



The Corporation of the City of Stratford
Finance and Labour Relations Committee
Open Session
AGENDA

Date: Monday, July 11, 2022

Time: 7:10 P.M.

Location: Electronic Meeting

Committee Present: Councillor Gaffney - Chair Presiding, Councillor Clifford - Vice-Chair, Mayor Mathieson, Councillor Bunting, Councillor Burbach, Councillor Henderson, Councillor Ingram, Councillor Ritsma, Councillor Sebben, Councillor Vassilakos

Staff Present: Joan Thomson - Chief Administrative Officer, Tatiana Dafoe - City Clerk, Karmen Krueger - Director of Corporate Services, Kim McElroy - Director of Social Services, David St. Louis - Director of Community Services, John Paradis - Fire Chief, Anne Kircos - Acting Director of Human Resources, Chris Bantock - Deputy Clerk

To watch the Committee meeting live, please click the following link: <https://stratford-ca.zoom.us/j/86576837276?pwd=bnFxTTJ6YytPN1cyemhFYUhXbGg4QT09>

A video recording of the meeting will also be available through a link on the City's website <https://calendar.stratford.ca/meetings> following the meeting.

Pages

1. Call to Order

The Chair to call the Meeting to Order.

Councillor Beatty provided regrets for this meeting.

2. Disclosure of Pecuniary Interest and the General Nature Thereof

The *Municipal Conflict of Interest Act* requires any member of Council declaring a pecuniary interest and the general nature thereof, where the interest of a member of Council has not been disclosed by reason of the member's absence from the meeting, to disclose the interest at the first open meeting attended by

the member of Council and otherwise comply with the *Act*.

Name, Item and General Nature of Pecuniary Interest

- | | | |
|------|--|---------|
| 3. | Sub-committee Minutes | 6 - 13 |
| | Sub-committee minutes are attached for background regarding the discussion held at the June 21, 2022 Sub-committee meeting. | |
| 4. | Delegations | |
| | None scheduled. | |
| 5. | Report of Destination Stratford | |
| 5.1. | Destination Stratford Update 2 (FIN22-027) | 14 - 29 |
| | Staff Recommendation: THAT the Destination Stratford Q2 Update dated June 21, 2022, be received for information. | |
| | Motion by | |
| | Sub-committee Recommendation: THAT the Destination Stratford Q2 Update dated June 21, 2022, be received for information. | |
| 6. | Report of the Supervisor of Fleet | |
| 6.1. | Purchasing Policy Exemption for Crane/Service Body Retrofit (FIN22-028) | 30 - 41 |
| | Staff Recommendation: THAT Council approve an exemption from the Purchasing Policy to sole source the Crane/Service Body Retrofit to Eloquip Ltd. | |
| | Motion by | |
| | Sub-committee Recommendation: THAT Council approve an exemption from the Purchasing Policy to sole source the Crane/Service Body Retrofit to Eloquip Ltd. | |
| 7. | Report of the Director of Corporate Services | |
| 7.1. | 2022 Community Grant Appeal Request (FIN22-024) | 42 - 70 |
| | Staff Recommendation: THAT the appeal of Council's decision regarding denial of a 2022 community grant to ONE CARE Home and Community Support Services be denied; | |
| | AND THAT the decision of Council on April 25, 2022, denying a grant request from ONE CARE Home and Community Support Services, be | |

upheld.

Motion by

Sub-committee Recommendation: THAT a 2022 community grant in the amount of \$5,000 to ONE CARE Home and Community Support Services be granted.

7.2. Electricity Procurement – City of Stratford (FIN22-025)

71 - 74

Staff Recommendation: THAT the report titled, "Electricity Procurement – City of Stratford" (FIN22-025), be received for information.

Motion by

Sub-committee Recommendation: THAT the report titled, "Electricity Procurement – City of Stratford" (FIN22-025), be received for information.

7.3. Treasurer's Statement for Development Charges and Parkland Reserve Funds 2021 (FIN22-026)

75 - 79

Staff Recommendation: THAT the 2021 Treasurer's Statement for City of Stratford Development Charges Reserve Funds be received for information;

AND THAT the 2021 Treasurer's Statement for City of Stratford Cash In Lieu of Parkland Reserve Fund be received for information.

Motion by

Sub-committee Recommendation: THAT the 2021 Treasurer's Statement for City of Stratford Development Charges Reserve Funds be received for information;

AND THAT the 2021 Treasurer's Statement for City of Stratford Cash In Lieu of Parkland Reserve Fund be received for information.

7.4. Long-Term Debt Update (FIN22-029)

80 - 113

*this item is also listed for consideration on the July 11, 2022 reconvene Council agenda.

Motion by

Staff Recommendation: THAT the report titled, "Long-Term Debt Update" (FIN22-029), be received;

THAT Council confirms the authorization of the long-term debt to a maximum of \$23,952,899 for the following projects, payments for which are included in the 2022 budget:

- the Aerial Fire Truck: \$1,732,495,
- the Quinlan Pumping Station: \$3,626,333,
- the Queen St Storm Project: \$13,909,071, and
- the Britannia Phase 2 Project: \$4,685,000 payments for which are not included in the 2022 budget;

THAT staff be directed to apply amounts levied in 2022 for the purposes of repayment of these projects to the currently unfunded balances to reduce the amounts required as noted;

THAT a by-law to authorize the borrowing in the form of a bank loan from RBC in the principal amount of \$5,358,828, towards the cost of the Aerial Fire Truck and the Quinlan Pumping Station, be adopted;

THAT a by-law to authorize the borrowing in the form of a bank loan(s) in the principal amount of \$18,594,071, towards the cost of the Queen Street Storm and Britannia Phase 2 Projects be brought forward to a future Council meeting;

AND THAT the Chief Administrative Officer or City Clerk and the Treasurer, two signatures required, be authorized to sign all related documents with the City's financial institution to complete the borrowing of funds.

8. For the Information of Committee

8.1. Delegation Request - One Care Home and Community Support Services

Kathy Scanlon, on behalf of One Care Home and Community Support Services, addressed Sub-committee with respect to "2022 Community Grant Appeal Request (FIN22-024)."

Sub-committee Discussion: Kathy Scanlon, Executive Director of One Care, referring to a PowerPoint presentation, provided information on their reason for appealing the decision on their community grant request. Highlights of the presentation included:

- Stratford having a growing elderly population and services having adapted to changing needs;
- the City having purchased services from One Care in the past;
- their grant being cut in half following development of the parallel transit system by the City;
- One Care continuing to provide services that complement and supplement what the City provides;

- One Care providing rides to people who need more extensive support due to medical or physical needs;
- their provision of rides outside of parallel transit hours or during capacity overload;
- One Care having provided over 2,000 rides in 2021 and on short notice; and
- their organization being the only service in the area providing rides to COVID-positive people.

Kathy Scanlon shared a story about a citizen in Stratford that attends dialysis weekly and uses the One Care service for all of her transportation needs. The One Care drivers have gotten to know her and her needs and have been able to notice changes in her that assisted with her receiving the medical care she needed. A request was made for consideration of a grant to assist with continuing to provide the accessible transportation services.

In response to how much a ride costs, Kathy Scanlon advised it is \$7.75. She noted that the cost is more expensive than parallel transit, but that the grant previously provided by the City allows them to charge this reduced fee. Without the grant, the rides would be approximately \$10.00 each. She noted that they make referrals to the City's parallel transit service when that may be the better fit for the client.

In response to the number of frequent users and calls per year, Kathy advised that 200 individual users accessed the accessible transportation service last year for a total of 2,000 rides.

8.2. Advisory Committee/Outside Board Minutes

114 - 115

The following Advisory Committee/Outside Board minutes are provided for the information of Committee:

- Stratfords of the World Advisory Committee minutes of March 17, 2022

9. Adjournment

Meeting Start Time:

Meeting End Time:

Motion by

Committee Decision: THAT the Finance and Labour Relations Committee meeting adjourn.



The Corporation of the City of Stratford Finance and Labour Relations Sub-committee MINUTES

Date: June 21, 2022
Time: 3:30 P.M.
Location: Electronic Meeting

Sub-committee Present: Councillor Gaffney - Chair Presiding, Councillor Clifford - Vice-Chair, Councillor Beatty, Councillor Bunting, Councillor Ritsma

Staff Present: Karmen Krueger - Director of Corporate Services, Jodi Akins - Council Clerk Secretary, Taylor Crinklaw - Director of Infrastructure and Development Services, Tatiana Dafoe – City Clerk

Also present: Kathy Scanlon Executive Director of One Care Home and Community Support Services, Zac Gribble, Executive Director of Destination Stratford, Members of the public

1. Call to Order

The Chair called the meeting to Order.

2. Disclosure of Pecuniary Interest and the General Nature Thereof

The *Municipal Conflict of Interest Act* requires any member of Council declaring a pecuniary interest and the general nature thereof, where the interest of a member of Council has not been disclosed by reason of the member's absence from the meeting, to disclose the interest at the first open meeting attended by the member of Council and otherwise comply with the *Act*.

Name, Item and General Nature of Pecuniary Interest

No disclosures of pecuniary interest were made by a member at the June 21, 2022 Finance and Labour Relations Sub-committee meeting.

3. Delegations

3.1 Delegation Request - One Care Home and Community Support Services

Kathy Scanlon, on behalf of One Care Home and Community Support Services (One Care), requested to address Sub-committee with respect to their 2022 Community Grant appeal request.

Motion by Councillor Ritsma

Sub-committee Decision: THAT Kathy Scanlon, on behalf of One Care Home and Community Support Services, be heard regarding appeal of their 2022 Community Grant decision.

Carried

Sub-committee Discussion: Kathy Scanlon, Executive Director of One Care, referring to a PowerPoint presentation, provided information on their reason for appealing the decision on their community grant request. Highlights of the presentation included:

- Stratford having a growing elderly population and services having adapted to changing needs;
- the City having purchased services from One Care in the past;
- their grant being cut in half following development of the parallel transit system by the City;
- One Care continuing to provide services that complement and supplement what the City provides;
- One Care providing rides to people who need more extensive support due to medical or physical needs;
- their provision of rides outside of parallel transit hours or during capacity overload;
- One Care having provided over 2,000 rides in 2021 and on short notice; and
- their organization being the only service in the area providing rides to COVID-positive people.

Kathy Scanlon shared a story about a citizen in Stratford that attends dialysis weekly and uses the One Care service for all of her transportation

needs. The One Care drivers have gotten to know her and her needs and have been able to notice changes in her that assisted with her receiving the medical care she needed. A request was made for consideration of a grant to assist with continuing to provide the accessible transportation services.

In response to how much a ride costs, Kathy Scanlon advised it is \$7.75. She noted that the cost is more expensive than parallel transit, but that the grant previously provided by the City allows them to charge this reduced fee. Without the grant, the rides would be approximately \$10.00 each. She noted that they make referrals to the City's parallel transit service when that may be the better fit for the client.

In response to the number of frequent users and calls per year, Kathy advised that 200 individual users accessed the accessible transportation service last year for a total of 2,000 rides.

4. Report of Destination Stratford

4.1 Destination Stratford Update 2 (FIN22-027)

Staff Recommendation: THAT the Destination Stratford Q2 Update dated June 21, 2022, be received for information.

Motion by Councillor Bunting

Sub-committee Decision: THAT the presentation by Zac Gribble, Executive Director of Destination Stratford, be heard.

Carried

Sub-committee Discussion: Zac Gribble, Executive Director of Destination Stratford, referring to the update attached to the agenda, provided the following highlights from the second quarter of 2022:

- the Board completed adoption of new policies and by-laws and transitioned to a non-member model;
- assisted with applications to the RT04 FedDev fund in the amount of \$1 million;
- successfully obtained \$500,000 in grants for this year's Lights On Festival, as well as \$50,000 from local businesses for winter activities;
- successfully obtained \$295,000 in grants for the boathouse washroom renovation;

- hosted Equity, Diversity and Inclusion (EDI) workshops with local businesses and organizations;
- took on the task of cross-collaboration between community organizations with respect to EDI education;
- the organization tracking as they should be for budget and revenue;
- Culinary Chocolate Trail sales having a 70% increase to 2019 numbers;
- noted they are still in economic recovery, but the metrics are encouraging;
- actively marketing in the GTA to London corridor and Kitchener-Waterloo, with metrics indicating there is a large market in these areas;
- Al Fresco being in full swing with new Lights On Stratford umbrellas in Market Square;
- having announced several exhibits for Lights On Stratford to be held in the Winter of 2022;
- Lights On teaming up with the Alzheimer Society Huron-Perth for an awareness and fundraising opportunity linked to one of the light displays;
- Boathouse washroom renovations having been paused until increased funds are in hand to cover additional expenses; and
- a report requesting additional funding to cover increased costs being prepared for Council's consideration.

It was questioned what the percentage increase is for the washroom renovation. The Executive Director advised that the lowest bid was \$450,000, with an original budget of \$300,000. There is \$300,000 in government grant funding on the table they stand to lose if construction is not completed by the end of December 2022.

Members were advised that construction cannot begin until mid-late October as there is a tenant in the lower half of the building. The intent is to secure additional funding, re-release a request for proposals (RFP) in the summer, start construction mid-October and then complete the project by mid-December.

It was questioned whether Destination Stratford sees extended patios and boardwalks continuing for 2023 and beyond. The Executive Director responded that there were incredible collaborations during the pandemic and suggested the need to hold onto projects that have legacy potential. Examples included the Al Fresco project including boardwalks, outdoor dining and the liquor with food by-law. He noted it is easier to market Stratford as a destination of choice with those innovative infrastructure projects. It was noted a suggestion has been made to keep the Al Fresco tables in Market Square year round.

Motion by Councillor Bunting

Sub-committee Recommendation: THAT the Destination Stratford Q2 Update dated June 21, 2022, be received for information.

Carried

5. Report of the Supervisor of Fleet

5.1 Purchasing Policy Exemption for Crane/Service Body Retrofit (FIN22-028)

Staff Recommendation: THAT Council approve an exemption from the Purchasing Policy to sole source the Crane/Service Body Retrofit to Eloquip Ltd.

Sub-committee Discussion: The Director of Infrastructure and Development Services provided an overview of the staff report as follows:

- the crane on the truck having failed and the truck not been used to its full capability in recent years;
- crane services having been contracted since 2020;
- staff preferring the single-sourcing of the retro-fit and the project being beyond the threshold of delegated authority to staff for purchasing; and
- costs being \$77,072.00 after the partial HST rebate.

Motion by Councillor Ritsma

Sub-committee Recommendation: THAT Council approve an exemption from the Purchasing Policy to sole source the Crane/Service Body Retrofit to Eloquip Ltd.

Carried

6. Report of the Director of Corporate Services

6.1 2022 Community Grant Appeal Request (FIN22-024)

Staff Recommendation: THAT the appeal of Council's decision regarding denial of a 2022 community grant to ONE CARE Home and Community Support Services be denied;

AND THAT the decision of Council on April 25, 2022, denying a grant request from ONE CARE Home and Community Support Services, be upheld.

Sub-committee Discussion: In response to the amount remaining in the grant allocation fund, the Director of Corporate Services advised there is sufficient funding available to cover a grant request.

With respect to the overflow mentioned by the representative from One Care, the Director of Corporate Services advised she has spoken with the Director of Community Services and the Manager of Transit and it is believed that the overflow is occurring outside the hours of operation of the City's parallel transit services.

Motion by Councillor Ritsma

Sub-committee Recommendation: THAT a 2022 community grant in the amount of \$5,000 to One Care Home and Community Support Services be granted.

Discussion took place regarding the reason behind the original denial of the grant. It was noted that reasons included the organization being a large, well-funded organization and the duplication of accessible transportation services by One Care and the City. Under the grant policy, there is a hesitancy to provide grants to organizations which may have other means to raise the funds. The Community Grants Committee is looking at revising the policy to clarify evaluation criteria going forward.

The Chair called the question the motion.

Carried

6.2 Electricity Procurement – City of Stratford (FIN22-025)

Staff Recommendation: THAT the report titled, "Electricity Procurement – City of Stratford" (FIN22-025), be received for information.

Sub-committee Discussion: The Director of Corporate Services provided an overview of the staff report as follows:

- consumption pricing is obtained through Festival Hydro;
- the City having a "hedge agreement" with Local Authority Services (LAS) for the non-consumption related costs of electricity;
- staff having completed an analysis and confirmed that it is still a beneficial arrangement for the City; and
- the hedge agreement allowing LAS to purchase electricity in bulk based on expected consumption, which allows for reduced pricing.

Motion by Councillor Beatty

Sub-committee Recommendation: THAT the report titled, "Electricity Procurement – City of Stratford" (FIN22-025), be received for information.

Carried

6.3 Treasurer's Statement for Development Charges and Parkland Reserve Funds 2021 (FIN22-026)

Staff Recommendation: THAT the 2021 Treasurer's Statement for City of Stratford Development Charges Reserve Funds be received for information;

AND THAT the 2021 Treasurer's Statement for City of Stratford Cash In Lieu of Parkland Reserve Fund be received for information.

Sub-committee Discussion: The Director of Corporate Services provided an overview of the report as follows:

- this report being an annual regulatory requirement under the Development Charges Act and Planning Act;
- the report including an analysis of development charge activity;
- the parkland dedication reserve fund allowing the municipality to accept cash in lieu of parkland;
- both reserve funds being legislated for restricted uses in terms of spending; and
- in 2021, the funds being used for a playground.

In response to whether either of these reserves could be used for the development of the Community Hub, the Director provided an explanation on how development charges work. Projects identified for development charges are ones that are directly impacted by population growth, such as fire services or roads.

Motion by Councillor Bunting

Sub-committee Recommendation: THAT the 2021 Treasurer's Statement for City of Stratford Development Charges Reserve Funds be received for information;

AND THAT the 2021 Treasurer's Statement for City of Stratford Cash In Lieu of Parkland Reserve Fund be received for information.

Carried

7. Advisory Committee/Outside Board Minutes

The following Advisory Committee/Outside Board minutes were provided for the information of Sub-committee:

- Stratfords of the World Advisory Committee minutes of March 17, 2022

8. Next Sub-committee Meeting

The next Finance and Labour Relations Sub-committee meeting is July 19, 2022 at 3:30 p.m.

9. Adjournment

Motion by Councillor Clifford

Sub-committee Decision: THAT the Finance and Labour Relations Sub-committee meeting adjourn.

Carried

Meeting Start Time: 3:30 P.M.

Meeting End Time: 4:17 P.M.



MANAGEMENT REPORT

Date: June 21, 2022
To: Finance and Labour Relations Sub-committee
From: Karmen Krueger, CPA, CA, Director of Corporate Services
Report #: FIN22-027
Attachments: Destination Stratford 2022 Q2 Update

Title: Destination Stratford 2022 Q2 Update

Objective: To receive an update on Destination Stratford's year-to-date financial activities for 2022.

Background: Destination Stratford gives regular updates to Council through the Finance and Labour Relations Sub-committee.

Analysis: Zac Gribble from Destination Stratford has been invited to attend to present the attached report.

Financial Implications:

Financial impact to current year operating budget:

Destination Stratford receives financial contributions from the City as outlined in the attachment. Beyond this, there are some in-kind impacts relating to specific programs, such as the Al Fresco program. The financial costs relating to these in-kind contributions are absorbed in the Community Services division primarily, mainly in the form of labour costs as outlined in a previous report to Council.

Alignment with Strategic Priorities:

Strengthening our Plans, Strategies and Partnerships

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Widening our Economic Opportunities

Strengthening Stratford's economy by developing, attracting and retaining a diversity of businesses and talent.

Alignment with One Planet Principles:**Equity and Local Economy**

Creating safe, equitable places to live and work which support local prosperity and international fair trade.

Staff Recommendation: THAT the Destination Stratford Q2 Update dated June 21, 2022, be received for information.

