

1. Meeting Material

Documents:

CofY Accounts 23-01-04 FORM.pdf
CIP Projs Approps 23-01-04 Money Moved.pdf
TRT Tax Revenue History.pdf
URD Financial Planning V2016V4.Pdf

PROJECT DESCRIPTION: _____ BILLING NOTES: _____

PROJECT: _____ PROGRAM: _____ TYPE: _____ TASK: _____

REPORTING

PROJECTS (1)		PROGRAM (2)*		TYPE (3) NON-CAPITAL		TASK DESCRIPTION LABEL (4)	
= Fund (Govt/Revenue)		= Department or Program		= Item		= Description (First 8 Characters)	
CODES	DESCRIPTION	CODES	DESCRIPTION	CODES	DESCRIPTION	CODES	DESCRIPTION
MUNI*	<input type="checkbox"/> Municipality	CITYHALL	<input type="checkbox"/> City Hall	OMS	<input type="checkbox"/> Operational Costs, Materials and Services	WWTP Coding for WTP/WWTP as usual	
VSAMNTY*	<input type="checkbox"/> Visitor Amenities	VACOFC	<input type="checkbox"/> Visitor Amenities - Chamber of Commerce	HR	<input type="checkbox"/> Personnel Expense		
WTR	<input type="checkbox"/> Water	COMMONS	<input type="checkbox"/> Commons	REVENUE	<input type="checkbox"/> General Revenue		
WWTR*	<input type="checkbox"/> Wastewater	LIBRARY	<input type="checkbox"/> Library	WWTP	<input type="checkbox"/> Revenue - Wastewater	SRC	<input type="checkbox"/> Water Source
CIPMUNI*	<input type="checkbox"/> CIP Municipality	LLCM	<input type="checkbox"/> Little Log Church Museum	WTP	<input type="checkbox"/> Revenue - Water	COLL	<input type="checkbox"/> Collection
CIPVAMN*	<input type="checkbox"/> CIP Visitor Amenities	PRKSTRLS	<input type="checkbox"/> Parks & Trails	SDC	<input type="checkbox"/> Revenue - SDCs	DIS	<input type="checkbox"/> Distribution
CIPWTR*	<input type="checkbox"/> CIP Water	WTP	<input type="checkbox"/> Water Plant	TYPE (3) CAPITAL / FIXED ASSET (Miscellaneous)			
CIPWWTR*	<input type="checkbox"/> CIP Wastewater	WWTP	<input type="checkbox"/> WasteWater Plant	CODES	DESCRIPTION	IARC	<input type="checkbox"/> Integrated Architecture
CIPPW*	<input type="checkbox"/> CIP Public Works	STREETS	<input type="checkbox"/> Street Development and Operations	PROP	<input type="checkbox"/> Land	PAC	<input type="checkbox"/> Process and Controls
		DRAINS	<input type="checkbox"/> Storm Drainage	BLDGIMP	<input type="checkbox"/> Buildings and Improvements	SMA	<input type="checkbox"/> Substantial Maintenance
		RESLNC	<input type="checkbox"/> Resiliency	LSIMP	<input type="checkbox"/> Leasehold Improvements	TASK DESCRIPTION LABEL (4)	
				VMQ	<input type="checkbox"/> Vehicles, Machinery and Equipment	= Description	
				CON	<input type="checkbox"/> Construction	CODES	TEXT DESCRIPTION
				INF	<input type="checkbox"/> Infrastructure and Improvements		
				ACD	<input type="checkbox"/> Accumulated Depreciation		23-00001 Library Rehab
				CTC	<input type="checkbox"/> Contributed Capital		23-00002 Parks
				CONSTMNG	<input type="checkbox"/> Construction Management		23-00003 LLCM
				DESIGN	<input type="checkbox"/> Design		23-00004 Skate Park
				SPECS	<input type="checkbox"/> Specifications		23-00005 Survey / Community
				ANALYSES	<input type="checkbox"/> Analyses		23-00006 Masterplan
				ARCH	<input type="checkbox"/> Architecture		23-00007 City Hall Rehab
				ENG	<input type="checkbox"/> Engineering		23-00008 Wetlands Boardwalk
				BIDSRFP	<input type="checkbox"/> Bid Costs and references		23-00009
				GCFEES	<input type="checkbox"/> General Contractor fees		23-00010
				SUBS	<input type="checkbox"/> Sub-contractors		23-00011
				INDINSP	<input type="checkbox"/> Independent Inspection		
				INS	<input type="checkbox"/> Insurance		
				COMPBONDS	<input type="checkbox"/> Completion Bonds		
				CAPEQUIP	<input type="checkbox"/> Capital Equipment		
				EQUIPMOD	<input type="checkbox"/> Equipment Modifications		

