

ALAMO-LAFAYETTE CEMETERY DISTRICT

CAPITAL ASSET IMPROVEMENT PLAN

FY 2021-2022

PUBLISHED JUNE 2021

EXECUTIVE SUMMARY

The Alamo-Lafayette Cemetery District is submitting a Fund Impact Report, based upon estimated market costs for Capital Asset Improvements for the District. These improvements are not only needed, but they are required to continue operating the district effectively and safely. Their office building, which is approximately 90 years old and all utilities (plumbing, electricity, data lines, waterlines) are deteriorated. This issue is compounded with the lack of space for storage of tools, equipment, and heavy machinery. Furthermore, in the interest of efficiency and helping with the water crisis, the district intends to update their irrigation that is over 40 years old. There are many leaks and it is becoming difficult to keep up with the frequency of leaks and patches. Lastly, AT&T has declined to update phone service or DSL, forcing the District to pay for the installation of their own data lines. In the next year or two, AT&T will permanently stop service.

PROPOSED CAPITAL ASSET IMPROVEMENTS

1. Project Management Company. Estimated Cost: \$42,000; Start Date: FY 2021 Q1; End Date: FY 2021 Q4.
2. Irrigation Replacement Estimated Cost: \$80,000; Start Date: FY 2021 Q1; End Date: FY 2021 Q1.
3. Equipment Building Foundation. Estimated Cost: \$25,000; Start Date: FY 2021 Q1; End Date: FY 2021 Q1.
4. Equipment Building Construction. Estimated Cost: \$15,000; Start Date: FY 2021 Q1; End Date: FY 2021 Q1.
5. Sewage Connection to Central. Sanitation Estimated Cost: \$30,000; Start Date: FY 2021 Q2; End Date: FY 2021 Q2.
6. Electricity to Front of Property. Estimated Cost: \$30,000; Start Date: FY 2021 Q2; End Date: FY 2021 Q2.
7. Replace Internet/Phone Lines. Estimated Cost: \$15,000; Start Date: FY 2021 Q2; End Date: FY 2021 Q2.
8. Remodel District Office Building. Estimated Cost: \$125,000; Start Date: FY 2021 Q3; End Date: FY 2021 Q3.
9. Road Improvement and Replacement. Estimated Cost: \$60,000; Start Date: FY 2021 Q4; End Date: FY 2021 Q4.

PROJECT EXPLANATIONS

All project explanations are listed at the end of this document. Please see [Project Explanation Documents](#). Additional cost and timing information will be updated as bids and costs are recorded.

1. [Project Management Company](#)
2. [Irrigation Replacement](#)
3. [Equipment Building Foundation](#)
4. [Equipment Building Construction](#)
5. [Sewage Connection to Central Sanitation](#)
6. [Electricity to Front of Property](#)
7. [Replace Internet/Phone Lines](#)
8. [Remodel District Office Building](#)
9. [Road Improvement and Replacement](#)

PROJECT FUNDING AND COSTS

Estimated Project Costs								
Project Title	Estimated Project Cost	Prior Years	CY FY2020	FY2021 Q1	FY2021 Q2	FY2021 Q3	FY2021 Q4	Subsequent Years
Project Management Company	42,000	-	-	42,000	-	-	-	-
Replace District Irrigation	80,000	-	-	80,000	-	-	-	-
Equipment Building Construction	25,000	-	-	25,000	-	-	-	-
Equipment Building Foundation	15,000	-	-	15,000	-	-	-	-
New Plumbing to Central Sanitation	30,000	-	-	-	30,000	-	-	-
Electricity to Front of Property	30,000	-	-	-	30,000	-	-	-
Replace Internet/Phone lines	15,000	-	-	-	15,000	-	-	-
Office Remodel	125,000	-	-	-	-	125,000	-	-
Road Improvement	60,000	-	-	-	-	-	60,000	-
Totals	422,000	-	-	162,000	75,000	125,000	60,000	-

Estimated Project Funding								
Funding Source	Estimated Funds	Prior Years	CY FY2020	FY2021 Q1	FY2021 Q2	FY2021 Q3	FY2022 Q1	Subsequent Years
Business Loan	422,000	-	-	422,000	-	-	-	-
General Fund	-	-	-	-	-	-	-	-
Endowment Fund	-	-	-	-	-	-	-	-
Non-budgeted Funds	-	-	-	-	-	-	-	-
Total	422,000	-	-	422,000	-	-	-	-
Funds Available (Unfunded)	-	-	-	260,000	185,000	60,000	-	-

