2,175.00	6,780.00	3,000.00	5,205.00	3,000.00	1,000.00	4,000.00
505349300	RETURNED CHECK FEES	48	2,000.00	2,500.00	4,302.21	2,500.00	1,000.00	3,500.00
505389000	OTHER INCOME	5,229.00	3,500.00	5,000.00	3,796.98	5,000.00	-1,500.00	3,500.00
	<b>Total REVENUES</b>	<b>4,351,369.00</b>	<b>3,861,945.00</b>	<b>4,165,057.00</b>	3,685,596.64	<b>4,201,457.00</b>	1022200.00	<b>5,223,657.00</b>

2025 W/S Budget

CW GEFA Original

Principal \$ 4,472,400.00 Number of Payments 240  
 Term 20 Monthly Rate 0.002416667  
 Annual Rate 2.90% Mortgage Payment \$ 24,580.53 12 \$ 294,966.41  
 Initial Date 1/1/2025

Months	Date	Beginning Balance	Payment	Interest	Principal	Ending Balance
1	1/1/2025	\$ 4,472,400.00	\$ 24,580.53	\$ 10,808.30	\$ 13,772.23	\$ 4,458,627.77
2	2/1/2025	4,458,627.77	\$ 24,580.53	\$ 10,775.02	\$ 13,805.52	\$ 4,444,822.25
3	3/1/2025	4,444,822.25	\$ 24,580.53	\$ 10,741.65	\$ 13,838.88	\$ 4,430,983.37
4	4/1/2025	4,430,983.37	\$ 24,580.53	\$ 10,708.21	\$ 13,872.32	\$ 4,417,111.04
5	5/1/2025	4,417,111.04	\$ 24,580.53	\$ 10,674.69	\$ 13,905.85	\$ 4,403,205.20
6	6/1/2025	4,403,205.20	\$ 24,580.53	\$ 10,641.08	\$ 13,939.45	\$ 4,389,265.74
7	7/1/2025	4,389,265.74	\$ 24,580.53	\$ 10,607.39	\$ 13,973.14	\$ 4,375,292.60
8	8/1/2025	4,375,292.60	\$ 24,580.53	\$ 10,573.62	\$ 14,006.91	\$ 4,361,285.69
9	9/1/2025	4,361,285.69	\$ 24,580.53	\$ 10,539.77	\$ 14,040.76	\$ 4,347,244.93
10	10/1/2025	4,347,244.93	\$ 24,580.53	\$ 10,505.84	\$ 14,074.69	\$ 4,333,170.24
11	11/1/2025	4,333,170.24	\$ 24,580.53	\$ 10,471.83	\$ 14,108.71	\$ 4,319,061.53
12	12/1/2025	4,319,061.53	\$ 24,580.53	\$ 10,437.73	\$ 14,142.80	\$ 4,304,918.73
13	1/1/2026	4,304,918.73	\$ 24,580.53	\$ 10,403.55	\$ 14,176.98	\$ 4,290,741.75
14	2/1/2026	4,290,741.75	\$ 24,580.53	\$ 10,369.29	\$ 14,211.24	\$ 4,276,530.51
15	3/1/2026	4,276,530.51	\$ 24,580.53	\$ 10,334.95	\$ 14,245.59	\$ 4,262,284.92
16	4/1/2026	4,262,284.92	\$ 24,580.53	\$ 10,300.52	\$ 14,280.01	\$ 4,248,004.91
17	5/1/2026	4,248,004.91	\$ 24,580.53	\$ 10,266.01	\$ 14,314.52	\$ 4,233,690.39
18	6/1/2026	4,233,690.39	\$ 24,580.53	\$ 10,231.42	\$ 14,349.12	\$ 4,219,341.27
19	7/1/2026	4,219,341.27	\$ 24,580.53	\$ 10,196.74	\$ 14,383.79	\$ 4,204,957.48
20	8/1/2026	4,204,957.48	\$ 24,580.53	\$ 10,161.98	\$ 14,418.55	\$ 4,190,538.93
21	9/1/2026	4,190,538.93	\$ 24,580.53	\$ 10,127.14	\$ 14,453.40	\$ 4,176,085.53
22	10/1/2026	4,176,085.53	\$ 24,580.53	\$ 10,092.21	\$ 14,488.33	\$ 4,161,597.20
23	11/1/2026	4,161,597.20	\$ 24,580.53	\$ 10,057.19	\$ 14,523.34	\$ 4,147,073.86
24	12/1/2026	4,147,073.86	\$ 24,580.53	\$ 10,022.10	\$ 14,558.44	\$ 4,132,515.42
25	1/1/2027	4,132,515.42	\$ 24,580.53	\$ 9,986.91	\$ 14,593.62	\$ 4,117,921.80
26	2/1/2027	4,117,921.80	\$ 24,580.53	\$ 9,951.64	\$ 14,628.89	\$ 4,103,292.91
27	3/1/2027	4,103,292.91	\$ 24,580.53	\$ 9,916.29	\$ 14,664.24	\$ 4,088,628.67
28	4/1/2027	4,088,628.67	\$ 24,580.53	\$ 9,880.85	\$ 14,699.68	\$ 4,073,928.99
29	5/1/2027	4,073,928.99	\$ 24,580.53	\$ 9,845.33	\$ 14,735.21	\$ 4,059,193.78
30	6/1/2027	4,059,193.78	\$ 24,580.53	\$ 9,809.72	\$ 14,770.82	\$ 4,044,422.96
31	7/1/2027	4,044,422.96	\$ 24,580.53	\$ 9,774.02	\$ 14,806.51	\$ 4,029,616.45
32	8/1/2027	4,029,616.45	\$ 24,580.53	\$ 9,738.24	\$ 14,842.29	\$ 4,014,774.16
33	9/1/2027	4,014,774.16	\$ 24,580.53	\$ 9,702.37	\$ 14,878.16	\$ 3,999,896.00
34	10/1/2027	3,999,896.00	\$ 24,580.53	\$ 9,666.42	\$ 14,914.12	\$ 3,984,981.88
35	11/1/2027	3,984,981.88	\$ 24,580.53	\$ 9,630.37	\$ 14,950.16	\$ 3,970,031.72
36	12/1/2027	3,970,031.72	\$ 24,580.53	\$ 9,594.24	\$ 14,986.29	\$ 3,955,045.43
37	1/1/2028	3,955,045.43	\$ 24,580.53	\$ 9,558.03	\$ 15,022.51	\$ 3,940,022.92
38	2/1/2028	3,940,022.92	\$ 24,580.53	\$ 9,521.72	\$ 15,058.81	\$ 3,924,964.11
39	3/1/2028	3,924,964.11	\$ 24,580.53	\$ 9,485.33	\$ 15,095.20	\$ 3,909,868.90
40	4/1/2028	3,909,868.90	\$ 24,580.53	\$ 9,448.85	\$ 15,131.68	\$ 3,894,737.22
41	5/1/2028	3,894,737.22	\$ 24,580.53	\$ 9,412.28	\$ 15,168.25	\$ 3,879,568.97
42	6/1/2028	3,879,568.97	\$ 24,580.53	\$ 9,375.62	\$ 15,204.91	\$ 3,864,364.06
43	7/1/2028	3,864,364.06	\$ 24,580.53	\$ 9,338.88	\$ 15,241.65	\$ 3,849,122.40
44	8/1/2028	3,849,122.40	\$ 24,580.53	\$ 9,302.05	\$ 15,278.49	\$ 3,833,843.91
45	9/1/2028	3,833,843.91	\$ 24,580.53	\$ 9,265.12	\$ 15,315.41	\$ 3,818,528.50
46	10/1/2028	3,818,528.50	\$ 24,580.53	\$ 9,228.11	\$ 15,352.42	\$ 3,803,176.08
47	11/1/2028	3,803,176.08	\$ 24,580.53	\$ 9,191.01	\$ 15,389.53	\$ 3,787,786.55
48	12/1/2028	3,787,786.55	\$ 24,580.53	\$ 9,153.82	\$ 15,426.72	\$ 3,772,359.84
49	1/1/2029	3,772,359.84	\$ 24,580.53	\$ 9,116.54	\$ 15,464.00	\$ 3,756,895.84
50	2/1/2029	3,756,895.84	\$ 24,580.53	\$ 9,079.16	\$ 15,501.37	\$ 3,741,394.47
51	3/1/2029	3,741,394.47	\$ 24,580.53	\$ 9,041.70	\$ 15,538.83	\$ 3,725,855.64
52	4/1/2029	3,725,855.64	\$ 24,580.53	\$ 9,004.15	\$ 15,576.38	\$ 3,710,279.26

53	5/1/2029	3,710,279.26	\$	24,580.53	\$	8,966.51	\$	15,614.03	\$	3,694,665.23
54	6/1/2029	3,694,665.23	\$	24,580.53	\$	8,928.77	\$	15,651.76	\$	3,679,013.47
55	7/1/2029	3,679,013.47	\$	24,580.53	\$	8,890.95	\$	15,689.58	\$	3,663,323.89
56	8/1/2029	3,663,323.89	\$	24,580.53	\$	8,853.03	\$	15,727.50	\$	3,647,596.39
57	9/1/2029	3,647,596.39	\$	24,580.53	\$	8,815.02	\$	15,765.51	\$	3,631,830.88
58	10/1/2029	3,631,830.88	\$	24,580.53	\$	8,776.92	\$	15,803.61	\$	3,616,027.27
59	11/1/2029	3,616,027.27	\$	24,580.53	\$	8,738.73	\$	15,841.80	\$	3,600,185.47
60	12/1/2029	3,600,185.47	\$	24,580.53	\$	8,700.45	\$	15,880.09	\$	3,584,305.38
61	1/1/2030	3,584,305.38	\$	24,580.53	\$	8,662.07	\$	15,918.46	\$	3,568,386.92
62	2/1/2030	3,568,386.92	\$	24,580.53	\$	8,623.60	\$	15,956.93	\$	3,552,429.99
63	3/1/2030	3,552,429.99	\$	24,580.53	\$	8,585.04	\$	15,995.49	\$	3,536,434.49
64	4/1/2030	3,536,434.49	\$	24,580.53	\$	8,546.38	\$	16,034.15	\$	3,520,400.34
65	5/1/2030	3,520,400.34	\$	24,580.53	\$	8,507.63	\$	16,072.90	\$	3,504,327.44
66	6/1/2030	3,504,327.44	\$	24,580.53	\$	8,468.79	\$	16,111.74	\$	3,488,215.70
67	7/1/2030	3,488,215.70	\$	24,580.53	\$	8,429.85	\$	16,150.68	\$	3,472,065.02
68	8/1/2030	3,472,065.02	\$	24,580.53	\$	8,390.82	\$	16,189.71	\$	3,455,875.31
69	9/1/2030	3,455,875.31	\$	24,580.53	\$	8,351.70	\$	16,228.84	\$	3,439,646.47
70	10/1/2030	3,439,646.47	\$	24,580.53	\$	8,312.48	\$	16,268.05	\$	3,423,378.42
71	11/1/2030	3,423,378.42	\$	24,580.53	\$	8,273.16	\$	16,307.37	\$	3,407,071.05
72	12/1/2030	3,407,071.05	\$	24,580.53	\$	8,233.76	\$	16,346.78	\$	3,390,724.27
73	1/1/2031	3,390,724.27	\$	24,580.53	\$	8,194.25	\$	16,386.28	\$	3,374,337.99
74	2/1/2031	3,374,337.99	\$	24,580.53	\$	8,154.65	\$	16,425.88	\$	3,357,912.10
75	3/1/2031	3,357,912.10	\$	24,580.53	\$	8,114.95	\$	16,465.58	\$	3,341,446.52
76	4/1/2031	3,341,446.52	\$	24,580.53	\$	8,075.16	\$	16,505.37	\$	3,324,941.15
77	5/1/2031	3,324,941.15	\$	24,580.53	\$	8,035.27	\$	16,545.26	\$	3,308,395.89
78	6/1/2031	3,308,395.89	\$	24,580.53	\$	7,995.29	\$	16,585.24	\$	3,291,810.65
79	7/1/2031	3,291,810.65	\$	24,580.53	\$	7,955.21	\$	16,625.32	\$	3,275,185.32
80	8/1/2031	3,275,185.32	\$	24,580.53	\$	7,915.03	\$	16,665.50	\$	3,258,519.82
81	9/1/2031	3,258,519.82	\$	24,580.53	\$	7,874.76	\$	16,705.78	\$	3,241,814.04
82	10/1/2031	3,241,814.04	\$	24,580.53	\$	7,834.38	\$	16,746.15	\$	3,225,067.89
83	11/1/2031	3,225,067.89	\$	24,580.53	\$	7,793.91	\$	16,786.62	\$	3,208,281.27
84	12/1/2031	3,208,281.27	\$	24,580.53	\$	7,753.35	\$	16,827.19	\$	3,191,454.08
85	1/1/2032	3,191,454.08	\$	24,580.53	\$	7,712.68	\$	16,867.85	\$	3,174,586.23
86	2/1/2032	3,174,586.23	\$	24,580.53	\$	7,671.92	\$	16,908.62	\$	3,157,677.61
87	3/1/2032	3,157,677.61	\$	24,580.53	\$	7,631.05	\$	16,949.48	\$	3,140,728.13
88	4/1/2032	3,140,728.13	\$	24,580.53	\$	7,590.09	\$	16,990.44	\$	3,123,737.69
89	5/1/2032	3,123,737.69	\$	24,580.53	\$	7,549.03	\$	17,031.50	\$	3,106,706.19
90	6/1/2032	3,106,706.19	\$	24,580.53	\$	7,507.87	\$	17,072.66	\$	3,089,633.53
91	7/1/2032	3,089,633.53	\$	24,580.53	\$	7,466.61	\$	17,113.92	\$	3,072,519.61
92	8/1/2032	3,072,519.61	\$	24,580.53	\$	7,425.26	\$	17,155.28	\$	3,055,364.33
93	9/1/2032	3,055,364.33	\$	24,580.53	\$	7,383.80	\$	17,196.74	\$	3,038,167.60
94	10/1/2032	3,038,167.60	\$	24,580.53	\$	7,342.24	\$	17,238.30	\$	3,020,929.30
95	11/1/2032	3,020,929.30	\$	24,580.53	\$	7,300.58	\$	17,279.95	\$	3,003,649.35
96	12/1/2032	3,003,649.35	\$	24,580.53	\$	7,258.82	\$	17,321.71	\$	2,986,327.63
97	1/1/2033	2,986,327.63	\$	24,580.53	\$	7,216.96	\$	17,363.58	\$	2,968,964.06
98	2/1/2033	2,968,964.06	\$	24,580.53	\$	7,175.00	\$	17,405.54	\$	2,951,558.52
99	3/1/2033	2,951,558.52	\$	24,580.53	\$	7,132.93	\$	17,447.60	\$	2,934,110.92
100	4/1/2033	2,934,110.92	\$	24,580.53	\$	7,090.77	\$	17,489.77	\$	2,916,621.15
101	5/1/2033	2,916,621.15	\$	24,580.53	\$	7,048.50	\$	17,532.03	\$	2,899,089.12
102	6/1/2033	2,899,089.12	\$	24,580.53	\$	7,006.13	\$	17,574.40	\$	2,881,514.72
103	7/1/2033	2,881,514.72	\$	24,580.53	\$	6,963.66	\$	17,616.87	\$	2,863,897.84
104	8/1/2033	2,863,897.84	\$	24,580.53	\$	6,921.09	\$	17,659.45	\$	2,846,238.40
105	9/1/2033	2,846,238.40	\$	24,580.53	\$	6,878.41	\$	17,702.12	\$	2,828,536.27
106	10/1/2033	2,828,536.27	\$	24,580.53	\$	6,835.63	\$	17,744.90	\$	2,810,791.37
107	11/1/2033	2,810,791.37	\$	24,580.53	\$	6,792.75	\$	17,787.79	\$	2,793,003.58
108	12/1/2033	2,793,003.58	\$	24,580.53	\$	6,749.76	\$	17,830.78	\$	2,775,172.80
109	1/1/2034	2,775,172.80	\$	24,580.53	\$	6,706.67	\$	17,873.87	\$	2,757,298.94
110	2/1/2034	2,757,298.94	\$	24,580.53	\$	6,663.47	\$	17,917.06	\$	2,739,381.88