Prepared by:

Karmen Krueger, CPA, CA, Director of Corporate Services

Recommended by:

Karmen Krueger, CPA, CA, Director of Corporate Services

Joan Thomson, Chief Administrative Officer



Destination Stratford

2022 Q2 UPDATE

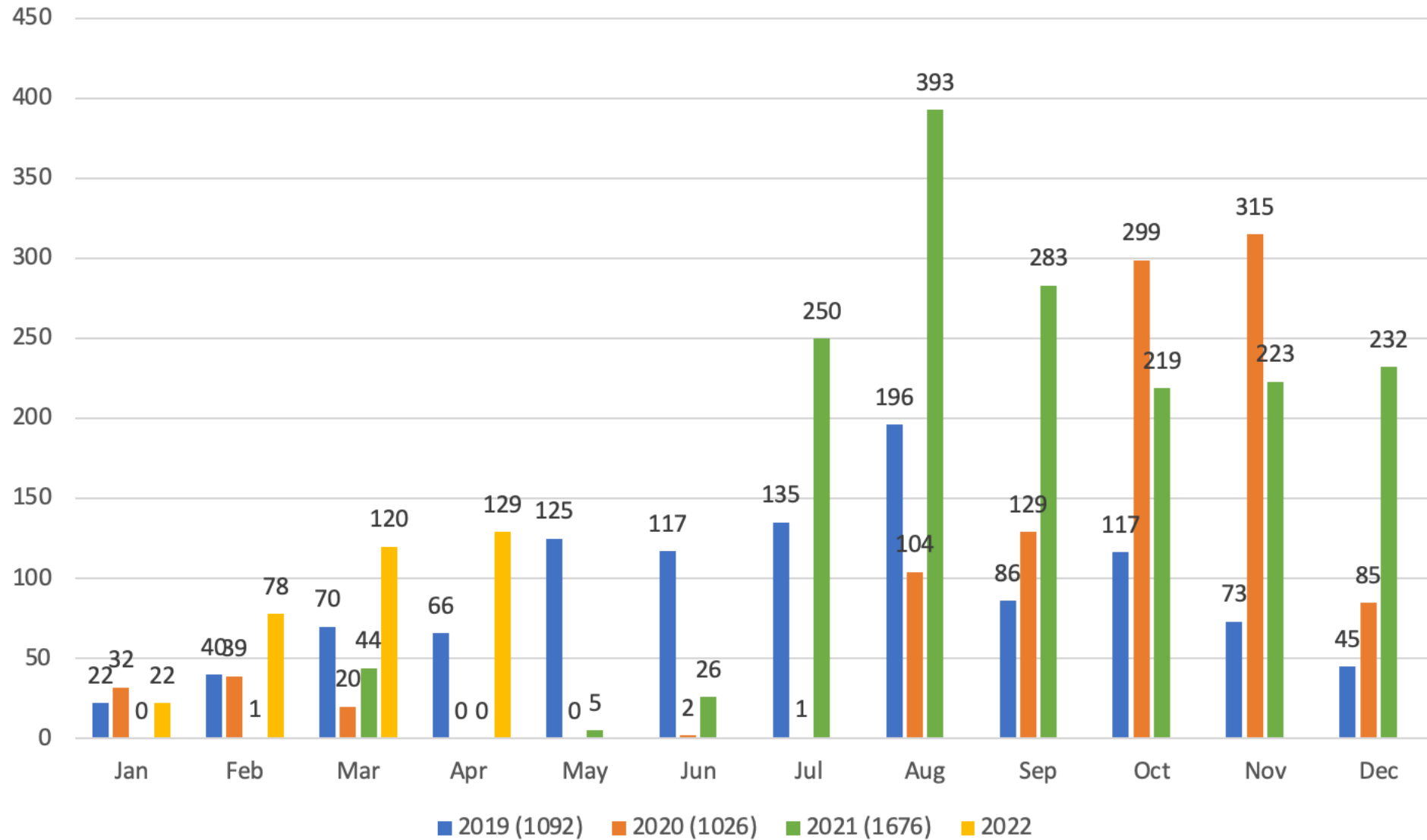
2022 Q2 Finance Activities

- Destination Stratford Board approved new by-laws and policies and completed the transition to a non-member model
- Destination Stratford assisted multiple organizations with applications to the RTO4/FedDev Tourism Relief Fund with over \$1m in applications for Stratford
- \$500,000 in grant funding obtained for Lights On Stratford 2022/23
- \$46,000 already received for Lights On Stratford 2022/23 cash sponsors
- \$295,000 grant funding for Boathouse Washroom Expansion Project
- Invested \$25,000 towards Diversity, Equity and Inclusion community workshops with 35 local businesses/organizations attending



Destination Stratford 2022 Budget	2021 Budget	2022 Budget	2021 Variances	Actuals	%	Notes
				As of 05/27/22		
Income						
4050 · MARKETING SALES	48,000.00	75,000.00	122,000.00	29,673.92	24%	
4240 · MEMBERSHIP SALES	0.00	0.00	0.00	0.00		Non-member model adopted
4260 · PARTNERSHIPS	745,000.00	748,500.00	694,500.00	602,625.00	87%	*Boathouse Bathroom Project NOT included
(4001 · City of Stratford Portion)	540,000.00	580,000.00	580,000.00	580,000.00	100%	2.15% increase over 2019 budget
4280 · DESTINATION MARKETING FUND	32,000.00	20,000.00	40,000.00	8,423.96	21%	Expected increase with improved pandemic conditions
TOTAL INCOME	825,000.00	843,500.00	856,500.00	640,722.88	75%	
Expense						
5100 · CONTRACT AND CONSULTING	5,500.00	5,500.00	2,500.00	0.00	0%	
5107 · Four Season Tourism Development	0.00	0.00	0.00	0.00		* Lights On Stratford is a separately funded entity managed by DS
5637 · BANK CHARGES	3,800.00	3,800.00	3,800.00	1,847.49	49%	
5645 · INSURANCE	3,600.00	4,019.00	4,899.00	4,899.00	100%	Increased expenses due to higher costs
5660 · TRAVEL	4,400.00	2,200.00	200.00	0.00	0%	Conferences to be attended virtually
5950 · SPECIAL PROJECTS		15,000.00	15,125.00	1,444.72	10%	Al Fresco support. *Boathouse Bathroom Project NOT included
5990 · RTO4 Partnerships Animation Fund	5,000.00	10,000.00	30,000.00	0.00	0%	Includes \$20k revenue from other funding partners
Total Administration Fees	16,800.00	35,019.00	54,024.00	8,191.21	15%	
6000 · MARKETING - INTERNET	90,230.00	65,230.00	39,605.00	7,783.26	20%	Decreased expenses due to streamlining digital operations
6150 · MARKETING - Media & Print	114,300.00	99,300.00	99,300.00	19,870.90	20%	
6151 · MARKETING - RADIO	5,000.00	2,500.00	2,500.00	0.00	0%	
6152 · MARKETING	77,300.00	75,000.00	132,250.00	37,581.33	28%	Increased expenses with additional marketing projects
6153 · PROFESSIONAL FEES	23,000.00	23,000.00	24,700.00	8,640.00	35%	
6155 · FACILITY MAINTENANCE	4,500.00	4,500.00	2,000.00	0.00	0%	
6480 · PAYROLL	453,724.00	473,804.00	454,635.00	195,674.73	43%	Salary review to be completed in 2022
6540 · OFFICE EXPENDITURES	24,550.00	24,550.00	16,800.00	7,542.82	45%	
6550 · EVENT EXPENSES	3,900.00	2,200.00	2,000.00	310.10	16%	
7000 · TELEPHONE/COMMUNICATIONS	11,190.00	12,890.00	16,000.00	5,682.58	36%	Increased expenses due to higher costs
7300 · Stratford Always On (RRRF)						
Total Expense	824,994.00	823,493.00	846,314.00	291,276.93	34%	
5154 Transfer to Reserve	0.00	20,000.00	10,000.00	0.00	0%	Reduced yearly contribution as per Board direction
7100 City Repayment on Loan	0.00					Loan repaid in full in 2020
Net Income	6.00	7.00	186.00	349,445.95		

Chocolate Trail - 2019 vs 2020 vs 2021 vs 2022



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SAVOUR STRATFORD THIS SUMMER

From exceptional culinary experiences, world-renowned arts and culture, and unique summer pop-ups and events, Stratford is the place to be this season! We've created the ultimate guide to explore Stratford this summer.

FOOD & DRINK

When it comes to food and drink, Stratford is a true foodie's paradise, with over 50 independently-owned restaurants in the downtown core alone. We boast an incredible culinary scene that rivals bigger cities in Ontario. The difference in Stratford can be accredited to a few key factors, starting with the Stratford Chefs School. Since 1983, the Stratford Chefs School, a not-for-profit college, has focused heavily on the innovative, hands-on training of high-quality chefs, as well as culinary entrepreneurs; resulting in highly experienced and skillful chefs opening restaurants right here in Stratford (lucky for us!). Secondly, Stratford has tremendous access to local farmers. While farm-to-table has become a common buzzword in the culinary industry, it holds very true in Stratford and this movement is what makes the difference in our restaurants. The strong relationships and access that chefs have with local farmers, ensures high-quality, fresh and seasonal dishes. Surrounded by the beauty of Perth County's countryside, Stratford has access to fresh produce, farm-raised meat, and artisanal cheese year-round. We are the proud home to one of the oldest markets in Ontario, the Stratford Farmers Market. Established in 1855, this market continues to run year-round, showcasing farm-fresh veggies, cheese, meats, preserves, flowers and more. Our strong culinary scene has continued to evolve and delight even the toughest of critics. Many of our restaurants are owned and operated by Stratford locals who are passionate about



food and community. From casual bites in our beer garden, dining under the stars on Tom Patterson Island, or inside one of Stratford's most historical buildings, we invite you to taste the difference local makes this summer.

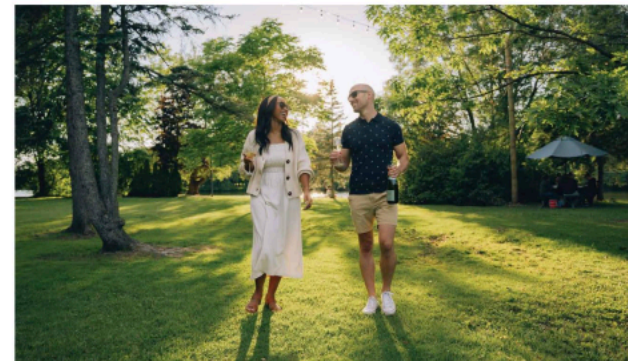
CULINARY TRAILS

To complement the diversity and uniqueness of our restaurants and food shops, we created two self-guided culinary trails to help guide visitors through our city, starting with their tastebuds. Introducing the Chocolate Trail and the Bacon & Ale Trail; two much-loved culinary trails that visitors can experience year-round. The Chocolate Trail welcomes you to our chocolate shops, including the renowned Rheo Thompson Candies, and

invites you into the stores of passionate businesses to discover a sweet Chocolate treat or product. To balance the sweet with savory, we highly recommend exploring our Bacon & Ale Trail. A nod to the long history of pork production in Perth County and a celebration of our many micro-breweries. Each trail is available to explore year-round for \$35(+tax) and promises to be one of the best ways to explore Stratford.

THE ARTS ARE WHAT WE ARE

The artistic community is strong in Stratford, with great attribution to the Stratford Festival, North America's largest classical repertory theatre company. We are thrilled to invite you back to Stratford this season and experience the magic of



the Stratford Festival as they reopen their theatres and honour the excellence of the past, while they embark on a new journey. The Stratford Festival is proud to open the doors of the brand-new Tom Patterson Theatre. This stunning new architectural jewel provides patrons an intimate space to enjoy live theatre. Celebrating their 70th season, it's the perfect time to experience theatre and witness some of the world's finest actors on stage. From shows and musicals like Hamlet, Little Women and Chicago, there is something to love for everyone.

Embrace all areas of arts and culture when visiting Stratford this summer, including a visit to the Stratford Perth Museum. The museum offers an incredibly diverse list of exhibits, from historical to current, including the famous Justin Bieber: Steps to Stardom exhibit which first launched in 2018, and an array of Stratford-specific storytelling like the Who Was Tom Patterson, an exhibit all about the founder of the Stratford Festival. The Stratford Perth Museum recently extended their travelling exhibit from Amsterdam – Anne Frank: A History for Today. Moving from the Museum to another must visit stop this summer is Gallery Stratford, one of Ontario's longest operating public art galleries, that has been a significant contributor to the cultural heart of Southwestern Ontario. With changing art exhibits, both inside and out, the Gallery is a welcoming space to learn and explore every season. Stratford has a lively arts scene that

encompasses everything from fine arts and Indigenous arts, to crafts in every medium. Art is part of what makes us, well, us and we can't wait to share it with you this summer.

SELF-GUIDED AUDIO TOURS

Grab your earbuds and select your favourite audio tour theme while you explore our city at your own pace. We've created a variety of unique and free self-guided audio tours for you to become familiar with the people and places that make us so special. Popular audio tours include: Pop sensation and Stratford-born Justin Bieber; the founder of the Stratford Festival Tom Patterson; an outdoor Art Walk, Top Insta-Worthy Spots, and the stunning Stratford Gardens tour. You can even get a behind-the-scenes audio tour while you're exploring the Chocolate Trail. Choose your preferred starting point on the digital map and click your way from one stop to the next.

OUTDOOR FUN

If you're seeking outdoor adventure and fun ways to get outside and stay active this summer, Stratford offers a variety of ways to soak in the sunshine. It's a rite of passage when visiting our city in the summer months to explore the Avon River by bike or boat. The Avon Boathouse is a family-owned-and-operated seasonal business that lets you enjoy the beauty of the Avon River by paddle boat, canoe, boat tour or bike. Once you've explored the river, we suggest sitting on their riverfront

patio to enjoy their delicious BBQ lunches and ice cream. Golf lovers can rejoice on the fresh greens at the pristine Stratford Country Club, and for cyclists and hikers, Stratford is an oasis of natural beauty with incredible trails just waiting to be explored. From gravel roads, countryside and city routes, you'll have fun on and off the trails.

RETAIL THERAPY

A trip to Stratford wouldn't be complete without retail therapy. You'll discover boutique stores, with passionate shop owners, delivering high-quality products, with a large focus on local and Canadian-made goods. From Ontario Street to York Street, and everywhere in-between, you'll discover exceptional finds to add to your home and wardrobe.

STAY THE NIGHT

We highly recommend spending the weekend, or booking a mid-week getaway, so you can truly soak in the incredible dining scene, live theatre performances, current exhibits, and so much more. Stratford is home to an array of accommodations offering something for every occasion, budget and style. From traditional and modern B&B's, unique loft style walk-ups, to hidden gems, luxury and more - we've got it all.

It's the perfect time to book your summer getaway. You won't want to miss the upcoming summer events found only in Stratford, including Stratford Summer Music, an annual summer music festival offering diverse musical experiences of superior quality, to celebrate music and to enhance the reputation of the Stratford region as an exceptional home for all the arts. Returning again this season is the Lights on Stratford summer pop-ups. In Market Square you can enjoy Al Fresco dining under the lit-up umbrellas, or grab take-out from your favourite local restaurant and enjoy the lights strung across Tom Patterson Island at dusk.

For more information, visit us
online at visitstratford.ca.
See you soon! #LoveStratford





STRATFORD
Al Fresco



LIGHTS ON STRATFORD

WINTER FESTIVAL OF LIGHTS

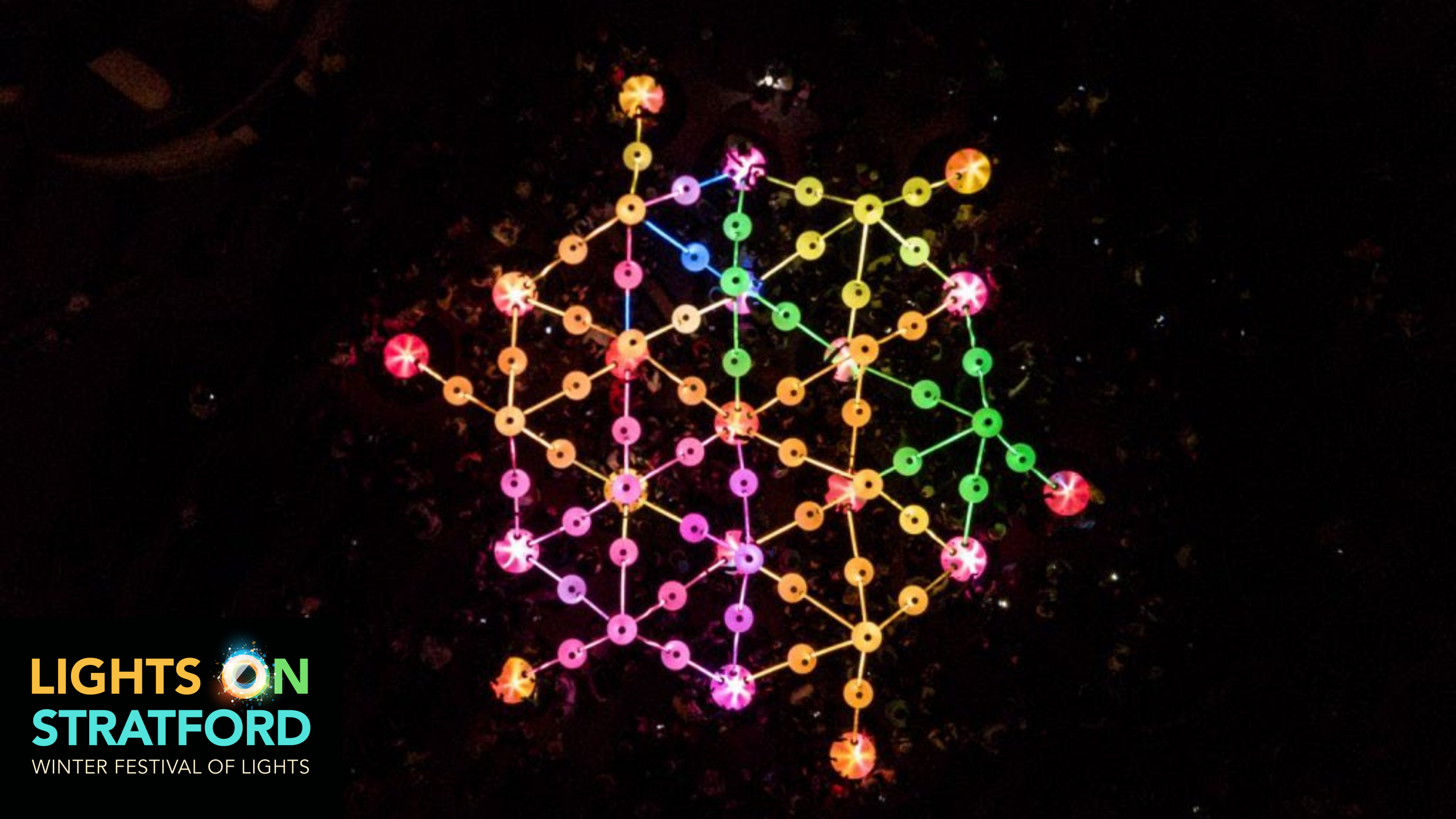
DEC 16 2022 – JAN 27 2023
LIGHTSONSTRATFORD.CA



THE POOL by artist Jen Lewin

Photo: Alex Koch



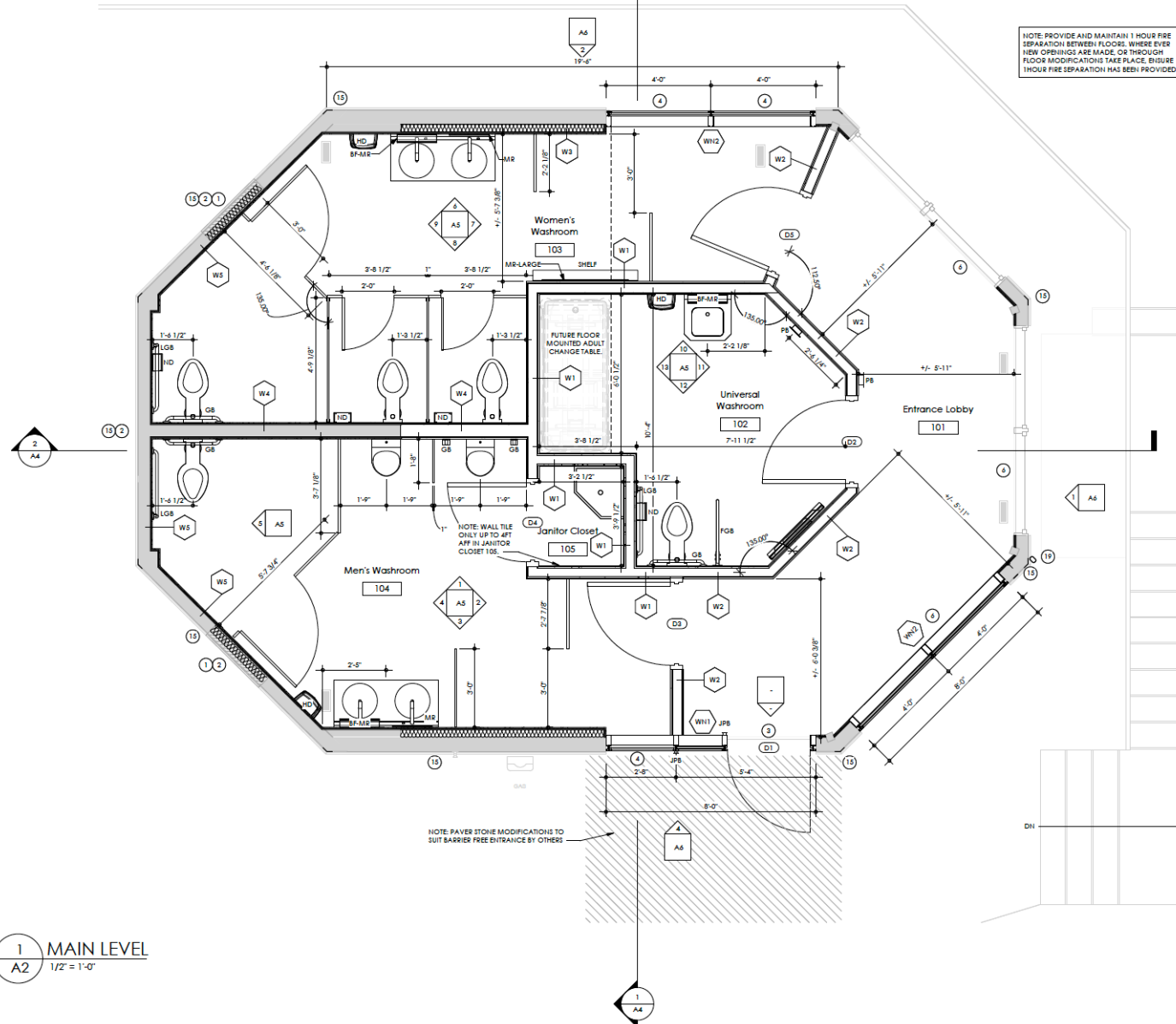


LIGHTS ON
STRATFORD
WINTER FESTIVAL OF LIGHTS

LEGEND

PS	-	PUSH BUTTON
JPS	-	JAMM/ULLUCH PUSH BUTTON
HD	-	HAND DRYER
MR	-	MIRROR
MR-LARGE	-	LARGE MIRROR
SPMR	-	SPRAYER FREE MIRROR
GB	-	GRAB BAR
FGS	-	FOLDING GRAB BAR
HD	-	HAND DRYER
WD	-	WASTE DISPOSAL

1 MAIN LEVEL
1/2" = 1'-0"



NOTE: PROVIDE AND MAINTAIN 1 HOUR FIRE SEPARATION BETWEEN FLOORS, WHERE EVER NEW OPENINGS ARE MADE, OR THROUGH FLOOR MODIFICATIONS TAKE PLACE, ENSURE 1 HOUR FIRE SEPARATION HAS BEEN PROVIDED.