Project Funding by Source						
Project Title	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Total Funding	
New Plumbing to Central Sanitation	42,000					42,000
Electricity to Front of Property	80,000					80,000
Replace Internet/Phone lines	25,000					25,000
Replace District Irrigation	15,000					15,000
Replace District Office Foundation	30,000					30,000
Replace District Office Building Construction	30,000					30,000
Road Improvement	15,000					15,000
Equipment Building Foundation	125,000					125,000
Equipment Building Construction	60,000					60,000
Totals	422,000	-	-	-	-	422,000

DEBT SERVICE

The District will likely use a 12-year Business Loan to finance the project. As of June 2021, commercial loan rates have not changed for the District. The loan will be fixed interest, at an expected maximum interest rate of 4.5%. The approximate monthly payment will be \$3,735, with approximately \$122,845 in interest paid. This report can be updated to include additional monthly payments upon request. Amortization tables are listed in the end of the report, entitled [Exhibit A](#).

Loan Details

Loan amount	\$415,000.00
Annual interest rate	4.50%
Loan period in years	12
Number of payments per year	12
Start date of loan	7/1/2021
Optional extra payments	\$0.00

Loan Summary

Scheduled payment	\$3,735.03
Scheduled number of payments	144
Actual number of payments	144
Total early payments	\$0.00
Total interest	\$122,844.88
Lender name	Undecided

PROJECT EXPLANATION DOCUMENTS

PROJECT MANAGEMENT COMPANY

Project:	Project Management Company				
Project Description					
This expense is to hire a Project Manager.					
Project Justification					
The District wishes to hire a Project Manger to ensure the projects listed in this CIP plan will be completed on time, on budget, and up to code.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fun	Non-budgeted Fi	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1	42,000				42000
FY2021 Q2					0
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	42,000	-	-	-	42000

REPLACE IRRIGATION PROJECT

Project:	Replace District Irrigation				
Project Description					
Replace the irrigation servicing the District's Lawns with more efficient systems.					
Project Justification					
The District has a significant amount of lawn that requires the irrigation to be replaced. The irrigation is 40 years old and is failing. The replacement of the lines and equipment will significantly reduce the District's usage of water. Water is one of the Districts primary costs.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1	80,000				80000
FY2021 Q2					0
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	80,000	-	-	-	80000

EQUIPMENT BUILDING FOUNDATION PROJECT

Project:	Storage Building Foundation				
Project Description					
This project is to fund a foundation for a new Equipment Building to store heavy equipment and other supplies.					
Project Justification					
The District must install a foundation for the Equipment Building. The Building requires an up to code foundation.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1	25,000				25000
FY2021 Q2					0
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	25,000	-	-	-	25000

EQUIPMENT BUILDING CONSTRUCTION PROJECT

Project:	Storage Building Construction				
Project Description					
This project is for an Equipment Building to store heavy equipment, tools, and other supplies.					
Project Justification					
The District does not have enough room for all of their equipment in the older Equipment Building, requiring an additional building. The District has a designated property in the front of the cemetery with enough room to store heavy equipment. This location will allow all necessary equipment to be stored near the primary usage area to prevent damage and to cemetery grounds and dirt runoff to the					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1	15,000				15000
FY2021 Q2					0
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	15,000	-	-	-	15000

NEW PLUMBING TO CENTRAL SANITATION

Project:	New Plumbing to Central Sanitation				
Project Description					
This project is to replace failed sewer lines to prevent health disaster.					
Project Justification					
The District has three main reasons for installing a new plumbing system and connection to Central Sanitation. First, the District's connection has failed and is no longer capable of carrying waste. The use of the old system is a serious public health hazard. Because we do not have safe and functioning bathroom facilities, the District now uses an Outhouse serviced by a private company, which has many inconveniences for the staff and public. The second reason is the District's building is 90 years old and requires repairs that cost a significant amount of money to meet code. Instead, the District finds it more cost effective to install a new building that has plumbing in a different location.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fun	Non-budgeted F	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1					0
FY2021 Q2	30,000				30000
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	30,000	-	-	-	30000

ELECTRICITY TO FRONT OF PROPERTY

Project:	Electricity to Front of Property					
Project Description						
This project is to run Electricity from PG&E to the front portion of the Cemetery District.						
Project Justification						
This project is to power a work building, security cameras, a security gate, and run irrigation. The District has experienced instances of theft, vandalism, and other crimes that primarily occur after District Staff has ended their day. The District also is expanding to another Equipment Building that needs power for work performed, as well as providing internet, and power to cameras and a security gate.						
Amounts of Funding by Source of Financing:						
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals	
Prior Years					0	
CY FY2020					0	
FY2021 Q1					0	
FY2021 Q2	30,000				30000	
FY2021 Q3					0	
FY2021 Q4					0	
Subsequent Years					0	
	-				0	
Total:	30,000	-	-	-	30000	