111	3/1/2034	2,739,381.88	\$	24,580.53	\$	6,620.17	\$	17,960.36	\$	2,721,421.51
112	4/1/2034	2,721,421.51	\$	24,580.53	\$	6,576.77	\$	18,003.77	\$	2,703,417.75
113	5/1/2034	2,703,417.75	\$	24,580.53	\$	6,533.26	\$	18,047.27	\$	2,685,370.47
114	6/1/2034	2,685,370.47	\$	24,580.53	\$	6,489.65	\$	18,090.89	\$	2,667,279.59
115	7/1/2034	2,667,279.59	\$	24,580.53	\$	6,445.93	\$	18,134.61	\$	2,649,144.98
116	8/1/2034	2,649,144.98	\$	24,580.53	\$	6,402.10	\$	18,178.43	\$	2,630,966.54
117	9/1/2034	2,630,966.54	\$	24,580.53	\$	6,358.17	\$	18,222.36	\$	2,612,744.18
118	10/1/2034	2,612,744.18	\$	24,580.53	\$	6,314.13	\$	18,266.40	\$	2,594,477.78
119	11/1/2034	2,594,477.78	\$	24,580.53	\$	6,269.99	\$	18,310.55	\$	2,576,167.23
120	12/1/2034	2,576,167.23	\$	24,580.53	\$	6,225.74	\$	18,354.80	\$	2,557,812.43
121	1/1/2035	2,557,812.43	\$	24,580.53	\$	6,181.38	\$	18,399.15	\$	2,539,413.28
122	2/1/2035	2,539,413.28	\$	24,580.53	\$	6,136.92	\$	18,443.62	\$	2,520,969.66
123	3/1/2035	2,520,969.66	\$	24,580.53	\$	6,092.34	\$	18,488.19	\$	2,502,481.47
124	4/1/2035	2,502,481.47	\$	24,580.53	\$	6,047.66	\$	18,532.87	\$	2,483,948.60
125	5/1/2035	2,483,948.60	\$	24,580.53	\$	6,002.88	\$	18,577.66	\$	2,465,370.94
126	6/1/2035	2,465,370.94	\$	24,580.53	\$	5,957.98	\$	18,622.55	\$	2,446,748.39
127	7/1/2035	2,446,748.39	\$	24,580.53	\$	5,912.98	\$	18,667.56	\$	2,428,080.83
128	8/1/2035	2,428,080.83	\$	24,580.53	\$	5,867.86	\$	18,712.67	\$	2,409,368.16
129	9/1/2035	2,409,368.16	\$	24,580.53	\$	5,822.64	\$	18,757.89	\$	2,390,610.26
130	10/1/2035	2,390,610.26	\$	24,580.53	\$	5,777.31	\$	18,803.23	\$	2,371,807.04
131	11/1/2035	2,371,807.04	\$	24,580.53	\$	5,731.87	\$	18,848.67	\$	2,352,958.37
132	12/1/2035	2,352,958.37	\$	24,580.53	\$	5,686.32	\$	18,894.22	\$	2,334,064.15
133	1/1/2036	2,334,064.15	\$	24,580.53	\$	5,640.66	\$	18,939.88	\$	2,315,124.27
134	2/1/2036	2,315,124.27	\$	24,580.53	\$	5,594.88	\$	18,985.65	\$	2,296,138.62
135	3/1/2036	2,296,138.62	\$	24,580.53	\$	5,549.00	\$	19,031.53	\$	2,277,107.09
136	4/1/2036	2,277,107.09	\$	24,580.53	\$	5,503.01	\$	19,077.53	\$	2,258,029.57
137	5/1/2036	2,258,029.57	\$	24,580.53	\$	5,456.90	\$	19,123.63	\$	2,238,905.94
138	6/1/2036	2,238,905.94	\$	24,580.53	\$	5,410.69	\$	19,169.84	\$	2,219,736.09
139	7/1/2036	2,219,736.09	\$	24,580.53	\$	5,364.36	\$	19,216.17	\$	2,200,519.92
140	8/1/2036	2,200,519.92	\$	24,580.53	\$	5,317.92	\$	19,262.61	\$	2,181,257.31
141	9/1/2036	2,181,257.31	\$	24,580.53	\$	5,271.37	\$	19,309.16	\$	2,161,948.15
142	10/1/2036	2,161,948.15	\$	24,580.53	\$	5,224.71	\$	19,355.83	\$	2,142,592.32
143	11/1/2036	2,142,592.32	\$	24,580.53	\$	5,177.93	\$	19,402.60	\$	2,123,189.72
144	12/1/2036	2,123,189.72	\$	24,580.53	\$	5,131.04	\$	19,449.49	\$	2,103,740.23
145	1/1/2037	2,103,740.23	\$	24,580.53	\$	5,084.04	\$	19,496.50	\$	2,084,243.73
146	2/1/2037	2,084,243.73	\$	24,580.53	\$	5,036.92	\$	19,543.61	\$	2,064,700.12
147	3/1/2037	2,064,700.12	\$	24,580.53	\$	4,989.69	\$	19,590.84	\$	2,045,109.28
148	4/1/2037	2,045,109.28	\$	24,580.53	\$	4,942.35	\$	19,638.19	\$	2,025,471.09
149	5/1/2037	2,025,471.09	\$	24,580.53	\$	4,894.89	\$	19,685.65	\$	2,005,785.45
150	6/1/2037	2,005,785.45	\$	24,580.53	\$	4,847.31	\$	19,733.22	\$	1,986,052.23
151	7/1/2037	1,986,052.23	\$	24,580.53	\$	4,799.63	\$	19,780.91	\$	1,966,271.32
152	8/1/2037	1,966,271.32	\$	24,580.53	\$	4,751.82	\$	19,828.71	\$	1,946,442.61
153	9/1/2037	1,946,442.61	\$	24,580.53	\$	4,703.90	\$	19,876.63	\$	1,926,565.98
154	10/1/2037	1,926,565.98	\$	24,580.53	\$	4,655.87	\$	19,924.67	\$	1,906,641.31
155	11/1/2037	1,906,641.31	\$	24,580.53	\$	4,607.72	\$	19,972.82	\$	1,886,668.49
156	12/1/2037	1,886,668.49	\$	24,580.53	\$	4,559.45	\$	20,021.09	\$	1,866,647.41
157	1/1/2038	1,866,647.41	\$	24,580.53	\$	4,511.06	\$	20,069.47	\$	1,846,577.94
158	2/1/2038	1,846,577.94	\$	24,580.53	\$	4,462.56	\$	20,117.97	\$	1,826,459.97
159	3/1/2038	1,826,459.97	\$	24,580.53	\$	4,413.94	\$	20,166.59	\$	1,806,293.38
160	4/1/2038	1,806,293.38	\$	24,580.53	\$	4,365.21	\$	20,215.32	\$	1,786,078.05
161	5/1/2038	1,786,078.05	\$	24,580.53	\$	4,316.36	\$	20,264.18	\$	1,765,813.88
162	6/1/2038	1,765,813.88	\$	24,580.53	\$	4,267.38	\$	20,313.15	\$	1,745,500.73
163	7/1/2038	1,745,500.73	\$	24,580.53	\$	4,218.29	\$	20,362.24	\$	1,725,138.49
164	8/1/2038	1,725,138.49	\$	24,580.53	\$	4,169.08	\$	20,411.45	\$	1,704,727.04
165	9/1/2038	1,704,727.04	\$	24,580.53	\$	4,119.76	\$	20,460.78	\$	1,684,266.26
166	10/1/2038	1,684,266.26	\$	24,580.53	\$	4,070.31	\$	20,510.22	\$	1,663,756.04
167	11/1/2038	1,663,756.04	\$	24,580.53	\$	4,020.74	\$	20,559.79	\$	1,643,196.24
168	12/1/2038	1,643,196.24	\$	24,580.53	\$	3,971.06	\$	20,609.48	\$	1,622,586.77

169	1/1/2039	1,622,586.77	\$	24,580.53	\$	3,921.25	\$	20,659.28	\$	1,601,927.49
170	2/1/2039	1,601,927.49	\$	24,580.53	\$	3,871.32	\$	20,709.21	\$	1,581,218.28
171	3/1/2039	1,581,218.28	\$	24,580.53	\$	3,821.28	\$	20,759.26	\$	1,560,459.02
172	4/1/2039	1,560,459.02	\$	24,580.53	\$	3,771.11	\$	20,809.42	\$	1,539,649.60
173	5/1/2039	1,539,649.60	\$	24,580.53	\$	3,720.82	\$	20,859.71	\$	1,518,789.88
174	6/1/2039	1,518,789.88	\$	24,580.53	\$	3,670.41	\$	20,910.13	\$	1,497,879.76
175	7/1/2039	1,497,879.76	\$	24,580.53	\$	3,619.88	\$	20,960.66	\$	1,476,919.10
176	8/1/2039	1,476,919.10	\$	24,580.53	\$	3,569.22	\$	21,011.31	\$	1,455,907.79
177	9/1/2039	1,455,907.79	\$	24,580.53	\$	3,518.44	\$	21,062.09	\$	1,434,845.70
178	10/1/2039	1,434,845.70	\$	24,580.53	\$	3,467.54	\$	21,112.99	\$	1,413,732.71
179	11/1/2039	1,413,732.71	\$	24,580.53	\$	3,416.52	\$	21,164.01	\$	1,392,568.69
180	12/1/2039	1,392,568.69	\$	24,580.53	\$	3,365.37	\$	21,215.16	\$	1,371,353.53
181	1/1/2040	1,371,353.53	\$	24,580.53	\$	3,314.10	\$	21,266.43	\$	1,350,087.10
182	2/1/2040	1,350,087.10	\$	24,580.53	\$	3,262.71	\$	21,317.82	\$	1,328,769.28
183	3/1/2040	1,328,769.28	\$	24,580.53	\$	3,211.19	\$	21,369.34	\$	1,307,399.94
184	4/1/2040	1,307,399.94	\$	24,580.53	\$	3,159.55	\$	21,420.98	\$	1,285,978.95
185	5/1/2040	1,285,978.95	\$	24,580.53	\$	3,107.78	\$	21,472.75	\$	1,264,506.20
186	6/1/2040	1,264,506.20	\$	24,580.53	\$	3,055.89	\$	21,524.64	\$	1,242,981.56
187	7/1/2040	1,242,981.56	\$	24,580.53	\$	3,003.87	\$	21,576.66	\$	1,221,404.90
188	8/1/2040	1,221,404.90	\$	24,580.53	\$	2,951.73	\$	21,628.81	\$	1,199,776.09
189	9/1/2040	1,199,776.09	\$	24,580.53	\$	2,899.46	\$	21,681.08	\$	1,178,095.02
190	10/1/2040	1,178,095.02	\$	24,580.53	\$	2,847.06	\$	21,733.47	\$	1,156,361.54
191	11/1/2040	1,156,361.54	\$	24,580.53	\$	2,794.54	\$	21,785.99	\$	1,134,575.55
192	12/1/2040	1,134,575.55	\$	24,580.53	\$	2,741.89	\$	21,838.64	\$	1,112,736.91
193	1/1/2041	1,112,736.91	\$	24,580.53	\$	2,689.11	\$	21,891.42	\$	1,090,845.49
194	2/1/2041	1,090,845.49	\$	24,580.53	\$	2,636.21	\$	21,944.32	\$	1,068,901.16
195	3/1/2041	1,068,901.16	\$	24,580.53	\$	2,583.18	\$	21,997.36	\$	1,046,903.81
196	4/1/2041	1,046,903.81	\$	24,580.53	\$	2,530.02	\$	22,050.52	\$	1,024,853.29
197	5/1/2041	1,024,853.29	\$	24,580.53	\$	2,476.73	\$	22,103.81	\$	1,002,749.49
198	6/1/2041	1,002,749.49	\$	24,580.53	\$	2,423.31	\$	22,157.22	\$	980,592.26
199	7/1/2041	980,592.26	\$	24,580.53	\$	2,369.76	\$	22,210.77	\$	958,381.49
200	8/1/2041	958,381.49	\$	24,580.53	\$	2,316.09	\$	22,264.45	\$	936,117.05
201	9/1/2041	936,117.05	\$	24,580.53	\$	2,262.28	\$	22,318.25	\$	913,798.80
202	10/1/2041	913,798.80	\$	24,580.53	\$	2,208.35	\$	22,372.19	\$	891,426.61
203	11/1/2041	891,426.61	\$	24,580.53	\$	2,154.28	\$	22,426.25	\$	869,000.36
204	12/1/2041	869,000.36	\$	24,580.53	\$	2,100.08	\$	22,480.45	\$	846,519.91
205	1/1/2042	846,519.91	\$	24,580.53	\$	2,045.76	\$	22,534.78	\$	823,985.13
206	2/1/2042	823,985.13	\$	24,580.53	\$	1,991.30	\$	22,589.24	\$	801,395.89
207	3/1/2042	801,395.89	\$	24,580.53	\$	1,936.71	\$	22,643.83	\$	778,752.07
208	4/1/2042	778,752.07	\$	24,580.53	\$	1,881.98	\$	22,698.55	\$	756,053.52
209	5/1/2042	756,053.52	\$	24,580.53	\$	1,827.13	\$	22,753.40	\$	733,300.11
210	6/1/2042	733,300.11	\$	24,580.53	\$	1,772.14	\$	22,808.39	\$	710,491.72
211	7/1/2042	710,491.72	\$	24,580.53	\$	1,717.02	\$	22,863.51	\$	687,628.21
212	8/1/2042	687,628.21	\$	24,580.53	\$	1,661.77	\$	22,918.77	\$	664,709.44
213	9/1/2042	664,709.44	\$	24,580.53	\$	1,606.38	\$	22,974.15	\$	641,735.29
214	10/1/2042	641,735.29	\$	24,580.53	\$	1,550.86	\$	23,029.67	\$	618,705.62
215	11/1/2042	618,705.62	\$	24,580.53	\$	1,495.21	\$	23,085.33	\$	595,620.29
216	12/1/2042	595,620.29	\$	24,580.53	\$	1,439.42	\$	23,141.12	\$	572,479.17
217	1/1/2043	572,479.17	\$	24,580.53	\$	1,383.49	\$	23,197.04	\$	549,282.13
218	2/1/2043	549,282.13	\$	24,580.53	\$	1,327.43	\$	23,253.10	\$	526,029.02
219	3/1/2043	526,029.02	\$	24,580.53	\$	1,271.24	\$	23,309.30	\$	502,719.73
220	4/1/2043	502,719.73	\$	24,580.53	\$	1,214.91	\$	23,365.63	\$	479,354.10
221	5/1/2043	479,354.10	\$	24,580.53	\$	1,158.44	\$	23,422.09	\$	455,932.00
222	6/1/2043	455,932.00	\$	24,580.53	\$	1,101.84	\$	23,478.70	\$	432,453.31
223	7/1/2043	432,453.31	\$	24,580.53	\$	1,045.10	\$	23,535.44	\$	408,917.87
224	8/1/2043	408,917.87	\$	24,580.53	\$	988.22	\$	23,592.32	\$	385,325.55
225	9/1/2043	385,325.55	\$	24,580.53	\$	931.20	\$	23,649.33	\$	361,676.22
226	10/1/2043	361,676.22	\$	24,580.53	\$	874.05	\$	23,706.48	\$	337,969.74

