

Michigan Department of Treasury
Office of Revenue and Tax Analysis
PO Box 30722
Lansing MI 48909

RE: Compliance Form 4886 for Charter Township of Oxford, MI Transparency & Accountability

The Charter Township of Oxford is pleased to submit form 4886 with the required documents per Public Act 268, in compliance with the State of Michigan's Transparency and Accountability Initiative.

The Charter Township of Oxford has chosen to use a web-service for this requirement, and has partnered with Munetrix to showcase our data.

Included with this letter are the required documents for Charter Township of Oxford's:

- Citizen's Guide to Finances including our Pension and OPEB status
- Performance Dashboard
- Debt Service Report
- Projected Budget Report

We have made the data available to the public via a link on our website; as well we will make available limited quantities of paper copies in our municipality lobby and notify residents in our periodic mailings. You will find the confirmation of our website link and various supporting transparency documentation included with this letter.

We look forward to receiving these important funds from the State of Michigan and trust you will contact us if there are any questions or concerns.

Sincerely,



William Dunn
Township Supervisor

Michigan Department of Treasury
(Recreated) 4886 (Rev. 07-16)

**City, Village, and Township Revenue Sharing/County Incentive Program
Certification of Accountability and Transparency**

Issued under authority of 2016 Public Act 268. Filing is mandatory to qualify for payments.

Each city/village/township/county applying for City, Village, and Township Revenue Sharing or County Incentive Program payments must:

1. Certify to the Michigan Department of Treasury (Treasury) that the local unit listed below has produced and made available to the public, a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report as required by 2016 Public Act 268. The Citizen's Guide, Performance Dashboard, Debt Service Report, and Projected Budget Report shall be made available for public viewing in the clerk's office or posted on a publicly accessible Internet site. The local unit must include in any mailing of general information to its citizens, the physical location or Internet website address where all the documents are available for viewing.
2. Submit to Treasury a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report.

This certification, along with a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report, **must be received by December 1, 2016**, (or the first day of a payment month) in order to qualify for that month's payment. Postmark dates will not be considered. For questions, call 517-373-2697.

PART 1: LOCAL UNIT INFORMATION			
Local Unit Name Charter Township of Oxford		Local Unit County Name Oakland County	
Local Unit Code 631160		Contact E-Mail Address jferrari@oxfordtownship.org	
Contact Name Joe Ferrari	Contact Title Township Treasurer	Contact Telephone Number 248-628-9787	Extension
Website Address, if reports are available online http://munetrix.com/sections/data/municipal.php?MuniID=1593&Type=Township			Current Fiscal Year End Date 2016-12-31
PART 2: CERTIFICATION			
<i>In accordance with 2016 Public Act 268, the undersigned hereby certifies to Treasury that the above mentioned local unit 1) has produced a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report; 2) has made the documents available for public viewing in the city, village, township, or county clerk's office or has posted them on a publicly accessible Internet site; and 3) will include in any mailing of general information to our citizens, the physical location or Internet website address where the documents are located. The Citizen's Guide, Performance Dashboard, Debt Service Report, and Projected Budget Report are attached to this signed certification.</i>			
Chief Administrative Officer Signature (as defined in MCL 141.422b) 		Printed Name of Chief Administrative Officer (as defined in MCL 141.422b) William Dunn	
Title Township Supervisor		Date October 06, 2016	

Completed and signed form (including required attachments) should be e-mailed to: **TreasRevenueSharing@michigan.gov**
If you are unable to submit via e-mail, fax to 517-335-3298 or mail the completed form and required attachments to:

Michigan Department of Treasury
Office of Revenue and Tax Analysis
PO Box 30722
Lansing MI 48909

TREASURY USE ONLY		
CVTRS/CIP Eligible	Certification Received	CVTRS/CIP Notes
Y N	Citizen's Guide Received	
	Performance Dashboard Received	
	Debt Service Report Received	
	Projected Budget Report Received	

