

Permitted Usage of Existing Buildings Gateway

Data from July 2021 Preliminary Engineering Report, Table 14, Page 29

Based on Bond for all three phases and sample payment schedule from Vermont Bond Bank.

							Bond Payment at Five Year Intervals						
							Year:	2024	2029	2034	2039	2044	2049
Phase	Use Description	User Type	Quantity	Daily Flow based on State "book flows"	Daily Flow based on State "book flows" multiplied by Quantity	Percent of total Avg. Daily Flow	Total Annual Payment:						
Phase 1	282 W. Main	Residential	2	210 gpd/unit	420	1.09%	\$ 733	\$ 716	\$ 684	\$ 636	\$ 581	\$ 519	
	434 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	840 W. Main	Commercial	42	15 gpd/staff	630	1.64%	\$ 1,099	\$ 1,075	\$ 1,026	\$ 954	\$ 872	\$ 778	
	840 W. Main	Commercial	51	15 gpd/staff	765	1.99%	\$ 1,335	\$ 1,305	\$ 1,246	\$ 1,158	\$ 1,058	\$ 945	
							\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
							\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Phase 2	878 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	920 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	932 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	978 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	1010-1014 W. Main	Residential	2	210 gpd/unit	420	1.09%	\$ 733	\$ 716	\$ 684	\$ 636	\$ 581	\$ 519	
	1008 - 1012 W. Main	Residential	2	210 gpd/unit	420	1.09%	\$ 733	\$ 716	\$ 684	\$ 636	\$ 581	\$ 519	
	1070 W. Main	Commercial	20	15 gpd/staff	300	0.78%	\$ 523	\$ 512	\$ 489	\$ 454	\$ 415	\$ 371	
	1108 W. Main	Commercial	8	15 gpd/staff	120	0.31%	\$ 209	\$ 205	\$ 195	\$ 182	\$ 166	\$ 148	
	1108 W. Main	Commercial	40	25 gpd/kennel	1,000	2.60%	\$ 1,745	\$ 1,706	\$ 1,629	\$ 1,514	\$ 1,383	\$ 1,235	
	1108 W. Main	Commercial	1	400 gpd/station	400	1.04%	\$ 698	\$ 682	\$ 652	\$ 606	\$ 553	\$ 494	
	1151 W. Main	Residential	1	210 gpd/unit	210	0.55%	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259	
	1151 W. Main	Commercial	3	35 gpd/staff	105	0.27%	\$ 183	\$ 179	\$ 171	\$ 159	\$ 145	\$ 130	
	1151 W. Main	Commercial	16	10 gpd/patient	160	0.42%	\$ 279	\$ 273	\$ 261	\$ 242	\$ 221	\$ 198	
	1436 W. Main	Commercial Gas Station	1	500 gpd/Pump	500	1.30%	\$ 872	\$ 853	\$ 814	\$ 757	\$ 692	\$ 618	
	1436 W. Main	Commercial Gas Station	3	300 gpd/Pump	900	2.34%	\$ 1,570	\$ 1,535	\$ 1,466	\$ 1,363	\$ 1,245	\$ 1,112	
	1436 W. Main	Commercial Gas Station	6	15 gpd/staff	90	0.23%	\$ 157	\$ 154	\$ 147	\$ 136	\$ 125	\$ 111	
Phase 3	9 Gov. Peck	Commercial Fuel	8	15 gpd/staff	120	0.31%	\$ 209	\$ 205	\$ 195	\$ 182	\$ 166	\$ 148	
	116 River Rd.	Commercial Fuel	10	15 gpd/staff	150	0.39%	\$ 262	\$ 256	\$ 244	\$ 227	\$ 208	\$ 185	
	Rte. 117	Mobil Home Park	146	210 gpd/MHP	30,660	79.80%	\$ 53,496	\$ 52,301	\$ 49,939	\$ 46,429	\$ 42,413	\$ 37,873	
Total Daily Flow							38,420						
							Per Unit in MHP	\$ 366	\$ 358	\$ 342	\$ 318	\$ 291	\$ 259