CONSTRUCTION NOTES

1. INFILL OPENINGS WHERE EXISTING WASHROOM DOORS REMOVED. REFER TO WALL TYPE LEGEND.
2. RECLAD WEST ELEVATION WITH PREFINISHED METAL SIDING COMPLETE WITH TRIM, PROFILE AND COLOUR TO MATCH EXISTING. NOTE: NOTIFY CONSULTANT PRIOR TO RECLADDING FOR INSPECTION OF EXISTING CONDITION OF AIR BARRIER AND INSULATION.
3. INSTALL NEW EXTERIOR DOUBLE GLAZED ALUMINUM WINDOWS, DOOR AND FRAME AS INDICATED. REFER TO WINDOW, DOOR & FRAME SCHEDULES.
4. INSTALL WINDOW FILM ON NEW WINDOWS AND ENTRANCE SCREENS AS INDICATED.
5. CONSTRUCT NEW INTERIOR PARTITION WALLS AS INDICATED. REFER TO WALL TYPE LEGEND.
6. REINSTALL EXISTING BLINDS TO EXISTING WINDOWS (2X) AND INSTALL NEW 8 FT. BLIND ON NEW SOUTH/EAST WINDOW.
7. INSTALL NEW INTERIOR DOORS AND FRAMES AS INDICATED. REFER TO DOOR, FRAME AND HARDWARE SCHEDULE. NOTE: HARDWARE TO BE SUPPLIED AND INSTALLED UNDER ALLOWANCE. COORDINATE ELECTRICAL TO SUIT ALL ELECTRIFIED HARDWARE.
8. INSTALL SHEET FLOORING AND TILE BASE THROUGHOUT COMPLETE WITH WELDED SEAMS. REFER TO ROOM FINISH SCHEDULE.
9. INSTALL NEW WALL TILE AS INDICATED. REFER TO ROOM FINISH SCHEDULE AND INTERIOR ELEVATIONS.
10. INSTALL NEW PLUMBING FIXTURES THROUGHOUT. REFER TO MECHANICAL DRAWINGS.
11. INSTALL NEW TOILET PARTITIONS AND WASHROOM ACCESSORIES AS INDICATED. NOTE: INSTALL BLOCKING IN ALL WALLS TO RECEIVE GRAB BARS, CHANGE TABLES WALL MOUNTED ACCESSORIES AND PUSH BUTTONS.
12. CONSTRUCT NEW DRYWALL BULKHEADS AND INSTALL NEW DRYWALL CEILINGS AS INDICATED. REPAIR/PATCH EXISTING CEILING IN AREA OF RENOVATED WASHROOMS.
13. INSTALL NEW DRYWALL FROM TOP OF WINDOWS TO UNDER SHIPSLAP SIDING ON UPPER PORTION OF VERTICAL PERIMETER WALLS AS INDICATED. REFER TO WALL TYPE LEGEND AND INTERIOR ELEVATIONS.
14. INSTALL NEW LIGHT FIXTURES AND ELECTRICAL ITEMS AS INDICATED.
15. INSTALL NEW PERIMETER FIBRE-CEMENT BOARD SKIRTING AROUND PERIMETER.
16. PREP AND PAINT DOOR, FRAMES, WALLS, CEILINGS, EXPOSED HSS COLUMNS, CONDUIT, ETC. REFER TO ROOM FINISH SCHEDULE AND INTERIOR ELEVATIONS.
17. INSTALL NEW WOOD FRAMED PLEXIGLASS WINDOWS IN UNIVERSAL WASHROOM AS INDICATED. REFER TO ROOM FINISH SCHEDULE AND INTERIOR ELEVATIONS.
18. PATCH/REPAIR SHINGLED ROOF AS REQUIRED FOR NEW MECHANICAL ROOF CAP(S). REFER TO MECHANICAL DRAWINGS FOR COORDINATION.
19. INSTALL NEW GUTTER AND DOWNSPOUT AS INDICATED. LOCATE DOWNSPOUT TO DRAIN TO EXISTING LOCATION. REFER TO EXTERIOR ELEVATIONS.
20. REFER TO MECHANICAL AND ELECTRICAL DRAWINGS FOR ADDITIONAL MECHANICAL AND ELECTRICAL INFORMATION.



GENERAL NOTES

1. THE GENERAL NOTES REFER TO ALL ARCHITECTURAL DRAWINGS.
2. DO NOT SCALE DRAWINGS.
3. SITE CHECK ALL DIMENSIONS PRIOR TO CONSTRUCTION.
4. NOTHING ON THESE DRAWINGS SUPERSEDES THE REGULATIONS OF THE GOVERNING CODES INCLUDING THE ONTARIO BUILDING CODE.
5. NOTIFY ARCHITECT OF ALL CONFLICTS AND DISCREPANCIES PRIOR TO CONSTRUCTION.
6. CONTRACTOR TO COORDINATE ARCHITECTURAL, STRUCTURAL, MECHANICAL, ELECTRICAL DRAWINGS BEFORE CONSTRUCTION AND NOTIFY ARCHITECT OF ANY DISCREPANCIES.
7. THESE DRAWINGS ARE NOT INTENDED TO SHOW CIVIL, STRUCTURAL, MECHANICAL OR ELECTRICAL INFORMATION.

NO.	REVISION	DATE
1	ISSUED FOR PERMIT	02.17.2022

THE ARTS ARE WHAT WE ARE STRATFORD STR



marklevitz architects inc.

514 Huron Street Stratford Ontario N5A 5T7
519 271 9230 WWW.Marklevitz.com

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PROJECT
STRATFORD BOATHOUSE WASHROOM RENOVATION

LOCATION
30 York Street Lower Level, Stratford, ON N5A 1A1

FOR
DESTINATION STRATFORD

DRAWING
FLOOR PLAN

A2

PROJECT NO.
21-16-0054

DATE
02/17/2022



MANAGEMENT REPORT

Date: June 21, 2022
To: Finance and Labour Relations Sub-committee
From: Brent Raycraft, Supervisor of Fleet
Report #: FIN22-028
Attachments: Preliminary Drawings

Title: Purchasing Policy Exemption for Crane/Service Body Retrofit

Objective: To request Council support for a single source purchase under section 37.0 of the Purchasing Policy allowing Eloquip Ltd. to retrofit our existing crane and service truck body that is currently limited in use due to structural damage.

The cost of the proposed retrofit for this piece of equipment is beyond the threshold amount in the Purchasing Policy for a Director to approve a single source purchase and slightly over the 2022 budgeted amount. Therefore, this report is being brought to Council for consideration.

Background: The 2011 M2 Freightliner chassis with a landscape service box was restructured to have a 3000 lb crane and outriggers installed. A critical break of the main structure occurred eliminating operability of the crane. This occurrence, along with a thorough inspection by the manufacturer Eloquip that was completed in March of 2020, determined that the crane unit and its structure were no longer safe to operate as intended.

Public Works and the Environmental Services divisions have been able to use the unit without the crane up to this point with alternative contracted arrangements made to maintain crane services. With ongoing need for a more reliable crane unit, the approved 2022 Fleet budget included \$75,000.00 intended to retrofit the equipment. The 2011 truck and chassis are in great shape with only 55,000 km. The ability to reuse several of the parts existing on the truck and chassis would help keep the costs for this retrofit relatively low and the vehicle fully operable for years to come.

Analysis: Eloquip Ltd. is the original manufacturer of this unit, and their familiarity with the complete unit allows them the ability to use existing parts. This results in the cost-effective ability to replace this crane and service truck body with a new and multifunctional setup for a quoted price of \$85,585.07 including HST, which is \$77,072.00 after the partial HST rebate. The cost breakdown is below.

Service Body Price	\$	65,421.50
Installation	\$	11,650.50
Total (After Partial HST Rebate)	\$	77,072.00

Procurement procedures typically require competitive pricing processes to ensure best value for money is obtained. Due to the manufacturer's familiarity with the unit and the efficiencies that can be realized by reusing their patented parts, Staff are recommending that this project be single sourced to Eloquip, as issuing a tender in this case is not likely to result in better pricing or product, given the nature of the work.

Financial Implications:

Financial impact to current year operating budget:

The approved 2022 budgeted amount is \$75,000.00, and the cost of retrofit is estimated at \$77,072.00 after the partial HST rebate. The additional \$2,072.00 required to fund this work will flow through the Public Works Reserve Fund, and is anticipated to be recovered from selling as salvage the existing crane and service truck body, resulting in nominal impact to the operating budget and reserves.

Financial impact on future year operating budget:

Annual costs associated with operating and maintaining this crane and service truck are expected to remain similar as budgeted in previous years. Enabling the use of this crane will promote more efficient use of existing resources and eliminate the need to rent the crane equipment.

Link to asset management plan and strategy:

The truck was originally purchased in 2011 and had an expected useful life of 10 years. Since the truck has not been used at full capacity, the investment now is expected to extend this asset's useful life to 2031, pending no unforeseen issues arising. Previously, the crane unit was taken out of commission in March of 2020, resulting in the vehicle being underutilized since.

Alignment with Strategic Priorities

Mobility, Accessibility and Design Excellence

Improving ways to get around, to and from Stratford by public transit, active transportation and private vehicle.

Developing our Resources

Optimizing Stratford's physical assets and digital resources. Planning a sustainable future for Stratford's resources and environment.

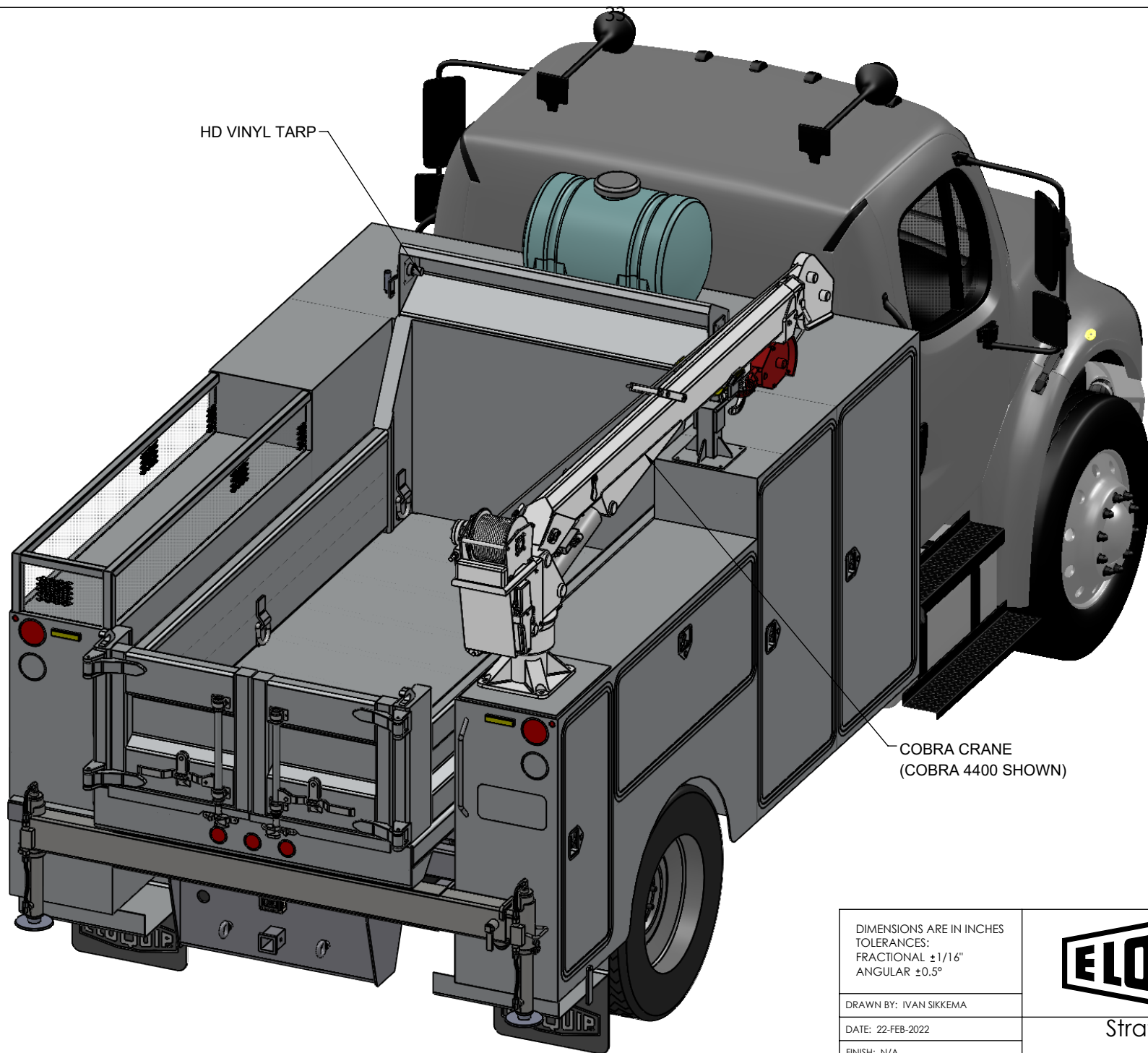
Alignment with One Planet Principles:

Material and Products

Using materials from sustainable sources and promoting products which help people reduce consumption.

Staff Recommendation: THAT Council approve an exemption from the Purchasing Policy to sole source the Crane/Service Body Retrofit to Eloquip Ltd.

Prepared by:	Brent Raycraft, Supervisor of Fleet
Recommended by:	Taylor Crinklaw, Director of Infrastructure and Development Services
	Joan Thomson, Chief Administrative Officer



DIMENSIONS ARE IN INCHES
TOLERANCES:
FRACTIONAL $\pm 1/16"$
ANGULAR $\pm 0.5^\circ$

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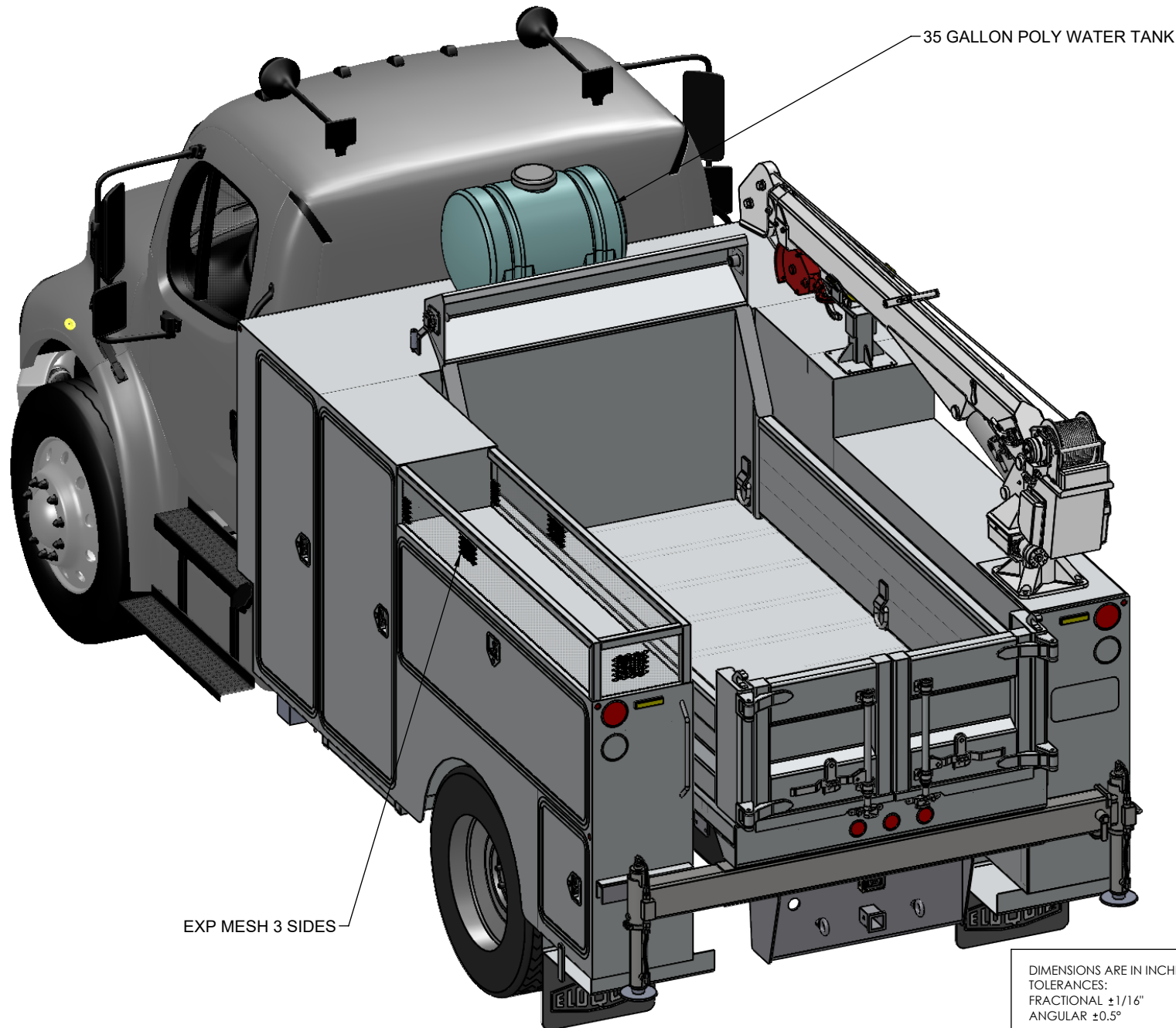
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SHEET 1 OF 10