General Info

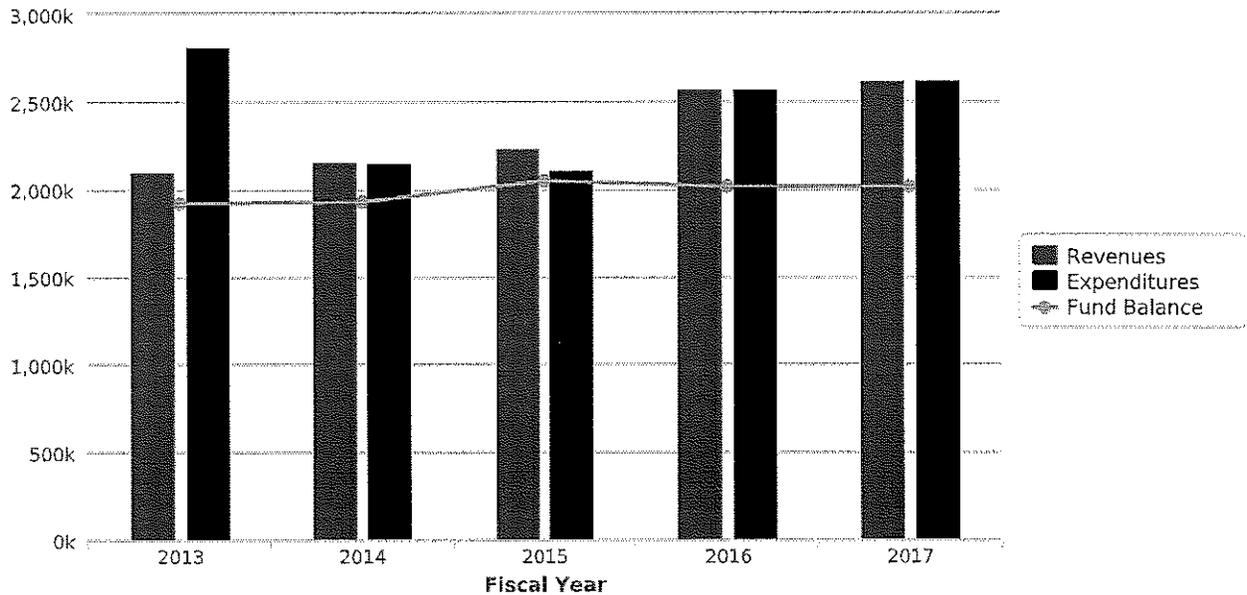
Name	Type	Fiscal Year End	Population (2010)	Phone	Website
Oxford Township	Township	December	20,533	(248) 628-9787	http://www.oxfordtownship.org/

Multi-Year General Fund Only

Year	Data Status	Fiscal Score	Population	General Fund Revenues	General Fund Expenditures	*Available Fund Balance	Taxable Value
2017	Forecast		21,352	\$2,624,360	\$2,624,360	\$2,013,769	\$0
2016	Amended Budget	0	21,352	\$2,572,197	\$2,572,197	\$2,013,769	\$750,392,566
2015	Historic	0	21,516	\$2,234,773	\$2,114,309	\$2,047,643	\$774,634,960
2014	Historic	0	21,331	\$2,164,407	\$2,155,508	\$1,927,839	\$711,073,679
2013	Historic	1	21,051	\$2,103,009	\$2,813,001	\$1,918,130	\$689,225,996

*Available Fund Balance includes Committed, Assigned, and Unassigned Funds. It excludes Nonspendable and Restricted Funds.

How We Have Managed Our Resources



Fiscal Year Assumptions Notes

2017 Notes:

Revenues

- Taxable Value increase of 3.0% based on Oakland County Equalization Projections.
- All other revenues expected to remain flat for the year.
- Fire, EMS, ALS combined millage for 2016. Was separate previously.

Expenditures

- No expected increase in health care expenses
- No salary or payroll impacts
- All expenditures to be contained through efficiency