Summary of Rate Changes with installation of Phases I, II, and III

Estimated Rate Changes

		Sewer			
		FY22 GATE	FY22	Change FY22 to FY22 GATE	
		Fixed per unit. Metered per 1000 gal.	Fixed per unit. Metered per 1000 gal.	Dollar Difference	Percentage Difference
Residential					
Fixed Rate	\$139.90	\$169.72	-\$29.82	-17.6%	
Metered	\$11.29	\$18.87	-\$7.58	-40.2%	
Commercial & Government					
Fixed Rate	\$357.49	\$475.05	-\$117.56	-24.7%	
Metered	\$9.68	\$16.17	-\$6.50	-40.2%	
School					
Fixed Rate	\$2,267.46	\$3,789.27	-\$1,521.81	-40.2%	
Metered	\$8.07	\$13.48	-\$5.41	-40.2%	

Sample Annual Bill Changes

	FY22 GATE	
	Sewer	Sewer
Residential		
Metered	\$326.43	\$396.01
Fixed	\$139.90	\$169.72
Total	\$466.33	\$565.73
Total Dollar Change	-\$99.40	
Total Percentage Change	-17.57%	
Commercial & Government		
Metered	\$536.23	\$712.57
Fixed	\$357.49	\$475.05
Total	\$893.72	\$1,187.61
Total Dollar Change	-\$293.90	
Total Percentage Change	-24.75%	
School		
Metered	\$2,267.46	\$3,789.27
Fixed	\$2,267.46	\$3,789.27
Total	\$4,534.93	\$7,578.55
Total Dollar Change	-\$3,043.62	
Total Percentage Change	-40.16%	

Sample FY2022 Water and Sewer Rates with Gateway Expansion Complete

Green Box is a manual entry number

Using Usage from 4/1/19 - 3/31/20

Using the FY22 Budget for both the FY22 rates and the FY22 GATE (FY22 GATE rates includes the estimated gallons used and units expected with Gateway sewer expansion)

FY22 GATE expenses are adjusted up based on information in the Preliminary Engineering Report

Budget

	Water	Sewer	Combined
FY22	\$379,492	\$789,537	\$1,169,029
FY22 GATE	\$379,492	\$803,600	\$1,183,092
Total Change FY21/FY22	\$0	\$14,063	\$14,063
Percent Change FY21/FY22	0.00%	1.78%	1.20%

Revenue from Non-Core User Groups

Non-Core User Groups

Industry and Allocated Accounts Fixed Rate Calculator

Industry fixed rate for Sewer is the Commercial and Government plus 15%	\$411.11
Allocated Accounts fixed rate for Water is half the Commercial and Government	\$318.31
Allocated Accounts fixed rate for Sewer is half the Commercial and Government	\$178.74

	Water						Sewer					
	FY22 GATE		FY22		Change FY22 to FY22 GATE		FY22 GATE		FY22		Change FY22 to FY22 GATE	
	Fixed Rate	Revenue	Fixed Rate	Revenue	Dollar Difference	Percentage Difference	Fixed Rate	Revenue	Fixed Rate	Revenue	Dollar Difference	Percentage Difference
Industry												
Fixed Rate							\$411.04	\$411	\$546.25	\$546	-\$135.21	-24.75%
Metered/Industry Usage								\$6,289		\$6,154		
Total Rev.								\$6,700		\$6,700		
Allocated Accounts												
Fixed Rate	\$318.31	\$1,273	\$318.31	\$1,273	\$0.00	0.00%	\$178.71	\$536	\$237.52	\$713	-\$58.81	-24.76%
Total Rev.		\$1,273		\$1,273				\$536		\$713		

Non-User Group Revenue

	Water				Sewer			
	FY22 GATE Revenue		FY22 Revenue		FY22 GATE Revenue		FY22 Revenue	
Sale of Water		\$1,500		\$1,500				
Fire Protection/Tank Fee		\$50,432		\$50,432				
Septage Revenue						\$430,000		\$430,000
Gateway Revenue				\$0				\$0
Hook-on Fees		\$500		\$500		\$1,000		\$1,000
Miscellaneous Fees				\$0				\$0
Interest on Investments		\$500		\$500		\$1,200		\$1,200
Total Other Revenue		\$52,932		\$52,932		\$432,200		\$432,200
Total Revenue from Non-Core Users		\$54,205		\$54,205		\$439,436		\$439,613
Total Revenue remaining to be raised by core users		\$325,287		\$325,287		\$364,164		\$349,924