CITY OF YACHATS		1/5/2023 16:06					NEED GL ENTRIES		PHASE / STATUS							
CAPITAL IMPROVEMENT PROJECTS (CIP)									GENERAL FUNDS				ENTERPRISE			
REPORT TO CITY COUNCIL December 21, 2022			CIP 2022-3 UPDATED MASTERLIST	CIP 2023-4 UPDATED MASTERLIST (22SEP01 Memo)	ADOPTED APPROPRI- ATIONS	CAPITAL RESERVES	EXPENDITURES 2021-22	REMAINING BUDGET ITEMS 2022-23	CC REPORT	HOLD	DISCOVERY	COMPLETE	IN REVIEW	APPROVED	IN PROCESS	COMPLETE
PROJECTS	TASK / CODING NOTES	@JUL2022	@JUL2023	2022-3	2022-3	@FEB22	@JAN23									
POCKET PARKS																
Landscaping, Planting, Signage, Barriers, Benches		\$ 29,000		\$ 19,000	\$ -	\$ -	\$ -									
		\$ -		\$ -	\$ -	\$ -	\$ -									
BOARDWALK																
Engineering Design (Engineering)	BOARDWLK	\$ 125,000		\$ 110,000	\$ -	\$ -	\$ -									
350' Boardwalk		\$ 625,000		\$ 150,000	\$ -	\$ -	\$ -									
Viewing Platform		\$ -		\$ -	\$ -	\$ -	\$ -									
Landmark Gateway Overlook		\$ 350,000		\$ -	\$ -	\$ -	\$ -									
Underground Utilities		\$ -		\$ 200,000	\$ -	\$ -	\$ -									
Extended Walkway to State Park		\$ 1,850,000	\$ 750,000	\$ -	\$ -	\$ -	\$ -									
SKATEPARK																
Private Sponsorship - Skatepark Remodel		\$ 15,000		\$ 15,000	\$ -	\$ -	\$ -									
YACHATS CIVIC PARK																
Conversion of ballfield into greenspace park. Engineering.		\$ -		\$ -	\$ -	\$ -	\$ -									
PARKS & TRAILS																
Park Plan - Greenspace and Commons		\$ -		\$ 55,000	\$ -	\$ -	\$ -									
Greenspace - Park Development				\$ 50,000	\$ -	\$ -	\$ -									
					\$ -	\$ 6,547	\$ -									
					\$ 235,762	\$ -	\$ -									
PARKS & RECREATION S/T		\$ 1,894,000		\$ 599,000	\$ 235,762	\$ 6,547	\$ -									
CIVIC PROPERTIES FACILITIES																
THE COMMONS																
Gutters and Fascia		\$ 30,000		\$ 35,000	\$ -	\$ -	\$ 50,000									
North Entrance Design and Updates		\$ 140,000			\$ -	\$ -	\$ -									
Painting - Exterior		\$ -			\$ -	\$ -	\$ -									
Painting - Interior		\$ 33,000			\$ -	\$ -	\$ -									
Concrete Steps		\$ 223,000	\$ 20,000		\$ -	\$ -	\$ -									
Portico and Moving Tent		\$ 100,000			\$ -	\$ -	\$ -									
Public Restrooms		\$ 250,000			\$ -	\$ -	\$ -									
Courts Behind Commons		\$ 250,000			\$ -	\$ -	\$ -									
Park Plan		\$ 65,000			\$ -	\$ -	\$ -									
Greenspace Implementation		\$ 200,000			\$ -	\$ -	\$ -									
Landscaping - General		\$ 885,000	\$ 20,000		\$ -	\$ -	\$ -									
					\$ 157,949	\$ -	\$ -									
LITTLE LOG CHURCH MUSEUM																
Engineering Study		\$ 9,000		\$ -	\$ -	\$ -	\$ 300,000									
Structural Study		\$ 20,000		\$ -	\$ -	\$ -	\$ -									
Exterior Rehab		\$ 500,000		\$ 187,000	\$ -	\$ -	\$ -									