Financial Statement

Including General Fund only

Balance Sheet

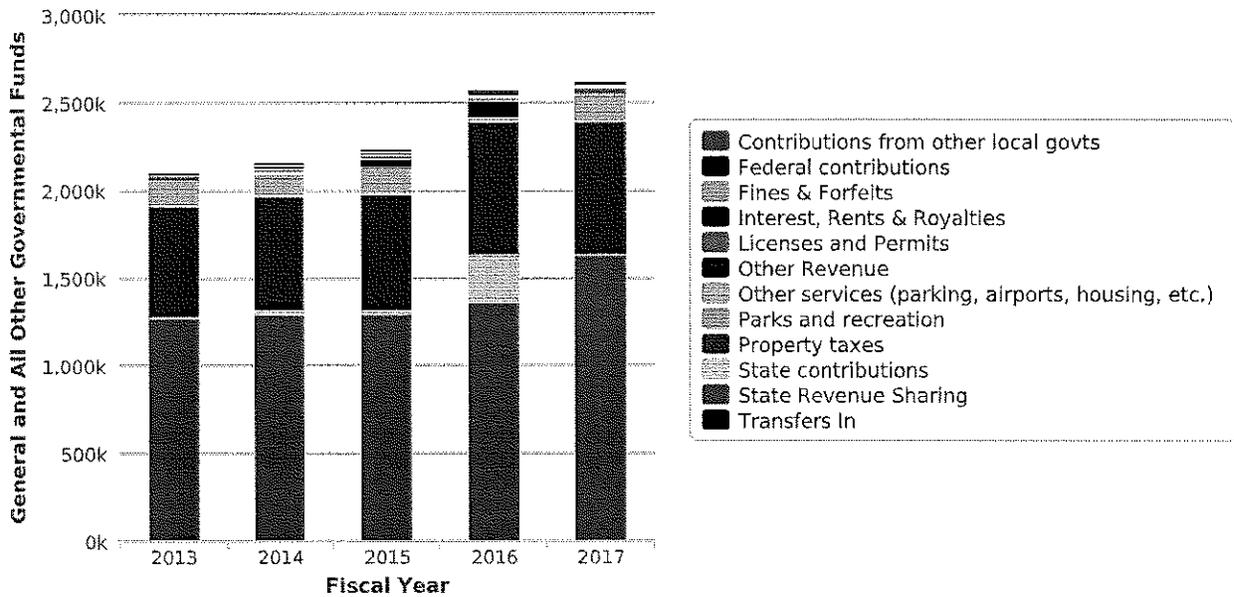
Category Name	2017	2016	2015	2014	2013
Fund Equity	\$0	\$2,013,769	\$2,049,608	\$1,929,144	\$1,920,245
Total Assets	N/A	N/A	\$2,793,276	\$2,601,853	\$2,574,451
Total Liabilities	\$0	N/A	\$743,668	\$672,709	\$654,206

*Fund Equity includes all five fund types: Committed, Assigned, Unassigned, Nonspendable and Restricted Funds.

Revenues

Category Name	2017	2016	2015	2014	2013
Contributions from other local govts	\$0	\$36,380			
Federal contributions	\$25,000		\$17,749	\$22,038	\$4,816
Fines & Forfeits	\$0				
Interest, Rents & Royalties	\$18,175	\$10,625	\$14,779	\$17,203	\$19,376
Licenses and Permits	\$38,420	\$19,090	\$25,330	\$26,184	\$20,063
Other Revenue	\$500	\$96,900	\$44,913	\$6,455	\$2,918
Other services (parking, airports, housing, etc.)	\$147,265	\$19,900	\$151,522	\$125,333	\$146,928
Parks and recreation	\$0				
Property taxes	\$760,000	\$755,302	\$668,410	\$650,725	\$637,180
State contributions	\$0	\$275,000	\$21,334	\$19,279	
State Revenue Sharing	\$1,635,000	\$1,359,000	\$1,290,736	\$1,297,190	\$1,271,728
Transfers In	\$0	\$0			
Total	\$2,624,360	\$2,572,197	\$2,234,773	\$2,164,407	\$2,103,009