Data Used to Build Rates for Core User Groups

Percentage of use in past 4 quarters

	Water					Sewer				
	Future Use Adjustment as Percentage of Gallons		Future Use Adjustment as Percentage of Gallons			Future Use Adjustment as Percentage of Gallons		Future Use Adjustment as Percentage of Gallons		
	Gallons	Percentage	98%	Users	426	Gallons	Percentage	98%	Users	585
Residential	9,124,300	55.51%	8,941,814	426	426	17,256,930	74.91%	16,911,791	585	585
Commercial & Government	6,452,800	39.26%	6,323,744	76	76	4,918,450	21.35%	4,820,081	87	87
School	860,600	5.24%	843,388	3	3	860,600	3.74%	843,388	3	3
Industry				0	0				1	1
Allocated Accounts				4	4				3	3
total	16,437,700	100.00%	16,108,946			23,035,980	100.00%	22,575,260		

Percentage of use Adjustments for Water Rates to offset for fire protection allocation to school

	Water			
	Adjustment	Adjusted FY22	Adjusted FY21	Adjusted FY21
Residential	-2.93%	52.58%	50.93%	50.93%
Commercial & Government	-2.07%	37.18%	38.67%	38.67%
School	5.00%	10.24%	10.40%	10.40%
Total		100.00%	100.00%	100.00%

Formula for determining split of 5 percentage points between Residential and Commercial & Government Based on percent of water used by each

	Gallons Used	Percentage of Use
Residential	9,124,300	58.58%
Commercial & Government	6,452,800	41.42%
Total	15,577,100	

Budget Allocations Per Core User Group

	FY22 GATE		FY22	
	Water	Sewer	Water	Sewer
Revenue to be raised from Core Users	\$325,287	\$364,164	\$325,287	\$349,924.44
Residential	\$171,034.54	\$272,805.86	\$171,034.54	\$239,305.47
Commercial & Government	\$120,957.41	\$77,753.23	\$120,957.41	\$87,883.33
School	\$33,294.81	\$13,604.78	\$33,294.81	\$22,735.64

Rates for Core User Groups

	Percent of Rev.	Water						Sewer					
		FY22 GATE		FY22		Change FY22 to FY22 GATE		FY22 GATE		FY22		Change FY22 to FY22 GATE	
		Fixed per unit. Metered per 1000 gal.	Revenue	Fixed per unit. Metered per 1000 gal.	Revenue	Dollar Difference	Percentage Difference	Fixed per unit. Metered per 1000 gal.	Revenue	Fixed per unit. Metered per 1000 gal.	Revenue	Dollar Difference	Percentage Difference
Residential													
Fixed Rate	30%	\$120.45	\$51,310	\$120.45	\$51,310	\$0.00	0.0%	\$139.90	\$81,842	\$169.72	\$71,792	-\$29.82	-17.6%
Metered	70%	\$13.39	\$119,724	\$13.39	\$119,724	\$0.00	0.0%	\$11.29	\$190,964	\$18.87	\$167,514	-\$7.58	-40.2%
Total Rev.			\$171,035		\$171,035				\$272,806		\$239,305		
Commercial & Government													
Fixed Rate	40%	\$636.62	\$48,383	\$636.62	\$48,383	\$0.00	0.0%	\$357.49	\$31,101	\$475.05	\$35,153	-\$117.56	-24.7%
Metered	60%	\$11.48	\$72,574	\$11.48	\$72,574	\$0.00	0.0%	\$9.68	\$46,652	\$16.17	\$52,730	-\$6.50	-40.2%
Total Rev.			\$120,957		\$120,957				\$77,753		\$87,883		
School													
Fixed Rate	50%	\$5,549.13	\$16,647	\$5,549.13	\$16,647	\$0.00	0.0%	\$2,267.46	\$6,802	\$3,789.27	\$11,368	-\$1,521.81	-40.2%
Metered	50%	\$19.74	\$16,647	\$19.74	\$16,647	\$0.00	0.0%	\$8.07	\$6,802	\$13.48	\$11,368	-\$5.41	-40.2%
Total Rev.			\$33,295		\$33,295				\$13,605		\$22,736		