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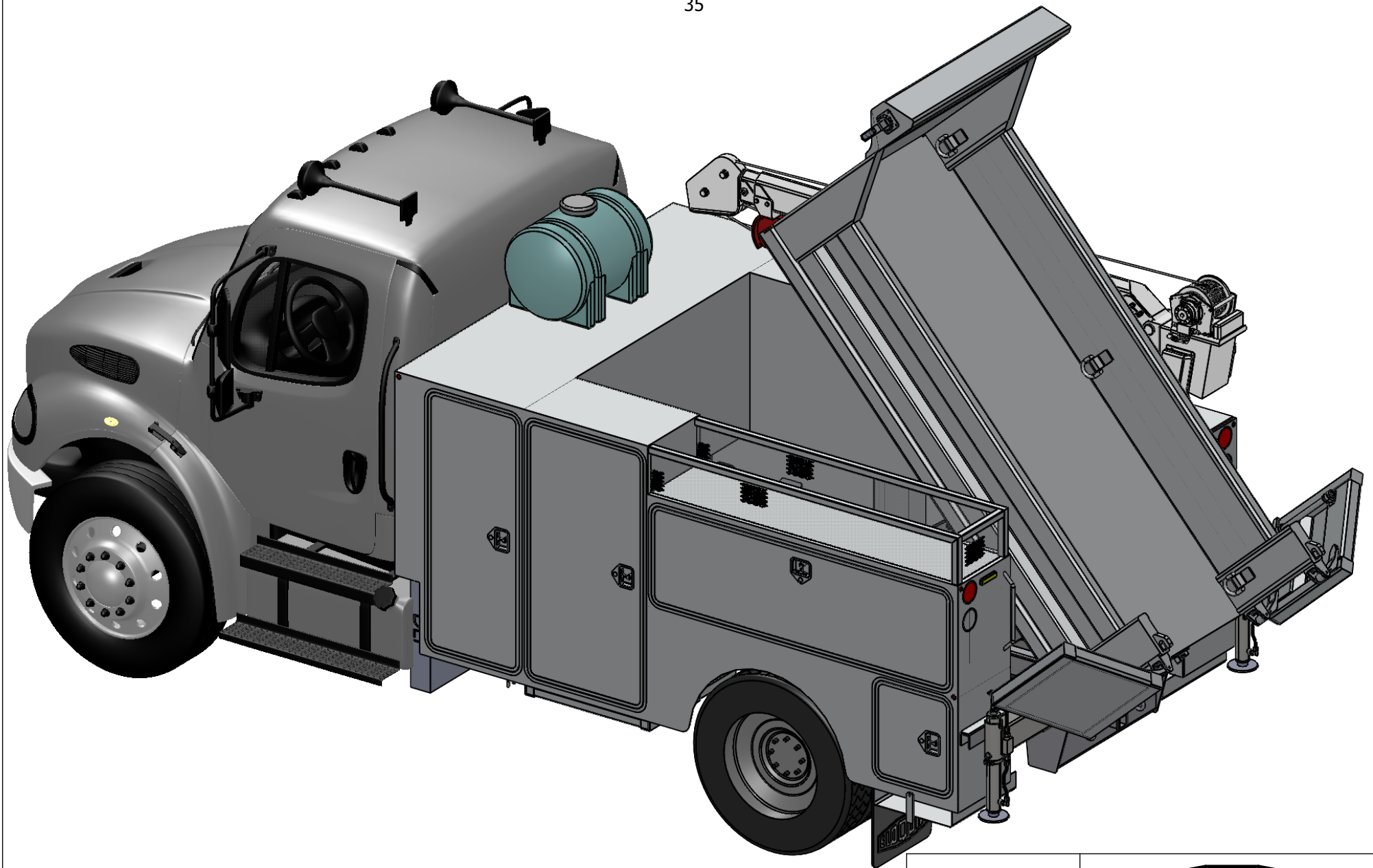
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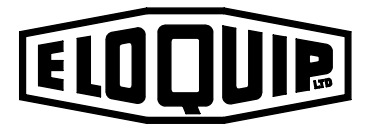
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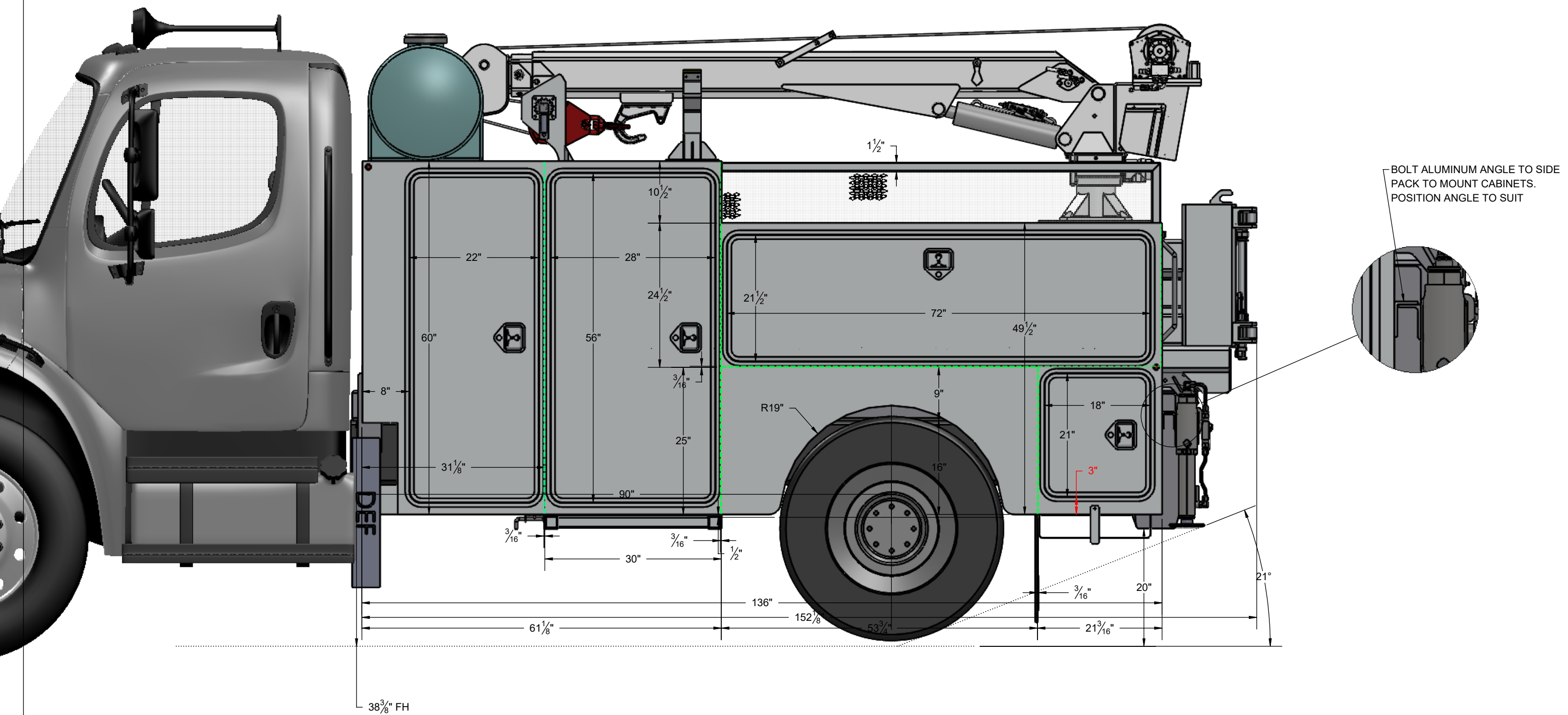
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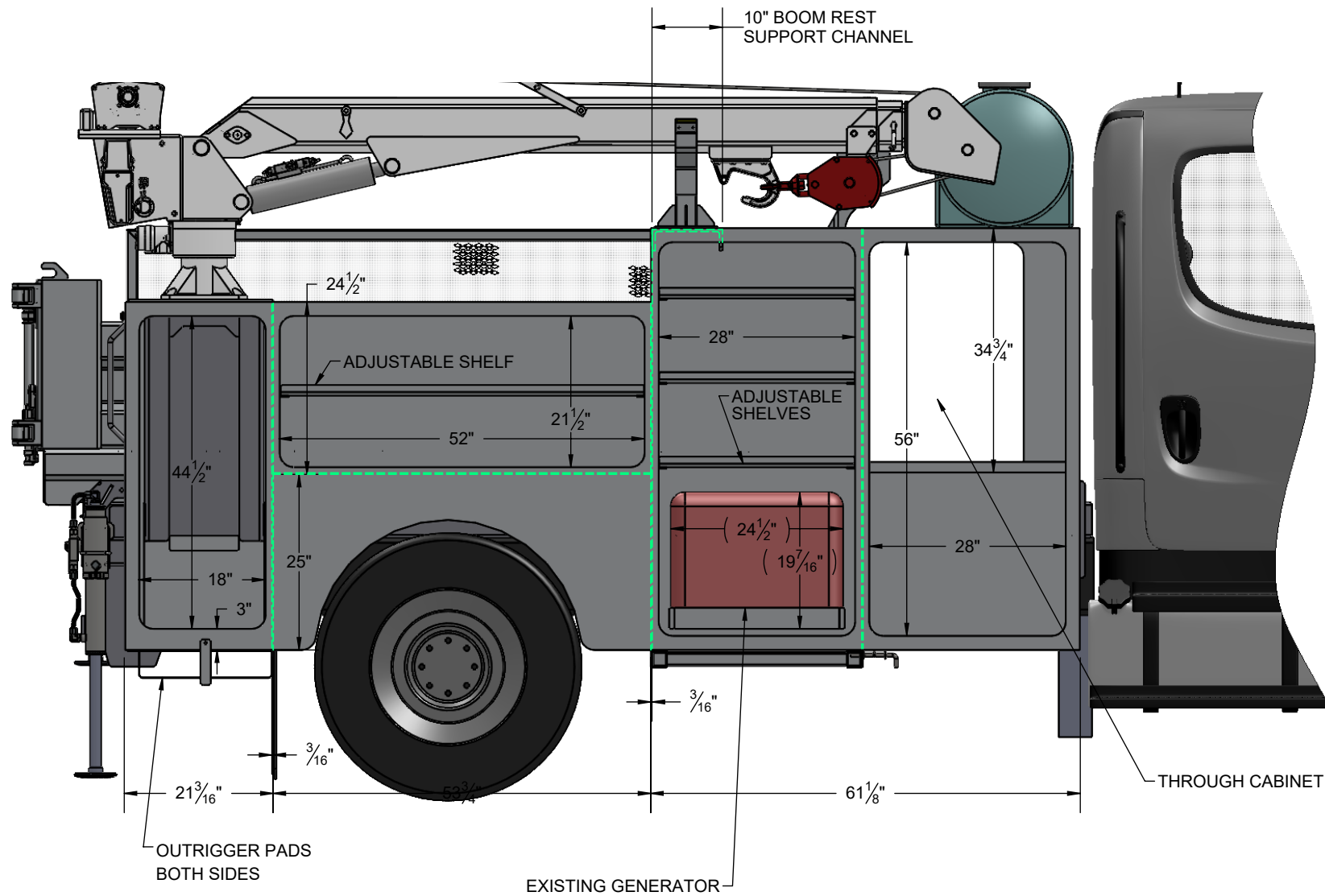
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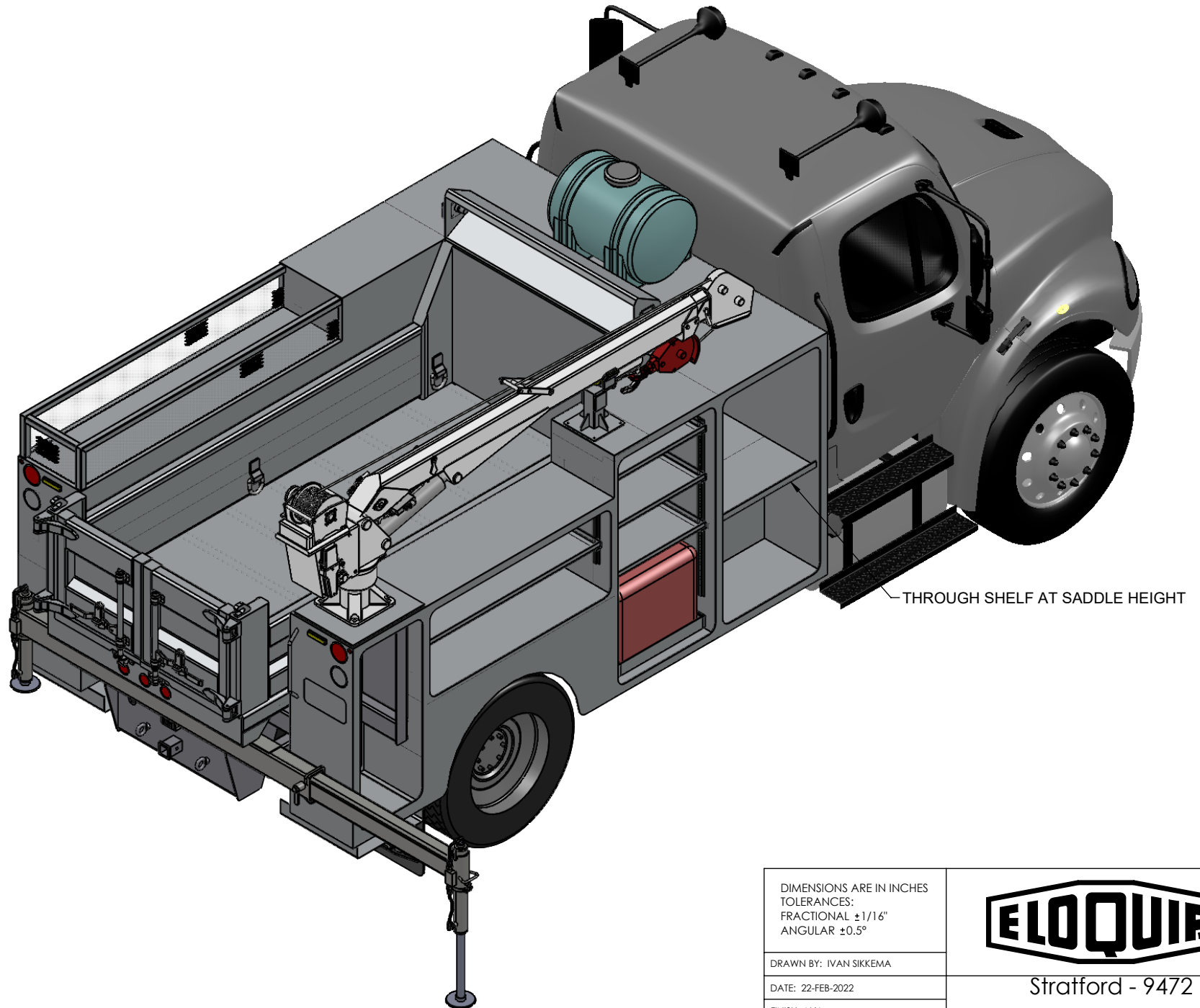
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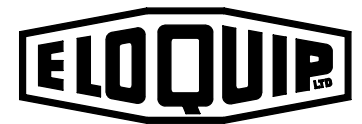
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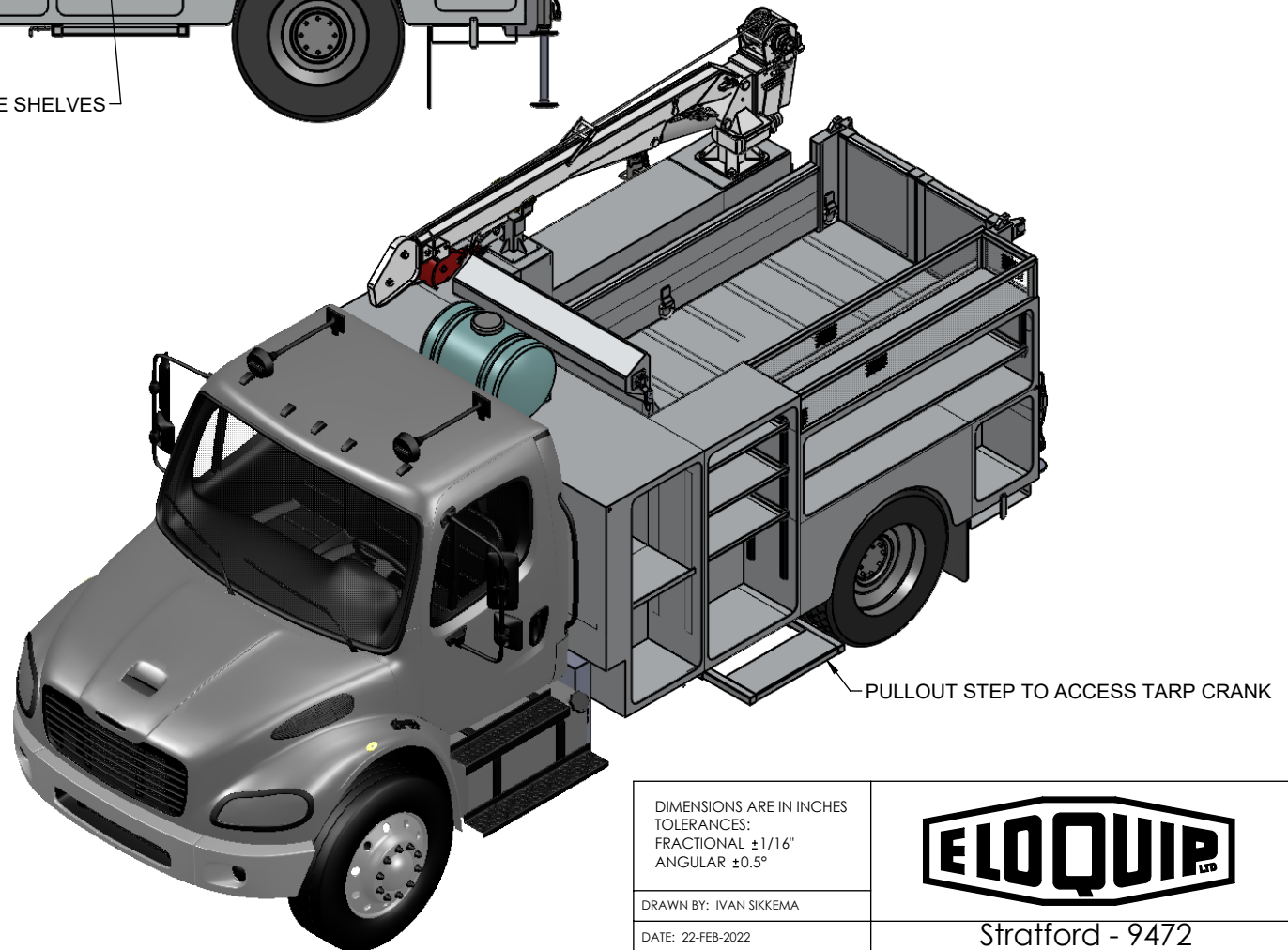
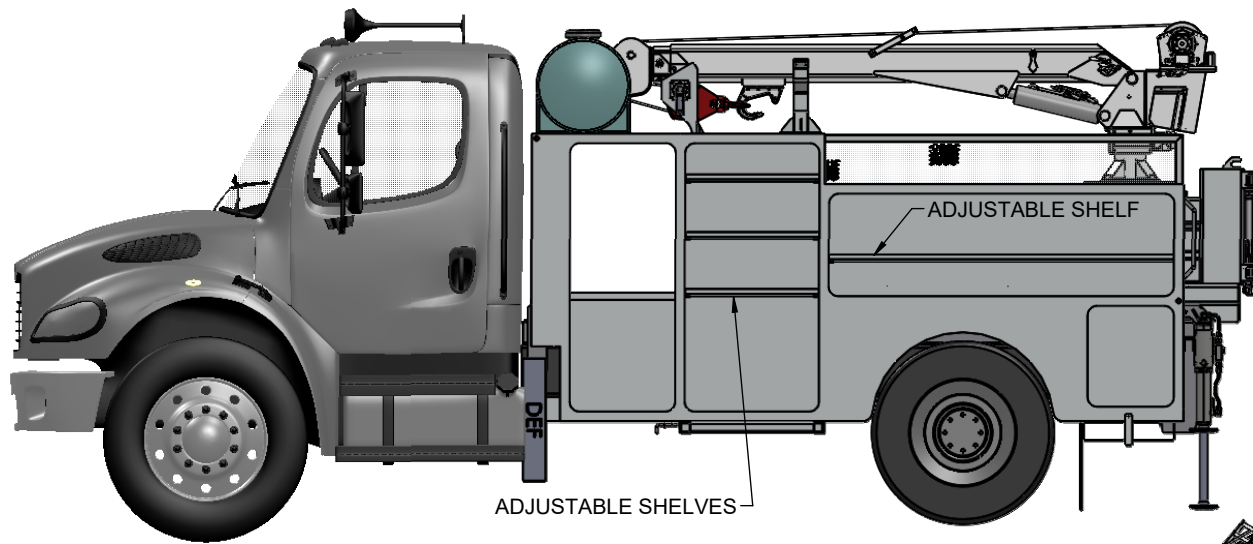
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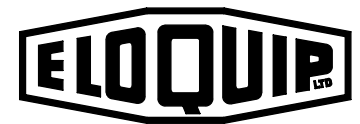
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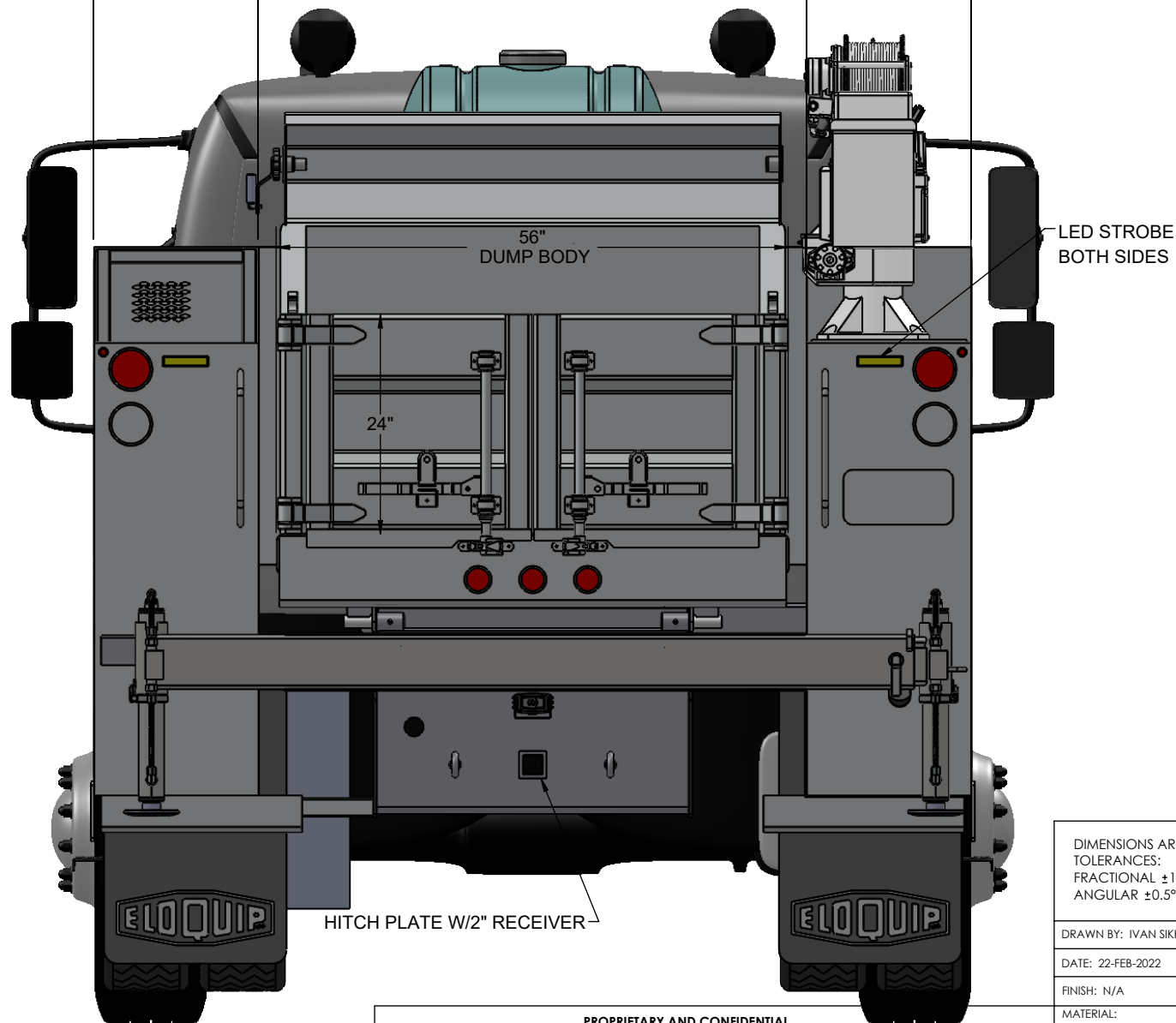
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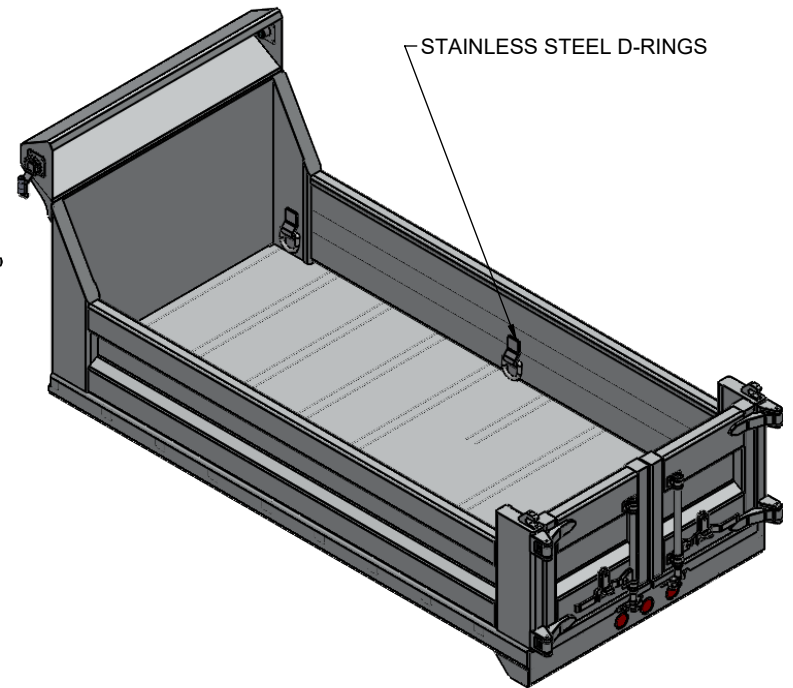
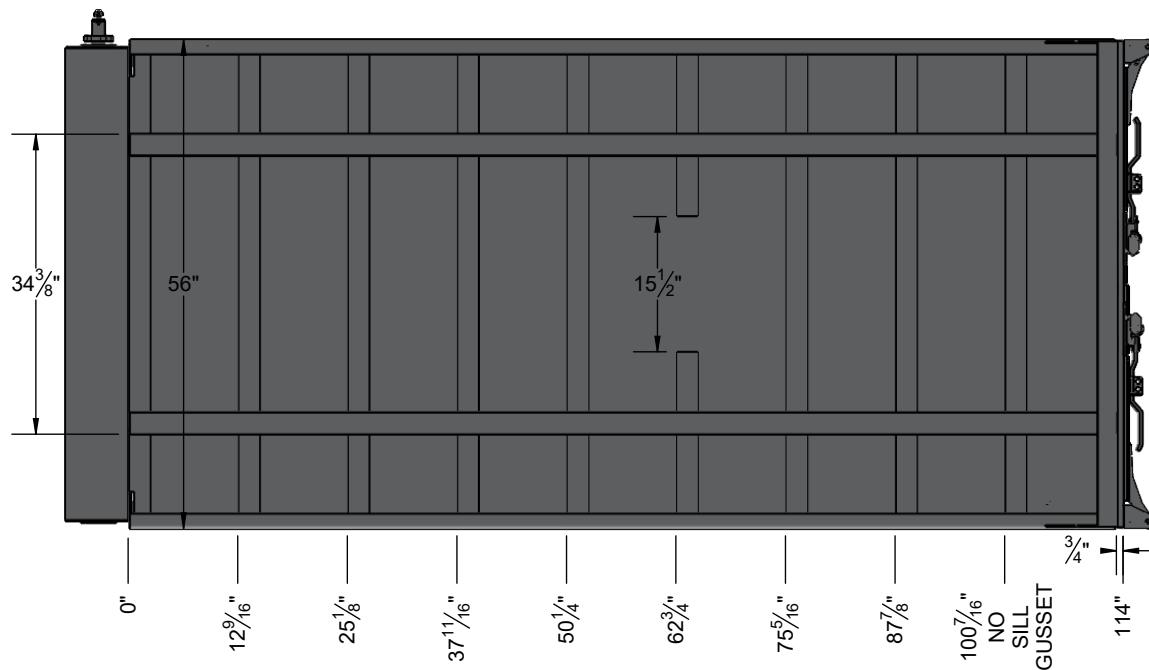
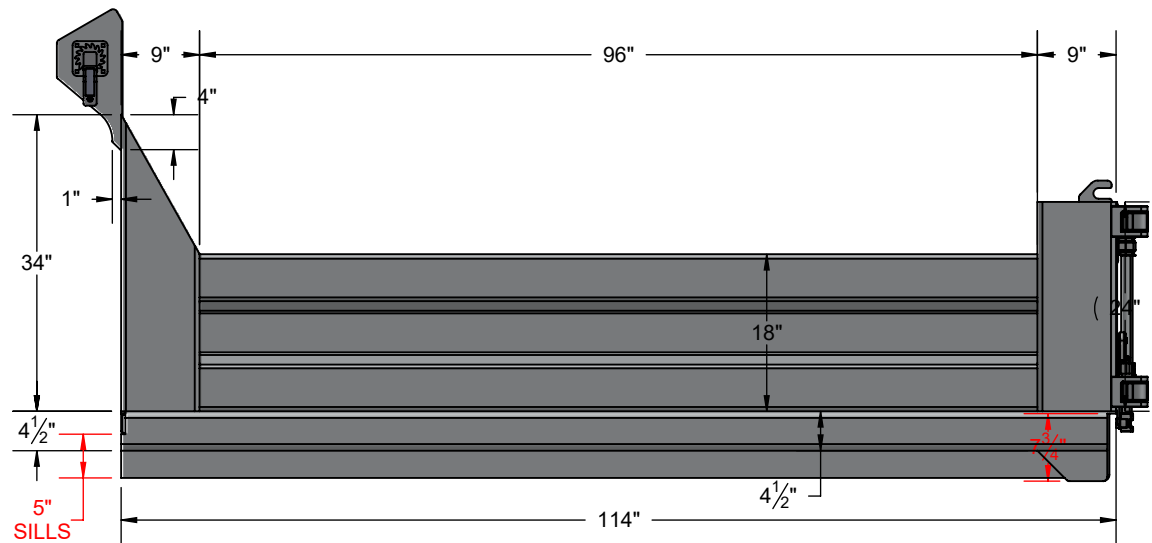
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MANAGEMENT REPORT