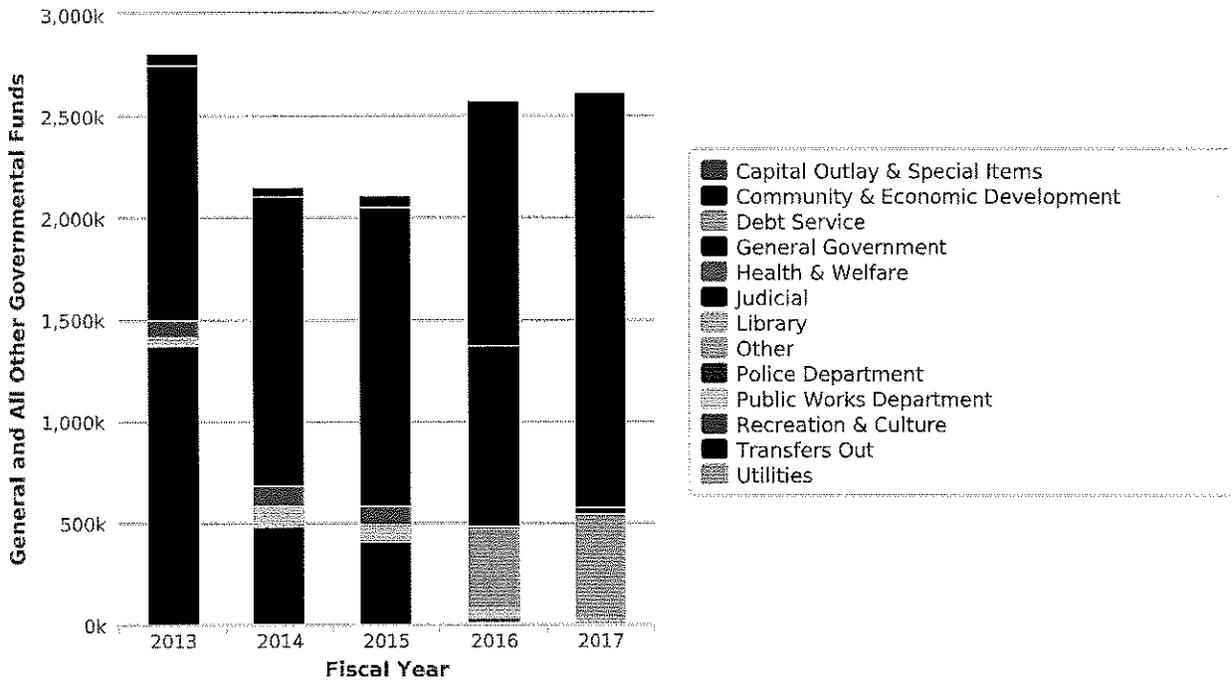
Where The Money Comes From



Expenses

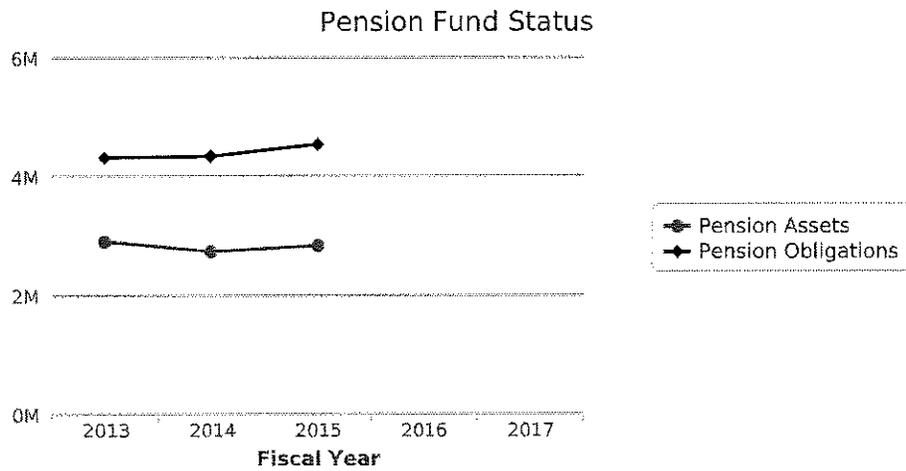
Category Name	2017	2016	2015	2014	2013
Capital Outlay & Special Items	\$0				
Community & Economic Development	\$10,100	\$1,204,143	\$64,465	\$56,482	\$61,816
Debt Service	\$0				
General Government	\$2,043,846	\$886,934	\$1,464,301	\$1,418,147	\$1,254,447
Health & Welfare		\$12,120	\$93,337	\$103,290	\$82,829
Judicial	\$30,000				
Library	\$0				
Other	\$504,414	\$384,800			
Police Department	\$0				
Public Works Department	\$23,000	\$52,200	\$82,206	\$96,975	\$43,909
Recreation & Culture	\$0	\$20,000			
Transfers Out	\$0		\$410,000	\$480,614	\$1,370,000
Utilities	\$13,000	\$12,000			
Total	\$2,624,360	\$2,572,197	\$2,114,309	\$2,155,508	\$2,813,001

How The Money Is Spent

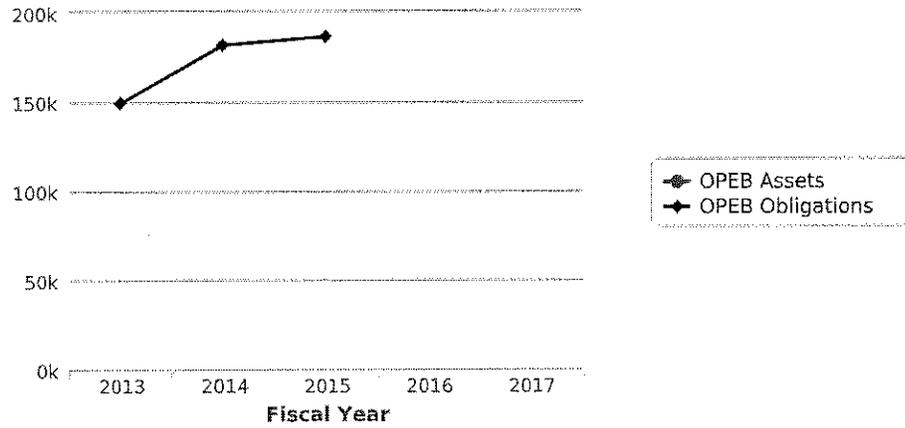


Supplementary Information (Pension / OPEB)