REPLACE INTERNET/PHONE LINES

Project:	Replace Internet/Phone lines				
Project Description					
Construction fees levied by internet service provider to replace copper lines with fiber optics.					
Project Justification					
AT&T will no longer service copper phonelines and refuses to run any new lines to the District. Comcast has also refused to install lines. The District must pay to run the new lines to their Equipment Shed which is only dozens of feet away from their equipment. The office is approximately 225 yards away, which costs many tens of thousands more. The District must have internet and phones to conduct business and provide service to constituents.					
Amounts of Funding by Source of Financing:					
			Endowment	Non-budgeted	
Fiscal Periods	Business Loan	General Fund	Fund	Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1					0
FY2021 Q2	15,000				15000
FY2021 Q3					0
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	15,000	-	-	-	15000

REMODEL DISTRICT OFFICE BUILDING

Project:	Remodel District Office Building Construction				
Project Description					
This project is to remodel the District's aged and failing building.					
Project Justification					
The District's Office is approximately 90 years old and requires a significant amount of maintenance to repair and bring up to code. Multiple contractors have stated the building foundation is perfectly fine and the rest of the building is servicable with remodeling.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1					0
FY2021 Q2					0
FY2021 Q3	125,000				125000
FY2021 Q4					0
Subsequent Years					0
	-				0
Total:	125,000	-	-	-	125000

ROAD IMPROVEMENT AND REPLACEMENT

Project:	Road Improvement and Replacement				
Project Description					
This project is to repair and replace roads.					
Project Justification					
The District wishes to repair and replace sections of roads and pathways for safety and business access. Repairs will allow for safe access to the District.					
Amounts of Funding by Source of Financing:					
Fiscal Periods	Business Loan	General Fund	Endowment Fund	Non-budgeted Funds	Totals
Prior Years					0
CY FY2020					0
FY2021 Q1					0
FY2021 Q2					0
FY2021 Q3					0
FY2021 Q4	60,000				60000
Subsequent Years					0
	-				0
Total:	60,000	-	-	-	60000

