

Michigan Department of Treasury
Revenue Sharing and Grants Division
PO Box 30722
Lansing MI 48909

RE: Compliance Form 4886 for City of Keego Harbor, MI Transparency & Accountability

The City of Keego Harbor is pleased to submit form 4886 with the required documents per Public Act 107, in compliance with the State of Michigan's Transparency and Accountability Initiative.

The City of Keego Harbor 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 City of Keego Harbor'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,



Linda Voll
City Manager

Michigan Department of Treasury
(Recreated) 4886 (Rev. 08-17)


City, Village, and Township Revenue Sharing and County Incentive Program Certification

Issued under authority of 2017 Public Act 107. 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 2017 Public Act 107. The local unit must include in any mailing of general information to its citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office.
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, 2017**, (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 City of Keego Harbor		Local Unit County Name Oakland County	
Local Unit Code 632090		Contact E-Mail Address clerk@keegoharbor.org	
Contact Name Linda Voll	Contact Title City Manager	Contact Telephone Number 248-682-1930	Extension
Website Address, if reports are available online http://munetrix.com/sections/data/municipal.php?MuniID=145&Type=City		Current Fiscal Year End Date 2018-06-30	
PART 2: CITIZEN'S GUIDE			
Check any of the following that apply:			
<input type="checkbox"/> The local unit has elected to use Treasury's online Citizen's Guide to comply with the legislative requirements. Therefore, a copy of the Citizen's Guide will not be submitted to Treasury.			
<input type="checkbox"/> The local unit does not have any unfunded pensions or other post employment benefits (OPEB).			
PART 3: CERTIFICATION			
<i>In accordance with 2017 Public Act 107, 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 and 2) will include in any mailing of general information to our citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office. The Citizen's Guide, Performance Dashboard, Debt Service Report, and Projected Budget Report are attached to this signed certification, unless otherwise noted in Part 2.</i>			
Chief Administrative Officer Signature (as defined in MCL 141.422b) 		Printed Name of Chief Administrative Officer (as defined in MCL 141.422b) Linda Voll	
Title City Manager		Date November 30, 2017	

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
Revenue Sharing and Grants Division
PO Box 30722
Lansing MI 48909

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

General Info

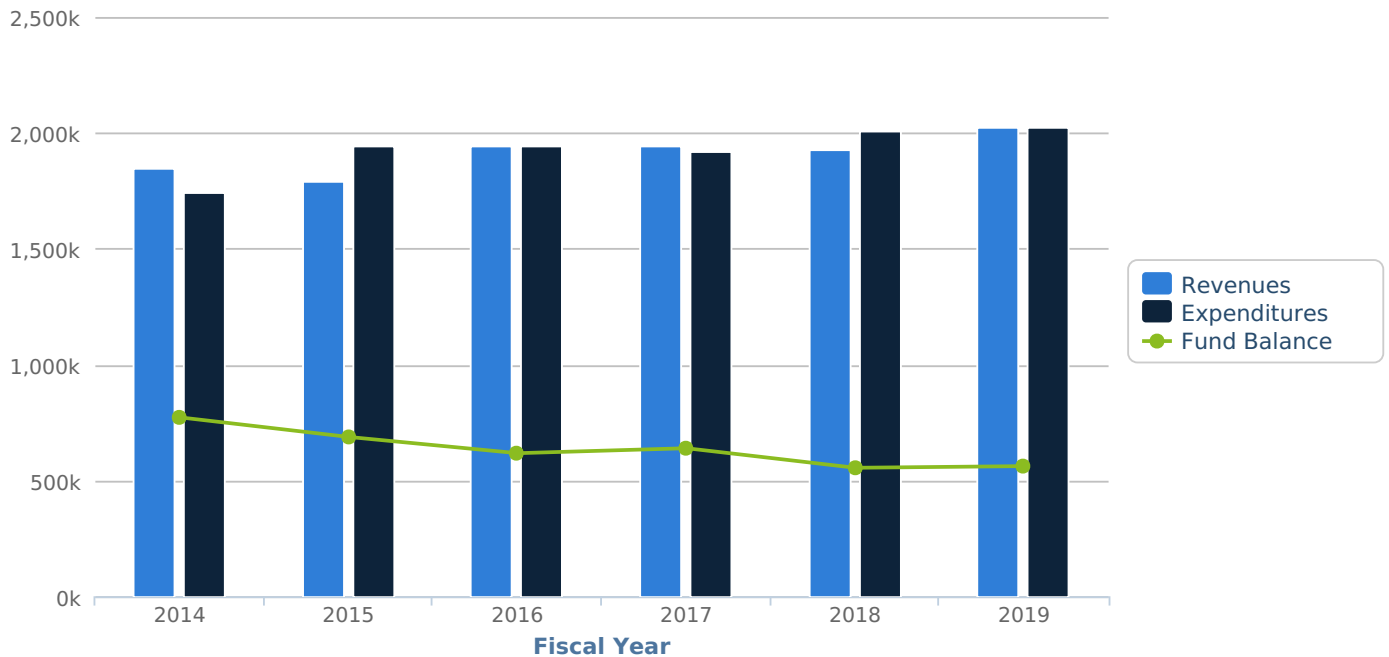
Name	Type	Fiscal Year End	Population (2010)	Phone	Website
Keego Harbor	City	June	2,975	(248) 682-1930	http://www.keegoharbor.org/