227	11/1/2043	337,969.74	\$	24,580.53	\$	816.76	\$	23,763.77	\$	314,205.96
228	12/1/2043	314,205.96	\$	24,580.53	\$	759.33	\$	23,821.20	\$	290,384.76
229	1/1/2044	290,384.76	\$	24,580.53	\$	701.76	\$	23,878.77	\$	266,505.99
230	2/1/2044	266,505.99	\$	24,580.53	\$	644.06	\$	23,936.48	\$	242,569.51
231	3/1/2044	242,569.51	\$	24,580.53	\$	586.21	\$	23,994.32	\$	218,575.19
232	4/1/2044	218,575.19	\$	24,580.53	\$	528.22	\$	24,052.31	\$	194,522.88
233	5/1/2044	194,522.88	\$	24,580.53	\$	470.10	\$	24,110.44	\$	170,412.44
234	6/1/2044	170,412.44	\$	24,580.53	\$	411.83	\$	24,168.70	\$	146,243.74
235	7/1/2044	146,243.74	\$	24,580.53	\$	353.42	\$	24,227.11	\$	122,016.63
236	8/1/2044	122,016.63	\$	24,580.53	\$	294.87	\$	24,285.66	\$	97,730.97
237	9/1/2044	97,730.97	\$	24,580.53	\$	236.18	\$	24,344.35	\$	73,386.61
238	10/1/2044	73,386.61	\$	24,580.53	\$	177.35	\$	24,403.18	\$	48,983.43
239	11/1/2044	48,983.43	\$	24,580.53	\$	118.38	\$	24,462.16	\$	24,521.27
240	12/1/2044	24,521.27	\$	24,580.53	\$	59.26	\$	24,521.27	\$	0.00

CW GETA Additional

Principal \$ 4,919,640.00 Number of Payments 240  
 Term 20 Monthly Rate 0.002416667  
 Annual Rate 2.90% Mortgage Payment \$ 27,038.59 12 \$ 324,463.05  
 Initial Date 1/1/2025

Months	Date	Beginning Balance	Payment	Interest	Principal	Ending Balance
1	1/1/2025	\$ 4,919,640.00	\$ 27,038.59	\$ 11,889.13	\$ 15,149.46	\$ 4,904,490.54
2	2/1/2025	4,904,490.54	\$ 27,038.59	\$ 11,852.52	\$ 15,186.07	\$ 4,889,304.47
3	3/1/2025	4,889,304.47	\$ 27,038.59	\$ 11,815.82	\$ 15,222.77	\$ 4,874,081.71
4	4/1/2025	4,874,081.71	\$ 27,038.59	\$ 11,779.03	\$ 15,259.56	\$ 4,858,822.15
5	5/1/2025	4,858,822.15	\$ 27,038.59	\$ 11,742.15	\$ 15,296.43	\$ 4,843,525.72
6	6/1/2025	4,843,525.72	\$ 27,038.59	\$ 11,705.19	\$ 15,333.40	\$ 4,828,192.32
7	7/1/2025	4,828,192.32	\$ 27,038.59	\$ 11,668.13	\$ 15,370.46	\$ 4,812,821.86
8	8/1/2025	4,812,821.86	\$ 27,038.59	\$ 11,630.99	\$ 15,407.60	\$ 4,797,414.26
9	9/1/2025	4,797,414.26	\$ 27,038.59	\$ 11,593.75	\$ 15,444.84	\$ 4,781,969.42
10	10/1/2025	4,781,969.42	\$ 27,038.59	\$ 11,556.43	\$ 15,482.16	\$ 4,766,487.26
11	11/1/2025	4,766,487.26	\$ 27,038.59	\$ 11,519.01	\$ 15,519.58	\$ 4,750,967.68
12	12/1/2025	4,750,967.68	\$ 27,038.59	\$ 11,481.51	\$ 15,557.08	\$ 4,735,410.60
13	1/1/2026	4,735,410.60	\$ 27,038.59	\$ 11,443.91	\$ 15,594.68	\$ 4,719,815.92
14	2/1/2026	4,719,815.92	\$ 27,038.59	\$ 11,406.22	\$ 15,632.37	\$ 4,704,183.56
15	3/1/2026	4,704,183.56	\$ 27,038.59	\$ 11,368.44	\$ 15,670.14	\$ 4,688,513.41
16	4/1/2026	4,688,513.41	\$ 27,038.59	\$ 11,330.57	\$ 15,708.01	\$ 4,672,805.40
17	5/1/2026	4,672,805.40	\$ 27,038.59	\$ 11,292.61	\$ 15,745.97	\$ 4,657,059.43
18	6/1/2026	4,657,059.43	\$ 27,038.59	\$ 11,254.56	\$ 15,784.03	\$ 4,641,275.40
19	7/1/2026	4,641,275.40	\$ 27,038.59	\$ 11,216.42	\$ 15,822.17	\$ 4,625,453.23
20	8/1/2026	4,625,453.23	\$ 27,038.59	\$ 11,178.18	\$ 15,860.41	\$ 4,609,592.82
21	9/1/2026	4,609,592.82	\$ 27,038.59	\$ 11,139.85	\$ 15,898.74	\$ 4,593,694.08
22	10/1/2026	4,593,694.08	\$ 27,038.59	\$ 11,101.43	\$ 15,937.16	\$ 4,577,756.92
23	11/1/2026	4,577,756.92	\$ 27,038.59	\$ 11,062.91	\$ 15,975.67	\$ 4,561,781.25
24	12/1/2026	4,561,781.25	\$ 27,038.59	\$ 11,024.30	\$ 16,014.28	\$ 4,545,766.96
25	1/1/2027	4,545,766.96	\$ 27,038.59	\$ 10,985.60	\$ 16,052.98	\$ 4,529,713.98
26	2/1/2027	4,529,713.98	\$ 27,038.59	\$ 10,946.81	\$ 16,091.78	\$ 4,513,622.20
27	3/1/2027	4,513,622.20	\$ 27,038.59	\$ 10,907.92	\$ 16,130.67	\$ 4,497,491.53
28	4/1/2027	4,497,491.53	\$ 27,038.59	\$ 10,868.94	\$ 16,169.65	\$ 4,481,321.88
29	5/1/2027	4,481,321.88	\$ 27,038.59	\$ 10,829.86	\$ 16,208.73	\$ 4,465,113.16
30	6/1/2027	4,465,113.16	\$ 27,038.59	\$ 10,790.69	\$ 16,247.90	\$ 4,448,865.26
31	7/1/2027	4,448,865.26	\$ 27,038.59	\$ 10,751.42	\$ 16,287.16	\$ 4,432,578.10
32	8/1/2027	4,432,578.10	\$ 27,038.59	\$ 10,712.06	\$ 16,326.52	\$ 4,416,251.57
33	9/1/2027	4,416,251.57	\$ 27,038.59	\$ 10,672.61	\$ 16,365.98	\$ 4,399,885.60
34	10/1/2027	4,399,885.60	\$ 27,038.59	\$ 10,633.06	\$ 16,405.53	\$ 4,383,480.06
35	11/1/2027	4,383,480.06	\$ 27,038.59	\$ 10,593.41	\$ 16,445.18	\$ 4,367,034.89
36	12/1/2027	4,367,034.89	\$ 27,038.59	\$ 10,553.67	\$ 16,484.92	\$ 4,350,549.97
37	1/1/2028	4,350,549.97	\$ 27,038.59	\$ 10,513.83	\$ 16,524.76	\$ 4,334,025.21
38	2/1/2028	4,334,025.21	\$ 27,038.59	\$ 10,473.89	\$ 16,564.69	\$ 4,317,460.52
39	3/1/2028	4,317,460.52	\$ 27,038.59	\$ 10,433.86	\$ 16,604.72	\$ 4,300,855.79
40	4/1/2028	4,300,855.79	\$ 27,038.59	\$ 10,393.73	\$ 16,644.85	\$ 4,284,210.94
41	5/1/2028	4,284,210.94	\$ 27,038.59	\$ 10,353.51	\$ 16,685.08	\$ 4,267,525.86
42	6/1/2028	4,267,525.86	\$ 27,038.59	\$ 10,313.19	\$ 16,725.40	\$ 4,250,800.46
43	7/1/2028	4,250,800.46	\$ 27,038.59	\$ 10,272.77	\$ 16,765.82	\$ 4,234,034.64
44	8/1/2028	4,234,034.64	\$ 27,038.59	\$ 10,232.25	\$ 16,806.34	\$ 4,217,228.31
45	9/1/2028	4,217,228.31	\$ 27,038.59	\$ 10,191.64	\$ 16,846.95	\$ 4,200,381.35
46	10/1/2028	4,200,381.35	\$ 27,038.59	\$ 10,150.92	\$ 16,887.67	\$ 4,183,493.69
47	11/1/2028	4,183,493.69	\$ 27,038.59	\$ 10,110.11	\$ 16,928.48	\$ 4,166,565.21
48	12/1/2028	4,166,565.21	\$ 27,038.59	\$ 10,069.20	\$ 16,969.39	\$ 4,149,595.82
49	1/1/2029	4,149,595.82	\$ 27,038.59	\$ 10,028.19	\$ 17,010.40	\$ 4,132,585.42
50	2/1/2029	4,132,585.42	\$ 27,038.59	\$ 9,987.08	\$ 17,051.51	\$ 4,115,533.92
51	3/1/2029	4,115,533.92	\$ 27,038.59	\$ 9,945.87	\$ 17,092.71	\$ 4,098,441.20
52	4/1/2029	4,098,441.20	\$ 27,038.59	\$ 9,904.57	\$ 17,134.02	\$ 4,081,307.18
53	5/1/2029	4,081,307.18	\$ 27,038.59	\$ 9,863.16	\$ 17,175.43	\$ 4,064,131.76
54	6/1/2029	4,064,131.76	\$ 27,038.59	\$ 9,821.65	\$ 17,216.94	\$ 4,046,914.82
55	7/1/2029	4,046,914.82	\$ 27,038.59	\$ 9,780.04	\$ 17,258.54	\$ 4,029,656.28
56	8/1/2029	4,029,656.28	\$ 27,038.59	\$ 9,738.34	\$ 17,300.25	\$ 4,012,356.03
57	9/1/2029	4,012,356.03	\$ 27,038.59	\$ 9,696.53	\$ 17,342.06	\$ 3,995,013.96
58	10/1/2029	3,995,013.96	\$ 27,038.59	\$ 9,654.62	\$ 17,383.97	\$ 3,977,629.99
59	11/1/2029	3,977,629.99	\$ 27,038.59	\$ 9,612.61	\$ 17,425.98	\$ 3,960,204.01
60	12/1/2029	3,960,204.01	\$ 27,038.59	\$ 9,570.49	\$ 17,468.09	\$ 3,942,735.92
61	1/1/2030	3,942,735.92	\$ 27,038.59	\$ 9,528.28	\$ 17,510.31	\$ 3,925,225.61
62	2/1/2030	3,925,225.61	\$ 27,038.59	\$ 9,485.96	\$ 17,552.63	\$ 3,907,672.98
63	3/1/2030	3,907,672.98	\$ 27,038.59	\$ 9,443.54	\$ 17,595.04	\$ 3,890,077.94
64	4/1/2030	3,890,077.94	\$ 27,038.59	\$ 9,401.02	\$ 17,637.57	\$ 3,872,440.37