EXHIBIT A, AMORTIZATION TABLE

Payment Number	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	7/1/2021	\$ 415,000	\$ 3,735	\$ -	\$ 3,735	\$ 2,179	\$ 1,556	\$ 412,821	\$ 1,556
2	8/1/2021	\$ 412,821	\$ 3,735	\$ -	\$ 3,735	\$ 2,187	\$ 1,548	\$ 410,634	\$ 3,104
3	9/1/2021	\$ 410,634	\$ 3,735	\$ -	\$ 3,735	\$ 2,195	\$ 1,540	\$ 408,439	\$ 4,644
4	10/1/2021	\$ 408,439	\$ 3,735	\$ -	\$ 3,735	\$ 2,203	\$ 1,532	\$ 406,236	\$ 6,176
5	11/1/2021	\$ 406,236	\$ 3,735	\$ -	\$ 3,735	\$ 2,212	\$ 1,523	\$ 404,024	\$ 7,699
6	12/1/2021	\$ 404,024	\$ 3,735	\$ -	\$ 3,735	\$ 2,220	\$ 1,515	\$ 401,804	\$ 9,214
7	1/1/2022	\$ 401,804	\$ 3,735	\$ -	\$ 3,735	\$ 2,228	\$ 1,507	\$ 399,576	\$ 10,721
8	2/1/2022	\$ 399,576	\$ 3,735	\$ -	\$ 3,735	\$ 2,237	\$ 1,498	\$ 397,339	\$ 12,220
9	3/1/2022	\$ 397,339	\$ 3,735	\$ -	\$ 3,735	\$ 2,245	\$ 1,490	\$ 395,094	\$ 13,710
10	4/1/2022	\$ 395,094	\$ 3,735	\$ -	\$ 3,735	\$ 2,253	\$ 1,482	\$ 392,841	\$ 15,191
11	5/1/2022	\$ 392,841	\$ 3,735	\$ -	\$ 3,735	\$ 2,262	\$ 1,473	\$ 390,579	\$ 16,664
12	6/1/2022	\$ 390,579	\$ 3,735	\$ -	\$ 3,735	\$ 2,270	\$ 1,465	\$ 388,309	\$ 18,129
13	7/1/2022	\$ 388,309	\$ 3,735	\$ -	\$ 3,735	\$ 2,279	\$ 1,456	\$ 386,030	\$ 19,585
14	8/1/2022	\$ 386,030	\$ 3,735	\$ -	\$ 3,735	\$ 2,287	\$ 1,448	\$ 383,742	\$ 21,033
15	9/1/2022	\$ 383,742	\$ 3,735	\$ -	\$ 3,735	\$ 2,296	\$ 1,439	\$ 381,446	\$ 22,472
16	10/1/2022	\$ 381,446	\$ 3,735	\$ -	\$ 3,735	\$ 2,305	\$ 1,430	\$ 379,142	\$ 23,902
17	11/1/2022	\$ 379,142	\$ 3,735	\$ -	\$ 3,735	\$ 2,313	\$ 1,422	\$ 376,828	\$ 25,324
18	12/1/2022	\$ 376,828	\$ 3,735	\$ -	\$ 3,735	\$ 2,322	\$ 1,413	\$ 374,506	\$ 26,737
19	1/1/2023	\$ 374,506	\$ 3,735	\$ -	\$ 3,735	\$ 2,331	\$ 1,404	\$ 372,176	\$ 28,141
20	2/1/2023	\$ 372,176	\$ 3,735	\$ -	\$ 3,735	\$ 2,339	\$ 1,396	\$ 369,836	\$ 29,537
21	3/1/2023	\$ 369,836	\$ 3,735	\$ -	\$ 3,735	\$ 2,348	\$ 1,387	\$ 367,488	\$ 30,924
22	4/1/2023	\$ 367,488	\$ 3,735	\$ -	\$ 3,735	\$ 2,357	\$ 1,378	\$ 365,131	\$ 32,302
23	5/1/2023	\$ 365,131	\$ 3,735	\$ -	\$ 3,735	\$ 2,366	\$ 1,369	\$ 362,766	\$ 33,671