Revenue Analysis

	Water	Sewer
Revenue Through Fixed Fees (Water: rates, fire, hook-on, int. Sewer: rates, 50% septage, hook-on, int.)	\$169,046	\$337,893
Revenue Through Variable Fees (Water: rates, sale of water Sewer: rates, 50% septage)	\$210,446	\$465,707
Total	\$379,492	\$803,600
Double Check to ensure the revenue raised by fees equals budgeted revenue goal (field should equal zero)	\$0	\$0
Capital Budget	\$199,376	\$163,302
Percent of Capital Budget that is covered by revenue raised by fixed fees	84.79%	206.91%

Sample Annual Bill Changes

	FY22 GATE		FY22	
	Water	Sewer	Water	Sewer
Residential				
Metered	\$281.04	\$326.43	\$281.04	\$396.01
Fixed	\$120.45	\$139.90	\$120.45	\$169.72
Total	\$401.49	\$466.33	\$401.49	\$565.73
Total Combined	\$867.82		\$967.22	
Total Combined Dollar Change	-\$99.40			
Total Combined Percentage Change	-10.28%			
Commercial & Government				
Metered	\$954.93	\$536.23	\$954.93	\$712.57
Fixed	\$636.62	\$357.49	\$636.62	\$475.05
Total	\$1,591.54	\$893.72	\$1,591.54	\$1,187.61
Total Combined	\$2,485.26		\$2,779.16	
Total Combined Dollar Change	-\$293.90			
Total Combined Percentage Change	-10.58%			
School				
Metered	\$5,549.13	\$2,267.46	\$5,549.13	\$3,789.27
Fixed	\$5,549.13	\$2,267.46	\$5,549.13	\$3,789.27
Total	\$11,098.27	\$4,534.93	\$11,098.27	\$7,578.55
Total Combined	\$15,633.20		\$18,676.82	
Total Combined Dollar Change	-\$3,043.62			
Total Combined Percentage Change	-16.30%			

Estimated Usage Based on Existing Conditions in Gateway and Potential Future Growth in the Gateway
 Data from July 2021 Preliminary Engineering Report, Table 9, Page 16

Buildings with one meter for Commercial & Residential uses, uses Commercial rate for metered rates, and is assessed category specific fixed rates.