Interior Rehab		\$ -		\$ -	\$ -	\$ -	\$ -									
Hardening		\$ 541,000	\$ 12,000		\$ -	\$ -	\$ -									
					\$ 205,902	\$ -	\$ -									
CITY HALL 501 BUILDING																
Gutter and Fascia Repair		\$ 20,000		\$ 20,000	\$ -	\$ -	\$ -									
Refurbishment of Interior of 501 Building		\$ -			\$ -	\$ -	\$ -									
Counter and Security		\$ -			\$ -	\$ -	\$ -									
Water Billing System Meter Read Interface		\$ -			\$ -	\$ -	\$ -									
Bike Racks		\$ 2,000			\$ -	\$ -	\$ -									
Knowledge Worker Tools		\$ 100,000			\$ -	\$ -	\$ -									
					\$ 154,939	\$ -	\$ -									
LIBRARY ADDITION																
Library Addition		\$ -		\$ 300,000	\$ -	\$ -	\$ 375,000									
Library Expansion		\$ 600,000		\$ -	\$ -	\$ -	\$ -									
Architectural Fees		\$ 35,000		\$ 32,000	\$ -	\$ -	\$ -									
Construction Fees		\$ -		\$ -	\$ -	\$ -	\$ -									
Grant Writer		\$ 6,000		\$ 6,000	\$ -	\$ -	\$ -									
Book Return Steel Box		\$ 646,007	\$ 5,007		\$ -	\$ -	\$ 5,007									
					\$ -	\$ -	\$ -									
					\$ 238,210	\$ -	\$ -									
CIVIC CAMPUS S/T		\$ 2,427,007		\$ 580,000	\$ 757,000	\$ 6,988	\$ 725,000									
RESILIENCY - EMERGENCY PREPAREDNESS																
Emergency Preparedness - Storage Containers	EMRGMNGT	\$ 30,000		\$ 20,000	\$ -	\$ -	\$ 20,000									
Urban/Wildland Interface					\$ -	\$ -	\$ -									
Education Outreach					\$ -	\$ -	\$ -									
Evacuation Routes (Fire/Flood/Slides)					\$ -	\$ -	\$ -									
Resiliency Planning (Code Updates)					\$ -	\$ -	\$ -									
					\$ -	\$ -	\$ -									
RESILIENCY S/T		\$ 30,000		\$ 20,000	\$ -	\$ -	\$ 20,000									
TECHNOLOGY																
SOFTWARE WEBSITE LICENSING INFRASTRUCTURE																
City Hall Website, Accounting System Upgrade		\$ -		\$ -	\$ -	\$ -	\$ -									
					\$ -	\$ -	\$ -									
TECHNOLOGY S/T		\$ -		\$ -	\$ -	\$ -	\$ -									
STUDIES / MASTERPLANS / ANALYSES / RFPs																
COMPREHENSIVE PLAN / MASTER PLANS																
PLN	Municipal Masterplan	\$ -		\$ -	\$ -	\$ -	\$ -									
PLN	Civic Campus Masterplan				\$ -	\$ -	\$ -									
PLN	Parks Masterplan				\$ -	\$ -	\$ -									
PLN	Wetlands Inventory				\$ -	\$ -	\$ -									
PLN	Public Opinion Survey				\$ -	\$ -	\$ -									
RFP / BIDs																
		\$ -		\$ -	\$ -	\$ -	\$ 4,500									
					\$ -	\$ -	\$ -									
STUDIES PLANS ANALYSES RFPs S/T		\$ -		\$ -	\$ -	\$ -	\$ 4,500									
TOTAL ENTERPRISE FUNDS		\$ 2,900,500		\$ 1,380,497	\$ 2,920,192	\$ 344,879	\$ 976,733									
TOTAL GENERAL FUNDS		\$ 4,351,007		\$ 1,199,000	\$ 992,762	\$ 13,535	\$ 749,500									
TOTAL		\$ 7,251,507		\$ 2,579,497	\$ 3,912,954	\$ 358,415	\$ 1,726,233									