24	6/1/2023	\$ 362,766	\$ 3,735	\$ -	\$ 3,735	\$ 2,375	\$ 1,360	\$ 360,391	\$ 35,032
25	7/1/2023	\$ 360,391	\$ 3,735	\$ -	\$ 3,735	\$ 2,384	\$ 1,351	\$ 358,007	\$ 36,383
26	8/1/2023	\$ 358,007	\$ 3,735	\$ -	\$ 3,735	\$ 2,393	\$ 1,343	\$ 355,615	\$ 37,726
27	9/1/2023	\$ 355,615	\$ 3,735	\$ -	\$ 3,735	\$ 2,401	\$ 1,334	\$ 353,213	\$ 39,059
28	10/1/2023	\$ 353,213	\$ 3,735	\$ -	\$ 3,735	\$ 2,410	\$ 1,325	\$ 350,803	\$ 40,384
29	11/1/2023	\$ 350,803	\$ 3,735	\$ -	\$ 3,735	\$ 2,420	\$ 1,316	\$ 348,383	\$ 41,699
30	12/1/2023	\$ 348,383	\$ 3,735	\$ -	\$ 3,735	\$ 2,429	\$ 1,306	\$ 345,955	\$ 43,006
31	1/1/2024	\$ 345,955	\$ 3,735	\$ -	\$ 3,735	\$ 2,438	\$ 1,297	\$ 343,517	\$ 44,303
32	2/1/2024	\$ 343,517	\$ 3,735	\$ -	\$ 3,735	\$ 2,447	\$ 1,288	\$ 341,070	\$ 45,591
33	3/1/2024	\$ 341,070	\$ 3,735	\$ -	\$ 3,735	\$ 2,456	\$ 1,279	\$ 338,614	\$ 46,870
34	4/1/2024	\$ 338,614	\$ 3,735	\$ -	\$ 3,735	\$ 2,465	\$ 1,270	\$ 336,149	\$ 48,140
35	5/1/2024	\$ 336,149	\$ 3,735	\$ -	\$ 3,735	\$ 2,474	\$ 1,261	\$ 333,674	\$ 49,401
36	6/1/2024	\$ 333,674	\$ 3,735	\$ -	\$ 3,735	\$ 2,484	\$ 1,251	\$ 331,191	\$ 50,652
37	7/1/2024	\$ 331,191	\$ 3,735	\$ -	\$ 3,735	\$ 2,493	\$ 1,242	\$ 328,698	\$ 51,894
38	8/1/2024	\$ 328,698	\$ 3,735	\$ -	\$ 3,735	\$ 2,502	\$ 1,233	\$ 326,195	\$ 53,127
39	9/1/2024	\$ 326,195	\$ 3,735	\$ -	\$ 3,735	\$ 2,512	\$ 1,223	\$ 323,683	\$ 54,350
40	10/1/2024	\$ 323,683	\$ 3,735	\$ -	\$ 3,735	\$ 2,521	\$ 1,214	\$ 321,162	\$ 55,564
41	11/1/2024	\$ 321,162	\$ 3,735	\$ -	\$ 3,735	\$ 2,531	\$ 1,204	\$ 318,632	\$ 56,768
42	12/1/2024	\$ 318,632	\$ 3,735	\$ -	\$ 3,735	\$ 2,540	\$ 1,195	\$ 316,091	\$ 57,963
43	1/1/2025	\$ 316,091	\$ 3,735	\$ -	\$ 3,735	\$ 2,550	\$ 1,185	\$ 313,542	\$ 59,148
44	2/1/2025	\$ 313,542	\$ 3,735	\$ -	\$ 3,735	\$ 2,559	\$ 1,176	\$ 310,982	\$ 60,324
45	3/1/2025	\$ 310,982	\$ 3,735	\$ -	\$ 3,735	\$ 2,569	\$ 1,166	\$ 308,414	\$ 61,490
46	4/1/2025	\$ 308,414	\$ 3,735	\$ -	\$ 3,735	\$ 2,578	\$ 1,157	\$ 305,835	\$ 62,647
47	5/1/2025	\$ 305,835	\$ 3,735	\$ -	\$ 3,735	\$ 2,588	\$ 1,147	\$ 303,247	\$ 63,794
48	6/1/2025	\$ 303,247	\$ 3,735	\$ -	\$ 3,735	\$ 2,598	\$ 1,137	\$ 300,649	\$ 64,931