Category Name	2017	2016	2015	2014	2013
Pensions Actuarial Liability	N/A	N/A	\$4,524,052	\$4,327,108	\$4,303,339
Pension Fund Assets	N/A	N/A	\$2,818,229	\$2,720,983	\$2,889,249
OPEB Actuarial Liability	N/A	N/A	\$186,263	\$181,601	\$149,148
OPEB Fund Assets	N/A	N/A	N/A	N/A	N/A



Other Post-Employment Benefit Fund Status



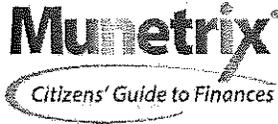
OPEB Notes:

Oxford Township is on a "Pay as you go" with regards to OPEB Obligations

Fund Equity Detail

Category Name	2017	2016	2015	2014	2013
Assigned	\$0		\$1,100,000		\$425,000
Committed	\$0				
Nonspendable	\$0		\$1,965	\$1,305	\$2,115
Restricted	\$0				
Unassigned	\$0	\$2,013,769	\$947,643	\$1,927,839	\$1,493,130

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Dashboard for Charter Township of Oxford

View details in the Citizens' Guide

Fiscal Stability	2014	2015	Progress
Fiscal Distress Indicator Score	0	0	↔
Annual General Fund expenditures per capita	\$101	\$98	↑
Fund balance as % of General Fund Revenues ⓘ	89.1%	91.6%	↑
Other Post Employment Benefits % Funded	0.0%	0.0%	↔
Pension % Funded ⓘ	62.9%	62.3%	↔
Debt burden per capita	\$72	\$22	↑

Economy & Financial Health	2014	2015	Progress
Population	21,331	21,516	↔
Taxable Value (100k)	\$711,074	\$774,635	↑

Public Safety	2014	2015	Progress
Crimes against persons per thousand residents ⓘ	2.3	2.8	↓
Crimes against property per thousand residents ⓘ	7.0	8.7	↓
Crimes against society per thousand residents ⓘ	3.3	3.8	↓
Other crimes per thousand residents ⓘ	0.9	0.4	↑

School District Enrollment	2014	2015	Progress
Lake Orion Community Schools	7,521	7,577	↔
Oxford Community Schools	5,412	5,504	↑

OPEB Notes:

Oxford Township is on a "Pay as you go" with regards to OPEB Obligations

[Print](#)

**Charter Township of Oxford
Local Code: 63-1160
Debt Service Summary Report**

Bonds & contracts payable

Fiscal Years

Name	2015	2016	2017	2018
2010 Refunding Bonds:	1,081,688	359,881		
2014 Refunding Bonds:	315,313	683,150	681,300	680,100
Oakland - Macomb Drainage District: 2010	40,023	40,077	40,114	40,012
Oakland-Macomb Interceptor Drain Drainage District: 2010B	13,323	13,343	13,339	13,306
Oakland-Macomb Interceptor Drainage District: 2013A	101,138	101,174	101,182	101,161
Subtotal for Bonds & contracts payable	\$1,551,485	\$1,197,625	\$835,934	\$834,580
Total Principal & Interest	\$1,551,485	\$1,197,625	\$835,934	\$834,580

**Charter Township of Oxford
Complete Debt Report for
2010 Refunding Bonds:**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2010-03-10
Issuance Amount: \$5,465,000
Interest Rate: 1.5-2.75
Maturing Through: 2016
Principal Maturity Range: \$355,000 - \$1,060,000
Registrar / Agent: Bank of New York
Purpose: Refinancing

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-05-01	2.25%	1,060,000.00	16,806.25	1,076,806.25	\$355,000.00
2015-11-01	2.25%		4,881.25	4,881.25	\$355,000.00
2016-05-01	2.75%	355,000.00	4,881.25	359,881.25	
Totals		\$1,415,000.00	\$26,568.75	\$1,441,568.75	

**Charter Township of Oxford
Complete Debt Report for
2014 Refunding Bonds:**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Business-type/Enterprise
Repayment Source: General Obligation
Issuance Date: 2014-11-26
Issuance Amount: \$7,755,000
Interest Rate: 2-4%
Maturing Through: 2030
Principal Maturity Range: \$70,000 - \$650,000
Purpose: Refund Series 2005 Water Supply System Bonds

Comments: Issued for the purpose of refunding all or a portion of the Township's contractual obligations under a certain Water Supply System Contract dated March 1, 2005 between the Township and the County of Oakland.