Multi-Year General Fund Only

Year	Data Status	Fiscal Score	Population	General Fund Revenues	General Fund Expenditures	*Available Fund Balance	Taxable Value
2019	Forecast	1	3,028	\$2,029,100	\$2,021,938	\$561,643	\$89,994,600
2018	Budget	0	2,999	\$1,927,068	\$2,011,484	\$554,483	\$88,230,000
2017	Audited	0	2,970	\$1,946,224	\$1,924,734	\$638,899	\$92,276,520
2016	Historic	0	3,021	\$1,947,509	\$1,943,704	\$617,409	\$85,068,990
2015	Historic	0	3,024	\$1,790,441	\$1,944,145	\$687,534	\$82,554,690
2014	Historic	1	3,035	\$1,846,520	\$1,745,877	\$772,079	\$79,488,300

*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

2019 Notes:

- Expect 2% Expenditure Increase
- Expect a 1.5% Revenue Increase
- Approved dedicated Police Millage of up to 4 Mills each year for 8 years
- Expect Taxable Value Increase 1.2%

2018 Notes:

A fairly low cost of living increase coupled with Headlee rollbacks are anticipated to result in minimal taxable value increases. Phase III of an ongoing project should be completed increasing values in the TIFA district. The City is also seeing an increased interest in new homes and commercial development and expects these projects will begin development within the coming year.

2017 Notes:

An anticipated low inflation rate multiplier will result in minimal taxable value increases. However, the City expects Phase III of an ongoing project to be nearing completion resulting in an increased value in the TIFA district.

Financial Statement

Including General Fund only

Balance Sheet

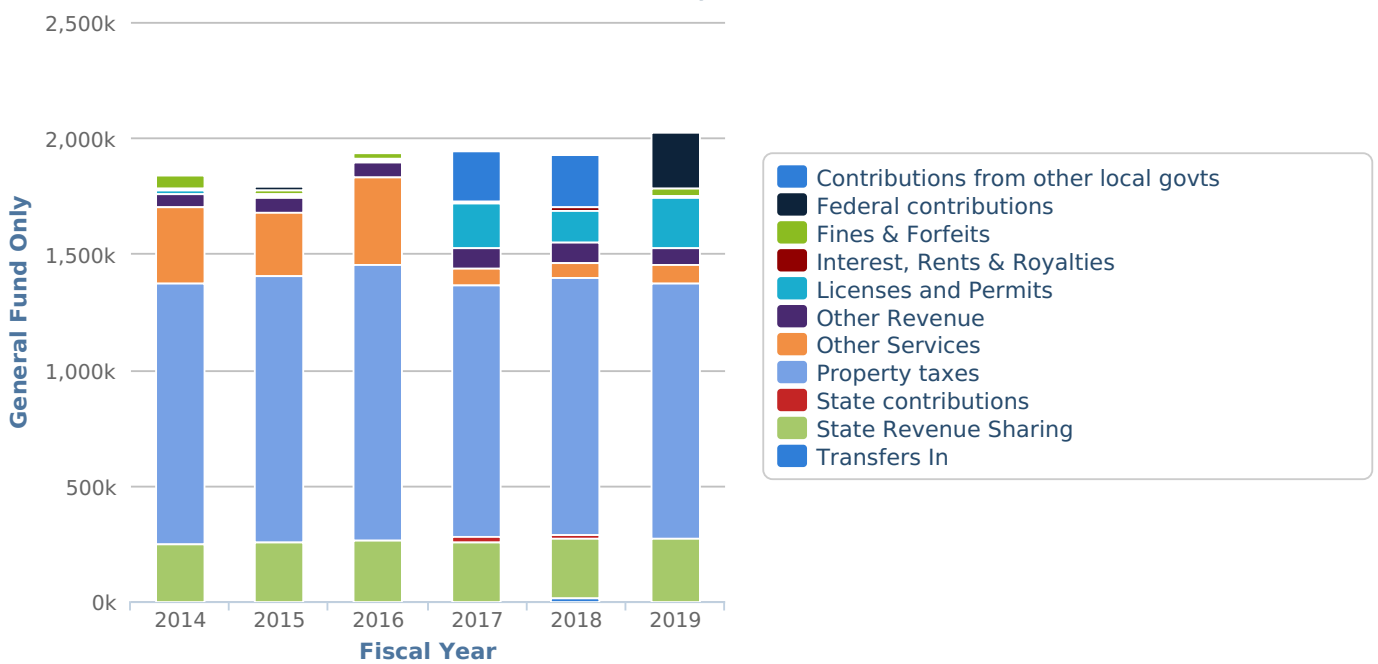
Category Name	2019	2017	2016	2015	2014
Fund Equity	\$561,643	\$638,899	\$735,333	\$731,528	\$885,232
Total Assets	N/A	N/A	\$859,774	\$881,439	\$1,055,407
Total Liabilities	N/A	N/A	\$124,441	\$149,911	\$170,175