49	7/1/2025	\$ 300,649	\$ 3,735	\$ -	\$ 3,735	\$ 2,608	\$ 1,127	\$ 298,041	\$ 66,058
50	8/1/2025	\$ 298,041	\$ 3,735	\$ -	\$ 3,735	\$ 2,617	\$ 1,118	\$ 295,424	\$ 67,176
51	9/1/2025	\$ 295,424	\$ 3,735	\$ -	\$ 3,735	\$ 2,627	\$ 1,108	\$ 292,797	\$ 68,284
52	10/1/2025	\$ 292,797	\$ 3,735	\$ -	\$ 3,735	\$ 2,637	\$ 1,098	\$ 290,160	\$ 69,382
53	11/1/2025	\$ 290,160	\$ 3,735	\$ -	\$ 3,735	\$ 2,647	\$ 1,088	\$ 287,513	\$ 70,470
54	12/1/2025	\$ 287,513	\$ 3,735	\$ -	\$ 3,735	\$ 2,657	\$ 1,078	\$ 284,856	\$ 71,548
55	1/1/2026	\$ 284,856	\$ 3,735	\$ -	\$ 3,735	\$ 2,667	\$ 1,068	\$ 282,189	\$ 72,616
56	2/1/2026	\$ 282,189	\$ 3,735	\$ -	\$ 3,735	\$ 2,677	\$ 1,058	\$ 279,512	\$ 73,674
57	3/1/2026	\$ 279,512	\$ 3,735	\$ -	\$ 3,735	\$ 2,687	\$ 1,048	\$ 276,826	\$ 74,722
58	4/1/2026	\$ 276,826	\$ 3,735	\$ -	\$ 3,735	\$ 2,697	\$ 1,038	\$ 274,129	\$ 75,761
59	5/1/2026	\$ 274,129	\$ 3,735	\$ -	\$ 3,735	\$ 2,707	\$ 1,028	\$ 271,422	\$ 76,789
60	6/1/2026	\$ 271,422	\$ 3,735	\$ -	\$ 3,735	\$ 2,717	\$ 1,018	\$ 268,704	\$ 77,806
61	7/1/2026	\$ 268,704	\$ 3,735	\$ -	\$ 3,735	\$ 2,727	\$ 1,008	\$ 265,977	\$ 78,814
62	8/1/2026	\$ 265,977	\$ 3,735	\$ -	\$ 3,735	\$ 2,738	\$ 997	\$ 263,239	\$ 79,811
63	9/1/2026	\$ 263,239	\$ 3,735	\$ -	\$ 3,735	\$ 2,748	\$ 987	\$ 260,491	\$ 80,799
64	10/1/2026	\$ 260,491	\$ 3,735	\$ -	\$ 3,735	\$ 2,758	\$ 977	\$ 257,733	\$ 81,775
65	11/1/2026	\$ 257,733	\$ 3,735	\$ -	\$ 3,735	\$ 2,769	\$ 966	\$ 254,965	\$ 82,742
66	12/1/2026	\$ 254,965	\$ 3,735	\$ -	\$ 3,735	\$ 2,779	\$ 956	\$ 252,186	\$ 83,698
67	1/1/2027	\$ 252,186	\$ 3,735	\$ -	\$ 3,735	\$ 2,789	\$ 946	\$ 249,396	\$ 84,644
68	2/1/2027	\$ 249,396	\$ 3,735	\$ -	\$ 3,735	\$ 2,800	\$ 935	\$ 246,597	\$ 85,579
69	3/1/2027	\$ 246,597	\$ 3,735	\$ -	\$ 3,735	\$ 2,810	\$ 925	\$ 243,786	\$ 86,504
70	4/1/2027	\$ 243,786	\$ 3,735	\$ -	\$ 3,735	\$ 2,821	\$ 914	\$ 240,966	\$ 87,418
71	5/1/2027	\$ 240,966	\$ 3,735	\$ -	\$ 3,735	\$ 2,831	\$ 904	\$ 238,134	\$ 88,322
72	6/1/2027	\$ 238,134	\$ 3,735	\$ -	\$ 3,735	\$ 2,842	\$ 893	\$ 235,292	\$ 89,215