Date: June 21, 2022
To: Finance and Labour Relations Sub-committee
From: Karmen Krueger, CPA, CA, Director of Corporate Services
Report #: FIN22-024
Attachments: 1) ONE CARE 2022 Community Grant Appeal Request 2) ONE CARE 2022 Community Grant Application

Title: 2022 Community Grant Appeal Request

Objective: To consider an appeal of Council's decision regarding a 2022 community grant for ONE CARE Home and Community Support Services.

Background: Council approved 2022 community grant awards to various organizations on April 25, 2022.

Each group was advised of Council's decision and given the opportunity to have the decision reconsidered by submitting a formal appeal in writing to the Finance and Labour Relations Sub-committee by May 20, 2022. Each group was also given the option of participating in the meeting as a delegation.

Organization	2022 Request	2022 Approved	2022 Appeal	2021 Request	2021 Approved
ONE CARE	\$14,768.	\$0 (denied)	requesting \$14,768.	\$13,291.	\$10,000

Through deliberations, the Community Grants Evaluation Committee denied the ONE CARE request due to the apparent duplication of service provided via the City's parallel transit service.

Analysis: One organization has submitted an appeal request, being ONE CARE Home and Community Support Services. The appeal request is attached as well as the original 2022 grant application.

ONE CARE has requested to attend as a delegation and will present its 2022 appeal request at the meeting.

Financial Implications:

Financial impact to current year operating budget:

Any funding approved as a result of this appeal would come from the 2022 grants contingency budget, which currently has an unassigned balance of \$21,800. There is also a reserve balance that arose from 2021 of \$46,538. Approving this request would not have an impact on the 2022 approved budget.

Financial impact on future year operating budget:

Funding for Community Grants is awarded as part of the City's annual budget process. There is no budget impact for future years related to this appeal request, as it only impacts the 2022 budget.

Alignment with Strategic Priorities:**Strengthening our Plans, Strategies and Partnerships**

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Developing our Resources

Optimizing Stratford's physical assets and digital resources. Planning a sustainable future for Stratford's resources and environment.

Alignment with One Planet Principles:**Health and Happiness**

Encouraging active, social, meaningful lives to promote good health and wellbeing.

Equity and Local Economy

Creating safe, equitable places to live and work which support local prosperity and international fair trade.

Culture and Community

Nurturing local identity and heritage, empowering communities and promoting a culture of sustainable living.

Staff Recommendation: THAT the appeal of Council's decision regarding denial of a 2022 community grant to ONE CARE Home and Community Support Services be denied;

AND THAT the decision of Council on April 25, 2022, denying a grant request from ONE CARE Home and Community Support Services, be upheld.

Prepared by:

Karmen Krueger, CPA, CA, Director of Corporate Services

Recommended by:

Karmen Krueger, CPA, CA, Director of Corporate Services
Joan Thomson, Chief Administrative Officer

May 20th, 2022

City of Stratford Finance & Labour Relations Sub-committee
ATT: Wendy Partridge

Dear City of Stratford Finance & Labour Relations Sub-Committee members,

I am writing to appeal the decision not to fund the ONE CARE Home & Community Support Services' Community Grant application to support transportation for Stratford residents. We are very concerned about the impact of your decision and the affects this will have on frail elderly people and those with health challenges who rely on this service in the city.

ONE CARE has had a strong partnership with the City of Stratford for many years and we have worked together to build a strong and reliable transportation service for local residents. We supported the city while the municipality developed and expanded its accessible transportation service. We have collaborated to ensure that accessible transportation needs are met and we have worked with the city through various issues particularly with overload and capacity issues.

We work closely with Parallel Transit service to book and schedule rides using the best suited provider so that clients can be served in a timely manner and where it is most appropriate. Our service works to complement Parallel Transit including:

- Clients who require more extensive support because of their health and physical conditions
- Requests that are outside of Parallel Transit's regular service hours
- Rides that Parallel Transit cannot accommodate because of capacity limits and overflow bookings

Our focus is to support people who need transportation because of frailty, high complex health needs, cognitive impairments, falls risk and at risk of further health complications. Our agency provides one point of contact to book transportation rides and people then have access to other services as needed. This service meets the criteria as outlined in the City of Stratford Grants Policy as it improves the wellbeing of individuals and contributes to enhancing the quality of life in our community.

By reducing the city's financial contribution, people may not be able to get the service they need. This will affect more than 200 individuals and several thousand rides. Without this funding we will have to make significant changes to client fees in Stratford and, with other pressures, this may have other implications for services delivered. The demand for the service remains, and changes will be detrimental to the people we support, resulting in people being unable to access services, being isolated and more pressure being added to other services, and caregivers. Together we can work to help people keep engaged in their community so they have access to programs and services that contribute to an active lifestyle and their quality of life.

We respectfully request that you reconsider your funding decision with regard to this program and help us support frail seniors, and adults with health challenges who are living in Stratford to have access to transportation services.

Together, ONE CARE and the City of Stratford have a responsibility to support our local residents. This is an issue of municipal concern and warrants municipal support. We would be happy to speak further with you in this regard and supply additional information as required.

Sincerely



Kathy Scanlon
Executive Director, ONE CARE Home & Community Support Services

City of Stratford 2022 Community Grant Application Form

I confirm I have read in full the 2022 Grant Application Guidelines and City Policy F.1.1 Community Grants Program, located on the City's website. *

☒ Agree

The personal information collected on this form or in background material included with your application is collected under the authority of the Municipal Act, 2001 and will be used by Corporate Services staff and City Council for the purpose of reviewing grant applications and other related administrative purposes. Questions regarding the collection and use of this information may be made to the City Clerk, P.O.Box 818, Stratford, ON, N5A 6W1 or by telephone 519-271-0250 ext. 5329 during business hours.

A. ORGANIZATION INFORMATION

Organization name: *

ONE CARE Home & Community Support
Services

**Contact Name / Position for purposes of this
grant application: ***

Kathy Scanlon

Mailing Address: *

25 Wright Blvd., Unit B, Stratford

Telephone Number: *

(877) 502-8277

Email address: *

kscanlon@onecaresupport.ca

Briefly state your organization's missions/goals:⁴⁶

ONE CARE is an established, locally governed, charitable, non-profit agency that provides home and community support services in local communities. We help thousands of people with services that support and strengthen the health, independence and quality of life for individuals and their families in the community. We help older people and people with health challenges to live at home with a network of support and a caring community. We have provided services in Stratford, Perth and Huron Counties for over 40 years and, with our staff and volunteers, we work to fulfill our vision as the caring support that people can turn to and trust. ONE CARE is committed to putting our clients at the centre of our work and we work with local partners, including community and health care providers to ensure that the support is available.

Please attach a list of your organizational structure, including paid staff positions (do not include personal information such as home address and telephone numbers) : *

File Name



ONE CARE org chart 2021.pdf

105.1 KB

Estimated Number of Volunteers & Number of Volunteer Hours: *

ONE CARE has a number of programs that are supported by volunteers, such as Meals on Wheels, Exercise and Wellness programs, and Transportation, with over 400 volunteers who contributed 5770 hours of assistance in 2021. With COVID, our volunteer capacity has been reduced and several services were put on hold. However programs like our transportation service has resumed with approximately 36 volunteer drivers providing essential rides to clients who do not require accessible vehicle assistance. Due to COVID we have provided additional training to volunteers and we received funding from the Ontario Trillium Foundation to purchase and install removable plastic barriers in volunteer drivers' vehicles to enhance current Infection, Prevention and Control (IPAC) measures. This project was essential to expanding the capacity of rides that has been greatly reduced through COVID.

B. ELIGIBILITY REQUIREMENTS of Organization/Activity

Please explain how your activity or service will specifically benefit the residents of Stratford and promotes one or more of the City's strategic priorities: *

This funding supports Stratford residents by providing cost effective accessible transportation services for local residents within the city. This funding supports the ONE CARE transportation program by reducing overall ride costs for individuals who need accessible transportation within the city of Stratford, so it is less than what is charged outside of the city to other clients in Huron and Perth. Without this funding this cost would have to be passed on in client fees. Cost for services is a barrier, and this support from the city increases the affordability by keeping fees for rides delivered within the city at a subsidized rate that is affordable for clients living in the city.

This funding supports those individuals with the most complex health concerns and physical limitations. Many of these clients receive other services from ONE CARE and we are able to provide additional supports and improve access for them in booking rides. As well, many people we serve need additional support on their rides because of health or memory impairments, or they may have challenges with tasks like securing their seat belts.

The urgency of the rides provided during COVID has increased and only essential medical appointments have been provided, including rides for COVID tests and from COVID positive facilities and vaccination clinics. Clients' needs for those kind of rides have been crucial. In addition to the rides for medical trips we have provided support rides for essentials like groceries, pharmacies and banking. Many of our clients have expressed their gratitude about how the rides have felt safer than other options that they had available.

This service supports the city strategic priorities and we partner with Parallel Transit in delivering service to ensure that citizens have a safe, connected transportation network. We have partnered with Parallel Transit to provide urgent response transportation for people who are stranded and need accessible transportation immediately. We continue to partner and support the city with transportation services to provide a strong system that supports the needs of this population. We have worked to increase the number of people that we can safely support by increasing infection prevention and control measures, special cleaning of vehicles and driver training about COVID protocols. We have outfitted the five accessible vehicles that we operate in Stratford with barriers and plexi-glass shields. We carry additional personal protective equipment (PPE) and cleaning supplies in the vehicles. To support and protect our clients during their rides we complete thorough COVID screening assessments when the rides are booked, and at the actual time of the ride. These measures work to ensure that we keep local residents safe and provide them with the help they need.

Does anyone other than City of Stratford residents belong to your organization, or benefit from your services/activities? *

☒ Yes

☐ No

ONE CARE services are available to clients in Stratford and across Perth and Huron Counties. Funding from the City of Stratford grant, however, is applied only to Stratford residents.

Please explain how your organization and its programs and/or activities meet each of the Community Grants Program eligibility criteria listed in sections 4.0 and 5.0 of the City's grants policy: *

Mobility, Accessibility and Design Excellence

ONE CARE's transportation services supports mobility and accessibility transportation for City of Stratford residents to attend appointments, take part in community programs, participate in social outings and maintain their self-sufficient lifestyles. We support the municipal accessible transportation service by providing door-to-door service, additional hours of service, and the ability to support the most complex and frail seniors and individuals with significant needs. We provide same day and short turn around service as well as pre-planned rides. ONE CARE's program works in tandem with Parallel Transit to ensure all Stratford residents' needs are met.

Strengthening our plans, strategies and partnerships

ONE CARE works in partnership with the City of Stratford and Parallel Transit by offering accessible transportation for local residents within the city. We support the frailest, most complex residents and the overflow from Parallel Transit with short notice and urgent drives. In other capacities ONE CARE also partners with the municipality by using Spruce Lodge as the provider of our Meals on Wheels service. As well, we help support low income clients in Stratford through a variety of programs. We work specifically with social services to provide Home Help support to Ontario Works clients who are seniors and/or have mental health issues. All of our programs strengthen the health and quality of life for Stratford residents and we continue to seek ways to work and collaborate with the city to strengthen the community for local residents.

ONE CARE is the lead agency for the EasyRide transportation program in Huron Perth with partners including other local service providers. ONE CARE is also a member of the Huron Perth & Area Ontario Health Team which is a partnership of health care providers who are working together towards a more integrated health system for the people of Huron Perth & Area.

Does the organization operate as an incorporated not-for-profit? *

☒ Yes

☐ No

If yes, please provide date of Incorporation:

11/1/2021



Does the organization operate as a registered charity? *

☒ Yes

☐ No

If so, provide charitable number:

13565 4184 RR001

Are fees charged for membership or for any of the services/activities you provide? *

☒ Yes

☐ No

Please explain: *

ONE CARE services are available to residents in Stratford and across Perth and Huron Counties. Many of our programs, including our transportation program, are funded by the Home and Community Care South West and it is a requirement of our funding that some services have fees. The City of Stratford grant and funding request only includes the portion of Accessible Van Transportation Services that are delivered within the City of Stratford to local residents, and is used to keep the cost of the service charged to clients in Stratford at an affordable rate.

Are your activities open to the public at minimal or no charge? *

☐ Yes

☒ No

Please explain: *

50

Individuals who use ONE CARE services must meet eligibility criteria and register as clients. Fees are charged for some services.

C. Grant Request Detail

Amount requested for this grant application: *

\$14,768

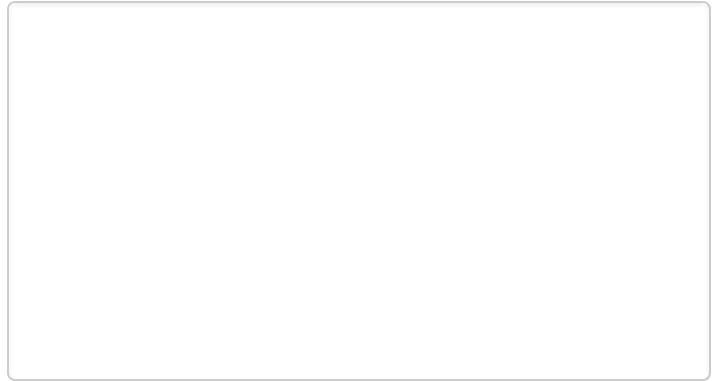
Please indicate whether this is a one-time request for funds, or a multi-year request: *

- ☒ 2022 (one time funding only)
- ☐ 2022 and beyond (multi-year support)

If this is a one-time request for funding, please indicate how the funds will be used:

We are requesting \$14,768 to provide rides to residents living in Stratford, who require accessible transportation within the city. City of Stratford funding helps to support and subsidize the fees for clients who use the accessible transportation service within the city. In 2021, and with COVID 19 we have experienced a significant shift and challenges in delivering transportation services. In order to ensure that we have acceptable Infection Prevention and Control measures in place, a number of changes were made to our processes which significantly increased the cost of providing trips. We instituted a disinfecting process between each trip to ensure that the vehicle is clean for each new passenger. In addition, we are now able to offer a limited rides to multiple clients, however because of COVID restrictions this has greatly been reduced from our full capacity and this has had a significant impact on the cost to provide the service. Based on our numbers through COVID and in anticipation of this trend continuing in 2022, we anticipate providing 2,000 rides. We are committed to continuing to develop new ways and approaches to operate this service and to help people receive the services they need. Safe and reliable transportation is essential to Stratford residents who require the additional level of support and care that ONE CARE provides.

51 If this is a multi-year request, please indicate specific years for funding and how the funds will be used in each of the years:

A large, empty rectangular box with a thin black border, intended for the user to provide details for multi-year funding requests, such as specific years and fund usage.

What goals do you wish to achieve with this funding? ⁵²*

With COVID our transportation service experienced significant changes in 2021 and this is expected to continue into 2022 with the pandemic. Our goal remains focused on supporting seniors and people with disabilities who have significant health challenges and require additional support with transportation services and may not be able to use Parallel Transit. This funding request will support the ONE CARE transportation program by reducing overall ride costs for individuals who need accessible transportation within the city. Without this funding the cost would have to be passed on in client fees.

Our goal is to provide safe, reliable transportation to residents within the City of Stratford who require accessible transportation. This service will be provided with thorough and diligent attention to COVID protocols.

We receive feedback from clients who comment positively on the screening calls they receive the day before their ride, as well as being screened before entering the vehicles. They also report that universal masking and cleaning of the vehicles has provided an increased sense of wellbeing and safety. Many clients indicated feeling unsafe using services like a taxi. That piece of mind and assurance was further expressed as several of our drivers were nominated by the clients for our Client Care Awards which recognizes staff who have provided outstanding services.

How do you intend to leverage the City's support to obtain additional financial and non-financial resources from other sources? *


N/A

D. FINANCIAL INFORMATION


Please attach your most recent annual audited financial statements. If annual audited financial statements are not available, please attach financial statements that have been verified as correct by two signing officers of the organization.

Please also attach a projected budget for the year in which the funds are being requested, showing total revenue and expenses and anticipated surplus or deficit. (template can be provided to you if required)

Most recent year-end financial statements *

File Name	
	Mar 21 Financial statements One Care.pdf 242.1 KB

53 Budget for the year in which the funds are being requested: *


File Name	
	Copy of Transportation budget - city of strat 419.8 KB

Please indicate any funding requested or received from other levels of government or other agencies, and the status of each application. Please state None if applicable. *

None

E. ADDITIONAL INFORMATION

Please provide any additional comments you have here regarding your 2022 grant application:

File Name	
	City of Stratford Grant - client stories 2021.pdf 526.3 KB

F. SIGNATURE/SUBMISSION

Full name: *

Shelley McPhee Haist

Position: *

Communication Specialist

Application Date: *

12/1/2021	
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*One Care Home and Community
Support Services*

Financial Statements
Year Ended March 31, 2021

- audited -

One Care Home and Community Support Services

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of One Care Home and Community Support Services:

Opinion

We have audited the financial statements of One Care Home and Community Support Services, which comprise the statement of financial position as at March 31, 2021 and the statements of operations and net assets, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements present fairly, in all material respects, the financial position of One Care Home and Community Support Services as at March 31, 2021, and its results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud

Independent Auditor's Report continued on next page...