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

Revenues

Category Name	2019	2018	2017	2016	2015	2014
Contributions from other local govts	\$113	\$226,373	\$219,780			
Federal contributions	\$242,442			\$10,551	\$13,245	\$8,799
Fines & Forfeits	\$30,846			\$21,075	\$18,792	\$50,886
Interest, Rents & Royalties	\$10,190	\$9,718	\$9,270	\$7,323	\$8,305	\$14,145
Licenses and Permits	\$214,607	\$142,980	\$192,367	\$8,216	\$8,953	\$8,278
Other Revenue	\$73,714	\$85,238	\$85,616	\$63,549	\$59,985	\$60,362
Other Services	\$79,028	\$62,441	\$72,997	\$384,251	\$276,947	\$329,189
Property taxes	\$1,103,827	\$1,109,278	\$1,083,924	\$1,183,641	\$1,148,358	\$1,125,613
State contributions	\$3,488	\$19,980	\$21,525			
State Revenue Sharing	\$270,845	\$253,000	\$260,746	\$268,903	\$255,856	\$249,248
Transfers In		\$18,060				
Total	\$2,029,100	\$1,927,068	\$1,946,224	\$1,947,509	\$1,790,441	\$1,846,520

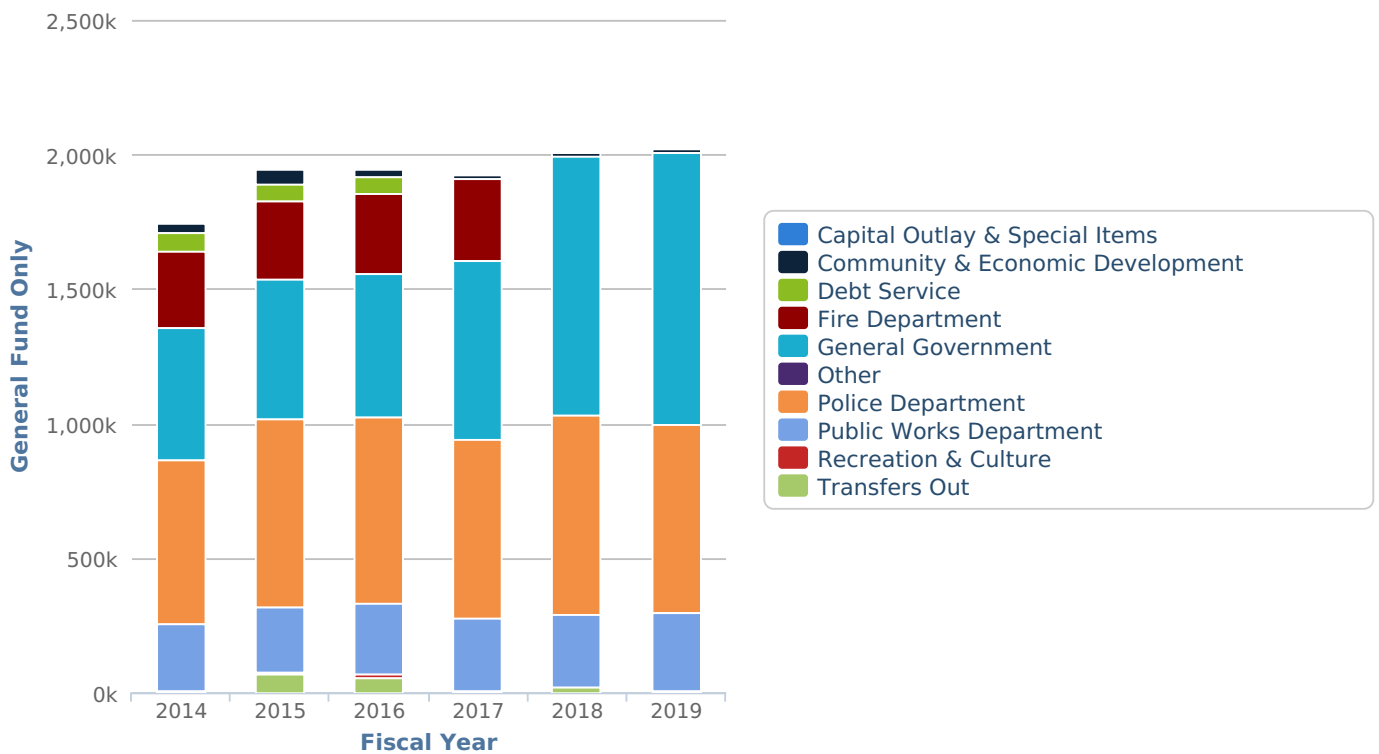
Where The Money Comes From



Expenses

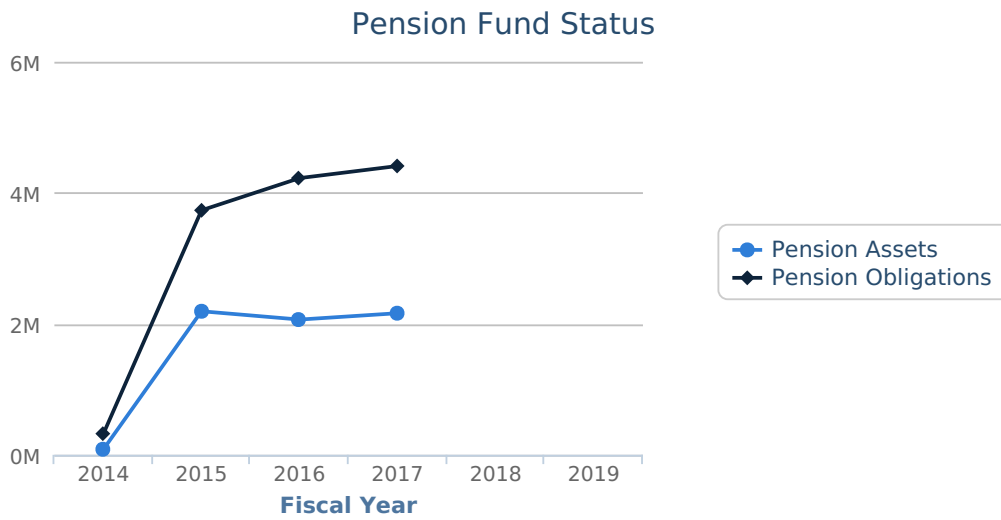
Category Name	2019	2018	2017	2016	2015	2014
Capital Outlay & Special Items	\$2,626	\$1,500	\$806			
Community & Economic Development	\$13,434	\$15,280	\$15,287	\$24,570	\$50,223	\$37,121
Debt Service				\$65,181	\$66,212	\$66,212
Fire Department			\$301,167	\$296,716	\$292,044	\$287,445
General Government	\$1,009,906	\$959,799	\$663,684	\$529,946	\$517,186	\$488,398
Other	\$578	\$550	\$395			
Police Department	\$695,092	\$742,535	\$666,664	\$695,220	\$702,170	\$607,601
Public Works Department	\$295,758	\$270,496	\$272,391	\$266,083	\$239,975	\$252,417
Recreation & Culture	\$4,544	\$3,264	\$4,339	\$9,558	\$6,043	\$6,426
Transfers Out		\$18,060		\$56,430	\$70,292	\$257
Total	\$2,021,938	\$2,011,484	\$1,924,734	\$1,943,704	\$1,944,145	\$1,745,877