City of Yachats
 TRT Revenue
 2005-2022

		General Fund Share	Visitor Amenities Share	Total TRT Revenue	Percentages			
					General	VA		
2004-2005	A	297,865	127,656	425,521	70%	30%		
2005-2006	A	300,504	128,787	429,291	70%	30%		
2006-2007	A	322,996	138,427	461,423	70%	30%	Original Tax Rate	7%
2007-2008	A	371,395	159,169	530,564	70%	30%	Increase 2014	2%
2008-2009	A	351,434	150,614	502,048	70%	30%	Current Tax	9%
2009-2010	A	343,704	147,302	491,005	70%	30%		
2010-2011	A	301,889	129,381	431,270	70%	30%		
2011-2012	A	309,417	132,607	442,024	70%	30%	General Fund Share	
2012-2013	A	332,888	142,666	475,554	70%	30%	70% of 7	4.90%
2013-2014	A	354,404	151,888	506,292	70%	30%	30% of 2	0.60%
2014-2015	A	346,673	221,643	568,316	61%	39%	Total	5.50%
2015-2016	A	467,200	298,701	765,901	61%	39%		
2016-2017	A	568,535	362,315	932,025	61%	39%	Visitor Amenities	
2017-2018	A	634,436	403,901	1,040,059	61%	39%	30% of 7	2.10%
2018-2019	A	644,825	415,088	1,059,913	61%	39%	70% of 2	1.40%
2019-2020	A	633,776	405,291	1,039,067	61%	39%	Total	3.50%
2020-2021	A	804,965	515,862	1,320,827	61%	39%		
2021-2022	A	840,602	537,752	1,378,354	61%	39%	5.5 of 9	61%
2022-2023	B	732,000	460,000	1,192,000	61%	39%	3.5 of 9	39%
2022-2023	E	886,800	569,200	1,456,000	61%	39%		

A=Actual
 B=Budget
 E=Estimate

		Interest Income	Actual & Forecast Revenue	City Admin Fee	Materials & Services	Sewer Plant, Pump Stations, Other Improvements	I & I	South Water Tank	Hydrants E'Quake Valve	Street Repair Restore	Storm Drain Imprvmnts	Sidewalks w/curbs 101	Trails	Parks, etc.	FY Totals	Fund Balance
URD Board Amendment			5,945,725	285,899	55,631	1,535,000	266,650	1,405,420	66,650	207,782	530,500	1,213,000	133,350	245,843		62,003
Actual	FY 2017		252,253	0	(1,020)	(95,000)		0	0	0	(25,000)	(125,000)	0	0	6,233	68,236
Actual	FY 2018		278,318	0	(1,538)	(95,000)		0	0	0	0	(46,000)	0	0	135,780	204,016
Actual	FY 2019		322,029	(13,000)	(2,277)	(95,000)		(100,000)	0	(10,000)			(8,000)	0	93,752	297,768
Actual	FY 2020		374,955	(13,000)	(7,488)	(95,000)	(25,000)	(100,000)	0	0		0	0	0	134,467	432,235
Actual	FY 2021		419,665	(14,000)	(1,814)	(95,000)	0	(100,000)	(70,000)	0	0	(150,000)	0	0	(11,149)	421,086
Actual	FY 2022		466,840	(15,000)	(1,750)	(95,000)	(50,000)	(100,000)	(12,000)	0	(50,000)	(230,000)	(8,000)	(36,000)	(130,910)	290,176
<u>Thru June 30, 2022</u>				230,899	39,744	965,000	191,650	1,005,420	(15,350)	197,782	455,500	662,000	117,350	209,843		
Forecast	FY 2023		478,515	(16,000)	(3,000)	(95,000)	(25,000)	(100,000)	(4,000)	(13,000)	(50,000)		(8,000)	(20,000)	144,515	434,691
Forecast	FY 2024		516,105	(17,000)	(3,000)	(95,000)	(25,000)	(100,000)	(4,000)	(13,000)	(50,000)		(8,000)	(20,000)	181,105	615,796
Forecast	FY 2025		536,172	(17,000)	(3,000)	(95,000)	(25,000)	(100,000)	(4,000)	(13,000)	(50,000)		(8,000)	(20,000)	201,172	816,968
Forecast	FY 2026		556,841	(18,000)	(4,000)	(145,000)	(25,000)	(100,000)	(5,000)	(13,000)	(50,000)		(9,000)	(20,000)	167,841	984,809
Forecast	FY 2027		578,130	(19,000)	(4,000)	(145,000)	(25,000)	(100,000)	(5,000)	(14,000)	(50,000)		(9,000)	(20,000)	187,130	1,171,939
Forecast	FY 2028		600,057	(20,000)	(4,000)	(145,000)	(25,000)	(100,000)	(5,000)	(14,000)	(50,000)		(9,000)	(20,000)	208,057	1,379,996
Forecast	FY 2029		514,378	(20,000)	(4,000)	(145,000)	(25,000)	(100,000)	(5,000)	(14,000)	(50,000)	0	(9,000)	(20,000)	122,378	1,502,374
Forecast	FY 2030		0	(21,000)	(4,000)	(100,000)	(16,650)	(100,000)	(5,000)	(14,000)	(50,000)	(150,000)	(10,000)	(20,000)	(490,650)	1,011,724
Forecast	FY 2031		0	(22,000)	(4,000)	0		(100,000)	(5,000)	(14,000)	(50,000)	(200,000)	(10,000)	(20,000)	(425,000)	586,724
Forecast	FY 2032		0	(23,000)	(4,000)	0		(100,000)	(5,000)	(14,000)	(5,500)	(350,000)	(10,000)	(20,000)	(531,500)	55,224
Forecast	FY 2033		0	(25,000)	(3,631)	0		(5,420)	(5,000)	(15,000)		(300,000)	(10,000)	(20,000)	(384,051)	(328,827)
Forecast	FY 2034		0	(11,899)	0	0			(2,650)	(16,782)			(1,350)		(32,681)	(361,508)
Yet-to-Go			3,780,198	(54,000)	(16,774)	(570,000)	(75,000)	(400,000)	(152,000)	20,000	(75,000)	(889,000)	0	(46,157)		