Independent Auditor's Report continued...

or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ward & Uptigrove

Listowel, Ontario

June 24, 2021

Ward & Uptigrove
Chartered Professional Accountants
Licensed Public Accountants



One Care Home and Community Support Services

Statement of Financial Position

as at March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements			2021	2020
ASSETS				
Current Assets				
Cash			2,553,654	1,417,128
Accounts receivable			284,294	678,386
HST receivable			326,863	482,440
Guaranteed investment certificates - Note 4			1,000,000	1,000,000
Prepaid expenses			159,192	93,639
			4,324,003	3,671,593
Capital Assets - Note 5				
Cost			6,273,056	6,129,369
Less accumulated amortization			4,725,563	4,077,694
			1,547,493	2,051,675
TOTAL ASSETS			5,871,496	5,723,268
LIABILITIES AND NET ASSETS				
LIABILITIES				
Current Liabilities				
Accounts payable and accruals			555,636	154,905
Wages payable			783,676	621,915
Government remittances payable			192,408	148,583
Deferred contributions - Note 6			788,544	673,295
			2,320,264	1,598,698
Long Term Liabilities				
Deferred capital contributions - Note 7			848,993	1,432,759
TOTAL LIABILITIES			3,169,257	3,031,457
NET ASSETS				
Unrestricted net assets			2,702,239	2,691,811
TOTAL NET ASSETS			2,702,239	2,691,811
TOTAL LIABILITIES AND NET ASSETS			5,871,496	5,723,268

One Care Home and Community Support Services

Statement of Operations and Net Assets

year ended March 31, 2021

in dollars

Page 4

The Accompanying Notes are an Integral Part of the Financial Statements

2021

2020

REVENUES

Local Health Integration Network, Home and Community Care	3,313,950	3,515,755
Local Health Integration Network, Community Support Services	6,808,848	6,236,382
Client fees and other revenue - Note 8	1,459,968	2,112,295
Amortization of deferred contributions - Note 6	234,097	149,258

11,816,863

12,013,690

EXPENDITURES

Salaries and benefits	9,286,094	9,266,028
Supplies and sundry	1,855,567	2,162,550
Buildings, equipment and grounds	600,671	498,055

11,742,332

11,926,633

Operating income

74,531

87,057

Other income (expense)

Amortization of deferred capital contributions - Note 7	583,766	921,015
Amortization of capital assets	(647,869)	(995,410)

EXCESS OF REVENUE OVER EXPENDITURES

10,428

12,662

Unrestricted net assets, beginning of year

2,691,811

2,679,149

UNRESTRICTED NET ASSETS, END OF YEAR

2,702,239

2,691,811

One Care Home and Community Support Services

Statement of Cash Flows year ended March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements			2021	2020
CASH PROVIDED BY (USED IN):				
OPERATING ACTIVITIES				
Excess of revenue over expenditures for the year			10,428	12,662
Items not affecting cash				
Amortization of capital assets			647,869	995,410
Amortization of deferred contributions - Note 6			(234,097)	(149,258)
Amortization of deferred capital contributions - Note 7			(583,766)	(921,015)
			(159,566)	(62,201)
Changes in non-cash working capital related to operations - Note 9			1,090,432	(286,563)
			930,866	(348,764)
FINANCING ACTIVITIES				
Deferred contributions received - Note 6			349,347	199,011
Deferred capital contributions received - Note 7			-	348,011
			349,347	547,022
INVESTING ACTIVITIES				
Purchase of capital assets			(143,687)	(204,324)
CHANGE IN CASH AND CASH EQUIVALENTS			1,136,526	(6,066)
Cash and cash equivalents, beginning of year			1,417,128	1,423,194
Cash and cash equivalents, end of year			2,553,654	1,417,128
Represented by:				
Cash			2,553,654	1,417,128

One Care Home and Community Support Services

Notes to the Financial Statements

year ended March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements

1 PURPOSE OF THE ORGANIZATION

One Care Home and Community Support Services ("the organization"), is incorporated without share capital under the laws of the Province of Ontario and is a registered charity under the Income Tax Act. The purpose of the organization is to provide in-home and community support services, as well as adult day programs, for seniors and persons with disabilities.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements were prepared in accordance with Canadian generally accepted accounting principles for not-for-profit organizations and include the following significant accounting policies:

2.1 Capital assets

Capital assets are stated at cost and are amortized monthly on a straight-line basis utilizing annual rates, as indicated below.

Buildings	4% straight line
Yard	8% straight line
Leasehold improvements	5-20% straight line
Equipment and furniture	10-20% straight line
Vehicles	20% straight line
Computer hardware and software	33% straight line

In the year of acquisition and until assets are available for use, no amortization is applied.

2.2 Impairment of long-lived assets

A long-lived asset is tested for recoverability whenever events or changes in circumstances indicate that its carrying amount may not be recoverable. An impairment loss is recognized when the carrying amount of the asset exceeds the sum of the undiscounted cash flows resulting from its use and eventual disposition. The impairment loss is measured as the amount by which the carrying amount of the long-lived asset exceeds its fair value.

2.3 Contributed Services

The organization is dependant upon the many hours contributed by volunteers during the year. Due to the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

2.4 Revenue recognition

Revenue is recognized when there is persuasive evidence that an arrangement exists, the price is fixed or determinable, and collection is reasonably assured. Revenues from Local Health Integration Network, Home & Community Care and Other revenue are recognized as services are provided, and Local Health Integration Network, Community Support Services revenue is recognized at the same time as the expenditures it was meant to fund are incurred. Restricted contributions are recognized under the deferral method, where contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

2.5 Deferred Capital Contributions

Deferred capital contributions arise from contributions used to purchase capital assets. These contributions are recognized in revenue over the same amortization period as their related asset.

One Care Home and Community Support Services

Notes to the Financial Statements

year ended March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements

2.6 Use of estimates

The preparation of these financial statements in conformity with Canadian generally accepted accounting principles for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the current period. These estimates are reviewed periodically and adjustments are made to income as appropriate in the year they become known.

2.7 Financial instruments

The organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions. The organization subsequently measures all its financial assets and financial liabilities at amortized cost, except for any investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net income. Financial assets measured at amortized cost include cash and accounts receivable.

3 FINANCIAL INSTRUMENTS

The organization is exposed to various financial risks through transactions in financial instruments.

(a) Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The organization's main credit risk relates to its trade accounts receivable.

(b) Currency risk

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The organization is not exposed to currency risk.

(c) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The organization is not exposed to interest rate risk.

(d) Liquidity risk

Liquidity risk is the risk that the organization will encounter difficulty in meeting obligations associated with financial liabilities. The organization is not exposed to liquidity risk.

(e) Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. The organization is not exposed to other price risk.

4 GUARANTEED INVESTMENT CERTIFICATES

At year end the organization owned five guaranteed investment certificates bearing interest between 0.45 - 1.20% (2020 - five bearing interest between 1.80 - 2.00%) with maturity dates ranging from June 29, 2021 to February 22, 2022. During the year, the organization earned \$14,202 (2020 - \$17,943) in interest revenue from these investments.

One Care Home and Community Support Services

Notes to the Financial Statements

year ended March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements

5 CAPITAL ASSETS

	Cost	Accumulated Amortization	2021 Net book value	2020 Net book value
Land	80,000	-	80,000	80,000
Buildings	1,442,374	711,505	730,869	776,564
Yard	140,531	140,531	-	-
Leasehold improvements	513,081	428,700	84,381	103,807
Equipment and furniture	98,394	88,555	9,839	19,679
Vehicles	1,683,416	1,161,287	522,129	555,247
Computer hardware and software	2,315,260	2,194,985	120,275	516,378
	6,273,056	4,725,563	1,547,493	2,051,675

6 DEFERRED CONTRIBUTIONS

	Contributions received	Contributions amortized	March 31 2021	March 31 2020
Donations and bequests	201,401	3,840	371,966	174,405
Prepaid services	-	1,540	27,057	28,597
Grants and other funding	147,946	228,718	389,521	470,293
	349,347	234,098	788,544	673,295

During the period, the organization received restricted contributions of \$349,347 and amortized \$234,098 of contributions (2020 - \$199,011 and \$149,258).

7 DEFERRED CAPITAL CONTRIBUTIONS

	Contributions received	Contributions amortized	March 31 2021	March 31 2020
Buildings	-	18,061	151,746	169,807
Leasehold improvements	-	6,629	39,771	46,400
Equipment and vehicles	-	162,973	537,200	700,173
Computer hardware and software	-	396,103	120,276	516,379
	-	583,766	848,993	1,432,759

During the period, the organization did not receive any restricted capital contributions, and amortized \$583,766 of contributions (2020 - \$348,011 received and \$921,015 amortized).

8 CLIENT FEES AND OTHER REVENUE

Other revenues include fees for services of \$986,513, (2020 - \$1,838,378), with the balance comprised of grants, interest income, and other recoveries and revenues. The organization also receives donation and fundraising revenue, the net of which are included in deferred contributions until such time as the funds are used either toward client subsidy or to assist with replacing program equipment.

One Care Home and Community Support Services

Notes to the Financial Statements

year ended March 31, 2021

in dollars

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The Accompanying Notes are an Integral Part of the Financial Statements

9 STATEMENT OF CASH FLOWS

The net change in non-cash working capital consists of:

	2021	2020
Accounts receivable	394,092	(293,562)
HST receivable	155,577	76,231
Prepaid expenses	(65,553)	60,258
Accounts payable and accruals	400,730	(207,029)
Wages payable	161,761	67,642
Government remittances payable	43,825	9,897
	1,090,432	(286,563)

10 ECONOMIC DEPENDENCE

The organization derived 82% of its revenue from the Local Health Integration Network through two different funding contracts. The contract with the LHIN Home & Community Care accounted for 27% (2020 - 28%) and the contract with the LHIN Community Support Services accounted for 55% (2020 - 48%).

11 COMMITMENTS

The organization has various property lease commitments for its different locations.

The total minimum annual lease payments for the next five years are as follows:

2022	182,407
2023	125,769
2024	5,354
2025	5,445
2026	5,538

12 IMPACT OF THE COVID-19 PANDEMIC

The economic impacts of the coronavirus disease (COVID-19) outbreak, and related government measures have been widespread affecting almost all businesses and organizations. During the current year, the financial impact on the organization included the following:

The organization received one-time funding including pandemic pay, COVID-19 funding and an increase in grants. This was offset by a significant decrease in revenue from client fees, an increase of wage expenses from pandemic pay, and an increase in cost of personal protective equipment. As a result of lower client service, some expenses also decreased, such as contracted out services expenses and travel expenses.

The organization expects the impact of COVID-19 to continue in the subsequent year, and the overall financial impact cannot be quantified at the time these financial statements are issued.

65
Detailed Budget - Stratford Programs

	2022
Stratford Mobility Trips	
Budgeted Trips	2000
LHIN Funding	16,100
Client Fees	16,500
Total Revenues	32,600
Driver Compensation & Vehicle Costs	37,848
Scheduling/Supervision	9,520
Total Direct Expenses	47,368
Estimated Loss	-14,768
Grant Dollars Requested	14,768

66
Detailed Budget - Stratford Programs

Note

Based on YTD rides provided.

Based on the 2000 trips

Based on the 2000 trips

Based on the 2000 trips

Based on the 2000 trips

Request is for this to be covered by the City of Stratford.



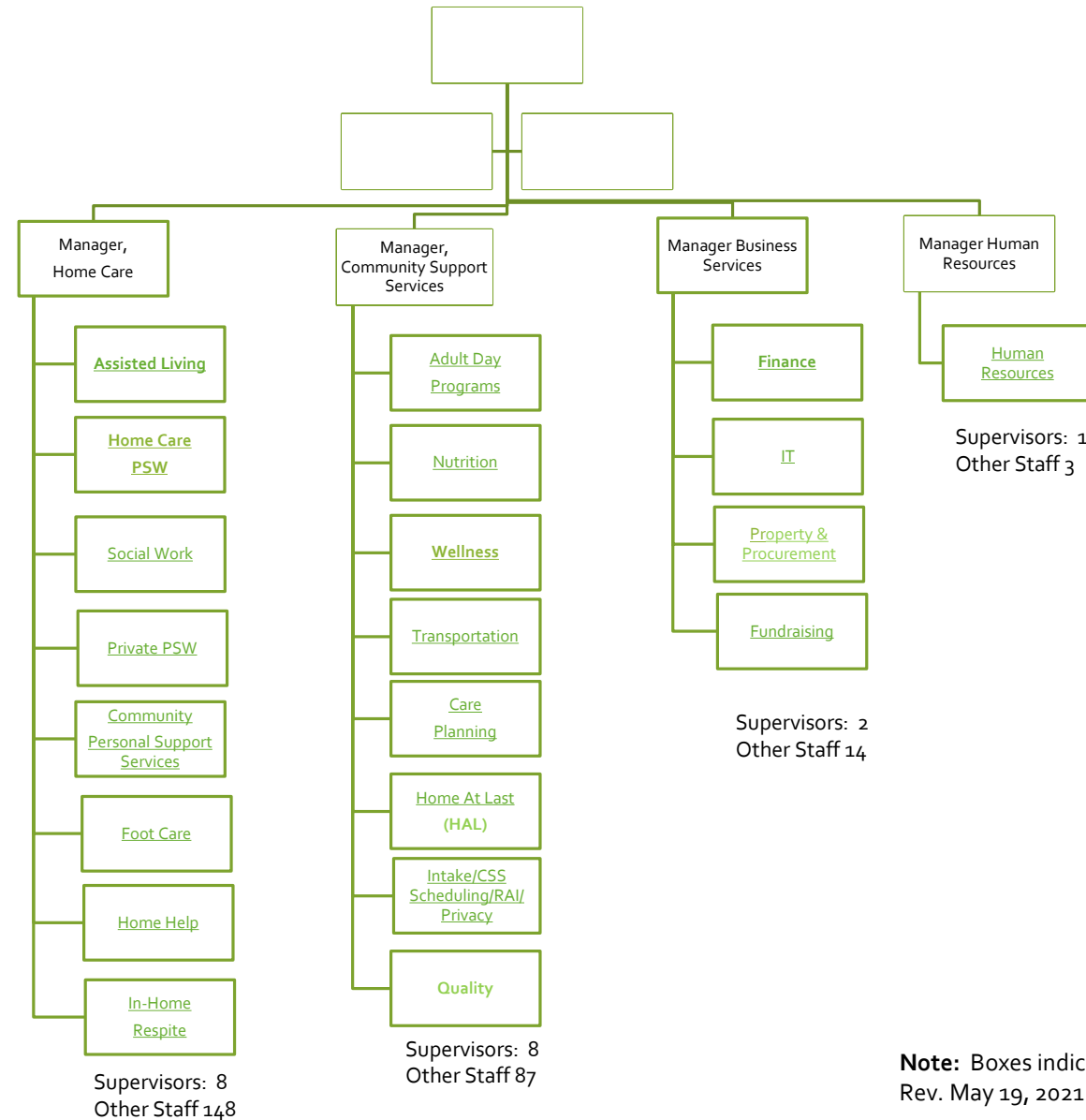
City of Stratford Grant Application - Client Stories

The ONE CARE accessible transportation service helps seniors and people with disabilities who have significant health challenges require additional support and may not be able to use Parallel Transit. This service supports the city's strategic priorities of providing accessible transportation and we partner with Parallel Transit in delivering service to ensure that citizens have a safe and connected transportation network. We continue our work to partner with the city and to support Stratford residents.

* Alice is a 72 year old client who lives alone, she has diabetes and kidney issues that result in her requiring dialysis three times a week. Alice is also experiencing memory issues and uses a cane to get around, she often forgets to bring her cane. Alice is no longer able to drive. She lives in Stratford and had tried using cabs for her transportation needs. She found the expense was difficult and she felt pressured to tip the drivers. In addition Alice let us know that she needs help to take her parcels into her home. Alice saw ONE CARE transportation EasyRide vehicle in town and called the number on the side. That was two years ago. Alice now uses EasyRide for all of her transportation needs including grocery shopping and medical rides. She has sent us many cards to express her thankfulness of the little extras that come with her rides. Drivers who meet her at the door, remind her to get her cane and walk with her to the van and ensure she is buckled. They provide assistance to get her groceries to her door. These things that Alice sees as courtesy are actually part of the ONE CARE Falls Prevention Strategy. Falls for seniors can have life changing impacts and ONE CARE works with clients to help reduce the risk. Alice experienced an episode of unsteadiness late last year, it was a ONE CARE driver who noticed the change in her health. Upon follow up, it was determined to be a medication issue which was easily rectified as it was identified early. The watchfulness and training of the driver, helped to avoid some serious consequences for Alice. Alice's family called in to express their thanks. With the onset of the COVID pandemic, Alice has further noted that she feels safe in ONE CARE vehicles. She has been diligent in asking about cleaning protocols and has observed that the drivers wear masks. When she asked the driver about the cleaning of the vehicles between each ride, she remarked on how that reassured her. Alice also appreciates the screening questions that are asked when she books her rides and this contributes to her feeling of safety.

* Raymond is 81 years and lives with his spouse in their own home in Stratford. He has dementia as well as being a stroke survivor. After the stroke Raymond has experienced left side impairment and difficulty speaking and is now confined to a wheelchair. Raymond's spouse does not drive. Since the stroke Raymond has many medical appointments and before the pandemic many activities to support his recovery. Having access to reliable transportation at an affordable cost, provides support and much needed respite for Raymond's spouse while he attends the programs. Without the support of ONE CARE and EasyRide, the client and his spouse would be forced to consider selling their home and moving to an assisted living facility. Raymond's spouse expressed how thankful she is that she has found an option for transportation that she can afford and how she appreciates her time when Raymond attends programming that he needs. After the lockdown phase of the COVID pandemic, Raymond's spouse was hesitant to send him back to his programming but she really needed some relief for caregiving and Raymond wanted to attend his programs. She called ONE CARE to inquire about the measures being taken for COVID infection control and protection. The supervisor explained the universal masking, the physical distancing, and the cleaning and documenting of cleaning, along with the screening calls the day before the ride and the driver screening before boarding and the spouse remarked that she felt ONE CARE "has thought of everything." After a few weeks of rides, in a follow up call the spouse remarked that she is seeing the way the drivers are working to reduce the risk of transmission and feels that Raymond is as safe as he could be. She expressed how thankful she is to have that peace of mind and not feel guilty that she is sending him into danger.

ONE CARE Organizational Chart





March 17, 2022

City of Stratford Grant – Additional Information 2022 Application

This funding request supports city residents who use the ONE CARE accessible transportation within Stratford.

ONE CARE has worked in partnership with the City of Stratford and Parallel Transit for a number of years. Over that time, as needs have shifted, ONE CARE has been able to respond and to complement and support Parallel Transit.

ONE CARE works closely with Parallel Transit and provides rides when that service isn't appropriate or available, such as providing short notice and urgent drives and overflow ride requests when Parallel Transit is not available and at capacity. By working together, we support client booking requests and this enables more individuals to get rides.

ONE CARE provides rides 24 hours a day, seven days a week and also on statutory holidays. We support people with significant physical needs, such as dialysis and cognitive impairment, like dementias. We adapt to changing needs and changing conditions. For example, during the pandemic, ONE CARE provided rides for COVID-positive clients, and provided rides to clients to vaccination clinics. We have also assisted Parallel Transit in times when additional support was needed such as transit delivery difficulties.

We continually work to ensure that people are aware of Parallel Transit services. While many of our clients might be the same individuals, there are other situations where ONE CARE services may provide additional support and rides. Many of our services support an aging and frail population and some clients require this additional assistance.

ONE CARE staff drivers are trained to provide additional support to individuals on their rides because of health or memory impairments, or they may have challenges with tasks like securing their seat belts, or remembering instructions. Staff drivers are trained on falls prevention and Gentle Persuasive Approach (GPA) training which helps to deliver person-centred, compassionate care to individuals with dementia. Drivers assist clients who need help to get into medical appointments, providing transfer chairs and additional support. Staff drivers are trained to observe and report any changes in client health or needs to supervisory staff.

The majority of individuals supported by ONE CARE are seniors, frail elderly and individuals with health challenges who are living in their own homes. Transportation is an essential service to them, but it is not the only service they need. Clients who use accessible transportation may also use other services such as Home Care, Meals on Wheels, reassurance services and caregiver support. ONE CARE often supports isolated, homebound people and through our contact with clients and caregivers we are able to provide additional assistance, assessment and care.

As we deal with an aging and frail population, many of whom have little caregiver support, they look to ONE CARE to provide that coordination and reassurance. We work with a variety of partner community agencies, providing one point of access, support and information to simplify their care and support through a wide range of programs. As a member of the Huron Perth & Area Ontario Health Team, we partner with other health care providers to

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ensure that individuals have access to additional services. On transportation needs, ONE CARE has continued to work in partnership with the City of Stratford and Parallel Transit.

Safe and reliable transportation is essential to Stratford residents who require the additional level of support and care that ONE CARE provides. Funding from the City of Stratford complements and supports transportation services for city residents. This funding will help maintain the cost of rides to clients at a reduced rate and ensures that individuals who require higher levels of support, and rides outside of Parallel Transit capacity, are able to utilize the ONE CARE accessible transportation service for their rides within the city.

As a charitable non-profit providing service in only Huron and Perth Counties, we provide a focus on our local population that is unique. As the aging population continues to grow, we work in partnership to provide access to services that are more seamless and supportive to those with the greatest needs. Our goal is to continue to work in partnership with the City of Stratford to meet the evolving needs of Stratford residents.

We are happy to provide more information or meet with you if that will assist you in your deliberations.

Thank you for your consideration.

A handwritten signature in black ink, appearing to read "Kathy Scanlon".

Kathy Scanlon
Executive Director
ONE CARE Home & Community Support Services



MANAGEMENT REPORT

Date: June 21, 2022
To: Finance and Labour Relations Sub-committee
From: Karmen Krueger, CPA, CA, Director of Corporate Services
Report #: FIN22-025
Attachments: Electricity Commodity Cost Review – LAS Program 2021

Title: Electricity Procurement – City of Stratford

Objective: To provide the Sub-committee with information on the City's electricity agreement with Local Authority Services (LAS).

Background: In 2000 the City entered into an Agreement with Local Authority Services (LAS) to purchase electricity in a hedge agreement.