How The Money Is Spent



Supplementary Information (Pension / OPEB)

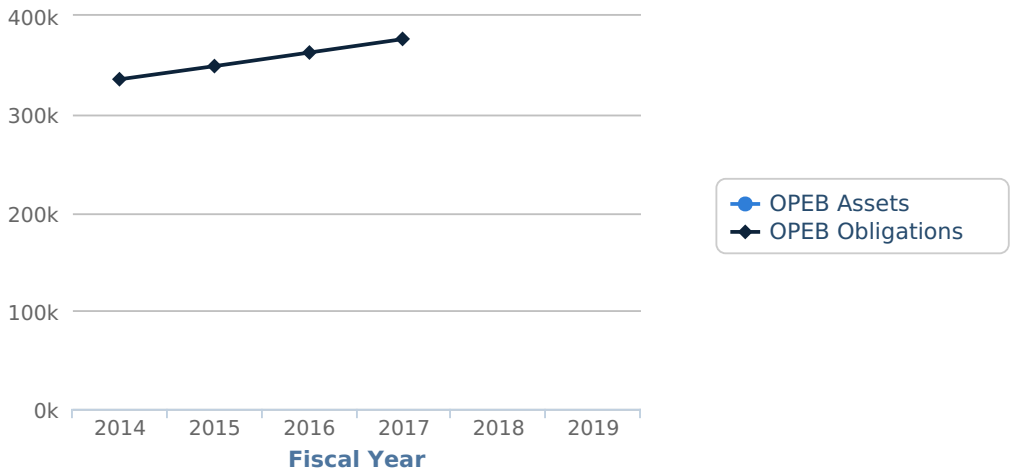
Category Name	2019	2018	2017	2016	2015	2014
Pensions Actuarial Liability	N/A	N/A	\$4,409,152	\$4,224,172	\$3,732,674	\$322,463
Pension Fund Assets	N/A	N/A	\$2,161,482	\$2,064,316	\$2,191,157	\$84,372
OPEB Actuarial Liability	N/A	N/A	\$376,512	\$362,685	\$348,868	\$335,489
OPEB Fund Assets	N/A	N/A	N/A	N/A	N/A	N/A



Pension Notes:

Pension information as of December 2015.

Other Post-Employment Benefit Fund Status



OPEB Notes:

Valuation as of July 1, 2014

Fund Equity Detail

Category Name	2019	2017	2016	2015	2014
Nonspendable			\$96,045	\$22,115	\$91,274
Restricted			\$21,879	\$21,879	\$21,879
Unassigned	\$561,643	\$638,899	\$617,409	\$687,534	\$772,079

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Fiscal Stability	2016	2017	Progress
Fiscal Distress Indicator Score	0	0	↔
Annual General Fund expenditures per capita	\$643	\$648	↑
Fund balance as % of General Fund Revenues ⓘ	31.7%	32.8%	↑
Other Post Employment Benefits % Funded	0.0%	0.0%	↔
Pension % Funded ⓘ	48.9%	49.0%	↔
Debt burden per capita ⓘ	\$557.2	\$544.6	↑

Economy & Financial Health	2016	2017	Progress
Population ⓘ	3,021	2,970	↓
Taxable Value (100k) ⓘ	\$85,069	\$92,277	↑

Public Safety	2015	2016	Progress
Crimes against persons per thousand residents ⓘ	10.6	12.9	↓
Crimes against property per thousand residents ⓘ	19.2	22.2	↓
Crimes against society per thousand residents ⓘ	19.5	23.2	↓
Other crimes per thousand residents ⓘ	4.3	7.6	↓
Traffic crashes property ⓘ	79	71	↑
Traffic crashes injuries ⓘ	25	14	↑
Traffic crashes fatalities ⓘ	0	-	↔

School District Enrollment	2016	2017	Progress
West Bloomfield School District	5,545	-	↓

Culture & Lifestyle	2016	2017	Progress
Acres of park per thousand residents	-	-	↔
Percent of Governmental Funds committed to arts culture and recreation	0.40%	0.50%	↑
Percent of Population with Public Library Access	-	-	↔

Pension Notes:

OPEB Notes:

Valuation as of July 1, 2014

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[Print](#)