\$ 184,229.40

\$ 189,643.64

65	5/1/2030	3,872,440.37	\$	27,038.59	\$	9,358.40	\$	17,680.19	\$	3,854,760.18
66	6/1/2030	3,854,760.18	\$	27,038.59	\$	9,315.67	\$	17,722.92	\$	3,837,037.27
67	7/1/2030	3,837,037.27	\$	27,038.59	\$	9,272.84	\$	17,765.75	\$	3,819,271.52
68	8/1/2030	3,819,271.52	\$	27,038.59	\$	9,229.91	\$	17,808.68	\$	3,801,462.84
69	9/1/2030	3,801,462.84	\$	27,038.59	\$	9,186.87	\$	17,851.72	\$	3,783,611.12
70	10/1/2030	3,783,611.12	\$	27,038.59	\$	9,143.73	\$	17,894.86	\$	3,765,716.26
71	11/1/2030	3,765,716.26	\$	27,038.59	\$	9,100.48	\$	17,938.11	\$	3,747,778.15
72	12/1/2030	3,747,778.15	\$	27,038.59	\$	9,057.13	\$	17,981.46	\$	3,729,796.70
73	1/1/2031	3,729,796.70	\$	27,038.59	\$	9,013.68	\$	18,024.91	\$	3,711,771.78
74	2/1/2031	3,711,771.78	\$	27,038.59	\$	8,970.12	\$	18,068.47	\$	3,693,703.31
75	3/1/2031	3,693,703.31	\$	27,038.59	\$	8,926.45	\$	18,112.14	\$	3,675,591.17
76	4/1/2031	3,675,591.17	\$	27,038.59	\$	8,882.68	\$	18,155.91	\$	3,657,435.27
77	5/1/2031	3,657,435.27	\$	27,038.59	\$	8,838.80	\$	18,199.79	\$	3,639,235.48
78	6/1/2031	3,639,235.48	\$	27,038.59	\$	8,794.82	\$	18,243.77	\$	3,620,991.71
79	7/1/2031	3,620,991.71	\$	27,038.59	\$	8,750.73	\$	18,287.86	\$	3,602,703.85
80	8/1/2031	3,602,703.85	\$	27,038.59	\$	8,706.53	\$	18,332.05	\$	3,584,371.80
81	9/1/2031	3,584,371.80	\$	27,038.59	\$	8,662.23	\$	18,376.36	\$	3,565,995.45
82	10/1/2031	3,565,995.45	\$	27,038.59	\$	8,617.82	\$	18,420.77	\$	3,547,574.68
83	11/1/2031	3,547,574.68	\$	27,038.59	\$	8,573.31	\$	18,465.28	\$	3,529,109.40
84	12/1/2031	3,529,109.40	\$	27,038.59	\$	8,528.68	\$	18,509.91	\$	3,510,599.49
85	1/1/2032	3,510,599.49	\$	27,038.59	\$	8,483.95	\$	18,554.84	\$	3,492,044.85
86	2/1/2032	3,492,044.85	\$	27,038.59	\$	8,439.11	\$	18,599.48	\$	3,473,445.38
87	3/1/2032	3,473,445.38	\$	27,038.59	\$	8,394.16	\$	18,644.43	\$	3,454,800.95
88	4/1/2032	3,454,800.95	\$	27,038.59	\$	8,349.10	\$	18,689.49	\$	3,436,111.46
89	5/1/2032	3,436,111.46	\$	27,038.59	\$	8,303.94	\$	18,734.65	\$	3,417,376.81
90	6/1/2032	3,417,376.81	\$	27,038.59	\$	8,258.66	\$	18,779.93	\$	3,398,596.88
91	7/1/2032	3,398,596.88	\$	27,038.59	\$	8,213.28	\$	18,825.31	\$	3,379,771.57
92	8/1/2032	3,379,771.57	\$	27,038.59	\$	8,167.78	\$	18,870.81	\$	3,360,900.77
93	9/1/2032	3,360,900.77	\$	27,038.59	\$	8,122.18	\$	18,916.41	\$	3,341,984.36
94	10/1/2032	3,341,984.36	\$	27,038.59	\$	8,076.46	\$	18,962.13	\$	3,323,022.23
95	11/1/2032	3,323,022.23	\$	27,038.59	\$	8,030.64	\$	19,007.95	\$	3,304,014.28
96	12/1/2032	3,304,014.28	\$	27,038.59	\$	7,984.70	\$	19,053.89	\$	3,284,960.39
97	1/1/2033	3,284,960.39	\$	27,038.59	\$	7,938.65	\$	19,099.93	\$	3,265,860.46
98	2/1/2033	3,265,860.46	\$	27,038.59	\$	7,892.50	\$	19,146.09	\$	3,246,714.37
99	3/1/2033	3,246,714.37	\$	27,038.59	\$	7,846.23	\$	19,192.36	\$	3,227,522.01
100	4/1/2033	3,227,522.01	\$	27,038.59	\$	7,799.84	\$	19,238.74	\$	3,208,283.27
101	5/1/2033	3,208,283.27	\$	27,038.59	\$	7,753.35	\$	19,285.24	\$	3,188,998.03
102	6/1/2033	3,188,998.03	\$	27,038.59	\$	7,706.75	\$	19,331.84	\$	3,169,666.19
103	7/1/2033	3,169,666.19	\$	27,038.59	\$	7,660.03	\$	19,378.56	\$	3,150,287.63
104	8/1/2033	3,150,287.63	\$	27,038.59	\$	7,613.20	\$	19,425.39	\$	3,130,862.24
105	9/1/2033	3,130,862.24	\$	27,038.59	\$	7,566.25	\$	19,472.34	\$	3,111,389.90
106	10/1/2033	3,111,389.90	\$	27,038.59	\$	7,519.19	\$	19,519.40	\$	3,091,870.50
107	11/1/2033	3,091,870.50	\$	27,038.59	\$	7,472.02	\$	19,566.57	\$	3,072,303.94
108	12/1/2033	3,072,303.94	\$	27,038.59	\$	7,424.73	\$	19,613.85	\$	3,052,690.08
109	1/1/2034	3,052,690.08	\$	27,038.59	\$	7,377.33	\$	19,661.25	\$	3,033,028.83
110	2/1/2034	3,033,028.83	\$	27,038.59	\$	7,329.82	\$	19,708.77	\$	3,013,320.06
111	3/1/2034	3,013,320.06	\$	27,038.59	\$	7,282.19	\$	19,756.40	\$	2,993,563.67
112	4/1/2034	2,993,563.67	\$	27,038.59	\$	7,234.45	\$	19,804.14	\$	2,973,759.52
113	5/1/2034	2,973,759.52	\$	27,038.59	\$	7,186.59	\$	19,852.00	\$	2,953,907.52
114	6/1/2034	2,953,907.52	\$	27,038.59	\$	7,138.61	\$	19,899.98	\$	2,934,007.54
115	7/1/2034	2,934,007.54	\$	27,038.59	\$	7,090.52	\$	19,948.07	\$	2,914,059.48
116	8/1/2034	2,914,059.48	\$	27,038.59	\$	7,042.31	\$	19,996.28	\$	2,894,063.20
117	9/1/2034	2,894,063.20	\$	27,038.59	\$	6,993.99	\$	20,044.60	\$	2,874,018.60
118	10/1/2034	2,874,018.60	\$	27,038.59	\$	6,945.54	\$	20,093.04	\$	2,853,925.56
119	11/1/2034	2,853,925.56	\$	27,038.59	\$	6,896.99	\$	20,141.60	\$	2,833,783.95
120	12/1/2034	2,833,783.95	\$	27,038.59	\$	6,848.31	\$	20,190.28	\$	2,813,593.68
121	1/1/2035	2,813,593.68	\$	27,038.59	\$	6,799.52	\$	20,239.07	\$	2,793,354.61
122	2/1/2035	2,793,354.61	\$	27,038.59	\$	6,750.61	\$	20,287.98	\$	2,773,066.63
123	3/1/2035	2,773,066.63	\$	27,038.59	\$	6,701.58	\$	20,337.01	\$	2,752,729.62
124	4/1/2035	2,752,729.62	\$	27,038.59	\$	6,652.43	\$	20,386.16	\$	2,732,343.46
125	5/1/2035	2,732,343.46	\$	27,038.59	\$	6,603.16	\$	20,435.42	\$	2,711,908.04
126	6/1/2035	2,711,908.04	\$	27,038.59	\$	6,553.78	\$	20,484.81	\$	2,691,423.23
127	7/1/2035	2,691,423.23	\$	27,038.59	\$	6,504.27	\$	20,534.31	\$	2,670,888.91
128	8/1/2035	2,670,888.91	\$	27,038.59	\$	6,454.65	\$	20,583.94	\$	2,650,304.97
129	9/1/2035	2,650,304.97	\$	27,038.59	\$	6,404.90	\$	20,633.68	\$	2,629,671.29
130	10/1/2035	2,629,671.29	\$	27,038.59	\$	6,355.04	\$	20,683.55	\$	2,608,987.74
131	11/1/2035	2,608,987.74	\$	27,038.59	\$	6,305.05	\$	20,733.53	\$	2,588,254.21
132	12/1/2035	2,588,254.21	\$	27,038.59	\$	6,254.95	\$	20,783.64	\$	2,567,470.57
133	1/1/2036	2,567,470.57	\$	27,038.59	\$	6,204.72	\$	20,833.87	\$	2,546,636.70
134	2/1/2036	2,546,636.70	\$	27,038.59	\$	6,154.37	\$	20,884.22	\$	2,525,752.49