The hedge program was developed by LAS to purchase blocks of electricity with the intent of price-fixing some of the annual consumption amount. It has the effect of ensuring that some of the City's annual procurement is controlled, which can be important in volatile commodity markets.

The current hedge agreement applies to 50% of the City's electricity consumption.

Analysis: Annually, LAS provides the City with some reporting information as it relates to consumption levels and costs of those levels. This is provided for general consumption accounts, as well as for streetlight accounts, which are priced a bit differently from regular consumption.

In the attached reports and tables it can be seen that the bottom-line financial benefit varies year-over-year when compared to time-of-use pricing. One of the more significant considerations is that the hedge program does stabilize fluctuations so that in years of significant price swings, the City does not experience similar significant variations in costs.

This information is used in part to comply with the reporting requirements under O. Reg 507/18 that governs energy management and the required reporting on energy use and greenhouse gas emissions that is currently compiled in the Building Services Division.

Financial Implications:

Financial impact to current year operating budget:

As this information is provided for information purposes, there is no direct financial impact in the current year. It can be noted that budgeted hydro costs across the City's various departments in 2022 are \$2,583,600, down slightly from the previous year's \$2,617,050. Notwithstanding increasing per-unit and infrastructure costs in the energy industry, the slight decrease is due to reductions in expected overall consumption as a result of pandemic adjustments to operations. The largest variances in 2021 actuals were seen in municipal facilities and recreation divisions.

Financial impact on future year operating budget:

Electricity consumption costs do require active monitoring and management and changes to expected consumption levels and costs are reflected in the budgeting process.

Alignment with Strategic Priorities:

Strengthening our Plans, Strategies and Partnerships

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Developing our Resources

Optimizing Stratford's physical assets and digital resources. Planning a sustainable future for Stratford's resources and environment.

Alignment with One Planet Principles:

Zero Waste

Reducing consumption, reusing and recycling to achieve zero waste and zero pollution.

Zero Carbon Energy

Making buildings and manufacturing energy efficient and supplying all energy with renewables.

Staff Recommendation: THAT the report titled, "Electricity Procurement – City of Stratford" (FIN22-025), be received for information.

Prepared by:

Karmen Krueger, CPA, CA, Director of Corporate Services

Recommended by:

Karmen Krueger, CPA, CA, Director of Corporate Services

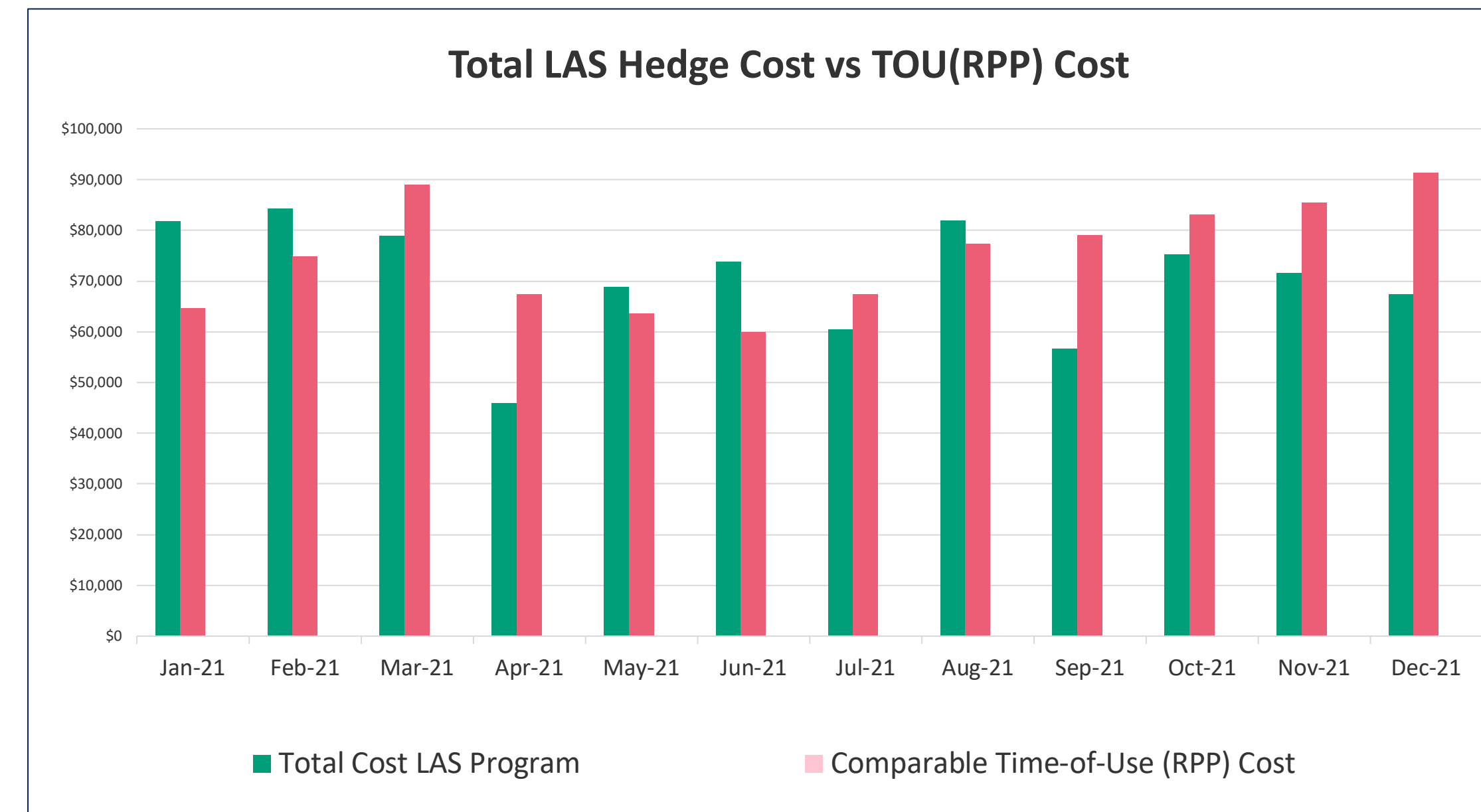
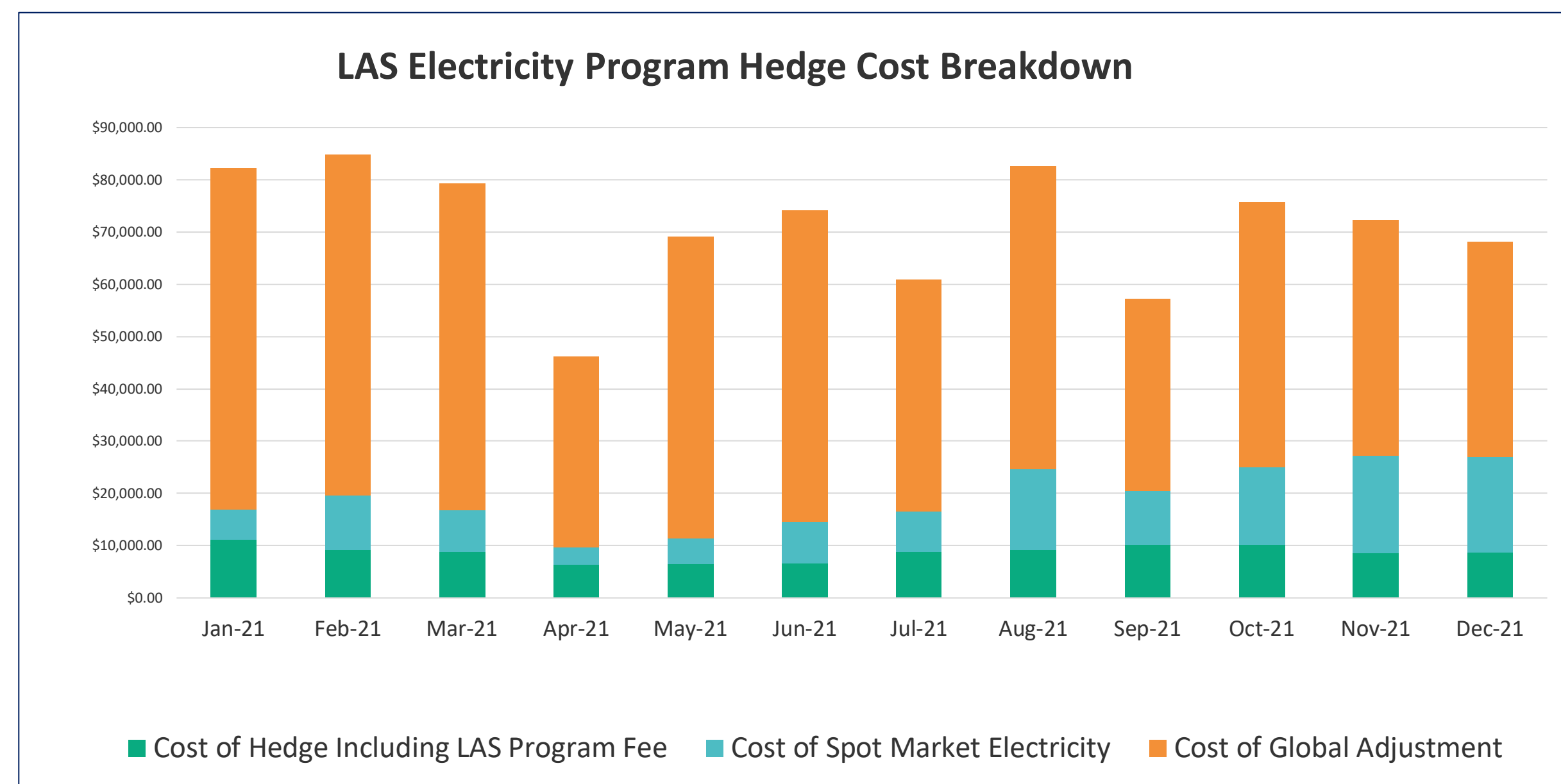
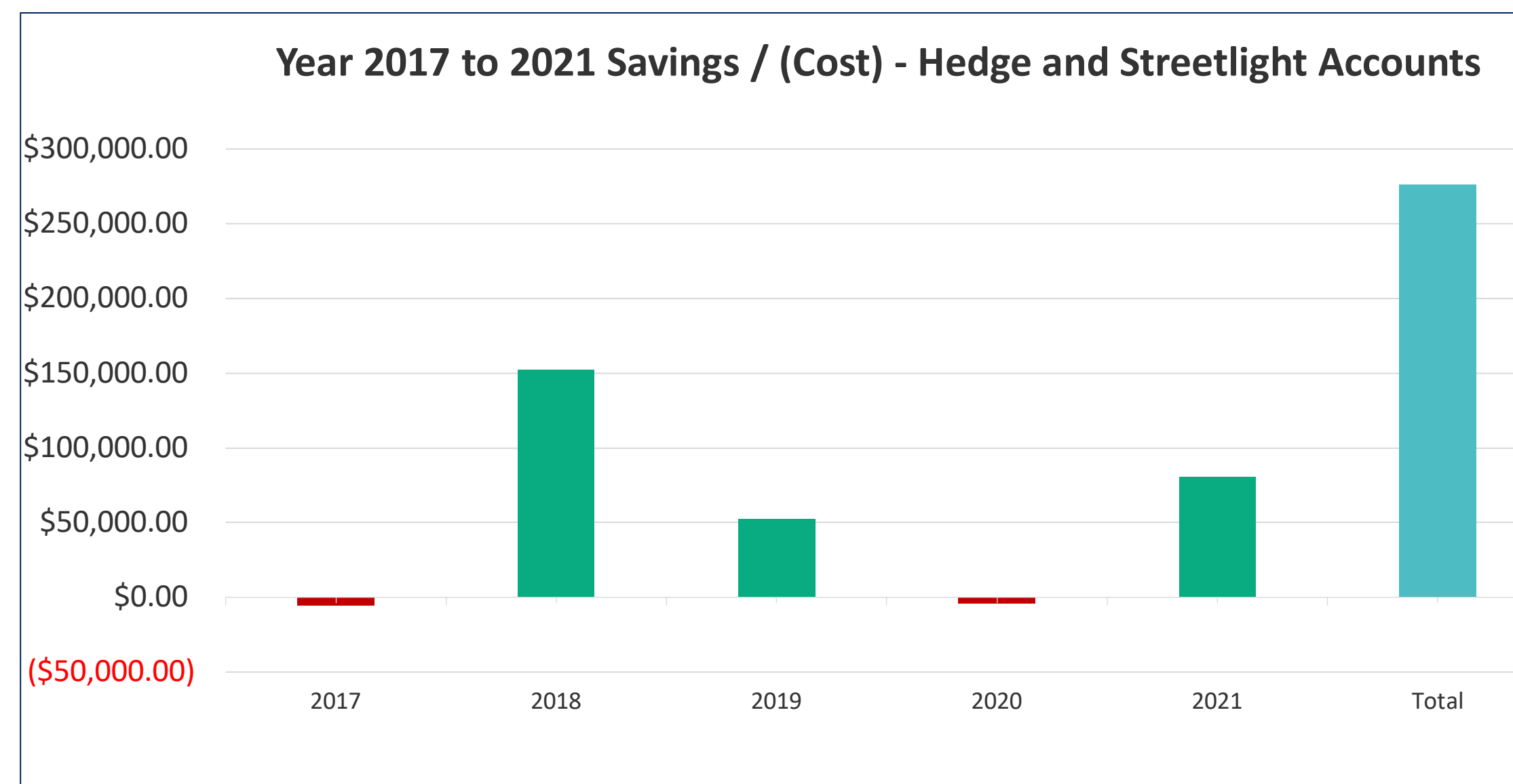
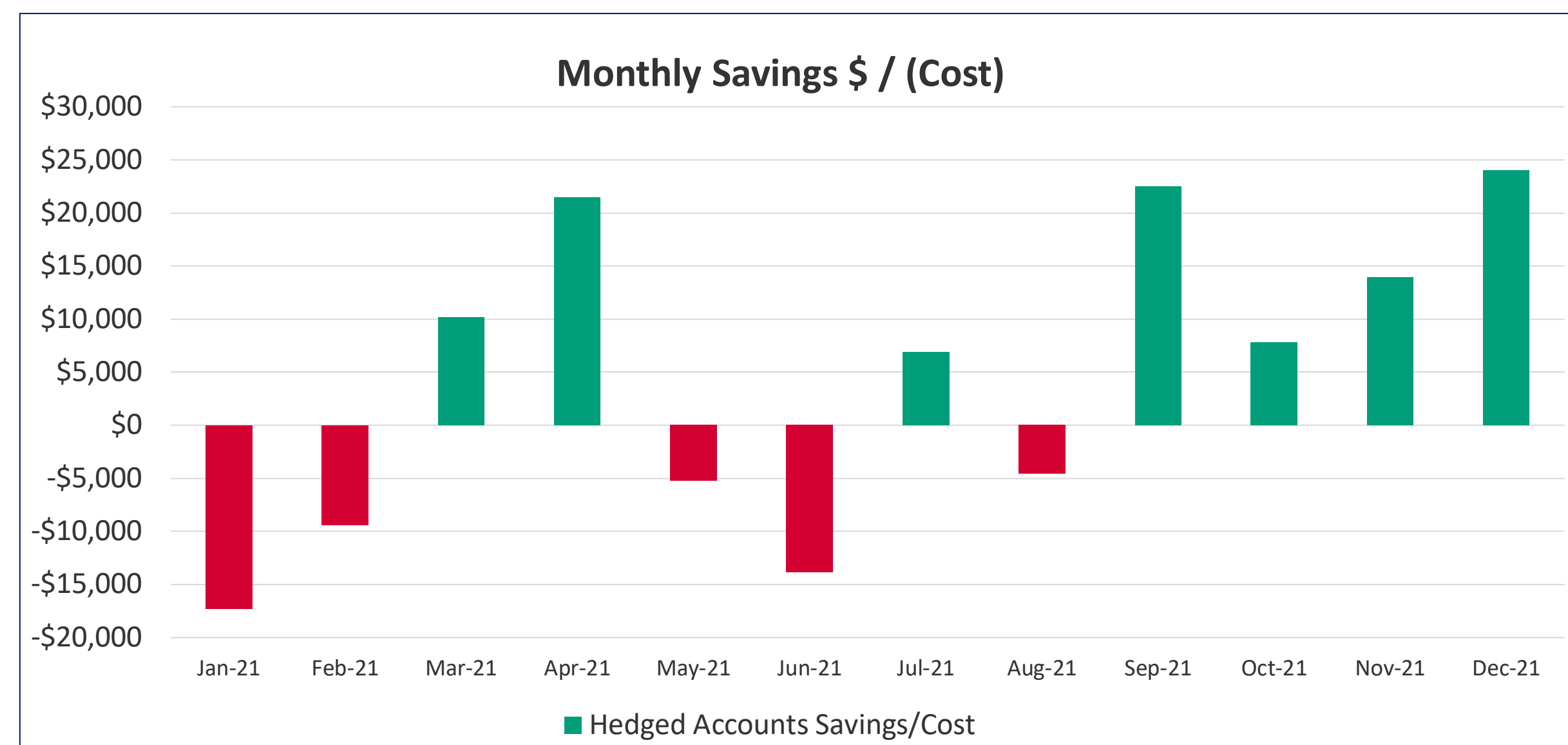
Joan Thomson, Chief Administrative Officer

LAS Electricity Commodity Cost Review - Calendar Year 2021 Stratford

Hedged Accounts	
Hedge	
49%	\$104,389
Spot Market	
51%	\$125,576
Global Adjustment	\$622,414
Loss Amount	-\$6,922
LAS Total	\$846,414
RPP / TOU Total	\$902,908
Annual Program Savings / (Cost)	\$56,493

Streetlight Accounts	
Spot Market	
100%	\$42,509
Global Adjustment	\$124,474
Loss Amount	-\$1,115
LAS Total	\$165,867
RPP Total	\$189,957
Annual Program Savings / (Cost)	\$24,090

	2021	5 Year
Total Savings %	7%	5%
Total Savings/Cost \$	\$80,583	\$276,343





Hedged Accounts

Stratford		LAS Electricity Commodity Cost Review Calendar Year 2021		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
		Total Adjusted Usage (kWh) * See Note 1		781,586	681,543	810,546	613,008	601,670	567,908	637,708	732,154	748,674	785,711	808,935	864,759
		Unadjusted / Metered Usage (kWh)		759,034	661,843	787,195	595,302	584,275	551,425	619,208	710,990	727,091	763,080	785,616	839,782
		Enrolled Accounts		75	73	77	77	77	77	77	77	77	77	74	74
Hedge 49%	\$104,389	Hedge Price Including Program Fees (\$/kWh)		\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246	\$0.0246
		LAS Program Hedge (kWh)		453,015	371,644	359,587	260,535	264,435	271,258	355,220	376,462	414,231	411,305	345,153	353,715
Spot Market 51%	\$125,576	Cost of Hedge Including LAS Program Fee		\$11,162.29	\$9,157.30	\$8,860.21	\$6,419.59	\$6,515.67	\$6,683.81	\$8,752.61	\$9,276.02	\$10,206.65	\$10,134.55	\$8,504.57	\$8,715.53
		Weighted Avg. Spot Market Price (\$/kWh)		\$0.0174	\$0.0338	\$0.0176	\$0.0089	\$0.0146	\$0.0269	\$0.0276	\$0.0434	\$0.0307	\$0.0400	\$0.0404	\$0.0356
Global Adjustment	\$622,414	LAS Program Spot (kWh)		328,571	309,900	450,959	352,472	337,235	296,649	282,488	355,692	334,443	374,406	463,782	511,045
		Cost of Spot Market Electricity		\$5,717.13	\$10,474.61	\$7,936.88	\$3,137.00	\$4,923.63	\$7,979.86	\$7,796.68	\$15,437.02	\$10,267.41	\$14,976.24	\$18,736.78	\$18,193.18
Loss Amount	-\$6,922	Global Adjustment Market Charge (\$/kWh)		\$0.0862	\$0.0985	\$0.0794	\$0.0614	\$0.0985	\$0.1079	\$0.0716	\$0.0814	\$0.0504	\$0.0664	\$0.0573	\$0.0490
		Unadjusted / Metered Usage (kWh)		759,034	661,843	787,195	595,302	584,275	551,425	619,208	710,990	727,091	763,080	785,616	839,782
LAS Total	\$846,414	Cost of Global Adjustment		\$65,428.71	\$65,191.49	\$62,503.29	\$36,551.54	\$57,551.04	\$59,498.77	\$44,335.27	\$57,874.62	\$36,645.40	\$50,668.50	\$45,015.78	\$41,149.32
		Loss Amount (\$) - Line Loss Adjustment		-\$599.79	-\$658.45	-\$531.54	-\$269.03	-\$283.47	-\$417.45	-\$525.25	-\$777.23	-\$610.81	-\$658.12	-\$786.00	-\$805.02
		Total Cost LAS Program		\$81,787	\$84,242	\$78,850	\$45,920	\$68,788	\$73,826	\$60,440	\$81,891	\$56,589	\$75,202	\$71,549	\$67,331
		Avg LAS Price per kWh (incl. GA)		\$0.1046	\$0.1236	\$0.0973	\$0.0749	\$0.1143	\$0.1300	\$0.0948	\$0.1118	\$0.0756	\$0.0957	\$0.0884	\$0.0779
RPP , Time-of-Use		TOU Rate		\$0.09	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11	\$0.11
		Unadjusted / Metered Usage (kWh)		759,034	661,843	787,195	595,302	584,275	551,425	619,208	710,990	727,091	763,080	785,616	839,782
RPP / TOU Total	\$902,908	Comparable Time-of-Use (RPP) Cost * See Note 2		\$64,518	\$74,871	\$89,051	\$67,344	\$63,554	\$59,981	\$67,354	\$77,338	\$79,089	\$83,004	\$85,455	\$91,347