2035-2036 FY 2036
2036-2037 FY 2037
2037-2038 FY 2038

Yet-to-Go

10,690,385

Grand Total

#REF!

Urban Renewal Contribution

	Original Forecast	Actual \$ Assessed	Current Year Collections	Prior Year Collections	Total Annual Collections	Better (Worse)	Tax Assessed New Forecast	Original Cumulative Appraised Value	Actual Appraised Value	Appraised New Forecast
FY 2007	104,341	0	0		0	(104,341)		11,336,104		
FY 2008	138,747	121,014	112,210		112,210	(26,537)		15,074,196	11,420,065	0.0106
FY 2009	174,697	164,615	150,783	3,721	154,504	(20,193)		18,979,982	15,579,525	0.0106
FY 2010	212,245	188,769	172,950	7,344	180,294	(31,951)		23,059,319	18,314,095	0.0103
FY 2011	251,445	196,992	182,560	6,620	189,180	(62,265)		27,318,221	19,229,095	0.0102
FY 2012	279,777	194,844	179,237	9,966	189,203	(90,574)		30,396,317	19,153,495	0.0102
FY 2013	309,209	190,124	176,393	11,104	187,497	(121,712)		33,593,985	20,340,785	0.0093
FY 2014	339,778	196,429	183,630	9,646	193,276	(146,502)		36,915,118	20,688,685	0.0095
FY 2015	371,520	233,910	186,097	42,280	228,377	(143,143)		40,363,712	24,633,805	0.0095
FY 2016	404,473	240,428	225,562	8,139	233,701	(170,772)	0	43,943,865	25,421,975	0.0095
FY 2017	424,434	257,408	242,691	8,752	251,443	(172,991)	0	46,112,622	27,218,365	0.0095
FY 2018	444,945	286,403	271,473	6,845	278,318	(166,627)	0	50,630,700	30,194,105	0.0095
FY 2019	466,020	337,684	314,871	7,158	322,029	(143,991)	0	52,983,345	35,622,525	
FY 2020	487,675	385,208	362,606	11,452	374,058	(113,617)	0	55,400,688	40,670,005	
FY 2021	509,925	426,142	408,388	8,638	417,026	(92,899)	0	57,884,508	44,984,835	
FY 2022	532,786	471,178	452,561	10,097	462,658	(70,128)	0	60,436,633	49,788,715	
FY 2023	556,260	512,019	457,497	17,218	474,715	(81,545)	0	63,058,942	54,172,085	
	6,008,277	4,403,167	4,079,509	168,980	4,248,489	(1,759,788)				
FY 2024	580,413	534,824	497,386	18,719	516,105	(64,308)	0	65,753,364		56,297,248
FY 2025	605,214	555,619	516,725	19,447	536,172	(69,042)	0	65,753,364		58,486,165
FY 2026	630,696	577,037	536,645	20,196	556,841	(73,855)	0	68,521,882		60,740,750
FY 2027		599,098	557,161	20,968	578,130	578,130	0			63,062,972
FY 2028		621,821	578,294	21,764	600,057	600,057	0			65,454,862
FY 2029		533,034	495,722	18,656	514,378	514,378	0			67,918,507
FY 2030			0	0	0	0	0			
FY 2031			0	0	0	0	0			
FY 2032			0	0	0	0	0			
FY 2033			0	0	0	0	0			
FY 2034					0		0			
FY 2035					0		0			
FY 2036					0		0			