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-04-01			100,538.19	100,538.19	\$7,755,000.00
2015-10-01	2%	70,000.00	144,775.00	214,775.00	\$7,685,000.00
2016-04-01			144,075.00	144,075.00	\$7,685,000.00
2016-10-01	3%	395,000.00	144,075.00	539,075.00	\$7,290,000.00
2017-04-01			138,150.00	138,150.00	\$7,290,000.00
2017-10-01	4%	405,000.00	138,150.00	543,150.00	\$6,885,000.00
2018-04-01			130,050.00	130,050.00	\$6,885,000.00
2018-10-01	4%	420,000.00	130,050.00	550,050.00	\$6,465,000.00
2019-04-01			121,650.00	121,650.00	\$6,465,000.00
2019-10-01	4%	440,000.00	121,650.00	561,650.00	\$6,025,000.00
2020-04-01			112,850.00	112,850.00	\$6,025,000.00
2020-10-01	4.00%	455,000.00	112,850.00	567,850.00	\$5,570,000.00
2021-04-01			103,750.00	103,750.00	\$5,570,000.00
2021-10-01	4.00%	475,000.00	103,750.00	578,750.00	\$5,095,000.00
2022-04-01			94,250.00	94,250.00	\$5,095,000.00
2022-10-01	3.00%	495,000.00	94,250.00	589,250.00	\$4,600,000.00
2023-04-01			86,825.00	86,825.00	\$4,600,000.00
2023-10-01	3.00%	510,000.00	86,825.00	596,825.00	\$4,090,000.00

2024-04-01			79,175.00	79,175.00	\$4,090,000.00
2024-10-01	3.0%	525,000.00	79,175.00	604,175.00	\$3,565,000.00
2025-04-01			71,300.00	71,300.00	\$3,565,000.00
2025-10-01	4%	540,000.00	71,300.00	611,300.00	\$3,025,000.00
2026-04-01			60,500.00	60,500.00	\$3,025,000.00
2026-10-01	4%	560,000.00	60,500.00	620,500.00	\$2,465,000.00
2027-04-01			49,300.00	49,300.00	\$2,465,000.00
2027-10-01	4%	580,000.00	49,300.00	629,300.00	\$1,885,000.00
2028-04-01			37,700.00	37,700.00	\$1,885,000.00
2028-10-01	4%	605,000.00	37,700.00	642,700.00	\$1,280,000.00
2029-04-01			25,600.00	25,600.00	\$1,280,000.00
2029-10-01	4%	630,000.00	25,600.00	655,600.00	\$650,000.00
2030-04-01			13,000.00	13,000.00	\$650,000.00
2030-10-01	4%	650,000.00	13,000.00	663,000.00	

Totals \$7,755,000.00 \$2,781,663.19 \$10,536,663.19

**Charter Township of Oxford
Complete Debt Report for
Oakland - Macomb Drainage District: 2010**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Business-type/Enterprise
Repayment Source: General Obligation
Issuance Date: 2010-05-01
Issuance Amount: \$630,622
Maturing Through: 2031
Principal Maturity Range: \$24,570 - \$39,540
Registrar / Agent: MFCI
Series: 2010
Purpose: Drain Bonds

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-04-01	2.50%	26,481.48	6,936.27	33,417.75	\$528,420.40
2015-10-01	2.50%		6,605.26	6,605.26	\$528,420.40
2016-04-01	2.50%	27,207.00	6,605.26	33,812.26	\$501,213.40
2016-10-01	2.50%		6,265.17	6,265.17	\$501,213.40
2017-04-01	2.50%	27,932.52	6,265.17	34,197.69	\$473,280.88
2017-10-01	2.50%		5,916.01	5,916.01	\$473,280.88
2018-04-01	2.50%	28,537.12	5,916.01	34,453.13	\$444,743.76
2018-10-01	2.50%		5,559.30	5,559.30	\$444,743.76
2019-04-01	2.50%	29,262.64	5,559.30	34,821.94	\$415,481.12
2019-10-01	2.50%		5,193.51	5,193.51	\$415,481.12
2020-04-01	2.50%	30,109.08	5,193.51	35,302.59	\$385,372.04
2020-10-01	2.50%		4,817.15	4,817.15	\$385,372.04
2021-04-01	2.50%	30,834.60	4,817.15	35,651.75	\$354,537.44
2021-10-01	2.50%		4,431.72	4,431.72	\$354,537.44
2022-04-01	2.50%	31,560.12	4,431.72	35,991.84	\$322,977.32
2022-10-01	2.50%		4,037.22	4,037.22	\$322,977.32
2023-04-01	2.50%	32,406.56	4,037.22	36,443.78	\$290,570.76
2023-10-01	2.50%		3,632.13	3,632.13	\$290,570.76
2024-04-01	2.50%	33,253.00	3,632.13	36,885.13	\$257,317.76
2024-10-01	2.50%		3,216.47	3,216.47	\$257,317.76
2025-04-01	2.50%	34,099.44	3,216.47	37,315.91	\$223,218.32