Payment Number	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
73	7/1/2027	\$ 235,292	\$ 3,735	\$ -	\$ 3,735	\$ 2,853	\$ 882	\$ 232,439	\$ 90,097
74	8/1/2027	\$ 232,439	\$ 3,735	\$ -	\$ 3,735	\$ 2,863	\$ 872	\$ 229,576	\$ 90,969
75	9/1/2027	\$ 229,576	\$ 3,735	\$ -	\$ 3,735	\$ 2,874	\$ 861	\$ 226,702	\$ 91,829
76	10/1/2027	\$ 226,702	\$ 3,735	\$ -	\$ 3,735	\$ 2,885	\$ 850	\$ 223,817	\$ 92,680
77	11/1/2027	\$ 223,817	\$ 3,735	\$ -	\$ 3,735	\$ 2,896	\$ 839	\$ 220,921	\$ 93,519
78	12/1/2027	\$ 220,921	\$ 3,735	\$ -	\$ 3,735	\$ 2,907	\$ 828	\$ 218,015	\$ 94,347
79	1/1/2028	\$ 218,015	\$ 3,735	\$ -	\$ 3,735	\$ 2,917	\$ 818	\$ 215,097	\$ 95,165
80	2/1/2028	\$ 215,097	\$ 3,735	\$ -	\$ 3,735	\$ 2,928	\$ 807	\$ 212,169	\$ 95,972
81	3/1/2028	\$ 212,169	\$ 3,735	\$ -	\$ 3,735	\$ 2,939	\$ 796	\$ 209,229	\$ 96,767
82	4/1/2028	\$ 209,229	\$ 3,735	\$ -	\$ 3,735	\$ 2,950	\$ 785	\$ 206,279	\$ 97,552
83	5/1/2028	\$ 206,279	\$ 3,735	\$ -	\$ 3,735	\$ 2,961	\$ 774	\$ 203,317	\$ 98,325
84	6/1/2028	\$ 203,317	\$ 3,735	\$ -	\$ 3,735	\$ 2,973	\$ 762	\$ 200,345	\$ 99,088
85	7/1/2028	\$ 200,345	\$ 3,735	\$ -	\$ 3,735	\$ 2,984	\$ 751	\$ 197,361	\$ 99,839
86	8/1/2028	\$ 197,361	\$ 3,735	\$ -	\$ 3,735	\$ 2,995	\$ 740	\$ 194,366	\$ 100,579
87	9/1/2028	\$ 194,366	\$ 3,735	\$ -	\$ 3,735	\$ 3,006	\$ 729	\$ 191,360	\$ 101,308
88	10/1/2028	\$ 191,360	\$ 3,735	\$ -	\$ 3,735	\$ 3,017	\$ 718	\$ 188,343	\$ 102,026
89	11/1/2028	\$ 188,343	\$ 3,735	\$ -	\$ 3,735	\$ 3,029	\$ 706	\$ 185,314	\$ 102,732
90	12/1/2028	\$ 185,314	\$ 3,735	\$ -	\$ 3,735	\$ 3,040	\$ 695	\$ 182,274	\$ 103,427
91	1/1/2029	\$ 182,274	\$ 3,735	\$ -	\$ 3,735	\$ 3,052	\$ 684	\$ 179,222	\$ 104,110
92	2/1/2029	\$ 179,222	\$ 3,735	\$ -	\$ 3,735	\$ 3,063	\$ 672	\$ 176,159	\$ 104,782
93	3/1/2029	\$ 176,159	\$ 3,735	\$ -	\$ 3,735	\$ 3,074	\$ 661	\$ 173,085	\$ 105,443
94	4/1/2029	\$ 173,085	\$ 3,735	\$ -	\$ 3,735	\$ 3,086	\$ 649	\$ 169,999	\$ 106,092
95	5/1/2029	\$ 169,999	\$ 3,735	\$ -	\$ 3,735	\$ 3,098	\$ 637	\$ 166,901	\$ 106,730
96	6/1/2029	\$ 166,901	\$ 3,735	\$ -	\$ 3,735	\$ 3,109	\$ 626	\$ 163,792	\$ 107,355
97	7/1/2029	\$ 163,792	\$ 3,735	\$ -	\$ 3,735	\$ 3,121	\$ 614	\$ 160,671	\$ 107,970
98	8/1/2029	\$ 160,671	\$ 3,735	\$ -	\$ 3,735	\$ 3,133	\$ 603	\$ 157,539	\$ 108,572
99	9/1/2029	\$ 157,539	\$ 3,735	\$ -	\$ 3,735	\$ 3,144	\$ 591	\$ 154,395	\$ 109,163
100	10/1/2029	\$ 154,395	\$ 3,735	\$ -	\$ 3,735	\$ 3,156	\$ 579	\$ 151,239	\$ 109,742
101	11/1/2029	\$ 151,239	\$ 3,735	\$ -	\$ 3,735	\$ 3,168	\$ 567	\$ 148,071	\$ 110,309
102	12/1/2029	\$ 148,071	\$ 3,735	\$ -	\$ 3,735	\$ 3,180	\$ 555	\$ 144,891	\$ 110,864
103	1/1/2030	\$ 144,891	\$ 3,735	\$ -	\$ 3,735	\$ 3,192	\$ 543	\$ 141,699	\$ 111,408
104	2/1/2030	\$ 141,699	\$ 3,735	\$ -	\$ 3,735	\$ 3,204	\$ 531	\$ 138,496	\$ 111,939
105	3/1/2030	\$ 138,496	\$ 3,735	\$ -	\$ 3,735	\$ 3,216	\$ 519	\$ 135,280	\$ 112,458
106	4/1/2030	\$ 135,280	\$ 3,735	\$ -	\$ 3,735	\$ 3,228	\$ 507	\$ 132,052	\$ 112,966
107	5/1/2030	\$ 132,052	\$ 3,735	\$ -	\$ 3,735	\$ 3,240	\$ 495	\$ 128,812	\$ 113,461