135	3/1/2036	2,525,752.49	\$	27,038.59	\$	6,103.90	\$	20,934.69	\$	2,504,817.80
136	4/1/2036	2,504,817.80	\$	27,038.59	\$	6,053.31	\$	20,985.28	\$	2,483,832.52
137	5/1/2036	2,483,832.52	\$	27,038.59	\$	6,002.60	\$	21,035.99	\$	2,462,796.53
138	6/1/2036	2,462,796.53	\$	27,038.59	\$	5,951.76	\$	21,086.83	\$	2,441,709.70
139	7/1/2036	2,441,709.70	\$	27,038.59	\$	5,900.80	\$	21,137.79	\$	2,420,571.91
140	8/1/2036	2,420,571.91	\$	27,038.59	\$	5,849.72	\$	21,188.87	\$	2,399,383.04
141	9/1/2036	2,399,383.04	\$	27,038.59	\$	5,798.51	\$	21,240.08	\$	2,378,142.96
142	10/1/2036	2,378,142.96	\$	27,038.59	\$	5,747.18	\$	21,291.41	\$	2,356,851.55
143	11/1/2036	2,356,851.55	\$	27,038.59	\$	5,695.72	\$	21,342.86	\$	2,335,508.69
144	12/1/2036	2,335,508.69	\$	27,038.59	\$	5,644.15	\$	21,394.44	\$	2,314,114.25
145	1/1/2037	2,314,114.25	\$	27,038.59	\$	5,592.44	\$	21,446.14	\$	2,292,668.11
146	2/1/2037	2,292,668.11	\$	27,038.59	\$	5,540.61	\$	21,497.97	\$	2,271,170.13
147	3/1/2037	2,271,170.13	\$	27,038.59	\$	5,488.66	\$	21,549.93	\$	2,249,620.21
148	4/1/2037	2,249,620.21	\$	27,038.59	\$	5,436.58	\$	21,602.01	\$	2,228,018.20
149	5/1/2037	2,228,018.20	\$	27,038.59	\$	5,384.38	\$	21,654.21	\$	2,206,363.99
150	6/1/2037	2,206,363.99	\$	27,038.59	\$	5,332.05	\$	21,706.54	\$	2,184,657.45
151	7/1/2037	2,184,657.45	\$	27,038.59	\$	5,279.59	\$	21,759.00	\$	2,162,898.45
152	8/1/2037	2,162,898.45	\$	27,038.59	\$	5,227.00	\$	21,811.58	\$	2,141,086.87
153	9/1/2037	2,141,086.87	\$	27,038.59	\$	5,174.29	\$	21,864.29	\$	2,119,222.58
154	10/1/2037	2,119,222.58	\$	27,038.59	\$	5,121.45	\$	21,917.13	\$	2,097,305.44
155	11/1/2037	2,097,305.44	\$	27,038.59	\$	5,068.49	\$	21,970.10	\$	2,075,335.34
156	12/1/2037	2,075,335.34	\$	27,038.59	\$	5,015.39	\$	22,023.19	\$	2,053,312.15
157	1/1/2038	2,053,312.15	\$	27,038.59	\$	4,962.17	\$	22,076.42	\$	2,031,235.73
158	2/1/2038	2,031,235.73	\$	27,038.59	\$	4,908.82	\$	22,129.77	\$	2,009,105.97
159	3/1/2038	2,009,105.97	\$	27,038.59	\$	4,855.34	\$	22,183.25	\$	1,986,922.72
160	4/1/2038	1,986,922.72	\$	27,038.59	\$	4,801.73	\$	22,236.86	\$	1,964,685.86
161	5/1/2038	1,964,685.86	\$	27,038.59	\$	4,747.99	\$	22,290.60	\$	1,942,395.26
162	6/1/2038	1,942,395.26	\$	27,038.59	\$	4,694.12	\$	22,344.47	\$	1,920,050.80
163	7/1/2038	1,920,050.80	\$	27,038.59	\$	4,640.12	\$	22,398.46	\$	1,897,652.33
164	8/1/2038	1,897,652.33	\$	27,038.59	\$	4,585.99	\$	22,452.59	\$	1,875,199.74
165	9/1/2038	1,875,199.74	\$	27,038.59	\$	4,531.73	\$	22,506.85	\$	1,852,692.88
166	10/1/2038	1,852,692.88	\$	27,038.59	\$	4,477.34	\$	22,561.25	\$	1,830,131.64
167	11/1/2038	1,830,131.64	\$	27,038.59	\$	4,422.82	\$	22,615.77	\$	1,807,515.87
168	12/1/2038	1,807,515.87	\$	27,038.59	\$	4,368.16	\$	22,670.42	\$	1,784,845.45
169	1/1/2039	1,784,845.45	\$	27,038.59	\$	4,313.38	\$	22,725.21	\$	1,762,120.23
170	2/1/2039	1,762,120.23	\$	27,038.59	\$	4,258.46	\$	22,780.13	\$	1,739,340.10
171	3/1/2039	1,739,340.10	\$	27,038.59	\$	4,203.41	\$	22,835.18	\$	1,716,504.92
172	4/1/2039	1,716,504.92	\$	27,038.59	\$	4,148.22	\$	22,890.37	\$	1,693,614.56
173	5/1/2039	1,693,614.56	\$	27,038.59	\$	4,092.90	\$	22,945.69	\$	1,670,668.87
174	6/1/2039	1,670,668.87	\$	27,038.59	\$	4,037.45	\$	23,001.14	\$	1,647,667.73
175	7/1/2039	1,647,667.73	\$	27,038.59	\$	3,981.86	\$	23,056.72	\$	1,624,611.01
176	8/1/2039	1,624,611.01	\$	27,038.59	\$	3,926.14	\$	23,112.44	\$	1,601,498.56
177	9/1/2039	1,601,498.56	\$	27,038.59	\$	3,870.29	\$	23,168.30	\$	1,578,330.27
178	10/1/2039	1,578,330.27	\$	27,038.59	\$	3,814.30	\$	23,224.29	\$	1,555,105.98
179	11/1/2039	1,555,105.98	\$	27,038.59	\$	3,758.17	\$	23,280.41	\$	1,531,825.56
180	12/1/2039	1,531,825.56	\$	27,038.59	\$	3,701.91	\$	23,336.68	\$	1,508,488.89
181	1/1/2040	1,508,488.89	\$	27,038.59	\$	3,645.51	\$	23,393.07	\$	1,485,095.81
182	2/1/2040	1,485,095.81	\$	27,038.59	\$	3,588.98	\$	23,449.61	\$	1,461,646.21
183	3/1/2040	1,461,646.21	\$	27,038.59	\$	3,532.31	\$	23,506.28	\$	1,438,139.93
184	4/1/2040	1,438,139.93	\$	27,038.59	\$	3,475.50	\$	23,563.08	\$	1,414,576.85
185	5/1/2040	1,414,576.85	\$	27,038.59	\$	3,418.56	\$	23,620.03	\$	1,390,956.82
186	6/1/2040	1,390,956.82	\$	27,038.59	\$	3,361.48	\$	23,677.11	\$	1,367,279.71
187	7/1/2040	1,367,279.71	\$	27,038.59	\$	3,304.26	\$	23,734.33	\$	1,343,545.39
188	8/1/2040	1,343,545.39	\$	27,038.59	\$	3,246.90	\$	23,791.69	\$	1,319,753.70
189	9/1/2040	1,319,753.70	\$	27,038.59	\$	3,189.40	\$	23,849.18	\$	1,295,904.52
190	10/1/2040	1,295,904.52	\$	27,038.59	\$	3,131.77	\$	23,906.82	\$	1,271,997.70
191	11/1/2040	1,271,997.70	\$	27,038.59	\$	3,073.99	\$	23,964.59	\$	1,248,033.11
192	12/1/2040	1,248,033.11	\$	27,038.59	\$	3,016.08	\$	24,022.51	\$	1,224,010.60
193	1/1/2041	1,224,010.60	\$	27,038.59	\$	2,958.03	\$	24,080.56	\$	1,199,930.04
194	2/1/2041	1,199,930.04	\$	27,038.59	\$	2,899.83	\$	24,138.76	\$	1,175,791.28
195	3/1/2041	1,175,791.28	\$	27,038.59	\$	2,841.50	\$	24,197.09	\$	1,151,594.19
196	4/1/2041	1,151,594.19	\$	27,038.59	\$	2,783.02	\$	24,255.57	\$	1,127,338.62
197	5/1/2041	1,127,338.62	\$	27,038.59	\$	2,724.40	\$	24,314.19	\$	1,103,024.44
198	6/1/2041	1,103,024.44	\$	27,038.59	\$	2,665.64	\$	24,372.94	\$	1,078,651.49
199	7/1/2041	1,078,651.49	\$	27,038.59	\$	2,606.74	\$	24,431.85	\$	1,054,219.64
200	8/1/2041	1,054,219.64	\$	27,038.59	\$	2,547.70	\$	24,490.89	\$	1,029,728.75
201	9/1/2041	1,029,728.75	\$	27,038.59	\$	2,488.51	\$	24,550.08	\$	1,005,178.68
202	10/1/2041	1,005,178.68	\$	27,038.59	\$	2,429.18	\$	24,609.41	\$	980,569.27
203	11/1/2041	980,569.27	\$	27,038.59	\$	2,369.71	\$	24,668.88	\$	955,900.39
204	12/1/2041	955,900.39	\$	27,038.59	\$	2,310.09	\$	24,728.49	\$	931,171.90

205	1/1/2042	931,171.90	\$	27,038.59	\$	2,250.33	\$	24,788.26	\$	906,383.64
206	2/1/2042	906,383.64	\$	27,038.59	\$	2,190.43	\$	24,848.16	\$	881,535.48
207	3/1/2042	881,535.48	\$	27,038.59	\$	2,130.38	\$	24,908.21	\$	856,627.27
208	4/1/2042	856,627.27	\$	27,038.59	\$	2,070.18	\$	24,988.40	\$	831,658.87
209	5/1/2042	831,658.87	\$	27,038.59	\$	2,009.84	\$	25,028.75	\$	806,630.12
210	6/1/2042	806,630.12	\$	27,038.59	\$	1,949.36	\$	25,089.23	\$	781,540.89
211	7/1/2042	781,540.89	\$	27,038.59	\$	1,888.72	\$	25,149.86	\$	756,391.03
212	8/1/2042	756,391.03	\$	27,038.59	\$	1,827.94	\$	25,210.64	\$	731,180.39
213	9/1/2042	731,180.39	\$	27,038.59	\$	1,767.02	\$	25,271.57	\$	705,908.82
214	10/1/2042	705,908.82	\$	27,038.59	\$	1,705.95	\$	25,332.64	\$	680,576.18
215	11/1/2042	680,576.18	\$	27,038.59	\$	1,644.73	\$	25,393.86	\$	655,182.32
216	12/1/2042	655,182.32	\$	27,038.59	\$	1,583.36	\$	25,455.23	\$	629,727.09
217	1/1/2043	629,727.09	\$	27,038.59	\$	1,521.84	\$	25,516.75	\$	604,210.34
218	2/1/2043	604,210.34	\$	27,038.59	\$	1,460.17	\$	25,578.41	\$	578,631.93
219	3/1/2043	578,631.93	\$	27,038.59	\$	1,398.36	\$	25,640.23	\$	552,991.70
220	4/1/2043	552,991.70	\$	27,038.59	\$	1,336.40	\$	25,702.19	\$	527,289.51
221	5/1/2043	527,289.51	\$	27,038.59	\$	1,274.28	\$	25,764.30	\$	501,525.21
222	6/1/2043	501,525.21	\$	27,038.59	\$	1,212.02	\$	25,826.57	\$	475,698.64
223	7/1/2043	475,698.64	\$	27,038.59	\$	1,149.61	\$	25,888.98	\$	449,809.65
224	8/1/2043	449,809.65	\$	27,038.59	\$	1,087.04	\$	25,951.55	\$	423,858.11
225	9/1/2043	423,858.11	\$	27,038.59	\$	1,024.32	\$	26,014.26	\$	397,843.84
226	10/1/2043	397,843.84	\$	27,038.59	\$	961.46	\$	26,077.13	\$	371,766.71
227	11/1/2043	371,766.71	\$	27,038.59	\$	898.44	\$	26,140.15	\$	345,626.56
228	12/1/2043	345,626.56	\$	27,038.59	\$	835.26	\$	26,203.32	\$	319,423.24
229	1/1/2044	319,423.24	\$	27,038.59	\$	771.94	\$	26,266.65	\$	293,156.59
230	2/1/2044	293,156.59	\$	27,038.59	\$	708.46	\$	26,330.13	\$	266,826.46
231	3/1/2044	266,826.46	\$	27,038.59	\$	644.83	\$	26,393.76	\$	240,432.71
232	4/1/2044	240,432.71	\$	27,038.59	\$	581.05	\$	26,457.54	\$	213,975.17
233	5/1/2044	213,975.17	\$	27,038.59	\$	517.11	\$	26,521.48	\$	187,453.69
234	6/1/2044	187,453.69	\$	27,038.59	\$	453.01	\$	26,585.57	\$	160,868.11
235	7/1/2044	160,868.11	\$	27,038.59	\$	388.76	\$	26,649.82	\$	134,218.29
236	8/1/2044	134,218.29	\$	27,038.59	\$	324.36	\$	26,714.23	\$	107,504.06
237	9/1/2044	107,504.06	\$	27,038.59	\$	259.80	\$	26,778.79	\$	80,725.28
238	10/1/2044	80,725.28	\$	27,038.59	\$	195.09	\$	26,843.50	\$	53,881.77
239	11/1/2044	53,881.77	\$	27,038.59	\$	130.21	\$	26,908.37	\$	26,973.40
240	12/1/2044	26,973.40	\$	27,038.59	\$	65.19	\$	26,973.40	\$	(0.00)
\$ 1,569,620.97										

Principal \$ 1,404,000.00 Number of Payments 240  
 Term 20 Monthly Rate 0.000108333  
 Annual Rate 0.13% Mortgage Payment \$ 5,926.70 12 \$ 71,120.36  
 Initial Date 1/1/2025