City of Keego Harbor
Local Code: 63-2090
Debt Service Summary Report

Bank Loans

Fiscal Years

Name	2017	2018	2019	2020
Equipment Finance DPW:	5,669			
Equipment Finance PD:	7,680			
Equipment Finance PD 2015:	18,054	18,054	18,054	3,009
Subtotal for Bank Loans	\$31,403	\$18,054	\$18,054	\$3,009

Bonds & contracts payable

Fiscal Years

Name	2017	2018	2019	2020
Building Authority Bond: 2010	64,562	63,812	63,062	67,238
TIFA Refunding Debt: 2013	80,745	84,218	87,572	90,810
Subtotal for Bonds & contracts payable	\$145,308	\$148,030	\$150,635	\$158,048
Total Principal & Interest	\$176,710	\$166,084	\$168,689	\$161,056

**City of Keego Harbor
Complete Debt Report for
Equipment Finance DPW:**

Issuance Information

Debt Type: Bank Loans
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2013-03-20
Issuance Amount: \$28,175
Interest Rate: 3.50
Maturing Through: 2017
Principal Maturity Range: \$547 - \$628
Purpose: DPW Pick-UP

Payment Schedule

<u>Date Due</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-07-20	613.58	16.30	629.88	\$4,973.57
2016-08-20	615.37	14.51	629.88	\$4,358.20
2016-09-20	617.17	12.71	629.88	\$3,741.03
2016-10-20	618.97	10.91	629.88	\$3,122.06
2016-11-20	620.77	9.11	629.88	\$2,501.29
2016-12-20	622.58	7.30	629.88	\$1,878.71
2017-01-20	624.40	5.48	629.88	\$1,254.31
2017-02-20	626.22	3.66	629.88	\$628.09
2017-03-20	628.09	1.79	629.88	
<hr/>				
Totals	\$5,587.15	\$81.77	\$5,668.92	

City of Keego Harbor Complete Debt Report for Equipment Finance PD:

Issuance Information

Debt Type: Bank Loans
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2013-03-20
Issuance Amount: \$38,170
Interest Rate: 3.50
Maturing Through: 2017
Principal Maturity Range: \$742 - \$850
Purpose: Police Vehicle Lease

Payment Schedule

<u>Date Due</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-07-20	831.25	22.08	853.33	\$6,737.98
2016-08-20	833.68	19.65	853.33	\$5,904.30
2016-09-20	836.11	17.22	853.33	\$5,068.19
2016-10-20	838.55	14.78	853.33	\$4,229.64
2016-11-20	840.99	12.34	853.33	\$3,388.65
2016-12-20	843.45	9.88	853.33	\$2,545.20
2017-01-20	845.91	7.42	853.33	\$1,699.29
2017-02-20	848.37	4.96	853.33	\$850.92
2017-03-20	850.92	2.41	853.33	
Totals	\$7,569.23	\$110.74	\$7,679.97	

City of Keego Harbor Complete Debt Report for Equipment Finance PD 2015:

Issuance Information

Debt Type: Bank Loans
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2015-08-25
Issuance Amount: \$67,069
Interest Rate: 3.670
Maturing Through: 2019
Principal Maturity Range: \$1,299 - \$1,499
Purpose: 2015 Tahoe & Equipmnet
Fund Number: 401
Comments: 2015 Police Vehicle, Video System & installation, Software, Graphics

Payment Schedule

<u>Date Due</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-07-25	1,339.64	164.83	1,504.47	\$52,555.57
2016-08-25	1,343.74	160.73	1,504.47	\$51,211.83
2016-09-25	1,347.85	156.62	1,504.47	\$49,863.98
2016-10-25	1,351.97	152.50	1,504.47	\$48,512.01
2016-11-25	1,356.10	148.37	1,504.47	\$47,155.91
2016-12-25	1,360.25	144.22	1,504.47	\$45,795.66
2017-01-25	1,364.41	140.06	1,504.47	\$44,431.25
2017-02-25	1,368.58	135.89	1,504.47	\$43,062.67
2017-03-25	1,372.77	131.70	1,504.47	\$41,689.90
2017-04-25	1,376.97	127.50	1,504.47	\$40,312.93
2017-05-25	1,381.18	123.29	1,504.47	\$38,931.75
2017-06-25	1,385.40	119.07	1,504.47	\$37,546.35
2017-07-25	1,389.64	114.83	1,504.47	\$36,156.71
2017-08-25	1,393.89	110.58	1,504.47	\$34,762.82
2017-09-25	1,398.15	106.32	1,504.47	\$33,364.67
2017-10-25	1,402.43	102.04	1,504.47	\$31,962.24
2017-11-25	1,406.72	97.75	1,504.47	\$30,555.52
2017-12-25	1,411.02	93.45	1,504.47	\$29,144.50
2018-01-25	1,415.34	89.13	1,504.47	\$27,729.16
2018-02-25	1,419.66	84.81	1,504.47	\$26,309.50