FY 2037					0	0
FY 2038					0	0
Yet-to-Go	1,816,323	3,421,433	3,181,933	119,750	3,301,683	0
Grand Total	7,824,600	7,824,600	7,261,442	288,730	7,550,171	
					274,429	Receivables

Assumptions:	<p>Excess Value grows at 3% plus \$500,000 annually</p> <p>CY collections are 93% of tax assessed</p> <p>Prior years collections are 50% of each year's uncollected</p> <p>Still a receivable of \$275K after assessments end</p>
---------------------	---

Annual Interest rate 1.88%

Years 20

Payments per year 12

Amount 760000After Forgiveness

Payment Number	Payment	Principal	Interest	Balance			
1	(\$3,793.96)	(\$2,606.46)	(\$1,187.50)	\$758,812.50	12 Payments are	\$45,527.47	
2	(\$3,793.96)	(\$2,608.31)	(\$1,185.64)	\$756,204.19			
3	(\$3,793.96)	(\$2,612.39)	(\$1,181.57)	\$753,591.80	Transferred from URD	\$100,000.00	
4	(\$3,793.96)	(\$2,616.47)	(\$1,177.49)	\$750,975.33			
5	(\$3,793.96)	(\$2,620.56)	(\$1,173.40)	\$748,354.78	Annual Additional Reserves	\$54,472.53	for 14 years
6	(\$3,793.96)	(\$2,624.65)	(\$1,169.30)	\$745,730.12			
7	(\$3,793.96)	(\$2,628.75)	(\$1,165.20)	\$743,101.37	Loan Balance at 14 year mark	\$261,552.02	
8	(\$3,793.96)	(\$2,632.86)	(\$1,161.10)	\$740,468.51			
9	(\$3,793.96)	(\$2,636.97)	(\$1,156.98)	\$737,831.54	Annual Debt Service assumed by ?	\$45,527.47	6 more years
10	(\$3,793.96)	(\$2,641.09)	(\$1,152.86)	\$735,190.44			
11	(\$3,793.96)	(\$2,645.22)	(\$1,148.74)	\$732,545.22	Total Reserves created through 14 years	\$762,615.42	
12	(\$3,793.96)	(\$2,649.35)	(\$1,144.60)	\$729,895.87			
13	(\$3,793.96)	(\$2,653.49)	(\$1,140.46)	\$727,242.38			
14	(\$3,793.96)	(\$2,657.64)	(\$1,136.32)	\$724,584.74			
15	(\$3,793.96)	(\$2,661.79)	(\$1,132.16)	\$721,922.94			
16	(\$3,793.96)	(\$2,665.95)	(\$1,128.00)	\$719,256.99			
17	(\$3,793.96)	(\$2,670.12)	(\$1,123.84)	\$716,586.88			
18	(\$3,793.96)	(\$2,674.29)	(\$1,119.67)	\$713,912.59	Total 20 years of payments	\$910,549.41	
19	(\$3,793.96)	(\$2,678.47)	(\$1,115.49)	\$711,234.12			
20	(\$3,793.96)	(\$2,682.65)	(\$1,111.30)	\$708,551.47	Transferred from URD over 14 years	\$762,615.42	
21	(\$3,793.96)	(\$2,686.84)	(\$1,107.11)	\$705,864.62			
22	(\$3,793.96)	(\$2,691.04)	(\$1,102.91)	\$703,173.58			
23	(\$3,793.96)	(\$2,695.25)	(\$1,098.71)	\$700,478.33			
24	(\$3,793.96)	(\$2,699.46)	(\$1,094.50)	\$697,778.88			
25	(\$3,793.96)	(\$2,703.68)	(\$1,090.28)	\$695,075.20			
26	(\$3,793.96)	(\$2,707.90)	(\$1,086.05)	\$692,367.30			
27	(\$3,793.96)	(\$2,712.13)	(\$1,081.82)	\$689,655.17			
28	(\$3,793.96)	(\$2,716.37)	(\$1,077.59)	\$686,938.80			
29	(\$3,793.96)	(\$2,720.61)	(\$1,073.34)	\$684,218.18			
30	(\$3,793.96)	(\$2,724.86)	(\$1,069.09)	\$681,493.32			