Months	Date	Beginning Balance	Payment	Interest	Principal	Ending Balance
1	1/1/2025	\$ 1,404,000.00	\$ 5,926.70	\$ 152.10	\$ 5,774.60	\$ 1,398,225.40
2	2/1/2025	1,398,225.40	\$ 5,926.70	\$ 151.47	\$ 5,775.22	\$ 1,392,450.18
3	3/1/2025	1,392,450.18	\$ 5,926.70	\$ 150.85	\$ 5,775.85	\$ 1,386,674.33
4	4/1/2025	1,386,674.33	\$ 5,926.70	\$ 150.22	\$ 5,776.47	\$ 1,380,897.86
5	5/1/2025	1,380,897.86	\$ 5,926.70	\$ 149.60	\$ 5,777.10	\$ 1,375,120.76
6	6/1/2025	1,375,120.76	\$ 5,926.70	\$ 148.97	\$ 5,777.72	\$ 1,369,343.04
7	7/1/2025	1,369,343.04	\$ 5,926.70	\$ 148.35	\$ 5,778.35	\$ 1,363,564.69
8	8/1/2025	1,363,564.69	\$ 5,926.70	\$ 147.72	\$ 5,778.98	\$ 1,357,785.71
9	9/1/2025	1,357,785.71	\$ 5,926.70	\$ 147.09	\$ 5,779.60	\$ 1,352,006.11
10	10/1/2025	1,352,006.11	\$ 5,926.70	\$ 146.47	\$ 5,780.23	\$ 1,346,225.88
11	11/1/2025	1,346,225.88	\$ 5,926.70	\$ 145.84	\$ 5,780.86	\$ 1,340,445.02
12	12/1/2025	1,340,445.02	\$ 5,926.70	\$ 145.21	\$ 5,781.48	\$ 1,334,663.54
13	1/1/2026	1,334,663.54	\$ 5,926.70	\$ 144.59	\$ 5,782.11	\$ 1,328,881.43
14	2/1/2026	1,328,881.43	\$ 5,926.70	\$ 143.96	\$ 5,782.73	\$ 1,323,098.70
15	3/1/2026	1,323,098.70	\$ 5,926.70	\$ 143.34	\$ 5,783.36	\$ 1,317,315.34
16	4/1/2026	1,317,315.34	\$ 5,926.70	\$ 142.71	\$ 5,783.99	\$ 1,311,531.35
17	5/1/2026	1,311,531.35	\$ 5,926.70	\$ 142.08	\$ 5,784.61	\$ 1,305,746.74
18	6/1/2026	1,305,746.74	\$ 5,926.70	\$ 141.46	\$ 5,785.24	\$ 1,299,961.50
19	7/1/2026	1,299,961.50	\$ 5,926.70	\$ 140.83	\$ 5,785.87	\$ 1,294,175.63
20	8/1/2026	1,294,175.63	\$ 5,926.70	\$ 140.20	\$ 5,786.49	\$ 1,288,389.13
21	9/1/2026	1,288,389.13	\$ 5,926.70	\$ 139.58	\$ 5,787.12	\$ 1,282,602.01
22	10/1/2026	1,282,602.01	\$ 5,926.70	\$ 138.95	\$ 5,787.75	\$ 1,276,814.27
23	11/1/2026	1,276,814.27	\$ 5,926.70	\$ 138.32	\$ 5,788.37	\$ 1,271,025.89
24	12/1/2026	1,271,025.89	\$ 5,926.70	\$ 137.69	\$ 5,789.00	\$ 1,265,236.89
25	1/1/2027	1,265,236.89	\$ 5,926.70	\$ 137.07	\$ 5,789.63	\$ 1,259,447.26
26	2/1/2027	1,259,447.26	\$ 5,926.70	\$ 136.44	\$ 5,790.26	\$ 1,253,657.00
27	3/1/2027	1,253,657.00	\$ 5,926.70	\$ 135.81	\$ 5,790.88	\$ 1,247,866.12
28	4/1/2027	1,247,866.12	\$ 5,926.70	\$ 135.19	\$ 5,791.51	\$ 1,242,074.61
29	5/1/2027	1,242,074.61	\$ 5,926.70	\$ 134.56	\$ 5,792.14	\$ 1,236,282.47
30	6/1/2027	1,236,282.47	\$ 5,926.70	\$ 133.93	\$ 5,792.77	\$ 1,230,489.70
31	7/1/2027	1,230,489.70	\$ 5,926.70	\$ 133.30	\$ 5,793.39	\$ 1,224,696.31
32	8/1/2027	1,224,696.31	\$ 5,926.70	\$ 132.68	\$ 5,794.02	\$ 1,218,902.29
33	9/1/2027	1,218,902.29	\$ 5,926.70	\$ 132.05	\$ 5,794.65	\$ 1,213,107.64
34	10/1/2027	1,213,107.64	\$ 5,926.70	\$ 131.42	\$ 5,795.28	\$ 1,207,312.37
35	11/1/2027	1,207,312.37	\$ 5,926.70	\$ 130.79	\$ 5,795.90	\$ 1,201,516.46
36	12/1/2027	1,201,516.46	\$ 5,926.70	\$ 130.16	\$ 5,796.53	\$ 1,195,719.93
37	1/1/2028	1,195,719.93	\$ 5,926.70	\$ 129.54	\$ 5,797.16	\$ 1,189,922.77
38	2/1/2028	1,189,922.77	\$ 5,926.70	\$ 128.91	\$ 5,797.79	\$ 1,184,124.98
39	3/1/2028	1,184,124.98	\$ 5,926.70	\$ 128.28	\$ 5,798.42	\$ 1,178,326.56
40	4/1/2028	1,178,326.56	\$ 5,926.70	\$ 127.65	\$ 5,799.04	\$ 1,172,527.52
41	5/1/2028	1,172,527.52	\$ 5,926.70	\$ 127.02	\$ 5,799.67	\$ 1,166,727.85
42	6/1/2028	1,166,727.85	\$ 5,926.70	\$ 126.40	\$ 5,800.30	\$ 1,160,927.55
43	7/1/2028	1,160,927.55	\$ 5,926.70	\$ 125.77	\$ 5,800.93	\$ 1,155,126.62
44	8/1/2028	1,155,126.62	\$ 5,926.70	\$ 125.14	\$ 5,801.56	\$ 1,149,325.06
45	9/1/2028	1,149,325.06	\$ 5,926.70	\$ 124.51	\$ 5,802.19	\$ 1,143,522.87
46	10/1/2028	1,143,522.87	\$ 5,926.70	\$ 123.88	\$ 5,802.81	\$ 1,137,720.06
47	11/1/2028	1,137,720.06	\$ 5,926.70	\$ 123.25	\$ 5,803.44	\$ 1,131,916.62
48	12/1/2028	1,131,916.62	\$ 5,926.70	\$ 122.62	\$ 5,804.07	\$ 1,126,112.54
49	1/1/2029	1,126,112.54	\$ 5,926.70	\$ 122.00	\$ 5,804.70	\$ 1,120,307.84
50	2/1/2029	1,120,307.84	\$ 5,926.70	\$ 121.37	\$ 5,805.33	\$ 1,114,502.51
51	3/1/2029	1,114,502.51	\$ 5,926.70	\$ 120.74	\$ 5,805.96	\$ 1,108,696.55
52	4/1/2029	1,108,696.55	\$ 5,926.70	\$ 120.11	\$ 5,806.59	\$ 1,102,889.97
53	5/1/2029	1,102,889.97	\$ 5,926.70	\$ 119.48	\$ 5,807.22	\$ 1,097,082.75
54	6/1/2029	1,097,082.75	\$ 5,926.70	\$ 118.85	\$ 5,807.85	\$ 1,091,274.90
55	7/1/2029	1,091,274.90	\$ 5,926.70	\$ 118.22	\$ 5,808.47	\$ 1,085,466.43
56	8/1/2029	1,085,466.43	\$ 5,926.70	\$ 117.59	\$ 5,809.10	\$ 1,079,657.33
57	9/1/2029	1,079,657.33	\$ 5,926.70	\$ 116.96	\$ 5,809.73	\$ 1,073,847.59
58	10/1/2029	1,073,847.59	\$ 5,926.70	\$ 116.33	\$ 5,810.36	\$ 1,068,037.23
59	11/1/2029	1,068,037.23	\$ 5,926.70	\$ 115.70	\$ 5,810.99	\$ 1,062,226.24
60	12/1/2029	1,062,226.24	\$ 5,926.70	\$ 115.07	\$ 5,811.62	\$ 1,056,414.61
61	1/1/2030	1,056,414.61	\$ 5,926.70	\$ 114.44	\$ 5,812.25	\$ 1,050,602.36
62	2/1/2030	1,050,602.36	\$ 5,926.70	\$ 113.82	\$ 5,812.88	\$ 1,044,789.48

\$ 69,336.46

\$ 69,426.65

63	3/1/2030	1,044,789.48	\$	5,926.70	\$	113.19	\$	5,813.51	\$	1,038,975.97
64	4/1/2030	1,038,975.97	\$	5,926.70	\$	112.56	\$	5,814.14	\$	1,033,161.83
65	5/1/2030	1,033,161.83	\$	5,926.70	\$	111.93	\$	5,814.77	\$	1,027,347.06
66	6/1/2030	1,027,347.06	\$	5,926.70	\$	111.30	\$	5,815.40	\$	1,021,531.66
67	7/1/2030	1,021,531.66	\$	5,926.70	\$	110.67	\$	5,816.03	\$	1,015,715.63
68	8/1/2030	1,015,715.63	\$	5,926.70	\$	110.04	\$	5,816.66	\$	1,009,898.97
69	9/1/2030	1,009,898.97	\$	5,926.70	\$	109.41	\$	5,817.29	\$	1,004,081.68
70	10/1/2030	1,004,081.68	\$	5,926.70	\$	108.78	\$	5,817.92	\$	998,263.76
71	11/1/2030	998,263.76	\$	5,926.70	\$	108.15	\$	5,818.55	\$	992,445.21
72	12/1/2030	992,445.21	\$	5,926.70	\$	107.51	\$	5,819.18	\$	986,626.02
73	1/1/2031	986,626.02	\$	5,926.70	\$	106.88	\$	5,819.81	\$	980,806.21
74	2/1/2031	980,806.21	\$	5,926.70	\$	106.25	\$	5,820.44	\$	974,985.77
75	3/1/2031	974,985.77	\$	5,926.70	\$	105.62	\$	5,821.07	\$	969,164.70
76	4/1/2031	969,164.70	\$	5,926.70	\$	104.99	\$	5,821.70	\$	963,342.99
77	5/1/2031	963,342.99	\$	5,926.70	\$	104.36	\$	5,822.33	\$	957,520.66
78	6/1/2031	957,520.66	\$	5,926.70	\$	103.73	\$	5,822.96	\$	951,697.69
79	7/1/2031	951,697.69	\$	5,926.70	\$	103.10	\$	5,823.60	\$	945,874.10
80	8/1/2031	945,874.10	\$	5,926.70	\$	102.47	\$	5,824.23	\$	940,049.87
81	9/1/2031	940,049.87	\$	5,926.70	\$	101.84	\$	5,824.86	\$	934,225.01
82	10/1/2031	934,225.01	\$	5,926.70	\$	101.21	\$	5,825.49	\$	928,399.53
83	11/1/2031	928,399.53	\$	5,926.70	\$	100.58	\$	5,826.12	\$	922,573.41
84	12/1/2031	922,573.41	\$	5,926.70	\$	99.95	\$	5,826.75	\$	916,746.65
85	1/1/2032	916,746.65	\$	5,926.70	\$	99.31	\$	5,827.38	\$	910,919.27
86	2/1/2032	910,919.27	\$	5,926.70	\$	98.68	\$	5,828.01	\$	905,091.26
87	3/1/2032	905,091.26	\$	5,926.70	\$	98.05	\$	5,828.64	\$	899,262.61
88	4/1/2032	899,262.61	\$	5,926.70	\$	97.42	\$	5,829.28	\$	893,433.34
89	5/1/2032	893,433.34	\$	5,926.70	\$	96.79	\$	5,829.91	\$	887,603.43
90	6/1/2032	887,603.43	\$	5,926.70	\$	96.16	\$	5,830.54	\$	881,772.89
91	7/1/2032	881,772.89	\$	5,926.70	\$	95.53	\$	5,831.17	\$	875,941.72
92	8/1/2032	875,941.72	\$	5,926.70	\$	94.89	\$	5,831.80	\$	870,109.92
93	9/1/2032	870,109.92	\$	5,926.70	\$	94.26	\$	5,832.43	\$	864,277.48
94	10/1/2032	864,277.48	\$	5,926.70	\$	93.63	\$	5,833.07	\$	858,444.42
95	11/1/2032	858,444.42	\$	5,926.70	\$	93.00	\$	5,833.70	\$	852,610.72
96	12/1/2032	852,610.72	\$	5,926.70	\$	92.37	\$	5,834.33	\$	846,776.39
97	1/1/2033	846,776.39	\$	5,926.70	\$	91.73	\$	5,834.96	\$	840,941.43
98	2/1/2033	840,941.43	\$	5,926.70	\$	91.10	\$	5,835.59	\$	835,105.83
99	3/1/2033	835,105.83	\$	5,926.70	\$	90.47	\$	5,836.23	\$	829,269.60
100	4/1/2033	829,269.60	\$	5,926.70	\$	89.84	\$	5,836.86	\$	823,432.75
101	5/1/2033	823,432.75	\$	5,926.70	\$	89.21	\$	5,837.49	\$	817,595.25
102	6/1/2033	817,595.25	\$	5,926.70	\$	88.57	\$	5,838.12	\$	811,757.13
103	7/1/2033	811,757.13	\$	5,926.70	\$	87.94	\$	5,838.76	\$	805,918.37
104	8/1/2033	805,918.37	\$	5,926.70	\$	87.31	\$	5,839.39	\$	800,078.99
105	9/1/2033	800,078.99	\$	5,926.70	\$	86.68	\$	5,840.02	\$	794,238.96
106	10/1/2033	794,238.96	\$	5,926.70	\$	86.04	\$	5,840.65	\$	788,398.31
107	11/1/2033	788,398.31	\$	5,926.70	\$	85.41	\$	5,841.29	\$	782,557.02
108	12/1/2033	782,557.02	\$	5,926.70	\$	84.78	\$	5,841.92	\$	776,715.11
109	1/1/2034	776,715.11	\$	5,926.70	\$	84.14	\$	5,842.55	\$	770,872.55
110	2/1/2034	770,872.55	\$	5,926.70	\$	83.51	\$	5,843.19	\$	765,029.37
111	3/1/2034	765,029.37	\$	5,926.70	\$	82.88	\$	5,843.82	\$	759,185.55
112	4/1/2034	759,185.55	\$	5,926.70	\$	82.25	\$	5,844.45	\$	753,341.10
113	5/1/2034	753,341.10	\$	5,926.70	\$	81.61	\$	5,845.08	\$	747,496.01
114	6/1/2034	747,496.01	\$	5,926.70	\$	80.98	\$	5,845.72	\$	741,650.30
115	7/1/2034	741,650.30	\$	5,926.70	\$	80.35	\$	5,846.35	\$	735,803.95
116	8/1/2034	735,803.95	\$	5,926.70	\$	79.71	\$	5,846.98	\$	729,956.96
117	9/1/2034	729,956.96	\$	5,926.70	\$	79.08	\$	5,847.62	\$	724,109.34
118	10/1/2034	724,109.34	\$	5,926.70	\$	78.45	\$	5,848.25	\$	718,261.09
119	11/1/2034	718,261.09	\$	5,926.70	\$	77.81	\$	5,848.88	\$	712,412.21
120	12/1/2034	712,412.21	\$	5,926.70	\$	77.18	\$	5,849.52	\$	706,562.69
121	1/1/2035	706,562.69	\$	5,926.70	\$	76.54	\$	5,850.15	\$	700,712.54
122	2/1/2035	700,712.54	\$	5,926.70	\$	75.91	\$	5,850.79	\$	694,861.75
123	3/1/2035	694,861.75	\$	5,926.70	\$	75.28	\$	5,851.42	\$	689,010.33
124	4/1/2035	689,010.33	\$	5,926.70	\$	74.64	\$	5,852.05	\$	683,158.28
125	5/1/2035	683,158.28	\$	5,926.70	\$	74.01	\$	5,852.69	\$	677,305.59
126	6/1/2035	677,305.59	\$	5,926.70	\$	73.37	\$	5,853.32	\$	671,452.27
127	7/1/2035	671,452.27	\$	5,926.70	\$	72.74	\$	5,853.96	\$	665,598.31
128	8/1/2035	665,598.31	\$	5,926.70	\$	72.11	\$	5,854.59	\$	659,743.72
129	9/1/2035	659,743.72	\$	5,926.70	\$	71.47	\$	5,855.22	\$	653,888.50
130	10/1/2035	653,888.50	\$	5,926.70	\$	70.84	\$	5,855.86	\$	648,032.64