2018-03-25	1,424.01	80.46	1,504.47	\$24,885.49
2018-04-25	1,428.36	76.11	1,504.47	\$23,457.13
2018-05-25	1,432.73	71.74	1,504.47	\$22,024.40
2018-06-25	1,437.11	67.36	1,504.47	\$20,587.29
2018-07-25	1,441.51	62.96	1,504.47	\$19,145.78
2018-08-25	1,445.92	58.55	1,504.47	\$17,699.86
2018-09-25	1,450.34	54.13	1,504.47	\$16,249.52
2018-10-25	1,454.77	49.70	1,504.47	\$14,794.75
2018-11-25	1,459.22	45.25	1,504.47	\$13,335.53
2018-12-25	1,463.69	40.78	1,504.47	\$11,871.84
2019-01-25	1,468.16	36.31	1,504.47	\$10,403.68
2019-02-25	1,472.65	31.82	1,504.47	\$8,931.03
2019-03-25	1,477.16	27.31	1,504.47	\$7,453.87
2019-04-25	1,481.67	22.80	1,504.47	\$5,972.20
2019-05-25	1,486.21	18.26	1,504.47	\$4,485.99
2019-06-25	1,490.75	13.72	1,504.47	\$2,995.24
2019-07-25	1,495.31	9.16	1,504.47	\$1,499.93
2019-08-25	1,499.93	4.54	1,504.47	
<hr/>				
Totals	\$53,895.21	\$3,274.65	\$57,169.86	

City of Keego Harbor Complete Debt Report for Building Authority Bond: 2010

Issuance Information

Debt Type:	Bonds & contracts payable
Activity Type:	Government
Repayment Source:	General Obligation
Issuance Date:	2010-09-02
Issuance Amount:	\$1,120,000
Interest Rate:	2-4.25%
Maturing Through:	2040
Principal Maturity Range:	\$20,000 - \$65,000
Series:	2010

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-08-01	3.00%	25,000.00	19,968.75	44,968.75	\$975,000.00
2017-02-01	3.00%		19,593.75	19,593.75	\$975,000.00
2017-08-01	3.00%	25,000.00	19,593.75	44,593.75	\$950,000.00
2018-02-01	3.00%		19,218.75	19,218.75	\$950,000.00
2018-08-01	3.00%	25,000.00	19,218.75	44,218.75	\$925,000.00
2019-02-01	3.00%		18,843.75	18,843.75	\$925,000.00
2019-08-01	3.00%	30,000.00	18,843.75	48,843.75	\$895,000.00
2020-02-01	3.00%		18,393.75	18,393.75	\$895,000.00
2020-08-01	3.00%	30,000.00	18,393.75	48,393.75	\$865,000.00
2021-02-01	3.00%		17,943.75	17,943.75	\$865,000.00
2021-08-01	4.00%	30,000.00	17,943.75	47,943.75	\$835,000.00
2022-02-01	4.00%		17,343.75	17,343.75	\$835,000.00
2022-08-01	4.00%	30,000.00	17,343.75	47,343.75	\$805,000.00
2023-02-01	4.00%		16,743.75	16,743.75	\$805,000.00
2023-08-01	4.00%	30,000.00	16,743.75	46,743.75	\$775,000.00
2024-02-01	4.00%		16,143.75	16,143.75	\$775,000.00
2024-08-01	4.00%	35,000.00	16,143.75	51,143.75	\$740,000.00
2025-02-01	4.00%		15,443.75	15,443.75	\$740,000.00
2025-08-01	4.00%	35,000.00	15,443.75	50,443.75	\$705,000.00
2026-02-01	4.00%		14,743.75	14,743.75	\$705,000.00
2026-08-01	4.00%	35,000.00	14,743.75	49,743.75	\$670,000.00