Phase	Use Description	User Type	Quantity		Days in Use	Current Flow			Metered		Estimated Future Flow		
						Avg. Daily Flow	Avg. Annual Flow	Users	Rate Billed As	Fixed Rate Billed As	Avg. Daily Flow	Avg. Annual Flow	Users
Phase 1													
282 W. Main	Residential	Duplex	2	100 gpd/unit	365	200	73,000	2	Residential	Residential	200	73,000	2
434 W. Main	Residential	Single Family Home	1	100 gpd/unit	365	100	36,500	1	Residential	Residential	100	36,500	1
840 W. Main	Commercial	Office Bld.	42	15 gpd/staff	260	630	163,800	2	Commercial	Commercial	630	163,800	2
840 W. Main	Commercial	2nd Office Bld.	51	15 gpd/staff	260	765	198,900	2	Commercial	Commercial	765	198,900	2
840 W. Main	Commercial	Preschool/Day Care	30	15 gpd/staff & child	260		0	1	Commercial	Commercial	450	117,000	1
840 W. Main	Commercial	Barn Conversion	1		260		0				800	208,000	1
Phase 2													
878 W. Main	Residential	Single Family Home	1	100 gpd/unit	365	100	36,500	1	Residential	Residential	100	36,500	1
920 W. Main	Residential	Single Family Home	1	100 gpd/unit	365	100	36,500	1	Commercial	Residential	100	36,500	1
920 W. Main	Commercial	Tow Business	1	Incl Above		0	0	1	Commercial	Commercial	0	0	1
932 W. Main	Residential	Single Family Home / Home Business	1	100 gpd/unit	365	100	36,500	1	Residential	Residential	100	36,500	1
978 W. Main	Residential	Single Family Home	1	100 gpd/unit	365	100	36,500	1	Residential	Residential	100	36,500	1
1010-1014 W. Main	Residential	Duplex	2	100 gpd/unit	365	200	73,000	2	Residential	Residential	200	73,000	2
1008 - 1012 W. Main	Residential	Duplex	2	100 gpd/unit	365	200	73,000	2	Residential	Residential	200	73,000	2
1070 W. Main	Commercial	Office Building	20	15 gpd/staff	260	300	78,000	1	Commercial	Commercial	300	78,000	1
1108 W. Main	Commercial	Dog Day Care - Employees	8	15 gpd/staff	260	120	31,200	1	Commercial	Commercial	120	31,200	1
1108 W. Main	Commercial	Dog Day Care - Kennels	40	25 gpd/kennel	260	1,000	260,000	1	Commercial	Commercial	1000	260,000	1
1108 W. Main	Commercial	Dog Day Care - Grooming Station	1	400 gpd/station	260	400	104,000	1	Commercial	Commercial	400	104,000	1
1151 W. Main	Residential	Residence	1	100 gpd/unit	365	100	36,500	1	Commercial	Residential	100	36,500	1
1151 W. Main	Commercial	Chiropractor - staff	3	35 gpd/staff	260	105	27,300	1	Commercial	Commercial	105	27,300	1
1151 W. Main	Commercial	Chiropractor - patients	16	10 gpd/patient	260	160	41,600	1	Commercial	Commercial	160	41,600	1
	Vacant	Residential	1	100 gpd/unit	365		0	1	Residential	Residential	100	36,500	1
	Vacant	Residential	1	100 gpd/unit	365		0	1	Residential	Residential	100	36,500	1
	Vacant	Commercial	2	100 gpd/unit	260		0	2	Commercial	Commercial	200	52,000	2
	Vacant	Residential	2	300 gpd/unit	365		0	2	Residential	Residential	600	219,000	2
1436 W. Main	Commercial Gas Station	1st Pump Set	1	500 gpd/Pump	365	500	182,500	1	Commercial	Commercial	500	182,500	1
1436 W. Main	Commercial Gas Station	Additional Pump Sets	3	300 gpd/Pump	365	900	328,500	1	Commercial	Commercial	900	328,500	1
1436 W. Main	Commercial Gas Station	Employees	6	15 gpd/staff	365	90	32,850	1	Commercial	Commercial	90	32,850	1
Phase 3													
9 Gov. Peck	Commercial Fuel	Employees	8	15 gpd/staff	260	120	31,200	1	Commercial	Commercial	120	31,200	1
116 River Rd.	Commercial Fuel	Employees	10	15 gpd/staff	260	150	39,000	1	Commercial	Commercial	150	39,000	1
Rte. 117	Mobil Home Park	Mobile Homes	146	147 gpd/MHP	365	21,462	7,833,630	146	Residential	Residential	36162	13,199,130	1
Total Residential							8,198,630	162					
Total Commercial							1,591,850	13					

Estimated cost increases for Gateway Expansion

Data from July 2021 Preliminary Engineering Report, Table 17, Page 32

	Current	Anticipated with Expansion	Net Increase
Variable Costs	\$581,522	\$ 595,585	\$ 14,063