131	11/1/2035	648,032.64	\$	5,926.70	\$	70.20	\$	5,856.49	\$	642,176.15
132	12/1/2035	642,176.15	\$	5,926.70	\$	69.57	\$	5,857.13	\$	636,319.02
133	1/1/2036	636,319.02	\$	5,926.70	\$	68.93	\$	5,857.76	\$	630,461.26
134	2/1/2036	630,461.26	\$	5,926.70	\$	68.30	\$	5,858.40	\$	624,602.86
135	3/1/2036	624,602.86	\$	5,926.70	\$	67.67	\$	5,859.03	\$	618,743.83
136	4/1/2036	618,743.83	\$	5,926.70	\$	67.03	\$	5,859.67	\$	612,884.16
137	5/1/2036	612,884.16	\$	5,926.70	\$	66.40	\$	5,860.30	\$	607,023.86
138	6/1/2036	607,023.86	\$	5,926.70	\$	65.76	\$	5,860.94	\$	601,162.93
139	7/1/2036	601,162.93	\$	5,926.70	\$	65.13	\$	5,861.57	\$	595,301.36
140	8/1/2036	595,301.36	\$	5,926.70	\$	64.49	\$	5,862.21	\$	589,439.15
141	9/1/2036	589,439.15	\$	5,926.70	\$	63.86	\$	5,862.84	\$	583,576.31
142	10/1/2036	583,576.31	\$	5,926.70	\$	63.22	\$	5,863.48	\$	577,712.84
143	11/1/2036	577,712.84	\$	5,926.70	\$	62.59	\$	5,864.11	\$	571,848.73
144	12/1/2036	571,848.73	\$	5,926.70	\$	61.95	\$	5,864.75	\$	565,983.98
145	1/1/2037	565,983.98	\$	5,926.70	\$	61.31	\$	5,865.38	\$	560,118.60
146	2/1/2037	560,118.60	\$	5,926.70	\$	60.68	\$	5,866.02	\$	554,252.58
147	3/1/2037	554,252.58	\$	5,926.70	\$	60.04	\$	5,866.65	\$	548,385.93
148	4/1/2037	548,385.93	\$	5,926.70	\$	59.41	\$	5,867.29	\$	542,518.64
149	5/1/2037	542,518.64	\$	5,926.70	\$	58.77	\$	5,867.92	\$	536,650.72
150	6/1/2037	536,650.72	\$	5,926.70	\$	58.14	\$	5,868.56	\$	530,782.16
151	7/1/2037	530,782.16	\$	5,926.70	\$	57.50	\$	5,869.19	\$	524,912.96
152	8/1/2037	524,912.96	\$	5,926.70	\$	56.87	\$	5,869.83	\$	519,043.13
153	9/1/2037	519,043.13	\$	5,926.70	\$	56.23	\$	5,870.47	\$	513,172.67
154	10/1/2037	513,172.67	\$	5,926.70	\$	55.59	\$	5,871.10	\$	507,301.56
155	11/1/2037	507,301.56	\$	5,926.70	\$	54.96	\$	5,871.74	\$	501,429.82
156	12/1/2037	501,429.82	\$	5,926.70	\$	54.32	\$	5,872.37	\$	495,557.45
157	1/1/2038	495,557.45	\$	5,926.70	\$	53.69	\$	5,873.01	\$	489,684.44
158	2/1/2038	489,684.44	\$	5,926.70	\$	53.05	\$	5,873.65	\$	483,810.79
159	3/1/2038	483,810.79	\$	5,926.70	\$	52.41	\$	5,874.28	\$	477,936.51
160	4/1/2038	477,936.51	\$	5,926.70	\$	51.78	\$	5,874.92	\$	472,061.59
161	5/1/2038	472,061.59	\$	5,926.70	\$	51.14	\$	5,875.56	\$	466,186.03
162	6/1/2038	466,186.03	\$	5,926.70	\$	50.50	\$	5,876.19	\$	460,309.84
163	7/1/2038	460,309.84	\$	5,926.70	\$	49.87	\$	5,876.83	\$	454,433.01
164	8/1/2038	454,433.01	\$	5,926.70	\$	49.23	\$	5,877.47	\$	448,555.54
165	9/1/2038	448,555.54	\$	5,926.70	\$	48.59	\$	5,878.10	\$	442,677.44
166	10/1/2038	442,677.44	\$	5,926.70	\$	47.96	\$	5,878.74	\$	436,798.70
167	11/1/2038	436,798.70	\$	5,926.70	\$	47.32	\$	5,879.38	\$	430,919.32
168	12/1/2038	430,919.32	\$	5,926.70	\$	46.68	\$	5,880.01	\$	425,039.31
169	1/1/2039	425,039.31	\$	5,926.70	\$	46.05	\$	5,880.65	\$	419,158.66
170	2/1/2039	419,158.66	\$	5,926.70	\$	45.41	\$	5,881.29	\$	413,277.37
171	3/1/2039	413,277.37	\$	5,926.70	\$	44.77	\$	5,881.92	\$	407,395.45
172	4/1/2039	407,395.45	\$	5,926.70	\$	44.13	\$	5,882.56	\$	401,512.89
173	5/1/2039	401,512.89	\$	5,926.70	\$	43.50	\$	5,883.20	\$	395,629.69
174	6/1/2039	395,629.69	\$	5,926.70	\$	42.86	\$	5,883.84	\$	389,745.85
175	7/1/2039	389,745.85	\$	5,926.70	\$	42.22	\$	5,884.47	\$	383,861.38
176	8/1/2039	383,861.38	\$	5,926.70	\$	41.58	\$	5,885.11	\$	377,976.26
177	9/1/2039	377,976.26	\$	5,926.70	\$	40.95	\$	5,885.75	\$	372,090.52
178	10/1/2039	372,090.52	\$	5,926.70	\$	40.31	\$	5,886.39	\$	366,204.13
179	11/1/2039	366,204.13	\$	5,926.70	\$	39.67	\$	5,887.02	\$	360,317.10
180	12/1/2039	360,317.10	\$	5,926.70	\$	39.03	\$	5,887.66	\$	354,429.44
181	1/1/2040	354,429.44	\$	5,926.70	\$	38.40	\$	5,888.30	\$	348,541.14
182	2/1/2040	348,541.14	\$	5,926.70	\$	37.76	\$	5,888.94	\$	342,652.20
183	3/1/2040	342,652.20	\$	5,926.70	\$	37.12	\$	5,889.58	\$	336,762.63
184	4/1/2040	336,762.63	\$	5,926.70	\$	36.48	\$	5,890.21	\$	330,872.42
185	5/1/2040	330,872.42	\$	5,926.70	\$	35.84	\$	5,890.85	\$	324,981.56
186	6/1/2040	324,981.56	\$	5,926.70	\$	35.21	\$	5,891.49	\$	319,090.07
187	7/1/2040	319,090.07	\$	5,926.70	\$	34.57	\$	5,892.13	\$	313,197.95
188	8/1/2040	313,197.95	\$	5,926.70	\$	33.93	\$	5,892.77	\$	307,305.18
189	9/1/2040	307,305.18	\$	5,926.70	\$	33.29	\$	5,893.41	\$	301,411.77
190	10/1/2040	301,411.77	\$	5,926.70	\$	32.65	\$	5,894.04	\$	295,517.73
191	11/1/2040	295,517.73	\$	5,926.70	\$	32.01	\$	5,894.68	\$	289,623.05
192	12/1/2040	289,623.05	\$	5,926.70	\$	31.38	\$	5,895.32	\$	283,727.73
193	1/1/2041	283,727.73	\$	5,926.70	\$	30.74	\$	5,895.96	\$	277,831.77
194	2/1/2041	277,831.77	\$	5,926.70	\$	30.10	\$	5,896.60	\$	271,935.17
195	3/1/2041	271,935.17	\$	5,926.70	\$	29.46	\$	5,897.24	\$	266,037.93
196	4/1/2041	266,037.93	\$	5,926.70	\$	28.82	\$	5,897.88	\$	260,140.06
197	5/1/2041	260,140.06	\$	5,926.70	\$	28.18	\$	5,898.51	\$	254,241.54
198	6/1/2041	254,241.54	\$	5,926.70	\$	27.54	\$	5,899.15	\$	248,342.39



**Carroll County Water Authority**  
 (City of Temple Refunding) Revenue Bonds, Series 2019 (Final #s)

**Debt Service Schedule**

Date	Principal	Coupon	Interest	Semi-Annual	Bond Year	Scheduled
				P&I	Totals	Balance
01/01/2020			14,026.81	14,026.81	14,026.81	4,220,000.00
07/01/2020			40,723.00	40,723.00		
01/01/2021	316,000.00	1.93%	40,723.00	356,723.00	397,446.00	3,904,000.00
07/01/2021			37,673.60	37,673.60		
01/01/2022	322,000.00	1.93%	37,673.60	359,673.60	397,347.20	3,582,000.00
07/01/2022			34,566.30	34,566.30		
01/01/2023	328,000.00	1.93%	34,566.30	362,566.30	397,132.60	3,254,000.00
07/01/2023			31,401.10	31,401.10		
01/01/2024	335,000.00	1.93%	31,401.10	366,401.10	397,802.20	2,919,000.00
07/01/2024			28,168.35	28,168.35		
01/01/2025	341,000.00	1.93%	28,168.35	369,168.35	397,336.70	2,578,000.00
07/01/2025			24,877.70	24,877.70		
01/01/2026	348,000.00	1.93%	24,877.70	372,877.70	397,755.40	2,230,000.00
07/01/2026			21,519.50	21,519.50		
01/01/2027	354,000.00	1.93%	21,519.50	375,519.50	397,039.00	1,876,000.00
07/01/2027			18,103.40	18,103.40		
01/01/2028	361,000.00	1.93%	18,103.40	379,103.40	397,206.80	1,515,000.00
07/01/2028			14,619.75	14,619.75		
01/01/2029	368,000.00	1.93%	14,619.75	382,619.75	397,239.50	1,147,000.00
07/01/2029			11,068.55	11,068.55		
01/01/2030	375,000.00	1.93%	11,068.55	386,068.55	397,137.10	772,000.00
07/01/2030			7,449.80	7,449.80		
01/01/2031	382,000.00	1.93%	7,449.80	389,449.80	396,899.60	390,000.00
07/01/2031			3,763.50	3,763.50		
01/01/2032	390,000.00	1.93%	3,763.50	393,763.50	397,527.00	-
<b>4,220,000.00</b>			<b>561,895.91</b>	<b>4,781,895.91</b>	<b>4,781,895.91</b>	

**Raymond James &  
Associates**

*Bond Amort.*

# City of Temple

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Georgia Fund 1

# Key Points

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- More Liquid Than Certificates of Deposit
- Comparable to CD Interest Rates
- AAf Rated
- Not FDIC Insured
- Requires Resolution
- Interest Rate Fluctuates with the Market

# Georgia Fund 1

Georgia Fund 1 is offered by the State of Georgia to counties, municipalities, public colleges and universities, boards of education, special districts, state agencies, and other authorized entities as a conservative, efficient, and liquid investment alternative. The primary investment objectives of Georgia Fund 1 are safety of capital, liquidity, yield, and diversification with primary emphasis on safety of capital and liquidity. Georgia Fund 1 deposits are not guaranteed or insured by any bank, the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any state agency. As of 11/30/2021, we are only accepting electronic resolutions for new accounts and changes to existing accounts. If your charter bylaws do not allow electronically signed documents, please contact our office. **Fitch Ratings Has Assigned a 'AAAf'/'S1' Rating to GF1.**

# Georgia Fund 1

## Monthly Yield

(Calculated on an annualized basis, net of fees)

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
January	0.11	0.14	0.11	0.14	0.31	0.53	1.33	2.43	1.60	0.06	0.06	4.20	5.38	4.37
February	0.12	0.16	0.11	0.15	0.33	0.56	1.37	2.43	1.60	0.05	0.09	4.49	5.39	
March	0.13	0.16	0.12	0.16	0.35	0.65	1.51	2.44	1.17	0.05	0.17	4.58	5.38	
April	0.14	0.15	0.13	0.16	0.37	0.79	1.65	2.45	0.80	0.04	0.34	4.75	5.39	
May	0.15	0.13	0.13	0.17	0.38	0.84	1.72	2.42	0.50	0.036	0.68	5.00	5.39	
June	0.15	0.12	0.13	0.17	0.40	0.94	1.86	2.41	0.25	0.035	1.08	5.12	5.40	
July	0.15	0.11	0.14	0.18	0.39	1.03	1.95	2.39	0.20	0.042	1.56	5.21	5.38	
August	0.15	0.11	0.14	0.18	0.39	1.04	1.97	2.20	0.15	0.045	2.13	5.36	5.36	
September	0.17	0.11	0.14	0.18	0.42	1.08	2.03	2.08	0.11	0.044	2.37	5.37	5.17	
October	0.18	0.13	0.15	0.18	0.42	1.09	2.18	1.89	0.10	0.05	2.87	5.38	4.84	
November	0.18	0.12	0.15	0.17	0.42	1.10	2.23	1.69	0.07	0.05	3.58	5.40	4.69	
December	0.18	0.12	0.15	0.24	0.47	1.21	2.35	1.62	0.06	0.05	3.92	5.39	4.56	

# Ga Fund 1 Risk Score

## January 13, 2025



Risk Level
Strong
Neutral
Weak
Critical



Other Indicators

Credit Risk



Interest Rates



Liquidity



Net Yield

4.66%

Portfolio Management



Investment Operations



Customer Support



LGIP Trust Reserve

\$53.9 Million

GF1 Portfolio Assets

\$35.7 Billion

Reverse Repo Capacity

\$17.2 Billion

Cyber Insurance



Fraud Insurance



E&O Insurance



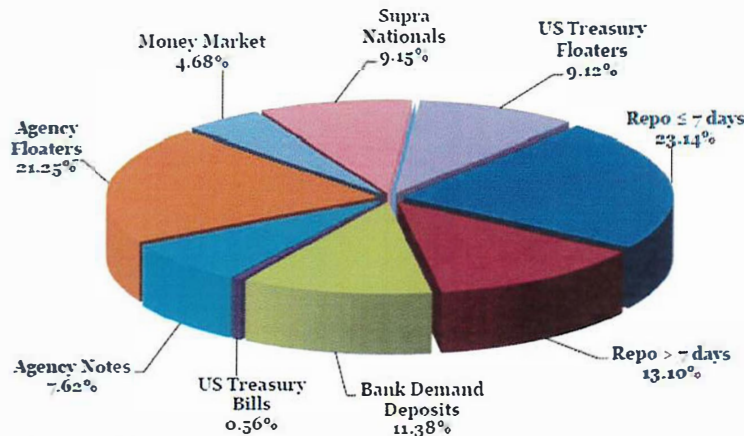
Stress Testing



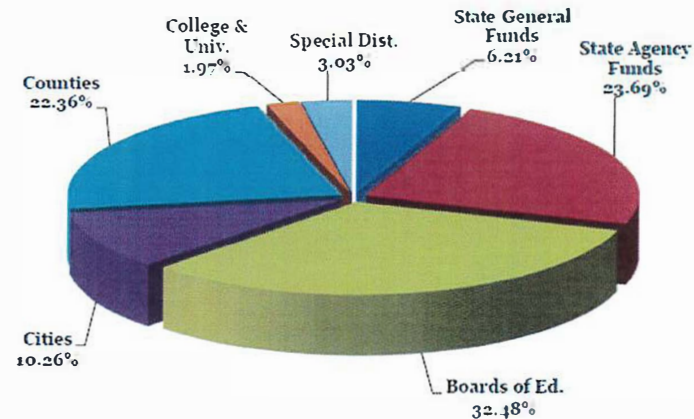
# Georgia Fund 1 (GF1)

- O.C.G.A. § 36-83-1 to § 36-83-8 authorizes Georgia local governments and other eligible entities to invest funds in Georgia Fund 1 (“GF1”). GF1 is managed in trust by the Office of the State Treasurer.
- Eligible participants must complete a resolution authorizing investments to participate in the pool. The resolution and other documents can be found on our website at [www.ost.georgia.gov](http://www.ost.georgia.gov)
- GF1 is managed to maintain a constant net asset value (NAV) of \$1.00.
- Yield is calculated on an actual/365-day basis net of administrative fee<sup>(1)</sup>.
- GF1 is rated AA Af/S1 by Fitch.
- For the month of January 31, 2025, GF1 participants earned 4.37%<sup>(2)</sup>.
- As of January 31, 2025, GF1 assets were \$35.5 billion.
- As of January 31, 2025, the weighted average maturity (WAM) was 28 days.