2027-02-01	4.00%		14,043.75	14,043.75	\$670,000.00
2027-08-01	4.00%	35,000.00	14,043.75	49,043.75	\$635,000.00
2028-02-01	4.00%		13,343.75	13,343.75	\$635,000.00
2028-08-01	4.00%	40,000.00	13,343.75	53,343.75	\$595,000.00
2029-02-01	4.00%		12,543.75	12,543.75	\$595,000.00
2029-08-01	4.00%	40,000.00	12,543.75	52,543.75	\$555,000.00
2030-02-01	4.00%		11,743.75	11,743.75	\$555,000.00
2030-08-01	4.00%	40,000.00	11,743.75	51,743.75	\$515,000.00
2031-02-01	4.00%		10,943.75	10,943.75	\$515,000.00
2031-08-01	4.25%	40,000.00	10,943.75	50,943.75	\$475,000.00
2032-02-01	4.25%		10,093.75	10,093.75	\$475,000.00
2032-08-01	4.25%	45,000.00	10,093.75	55,093.75	\$430,000.00
2033-02-01	4.25%		9,137.50	9,137.50	\$430,000.00
2033-08-01	4.25%	45,000.00	9,137.50	54,137.50	\$385,000.00
2034-02-01	4.25%		8,181.25	8,181.25	\$385,000.00
2034-08-01	4.25%	50,000.00	8,181.25	58,181.25	\$335,000.00
2035-02-01	4.25%		7,118.75	7,118.75	\$335,000.00
2035-08-01	4.25%	50,000.00	7,118.75	57,118.75	\$285,000.00
2036-02-01	4.25%		6,056.25	6,056.25	\$285,000.00
2036-08-01	4.25%	50,000.00	6,056.25	56,056.25	\$235,000.00
2037-02-01	4.25%		4,993.75	4,993.75	\$235,000.00
2037-08-01	4.25%	55,000.00	4,993.75	59,993.75	\$180,000.00
2038-02-01	4.25%		3,825.00	3,825.00	\$180,000.00
2038-08-01	4.25%	55,000.00	3,825.00	58,825.00	\$125,000.00
2039-02-01	4.25%		2,656.25	2,656.25	\$125,000.00
2039-08-01	4.25%	60,000.00	2,656.25	62,656.25	\$65,000.00
2040-02-01	4.25%		1,381.25	1,381.25	\$65,000.00
2040-08-01	4.25%	65,000.00	1,381.25	66,381.25	

Totals	\$1,000,000.00	\$600,918.75	\$1,600,918.75	
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**City of Keego Harbor
Complete Debt Report for
TIFA Refunding Debt: 2013**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2013-03-14
Issuance Amount: \$840,000
Maturing Through: 2025
Principal Maturity Range: \$55,000 - \$90,000
Series: 2013
Comments: The 2013 TIFA Debt is a refunding of the 2004 General Obligation Capital Improvement Bond.

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-10-01	2.350%		7,872.50	7,872.50	\$670,000.00
2017-04-01	2.350%	65,000.00	7,872.50	72,872.50	\$605,000.00
2017-10-01	2.350%		7,108.75	7,108.75	\$605,000.00
2018-04-01	2.350%	70,000.00	7,108.75	77,108.75	\$535,000.00
2018-10-01	2.350%		6,286.25	6,286.25	\$535,000.00
2019-04-01	2.350%	75,000.00	6,286.25	81,286.25	\$460,000.00
2019-10-01	2.350%		5,405.00	5,405.00	\$460,000.00
2020-04-01	2.350%	80,000.00	5,405.00	85,405.00	\$380,000.00
2020-10-01	2.350%		4,465.00	4,465.00	\$380,000.00
2021-04-01	2.350%	85,000.00	4,465.00	89,465.00	\$295,000.00
2021-10-01	2.350%		3,466.25	3,466.25	\$295,000.00
2022-04-01	2.350%	90,000.00	3,466.25	93,466.25	\$205,000.00
2022-10-01	2.350%		2,408.75	2,408.75	\$205,000.00
2023-04-01	2.350%	65,000.00	2,408.75	67,408.75	\$140,000.00
2023-10-01	2.350%		1,645.00	1,645.00	\$140,000.00
2024-04-01	2.350%	70,000.00	1,645.00	71,645.00	\$70,000.00
2024-10-01	2.350%		822.50	822.50	\$70,000.00
2025-04-01	2.350%	70,000.00	822.50	70,822.50	
Totals		\$670,000.00	\$78,960.00	\$748,960.00	