2025-10-01	2.50%		2,790.23	2,790.23	\$223,218.32
2026-04-01	2.50%	34,945.88	2,790.23	37,736.11	\$188,272.44
2026-10-01	2.50%		2,353.41	2,353.41	\$188,272.44
2027-04-01	2.50%	35,792.32	2,353.41	38,145.73	\$152,480.12
2027-10-01	2.50%		1,906.00	1,906.00	\$152,480.12
2028-04-01	2.50%	36,759.68	1,906.00	38,665.68	\$115,720.44
2028-10-01	2.50%		1,446.51	1,446.51	\$115,720.44
2029-04-01	2.50%	37,606.12	1,446.51	39,052.63	\$78,114.32
2029-10-01	2.50%		976.43	976.43	\$78,114.32
2030-04-01	2.50%	38,573.48	976.43	39,549.91	\$39,540.84
2030-10-01	2.50%		494.26	494.26	\$39,540.84
2031-04-01	2.50%	39,540.84	494.26	40,035.10	

Totals		\$554,901.88	\$126,217.83	\$681,119.71	
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**Charter Township of Oxford
Complete Debt Report for
Oakland-Macomb Interceptor Drain Drainage District: 2010B**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Business-type/Enterprise
Repayment Source: General Obligation
Issuance Date: 2010-05-01
Issuance Amount: \$162,033
Interest Rate: 1.15-5.90
Maturing Through: 2030
Principal Maturity Range: \$4,594 - \$12,575
Registrar / Agent: MFCI
Series: 2010B
Purpose: Drainage District

Payment Schedule

Date Due	Interest Rate	Principal	Interest	Payment	Balance
2015-04-01	3.45%	6,046.00	3,690.60	9,736.60	\$134,583.96
2015-10-01			3,586.31	3,586.31	\$134,583.96
2016-04-01	3.75%	6,287.84	3,586.31	9,874.15	\$128,296.12
2016-10-01			3,468.41	3,468.41	\$128,296.12
2017-04-01	3.90%	6,529.68	3,468.41	9,998.09	\$121,766.44
2017-10-01			3,341.08	3,341.08	\$121,766.44
2018-04-01	4.35%	6,771.52	3,341.08	10,112.60	\$114,994.92
2018-10-01			3,193.80	3,193.80	\$114,994.92
2019-04-01	4.70%	7,134.28	3,193.80	10,328.08	\$107,860.64
2019-10-01			3,026.14	3,026.14	\$107,860.64
2020-04-01	4.90%	7,497.04	3,026.14	10,523.18	\$100,363.60
2020-10-01			2,842.47	2,842.47	\$100,363.60
2021-04-01	5.10%	7,859.80	2,842.47	10,702.27	\$92,503.80
2021-10-01			2,642.04	2,642.04	\$92,503.80
2022-04-01	5.25%	8,222.56	2,642.04	10,864.60	\$84,281.24
2022-10-01			2,426.20	2,426.20	\$84,281.24
2023-04-01	5.45%	8,706.24	2,426.20	11,132.44	\$75,575.00
2023-10-01			2,188.95	2,188.95	\$75,575.00
2024-04-01	5.45%	9,189.92	2,188.95	11,378.87	\$66,385.08
2024-10-01			1,938.53	1,938.53	\$66,385.08