108	6/1/2030	\$ 128,812	\$ 3,735	\$ -	\$ 3,735	\$ 3,252	\$ 483	\$ 125,560	\$ 113,944
109	7/1/2030	\$ 125,560	\$ 3,735	\$ -	\$ 3,735	\$ 3,264	\$ 471	\$ 122,296	\$ 114,415
110	8/1/2030	\$ 122,296	\$ 3,735	\$ -	\$ 3,735	\$ 3,276	\$ 459	\$ 119,020	\$ 114,873
111	9/1/2030	\$ 119,020	\$ 3,735	\$ -	\$ 3,735	\$ 3,289	\$ 446	\$ 115,731	\$ 115,320
112	10/1/2030	\$ 115,731	\$ 3,735	\$ -	\$ 3,735	\$ 3,301	\$ 434	\$ 112,430	\$ 115,754
113	11/1/2030	\$ 112,430	\$ 3,735	\$ -	\$ 3,735	\$ 3,313	\$ 422	\$ 109,117	\$ 116,175
114	12/1/2030	\$ 109,117	\$ 3,735	\$ -	\$ 3,735	\$ 3,326	\$ 409	\$ 105,791	\$ 116,585
115	1/1/2031	\$ 105,791	\$ 3,735	\$ -	\$ 3,735	\$ 3,338	\$ 397	\$ 102,452	\$ 116,981
116	2/1/2031	\$ 102,452	\$ 3,735	\$ -	\$ 3,735	\$ 3,351	\$ 384	\$ 99,102	\$ 117,365
117	3/1/2031	\$ 99,102	\$ 3,735	\$ -	\$ 3,735	\$ 3,363	\$ 372	\$ 95,738	\$ 117,737
118	4/1/2031	\$ 95,738	\$ 3,735	\$ -	\$ 3,735	\$ 3,376	\$ 359	\$ 92,362	\$ 118,096
119	5/1/2031	\$ 92,362	\$ 3,735	\$ -	\$ 3,735	\$ 3,389	\$ 346	\$ 88,973	\$ 118,442
120	6/1/2031	\$ 88,973	\$ 3,735	\$ -	\$ 3,735	\$ 3,401	\$ 334	\$ 85,572	\$ 118,776
121	7/1/2031	\$ 85,572	\$ 3,735	\$ -	\$ 3,735	\$ 3,414	\$ 321	\$ 82,158	\$ 119,097
122	8/1/2031	\$ 82,158	\$ 3,735	\$ -	\$ 3,735	\$ 3,427	\$ 308	\$ 78,731	\$ 119,405
123	9/1/2031	\$ 78,731	\$ 3,735	\$ -	\$ 3,735	\$ 3,440	\$ 295	\$ 75,291	\$ 119,700
124	10/1/2031	\$ 75,291	\$ 3,735	\$ -	\$ 3,735	\$ 3,453	\$ 282	\$ 71,839	\$ 119,983
125	11/1/2031	\$ 71,839	\$ 3,735	\$ -	\$ 3,735	\$ 3,466	\$ 269	\$ 68,373	\$ 120,252
126	12/1/2031	\$ 68,373	\$ 3,735	\$ -	\$ 3,735	\$ 3,479	\$ 256	\$ 64,894	\$ 120,509
127	1/1/2032	\$ 64,894	\$ 3,735	\$ -	\$ 3,735	\$ 3,492	\$ 243	\$ 61,403	\$ 120,752
128	2/1/2032	\$ 61,403	\$ 3,735	\$ -	\$ 3,735	\$ 3,505	\$ 230	\$ 57,898	\$ 120,982
129	3/1/2032	\$ 57,898	\$ 3,735	\$ -	\$ 3,735	\$ 3,518	\$ 217	\$ 54,380	\$ 121,199
130	4/1/2032	\$ 54,380	\$ 3,735	\$ -	\$ 3,735	\$ 3,531	\$ 204	\$ 50,849	\$ 121,403
131	5/1/2032	\$ 50,849	\$ 3,735	\$ -	\$ 3,735	\$ 3,544	\$ 191	\$ 47,304	\$ 121,594
132	6/1/2032	\$ 47,304	\$ 3,735	\$ -	\$ 3,735	\$ 3,558	\$ 177	\$ 43,747	\$ 121,771
133	7/1/2032	\$ 43,747	\$ 3,735	\$ -	\$ 3,735	\$ 3,571	\$ 164	\$ 40,176	\$ 121,935
134	8/1/2032	\$ 40,176	\$ 3,735	\$ -	\$ 3,735	\$ 3,584	\$ 151	\$ 36,591	\$ 122,086
135	9/1/2032	\$ 36,591	\$ 3,735	\$ -	\$ 3,735	\$ 3,598	\$ 137	\$ 32,994	\$ 122,223
136	10/1/2032	\$ 32,994	\$ 3,735	\$ -	\$ 3,735	\$ 3,611	\$ 124	\$ 29,382	\$ 122,347
137	11/1/2032	\$ 29,382	\$ 3,735	\$ -	\$ 3,735	\$ 3,625	\$ 110	\$ 25,757	\$ 122,457
138	12/1/2032	\$ 25,757	\$ 3,735	\$ -	\$ 3,735	\$ 3,638	\$ 97	\$ 22,119	\$ 122,554
139	1/1/2033	\$ 22,119	\$ 3,735	\$ -	\$ 3,735	\$ 3,652	\$ 83	\$ 18,467	\$ 122,637
140	2/1/2033	\$ 18,467	\$ 3,735	\$ -	\$ 3,735	\$ 3,666	\$ 69	\$ 14,801	\$ 122,706
141	3/1/2033	\$ 14,801	\$ 3,735	\$ -	\$ 3,735	\$ 3,680	\$ 56	\$ 11,122	\$ 122,761
142	4/1/2033	\$ 11,122	\$ 3,735	\$ -	\$ 3,735	\$ 3,693	\$ 42	\$ 7,428	\$ 122,803
143	5/1/2033	\$ 7,428	\$ 3,735	\$ -	\$ 3,735	\$ 3,707	\$ 28	\$ 3,721	\$ 122,831
144	6/1/2033	\$ 3,721	\$ 3,735	\$ -	\$ 3,721	\$ 3,707	\$ 14	\$ -	\$ 122,845