**Portfolio Composition**

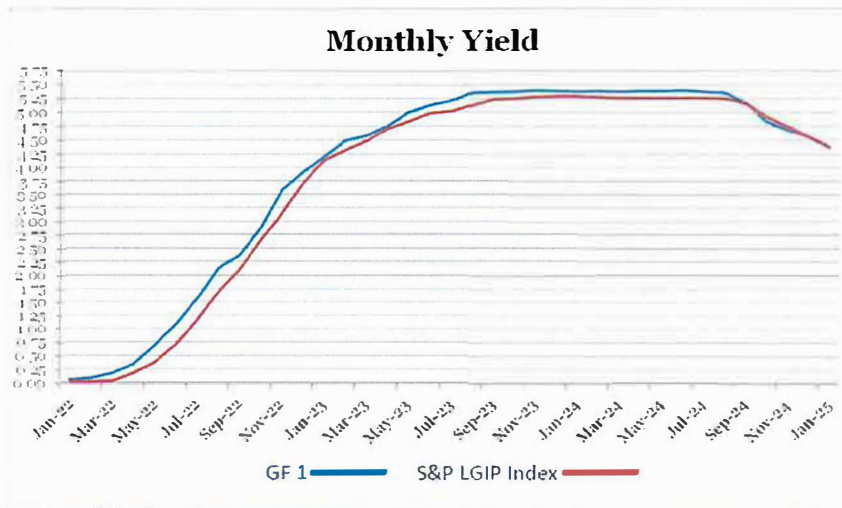


**Account Holder Distribution**



<sup>(1)</sup> Current administration fee is 5.5 basis-points. <sup>(2)</sup> Georgia Fund 1 Yield is calculated on an annualized basis.

February 14, 2024



**In The News:** Additional information on the Georgia Fund 1 (GF1) holdings can be found on the website at <https://ost.georgia.gov/gf1-holdings-reports>. Holdings are updated quarterly. Other state portfolio holdings are listed on the website, as well.

In order to initiate a deposit or withdrawal from a GF1 account, an authorized user must call our office or log on to the secure Internet Participant Access System (IPAS) before 2:00pm on the business day preceding the day you want funds transferred to or from your account.

For GF1 investment related questions, please direct inquiries to Jon Perregaux, Senior Portfolio Manager, at 404-232-1498 or [Jon.Perregaux@treasury.ga.gov](mailto:Jon.Perregaux@treasury.ga.gov).

### **Portfolio Strategy:**

The Federal Open Market Committee (FOMC) opted to pause cutting interest rates at the January 29<sup>th</sup> meeting. In its statement, the FOMC noted that economic activity continues to expand at a solid pace and the unemployment rate has stabilized at a low level. Solid job growth and upward trending inflation has put the timing of future rate cuts in question. We are expecting the FOMC to remain on hold until we see sustained improvements (lower inflation) in the economic data.

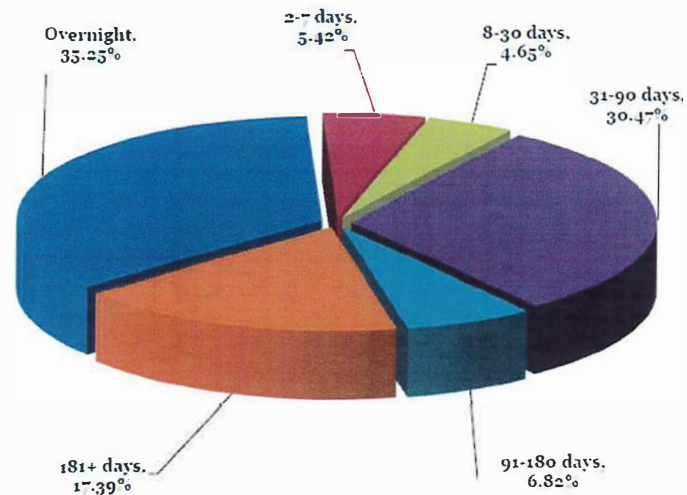
Nonfarm payrolls came in slightly lower than expectations at +143k for January versus expectations of +175k. The Unemployment Rate decreased to 4.0%, down from 4.1% in December. The Consumer Price Index (CPI) increased to +3.0% YoY in January versus +2.9% YoY in December. The Producer Price Index (PPI) increased to +3.5% YoY versus +3.3% YoY in December.

Overnight General Collateral (GC) Repurchase Agreements averaged a yield of 4.31% for January. Treasury Bill yields averaged 4.26% for 1-month maturities, 4.25% for 3-month maturities, 4.24% for 6-month maturities and 4.17% for 12-month maturities.

Jon Perregaux – Senior Portfolio

Georgia Fund 1 deposits are not guaranteed or insured by any bank, the FDIC, the Federal Reserve Board, the State of Georgia or any other agency.

### **Maturity Distribution**



February 25, 2025 Fund Balance

☆ GF- Operating	Available Balance	Current Balance	:
00000100537	\$2,606,680.04	\$2,606,680.04	:

☆ WF= Operating	Available Balance	Current Balance	:
06080100545	\$715,903.86	\$715,903.86	:

\*The Williams Mill Creek Interceptor project has been paid to date out of the Water Fund account. The GEFA loan draw down requests will be issuing this money back into our account \$4,255,994.34.

*(see attachment)*

Paid Invoice Report - Detail For Council  
Check issue dates: 1/1/2023 - 12/31/2025

1. 194,495 = 410 +  
 2. 564,517 = 160 +  
 3. 970,280 = 630 +  
 4. 113,263 = 340 +  
 5. 337,174 = 750 +  
 6. 469,706 = 270 +  
 7. 610,740 = 020 +  
 8. 326,132 = 450 +  
 9. 262,179 = 950 +  
 10. 171,207 = 620 +  
 11. 236 = 296 = 740 +  
 4,255,994 = 340 \*

Invoice Number	Description	Invoice Date	Invoice Amount	Check Number	Check Issue Date	GLAccount
1	Project # 222570 Vila Rosa Pump Station Upgrade/Invoice No. 1	07/26/2023	64,790.00	1017	08/02/2023	22143000541401
1010	Asphalt repairs from water leak work on Lakeside Trail	08/23/2024	9,303.77	15588	09/04/2024	50544000522220
1010*	Road repairs on Lakeside Trail	08/23/2024	9,303.77	15588	09/04/2024	10042000522225
2	Pay App 2 Project 222589- Williams Creek Itrceptor Upgrade	03/20/2024	564,517.16	Multiple	03/21/2024	50544000541200
2570 PAY	Project # 222570 Pay App 2 ARPA- Villa Rosa Lift Station Upgrade	10/10/2023	173,194.50	1022	10/13/2023	22143000541401
2570 PAY	Project # 222570 Pay App 3 ARPA- Villa Rosa Lift Station Upgrade	10/25/2023	287,957.16	1023	11/09/2023	22143000541401
2570 PAY	Project # 222570 Pay App 5 - Villa Rosa Lift Station Arpa	12/28/2023	200,271.37	1027	01/02/2024	22143000541401
2570-PAY	Project # 222570 Pay App 4 Arpa Villa Rosa Lift Station	12/06/2023	49,998.50	1027	01/02/2024	22143000541401
2589/NO4	Prorject 222589- Pay App 4 Williams Creek Interceptor Upgrade	05/02/2024	113,263.34	15327	05/10/2024	50544000541200
589-APP	Pay App 3 Project 222589- Williams Creek Itrceptor Upgrade	04/08/2024	970,280.63	15269	04/11/2024	50544000541200
241063	Electrical parts for Center Point LS	12/27/2024	740.72	15851	01/14/2025	50544000522240
24425	Repairs of generator at Center Point	04/10/2024	3,983.45	15296	04/22/2024	50544000522240
251243	Service and parts Center Point LS	01/21/2025	490.00	15865	01/29/2025	50544000522240
3058	VEGETATION REMOVAL/BLOWER PIPE AIR LEAK	10/21/2024	13,269.95	15699	10/29/2024	50543300522220
6/01252024	Villa Rosa Lift Station-Pay App 6	01/25/2024	23,797.50	1029	02/08/2024	22143000541401
APP 10	Project 222570 Villa Rosa Lift Station Upgrade	06/03/2024	11,400.00	1124	06/05/2024	32344000541200
APP 1 WILLI	Project 222589- Williams Creek Upgrade Lift Station	02/09/2024	194,495.41	15190	03/06/2024	50544000541200
P24403	Center Point Lift Station trouble shoot generator	02/21/2024	406.00	15185	03/05/2024	50544000522240
P24403	Center Point Lift Station troubleshoot electrical in cabinet	02/21/2024	376.00	15185	03/05/2024	50544000522240
P24424	Center Point LS Generator	03/26/2024	1,002.00	15269	04/11/2024	50544000522240
PAY 5 06142	Prorject 222589- Pay App 5 Williams Creek Interceptor Upgrade	06/14/2024	337,174.75	15416	06/18/2024	50544000541200
PAY APP 10	Prorject 222589- Pay App 10 Williams Creek Interceptor Upgrade	11/13/2024	171,207.62	15747	11/20/2024	50544000541200
PAY APP 11	Project 222570 Villa Rosa Lift Station Upgrade	12/11/2024	77,496.67	15801	12/12/2024	50544000541200
PAY APP 11	Prorject 222589- Pay App 11 Williams Creek Interceptor Upgrade	12/11/2024	236,296.74	15818	12/23/2024	50544000541200
PAY APP 6 W	Prorject 222589- Pay App 6 Williams Creek Interceptor Upgrade	07/10/2024	469,706.27	15458	07/11/2024	50544000541200
PAY APP 7	ProjJECT 222589 SEWER SYSTEM IMPROVMENTS WILLIAMS MI	08/08/2024	610,740.02	15544	08/15/2024	50544000541200
PAY APP 8	Prorject 222589- Pay App 8 Williams Creek Interceptor Upgrade	09/06/2024	326,132.45	15627	09/25/2024	50544000541200
PAY APP 8 V	Project 222570 Villa Rosa Lift Station Upgrade-Pay App.8	04/08/2024	135,273.80	1036	04/10/2024	22143000541401
PAY APP 9 1	Prorject 222589- Pay App 8 Williams Creek Interceptor Upgrade	10/21/2024	262,179.95	15698	10/25/2024	50544000541200
PAY APP AR	Villa Rosa Lift Station-Pay App 3 remainder owed	11/06/2023	80,392.54	1024	11/15/2023	22143000541401
PAY APP.7	Project 222570 Villa Rosa Lift Station Upgrade	03/06/2024	374,111.34	1032	03/06/2024	22143000541401
VR PAY APP	Project 222570 Villa Rosa Lift Station Upgrade	05/01/2024	71,250.00	1122	05/21/2024	32344000541200

Total 726:

5,844,803.38

**Lisa Jacobson**

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**From:** Jimmy Jenkins  
**Sent:** Tuesday, February 25, 2025 3:08 PM  
**To:** Lisa Jacobson  
**Subject:** Fw: SBR 1 Influent Valve Replacement  
**Attachments:** Estimate 2378.pdf

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**From:** Jimmy Jenkins  
**Sent:** Monday, February 17, 2025 1:45 PM  
**To:** Lisa Jacobson <ljacobson@templega.us>  
**Cc:** Kristin Etheredge <ketheredge@templega.us>  
**Subject:** SBR 1 Influent Valve Replacement

In short, There is a \$4,000 price difference between the 2 options that we currently have. The valve and installation is included in both quotes. The higher estimate(EIC) is for an actuator that is higher quality and that is said to last longer and give less issues than the brand that we use, which is what Cornerstone would install.

EIC- \$27,769

Jimmy,

I am happy to provide this quote for you. Per our conversation over the phone:  
This valve and actuator is not just any valve actuator package. This is the #1 valve and actuator package in the field of water and wastewater. It will never be the cheapest but will always be the best investment and you have us to stand behind the workmanship of the installation. I look forward to working with you on this.

Cornerstone H20- \$23,750

Jimmy,

I can provide the Valve and actuator set up for \$15,750 with a 12 week lead time. Valve is in stock that is for the actuator. The valve is in stock and the actuator is what has the lead time.

So if you use us for the whole project you would be looking at \$21,750-\$23,750 depending on the concrete.