2025-04-01	5.70%	9,673.60	1,938.53	11,612.13	\$56,711.48
2025-10-01			1,662.83	1,662.83	\$56,711.48
2026-04-01	5.70%	10,157.28	1,662.83	11,820.11	\$46,554.20
2026-10-01			1,373.35	1,373.35	\$46,554.20
2027-04-01	5.90%	10,761.88	1,373.35	12,135.23	\$35,792.32
2027-10-01			1,055.87	1,055.87	\$35,792.32
2028-04-01	5.90%	11,245.56	1,055.87	12,301.43	\$24,546.76
2028-10-01	5.90%		724.13	724.13	\$24,546.76
2029-04-01	5.90%	11,971.08	724.13	12,695.21	\$12,575.68
2029-10-01			370.98	370.98	\$12,575.68
2030-04-01	5.90%	12,575.68	370.98	12,946.66	

Totals		\$140,629.96	\$71,372.78	\$212,002.74	
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**Charter Township of Oxford
Complete Debt Report for
Oakland-Macomb Interceptor Drainage District: 2013A**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Business-type/Enterprise
Repayment Source: General Obligation
Issuance Date: 2013-10-01
Issuance Amount: \$1,654,151
Interest Rate: 2
Maturing Through: 2034
Principal Maturity Range: \$68,055 - \$99,162
Series: 2013A
Purpose: Sewer Bonds

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-04-01	2%		16,541.51	16,541.51	\$1,654,151.49
2015-10-01	2%	68,055.36	16,541.51	84,596.87	\$1,586,096.13
2016-04-01	2%		15,860.96	15,860.96	\$1,586,096.13
2016-10-01	2%	69,452.02	15,860.96	85,312.98	\$1,516,644.11
2017-04-01	2%		15,166.44	15,166.44	\$1,516,644.11
2017-10-01	2%	70,848.67	15,166.44	86,015.11	\$1,445,795.44
2018-04-01	2%		14,457.95	14,457.95	\$1,445,795.44
2018-10-01	2%	72,245.33	14,457.95	86,703.28	\$1,373,550.11
2019-04-01	2%		13,735.50	13,735.50	\$1,373,550.11
2019-10-01	2%	73,641.99	13,735.50	87,377.49	\$1,299,908.12
2020-04-01	2%		12,999.08	12,999.08	\$1,299,908.12
2020-10-01	2%	75,165.62	12,999.08	88,164.70	\$1,224,742.50
2021-04-01	2%		12,247.42	12,247.42	\$1,224,742.50
2021-10-01	2%	76,689.25	12,247.42	88,936.67	\$1,148,053.25
2022-04-01	2%		11,480.53	11,480.53	\$1,148,053.25
2022-10-01	2%	78,212.87	11,480.53	89,693.40	\$1,069,840.38
2023-04-01	2%		10,698.40	10,698.40	\$1,069,840.38
2023-10-01	2%	79,736.50	10,698.40	90,434.90	\$990,103.88
2024-04-01	2%		9,901.04	9,901.04	\$990,103.88
2024-10-01	2%	81,387.10	9,901.04	91,288.14	\$908,716.78

2025-04-01	2%		9,087.17	9,087.17	\$908,716.78
2025-10-01	2%	82,910.72	9,087.17	91,997.89	\$825,806.06
2026-04-01	2%		8,258.06	8,258.06	\$825,806.06
2026-10-01	2%	84,688.29	8,258.06	92,946.35	\$741,117.77
2027-04-01	2%		7,411.18	7,411.18	\$741,117.77
2027-10-01	2%	86,338.89	7,411.18	93,750.07	\$654,778.88
2028-04-01	2%		6,547.79	6,547.79	\$654,778.88
2028-10-01	2%	88,116.45	6,547.79	94,664.24	\$566,662.43
2029-04-01	2%		5,666.62	5,666.62	\$566,662.43
2029-10-01	2%	89,767.05	5,666.62	95,433.67	\$476,895.38
2030-04-01	2%		4,768.95	4,768.95	\$476,895.38
2030-10-01	2%	91,671.58	4,768.95	96,440.53	\$385,223.80
2031-04-01	2%		3,852.24	3,852.24	\$385,223.80
2031-10-01	2%	93,449.15	3,852.24	97,301.39	\$291,774.65
2032-04-01	2%		2,917.75	2,917.75	\$291,774.65
2032-10-01	2%	95,353.68	2,917.75	98,271.43	\$196,420.97
2033-04-01	2%		1,964.21	1,964.21	\$196,420.97
2033-10-01	2%	97,258.22	1,964.21	99,222.43	\$99,162.75
2034-04-01	2%		991.63	991.63	\$99,162.75
2034-10-01	2%	99,162.75	991.63	100,154.38	

Totals \$1,654,151.49 \$369,108.86 \$2,023,260.35