RICHMOND GATEWAY EXPANSION COMBINED

SOURCES & USES		DEBT SERVICE SCHEDULE				ANNUAL DEBT SERVICE SCHEDULE			
	Assumptions	Loan Payment	Principal	Interest	Series D/S		Principal	Interest	Series D/S
<i>Sources</i>									
Par	\$1,301,801		1,258,408	449,073	1,707,481		1,258,408	449,073	1,707,481
Equity	0								
Total	\$1,301,801	5/1/2022	0	5,672	5,672	6/30/2022	0	5,672	5,672
		11/1/2022	0	11,871	11,871	6/30/2023	0	23,743	23,743
<i>Uses</i>		5/1/2023	0	11,871	11,871	6/30/2024	43,393	23,643	67,036
Project	\$1,301,801	11/1/2023	43,393	11,871	55,265	6/30/2025	43,393	23,441	66,834
COI		5/1/2024	0	11,772	11,772	6/30/2026	43,393	23,208	66,602
Total	\$1,301,801	11/1/2024	43,393	11,772	55,165	6/30/2027	43,393	22,915	66,309
		5/1/2025	0	11,670	11,670	6/30/2028	43,393	22,560	65,954
Dated Date	3/5/2022	11/1/2025	43,393	11,670	55,063	6/30/2029	43,393	22,145	65,538
I-Commencement Date	5/1/2022	5/1/2026	0	11,539	11,539	6/30/2030	43,393	21,676	65,069
P-Commencement Date	11/1/2023	11/1/2026	43,393	11,539	54,932	6/30/2031	43,393	21,149	64,542
Term	31 Years	5/1/2027	0	11,377	11,377	6/30/2032	43,393	20,552	63,946
Amortization Period	30 Years	11/1/2027	43,393	11,377	54,770	6/30/2033	43,393	19,892	63,285
Final Maturity	11/1/2052	5/1/2028	0	11,184	11,184	6/30/2034	43,393	19,194	62,587
Avg Life	15.21 Years	11/1/2028	43,393	11,184	54,577	6/30/2035	43,393	18,437	61,830
		5/1/2029	0	10,961	10,961	6/30/2036	43,393	17,610	61,004
<i>Statistics</i>		11/1/2029	43,393	10,961	54,355	6/30/2037	43,393	16,749	60,142
Net Interest Cost	2.27%	5/1/2030	0	10,714	10,714	6/30/2038	43,393	15,804	59,197
		11/1/2030	43,393	10,714	54,108	6/30/2039	43,393	14,786	58,180
		5/1/2031	0	10,434	10,434	6/30/2040	43,393	13,756	57,149
		11/1/2031	43,393	10,434	53,828	6/30/2041	43,393	12,755	56,149
[Note] NIC assumes no accrued interest & par bonds		5/1/2032	0	10,118	10,118	6/30/2042	43,393	11,786	55,179
		11/1/2032	43,393	10,118	53,512	6/30/2043	43,393	10,803	54,196
		5/1/2033	0	9,773	9,773	6/30/2044	43,393	9,754	53,148
		11/1/2033	43,393	9,773	53,167	6/30/2045	43,393	8,640	52,033
		5/1/2034	0	9,420	9,420	6/30/2046	43,393	7,511	50,904
		11/1/2034	43,393	9,420	52,814	6/30/2047	43,393	6,368	49,761
		5/1/2035	0	9,016	9,016	6/30/2048	43,393	5,218	48,611
		11/1/2035	43,393	9,016	52,410	6/30/2049	43,393	4,066	47,459
		5/1/2036	0	8,594	8,594	6/30/2050	43,393	2,910	46,303
		11/1/2036	43,393	8,594	51,987	6/30/2051	43,393	1,749	45,142
		5/1/2037	0	8,155	8,155	6/30/2052	43,393	584	43,977
		11/1/2037	43,393	8,155	51,548	6/30/2053	0	0	0
		5/1/2038	0	7,649	7,649	6/30/2054	0	0	0
		11/1/2038	43,393	7,649	51,043				
		5/1/2039	0	7,137	7,137				
		11/1/2039	43,393	7,137	50,530				
		5/1/2040	0	6,619	6,619				
		11/1/2040	43,393	6,619	50,012				
		5/1/2041	0	6,137	6,137				
		11/1/2041	43,393	6,137	49,530				
		5/1/2042	0	5,649	5,649				
		11/1/2042	43,393	5,649	49,042				
		5/1/2043	0	5,154	5,154				
		11/1/2043	43,393	5,154	48,547				
		5/1/2044	0	4,600	4,600				
		11/1/2044	43,393	4,600	47,994				
		5/1/2045	0	4,039	4,039				
		11/1/2045	43,393	4,039	47,433				
		5/1/2046	0	3,471	3,471				
		11/1/2046	43,393	3,471	46,865				
		5/1/2047	0	2,897	2,897				
		11/1/2047	43,393	2,897	46,290				
		5/1/2048	0	2,322	2,322				
		11/1/2048	43,393	2,322	45,715				
		5/1/2049	0	1,744	1,744				
		11/1/2049	43,393	1,744	45,138				
		5/1/2050	0	1,165	1,165				
		11/1/2050	43,393	1,165	44,558				
		5/1/2051	0	584	584				
		11/1/2051	43,393	584	43,977				
		5/1/2052	0	0	0				