Hedged Accounts

Annual Program Savings / (Cost)		\$56,493	Monthly Savings / (Cost)	-\$17,269	-\$9,371	\$10,202	\$21,424	-\$5,233	-\$13,845	\$6,914	-\$4,553	\$22,500	\$7,802	\$13,907	\$24,017
		Total Usage (kWh)		180,929	153,336	150,145	127,427	115,736	104,454	113,202	126,594	138,288	160,367	171,705	185,988
		Unadjusted / Metered Usage (kWh)		175,813	149,000	145,899	123,824	112,463	101,501	110,001	123,015	134,377	155,832	166,849	180,729
		Enrolled Accounts		7	7	7	7	7	7	7	7	7	7	7	7

Streetlight Accounts

Spot Market		Average Spot Market Price - (\$/kWh) * See Note 3	\$0.02	\$0.03	\$0.02	\$0.01	\$0.01	\$0.01	\$0.02	\$0.03	\$0.02	\$0.03	\$0.04	\$0.04
	\$42,509	Cost of Spot Purchase (Including LAS Program Fee)	\$2,953.64	\$4,811.36	\$2,646.97	\$1,241.86	\$1,242.36	\$1,522.60	\$2,615.41	\$3,910.08	\$3,430.65	\$5,051.00	\$6,224.08	\$6,858.84
Global Adjustment		Global Adjustment Market Charge (\$/kWh)	\$0.0862	\$0.0985	\$0.0794	\$0.0614	\$0.0985	\$0.1079	\$0.0716	\$0.0814	\$0.0504	\$0.0664	\$0.0573	\$0.0490
		Unadjusted / Metered Usage (kWh)	175,813	149,000	145,899	123,824	112,463	101,501	110,001	123,015	134,377	155,832	166,849	180,729
	\$124,474	Cost of Global Adjustment	\$15,155.09	\$14,676.51	\$11,584.40	\$7,602.80	\$11,077.62	\$10,951.91	\$7,876.05	\$10,013.39	\$6,772.62	\$10,347.25	\$9,560.46	\$8,855.71
Loss Amount	-\$1,115	Loss Amount (\$) - Line Loss Adjustment	-\$76.01	-\$130.65	-\$57.59	-\$24.80	-\$29.09	-\$44.45	-\$66.19	-\$108.28	-\$85.40	-\$141.01	-\$179.93	-\$172.00
LAS Total	\$165,867	Total Cost LAS Program	\$18,033	\$19,357	\$14,174	\$8,820	\$12,291	\$12,430	\$10,425	\$13,815	\$10,118	\$15,257	\$15,605	\$15,543
		Avg LAS Price per kWh (Incl. GA and LAS fee)	\$0.0997	\$0.1262	\$0.0944	\$0.0692	\$0.1062	\$0.1190	\$0.0921	\$0.1091	\$0.0732	\$0.0951	\$0.0909	\$0.0836
RPP, Tiered		RPP Usage - Lower Tier Price (kWh)	3,109	2,942	3,106	3,145	2,897	2,609	2,688	2,893	2,764	2,976	3,127	3,121
		RPP Usage - Higher Tier Price (kWh)	177,820	150,394	147,039	124,283	112,839	101,845	110,514	123,701	135,524	157,391	168,578	182,867
		Lower Tier Price (\$ per kWh)	0.0850	0.0880	0.1010	0.1010	0.0980	0.0980	0.0980	0.0980	0.0980	0.0980	0.0980	0.0980
		Higher Tier Price (\$ per kWh)	0.0850	0.0910	0.1180	0.1180	0.1150	0.1150	0.1150	0.1150	0.1150	0.1150	0.1150	0.1150
RPP / Tiered Total	\$189,957	Comparable RPP Cost * See Note 4	\$15,379	\$13,945	\$17,664	\$14,983	\$13,260	\$11,968	\$12,973	\$14,509	\$15,856	\$18,392	\$19,693	\$21,336

Streetlight Accounts

Annual Program Savings / (Cost)		\$24,090	Monthly Savings / (Cost)	-\$2,654	-\$5,412	\$3,491	\$6,163	\$969	-\$462	\$2,547	\$694	\$5,738	\$3,134	\$4,088	\$5,793
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Total Annual Program Savings / (Cost)	\$80,583
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Notes

- 1) We have assumed that all accounts are RPP/TOU eligible (i.e. under 250,000kWh/year consumption)
- 2) Time-of-use (TOU) rates used for each month are based on the rates for that month with the following split: 55% off-peak, 22.5% mid-peak., and 22.5% on-peak.
- 3) This price represents the average HOEP for the hours of operation of a typical streetlight account using an approved streetlight profile.
- 4) RPP rates for the period reviewed are: for January 2021 to February 22,2021 8.5/8.5 cents/kWh, for February 23,2021 to April 30,2021 10.1/11.8 cents/kWh and for May 1,2021 to December 31,2021 9.8/11.5 cents/kWh



MANAGEMENT REPORT

Date: June 21, 2022
To: Finance and Labour Relations Sub-committee
From: Karmen Krueger, CPA, CA, Director of Corporate Services
Report #: FIN22-026
Attachments: 1) 2021 Treasurer's Statement of Development Charges Reserve Fund; 2) 2021 Treasurer's Statement of Parkland Reserve Fund

Title: Treasurer's Statement for Development Charges and Parkland Reserve Funds 2021

Objective: To provide Council with legislatively required reports under the Development Charges Act, 1997 and the Planning Act, as amended with Bill 108, 138 and 197 showing the funds received and outlaid in the year.

Background:

Development Charges

In accordance with the Development Charges Act, 1997, the Treasurer is required to provide Council with an annual financial statement on the Development Charge reserve funds.

The collection of these charges and ultimate spending of the funds is captured in the Development Charges Background Study, the most recent of which was adopted in April 2022. Changes to the eligible categories that occurred in 2022 (such as parking and housing) will be reflected on the 2022 year-end statement.

Parkland Dedication

Similarly, Section 42 of the Planning Act allows municipalities to accept cash-in-lieu of parkland equal to the value of the land that would otherwise be conveyed. Annual reporting on the revenues earned and expended in the year is required.

Both of these sources represent fundamental funding tools for the City.

Bill 108 (More Homes, More Choice Act), introduced by the Province in May 2019, created uncertainty around the status of the parkland dedication provisions in the

Planning Act. With the enactment of the COVID-19 Recovery Act, 2020 (Bill 197) on July 21 2020, the Province confirmed that the authorities granted through Section 42, including the ability to collect cash-in-lieu of parkland dedication, will continue to be available to municipalities. Since 2016, the Planning Act has required municipalities to report on the status of Section 42 reserve funds. On September 18, 2020, Ontario Regulation 509/20 came into force, establishing an ongoing requirement for annual public reporting on Planning Act reserve fund activity. This report ensures compliance with the requirements of the new regulation, in consideration of annual reserve fund reporting processes.

Once these reports are reviewed by Council, they must be made available for the public, and are forwarded to the Ministry of Municipal Affairs & Housing upon request.

Analysis:

Development Charges

In 2021, the City collected \$2,178,768 in development charges. The funds earned a total of \$315,190 in interest.

Eligible projects outlined in the Development Charges Background Study (2017) were paid with development charges, which resulted in a year-end balance of \$14,629,968, as outlined in the report attached.

The specific projects supported by development charges included starting the updated Development Charges Background Study, library collection materials, and sidewalk capital projects including the Erie Street Sidewalk, the Trunk Sanitary Sewer and Quinlan Pumping Station repayment of developer costs.

Parkland Dedication

Also in 2021, the City collected \$150,750 in parkland dedication fees. The funds earned a total of \$17,328.84 in interest.

Eligible expenditures, outlined in the Planning Act, were paid with development charges, which resulted in a year-end balance of \$768,258.11 as outlined in the report attached.

The project supported by Parkland Dedication was playground equipment purchased for Optimist Park.

The fund balances for Development Charges, Parkland Dedication and all other Reserve Funds recorded in the City's records are supported by cash held in reserve fund bank accounts and reserve fund investment accounts.

Financial Implications:

Financial impact to current year or future year operating budgets:

Utilization of Development Charges funds and Parkland Dedication funds are included in the 10-year capital plans as applicable and as allowed within the legislation.

There is no direct financial impact from these reports, as they are prepared retrospectively to report on historical transactions to meet the City's legislated reporting requirements.

Alignment with Strategic Priorities:

Strengthening our Plans, Strategies and Partnerships

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Alignment with One Planet Principles:

Not applicable

There is no alignment with One Planet Principles, as they are prepared retrospectively to report on historical transactions to meet the City's legislated reporting requirements.

Staff Recommendation: THAT the 2021 Treasurer's Statement for City of Stratford Development Charges Reserve Funds be received for information;

AND THAT the 2021 Treasurer's Statement for City of Stratford Cash In Lieu of Parkland Reserve Fund be received for information.

Prepared by:

Karmen Krueger, CPA, CA, Director of Corporate Services

Recommended by:

Karmen Krueger, CPA, CA, Director of Corporate Services
Joan Thomson, Chief Administrative Officer

THE CORPORATION OF THE CITY OF STRATFORD
ANNUAL TREASURER'S STATEMENT OF DEVELOPMENT CHARGE RESERVE FUNDS
- for Year Ending December 31, 2021

[illegible]

The Municipality is compliant with S.S. 59.1 (1) of the Development Charges Act, whereby charges are not directly or indirectly imposed on development nor has a requirement to construct a service related to development been imposed except as permitted by the Development Charges Act or another Act

THE CORPORATION OF THE CITY OF STRATFORD		
Treasurer's Statement Under Section 42 of the Planning Act		
For the Year Ended - December 31, 2021		
Opening Balance - January 1, 2021		\$673,955.27
Cash in Lieu Collected During 2020	150,750.00	
2020 Reserve Fund Interest	17,328.84	
		168,078.84
Total Funds Available		842,034.11
Less: Funds Spent During 2021		
	73,776.00	
	0.00	
		73,776.00
Closing Balance - December 31, 2021		\$768,258.11



MANAGEMENT REPORT

Date: July 11, 2022
To: Finance and Labour Relations Committee
From: Karmen Krueger, CPA, CA, Director of Corporate Services
Report #: FIN22-029
Attachments: 1. Borrowing By-law
 2. Sample Amortization Tables

Title: Long-Term Debt Update

Objective: To provide Council an update on the status of the City's pending long-term debt advances and confirm authorization resolutions and delegation of signing authority for related banking documents.

Background: In 2021, Council authorized the financing of several projects using long-term debt. During the 2022 budget deliberations, anticipated payments for these long-term borrowings were included in the budget. Estimated debt and corresponding repayments of principal and interest that were included in the 2022 budget are summarized below:

Purpose	Amount	Term	Annual Payment (Principal and Interest)
Aerial Truck-Fire	\$1,864,100	25	\$131,600
Quinlan Pumping Station	\$4,000,000	15	\$376,667
Queen St. Storm Project	\$15,355,000	15	\$1,445,929
Subtotal	\$21,219,100		\$1,954,196
Britannia Phase 2 (not included in 2022 budget but to be included in authorization by-law)	\$4,685,000	25	\$281,100
Total	\$25,904,100		\$2,235,296

Analysis: There are some required 'steps' in the process to secure financing, including having the projects' final costs firmed, as well as having current audited financial statements.

Due to the staff turnover that has been ongoing in the Corporate Services Department, throughout the pandemic period and continuing into 2022, there have been delays in getting the 2020 financial statements finalized. Staff have been working with the appointed auditors to ensure this is completed as soon as possible and that 2021 proceeds with as few delays as possible. It is anticipated that the 2020 financial statements will be presented to Council shortly and that the 2021 financial statements can be finalized by the end of 2022, barring any additional staffing challenges.

The City's financial institution, RBC has been proactively partnering with staff to determine the best timing for advancing funds and based on this, staff propose the following:

Upon receipt and review of the City's audited 2020 financial statements, proceed with advancing the long-term debt for the first two projects noted above, and upon receipt and review of the 2021 audited financial statements, proceed with advancing the long-term debt for the third and fourth projects, which should be substantially financially complete at that point.

Due to the timing, the amounts noted above can be reduced by the payments collected via the tax levy in 2022 and therefore will be revised as follows:

Purpose	Amount
Aerial Fire Truck	\$1,732,495
Quinlan Pumping Station	\$3,626,333
Queen St Storm Project	\$13,909,071
Subtotal	\$19,267,899
Britannia Phase 2	\$4,685,000
Total	\$23,952,899

All these projects were authorized with the long-term debt included as the funding through staff reports, and via the budget, however the bank has requested a more structured resolution for clarity, as follows:

Resolution: That Council confirms the authorization of the long-term debt to a maximum of \$23,952,899 for the projects noted.

Interest rates are not locked in at this point, and while increased from the initial estimates used during the 2022 budget deliberations, it is expected that the impact to the levy between the reduction in principal payments and increase in interest rates will be negligible. Sample amortization tables are attached to the by-law, using an

estimated rate of 5.62% and a maximum rate of 6.62% for the Quinlan project, and an estimated rate of 5.65% and a maximum rate of 6.65% for the Aerial Fire Truck. These rates will be finalized at the time of signing the bank documents.

This report is before Council now, because staff must proceed with the documentation and by-law required prior to entering the 'lame duck' period preceding the 2022 municipal election.

This approach has been discussed with the City's legal counsel.

Financial impact to current year operating budget:

The 2022 budget included the repayment of the noted obligations, so there is no impact to the operating budget in 2022. The amounts levied in 2022 will reduce the required funds that are ultimately advanced.

Financial impact on future year operating budget:

Because of the delays in advancing the funds, the result is less borrowing requirement so there will be a slight reduction in the principal payments that are included in future budgets. There may be an interest rate increase impact that partially offsets this reduction, but it is expected that any variance in future budgets will be net positive overall. The proposed borrowing terms and amortization periods will remain as initially planned – 15 years for the Quinlan project and 25 years for the Aerial Fire Truck.

Legal considerations:

Borrowing documents to be reviewed by the City's solicitor prior to execution.

Alignment with Strategic Priorities:

Strengthening our Plans, Strategies and Partnerships

Partnering with the community to make plans for our collective priorities in arts, culture, heritage and more. Communicating clearly with the public around our plans and activities.

Developing our Resources

Optimizing Stratford's physical assets and digital resources. Planning a sustainable future for Stratford's resources and environment.

Alignment with One Planet Principles:

Not applicable: Report is administrative and financial in nature without direct alignment with One Planet Principles.

Staff Recommendation: THAT the report titled, "Long-Term Debt Update" (FIN22-029), be received;

THAT Council confirms the authorization of the long-term debt to a maximum of \$23,952,899 for the following projects, payments for which are included in the 2022 budget:

- **the Aerial Fire Truck: \$1,732,495,**
- **the Quinlan Pumping Station: \$3,626,333,**
- **the Queen St Storm Project: \$13,909,071, and**
- **the Britannia Phase 2 Project: \$4,685,000 payments for which are not included in the 2022 budget;**

THAT staff be directed to apply amounts levied in 2022 for the purposes of repayment of these projects to the currently unfunded balances to reduce the amounts required as noted;

THAT a by-law to authorize the borrowing in the form of a bank loan from RBC in the principal amount of \$5,358,828, towards the cost of the Aerial Fire Truck and the Quinlan Pumping Station, be adopted;

THAT a by-law to authorize the borrowing in the form of a bank loan(s) in the principal amount of \$18,594,071, towards the cost of the Queen Street Storm and Britannia Phase 2 Projects be brought forward to a future Council meeting;

AND THAT the Chief Administrative Officer or City Clerk and the Treasurer, two signatures required, be authorized to sign all related documents with the City's financial institution to complete the borrowing of funds.

Prepared by: Karmen Krueger, CPA, CA, Director of Corporate Services/Treasurer

Recommended by: Joan Thomson, Chief Administrative Officer



**BY-LAW NUMBER XX-2022
OF
THE CORPORATION OF THE CITY OF STRATFORD**

BEING a By-law to enter into a bank loan agreement with the Royal Bank of Canada for the purpose of long-term borrowing.

WHEREAS Part XIII of the Municipal Act 2001, 5.0. 2001, Chapter 25, provides authority for a municipality to incur a debt for municipal purposes, whether by borrowing money or in any other way and may issue debentures and prescribed financial instruments and enter prescribed financial agreements for or in relation to the debt;

AND WHEREAS Council of The Corporation of the City of Stratford (the "Corporation") has authorized various undertakings in respect of which Council of the Corporation has by by-law approved such undertakings to be financed in whole or in part by incurring long-term debt (individually an "Undertaking", collectively the "Undertakings") and Council of the Corporation deems it appropriate to authorize borrowing to meet expenditures made in connection with the Undertakings up to a maximum principal amount of \$5,358,828.

AND WHEREAS the Corporation and the Royal Bank of Canada have agreed to enter into a bank loan agreement for long-term borrowing:

NOW THEREFORE BE IT ENACTED by the Council of The Corporation of the City of Stratford as follows:

1. That the Head of Council and/or the Chief Administrative Officer and the Treasurer are hereby authorized to enter into a bank loan agreement with the Royal Bank of Canada to meet capital expenditures incurred to a maximum amount of \$5,358,828 as follows:
 - Aerial Platform Fire Truck - \$1,732,495 over a 5-year term, interest rate to be determined to a maximum of 6.65%, amortization 25 years
 - Quinlan Pumping Station - \$3,626,333 over a 5-year term, interest rate to be determined to a maximum of 6.62%, amortization 15 years

with annual payments of principal and interest to be paid in monthly installments, said payments to be raised as part of the general municipal levy as required.

2. The lender(s) from whom amounts may be borrowed under the authority of this by-law shall be the Royal Bank of Canada and such other lender(s) as may be determined from time to time by by-law of Council.

3. The Treasurer shall, at the time when any amount is borrowed under this by-law, ensure that the lender is or has been furnished with a certified copy of this by-law, a certified copy of the by-law mentioned in Section 2 determining a different lender, if applicable, and a statement indicating the specific Undertaking or the specific Undertakings in respect of which the temporary borrowing will be made.
4. The proceeds of every loan obtained under this by-law shall be applied for the purpose of the specific Undertaking or the specific Undertakings in accordance with the provisions hereof.
5. Promissory notes or other authorized evidence of indebtedness made under Section 1 shall be signed by the Treasurer and the Chief Administrative Officer or by such other person as is authorized by by-law to sign the same.
6. This by-law shall come into force and take effect upon the final passage thereof.
7. Schedules "A" and "B" attached hereto form part of this By-law.

Read a FIRST, SECOND and THIRD time and

FINALLY PASSED this 11th day of July, 2022

Mayor – Daniel B. Mathieson

Clerk – Tatiana Dafoe

SCHEDULE "A" TO
BY-LAW NUMBER XX-2022

Of The Corporation of the City of Stratford
Enacted this 11th day of July, 2022

The following projects are financed under this by-law:

1. Aerial Platform Fire Truck \$1,732,495
2. Quinlan Pumping Station \$3,626,333

SCHEDULE "B" TO
BY-LAW NUMBER XX-2022

Of The Corporation of the City of Stratford
Enacted this 11th day of July, 2022

Left blank to insert:

Aerial Truck Sample Amortization Maximum Rate 6.65%
Quinlan Sample Amortization Maximum Rate 6.62%

Aerial Truck Sample Amortization Estimated Rate 5.65%

Loan amount	\$ 1,732,495.00
Annual interest rate	5.65%
Loan period in years	25
Start date of loan	9/28/2022

Monthly payment	\$ 10,794.79
Number of payments	300
Total interest	\$ 1,505,941.15
Total cost of loan	\$ 3,238,436.15

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	10/28/2022	\$ 1,732,495.00	\$ 10,794.79	\$ 2,637.62	\$ 8,157.16	\$1,729,857.38
2	11/28/2022	\$ 1,729,857.38	\$ 10,794.79	\$ 2,650.04	\$ 8,144.75	\$1,727,207.33
3	12/28/2022	\$ 1,727,207.33	\$ 10,794.79	\$ 2,662.52	\$ 8,132.27	\$1,724,544.82
4	1/28/2023	\$ 1,724,544.82	\$ 10,794.79	\$ 2,675.06	\$ 8,119.73	\$1,721,869.76
5	2/28/2023	\$ 1,721,869.76	\$ 10,794.79	\$ 2,687.65	\$ 8,107.14	\$1,719,182.11
6	3/28/2023	\$ 1,719,182.11	\$ 10,794.79	\$ 2,700.30	\$ 8,094.48	\$1,716,481.81
7	4/28/2023	\$ 1,716,481.81	\$ 10,794.79	\$ 2,713.02	\$ 8,081.77	\$1,713,768.79
8	5/28/2023	\$ 1,713,768.79	\$ 10,794.79	\$ 2,725.79	\$ 8,068.99	\$1,711,042.99
9	6/28/2023	\$ 1,711,042.99	\$ 10,794.79	\$ 2,738.63	\$ 8,056.16	\$1,708,304.37
10	7/28/2023	\$ 1,708,304.37	\$ 10,794.79	\$ 2,751.52	\$ 8,043.27	\$1,705,552.85
11	8/28/2023	\$ 1,705,552.85	\$ 10,794.79	\$ 2,764.48	\$ 8,030.31	\$1,702,788.37
12	9/28/2023	\$ 1,702,788.37	\$ 10,794.79	\$ 2,777.49	\$ 8,017.30	\$1,700,010.88
13	10/28/2023	\$ 1,700,010.88	\$ 10,794.79	\$ 2,790.57	\$ 8,004.22	\$1,697,220.31
14	11/28/2023	\$ 1,697,220.31	\$ 10,794.79	\$ 2,803.71	\$ 7,991.08	\$1,694,416.60
15	12/28/2023	\$ 1,694,416.60	\$ 10,794.79	\$ 2,816.91	\$ 7,977.88	\$1,691,599.69
16	1/28/2024	\$ 1,691,599.69	\$ 10,794.79	\$ 2,830.17	\$ 7,964.62	\$1,688,769.52
17	2/28/2024	\$ 1,688,769.52	\$ 10,794.79	\$ 2,843.50	\$ 7,951.29	\$1,685,926.02
18	3/28/2024	\$ 1,685,926.02	\$ 10,794.79	\$ 2,856.89	\$ 7,937.90	\$1,683,069.14
19	4/28/2024	\$ 1,683,069.14	\$ 10,794.79	\$ 2,870.34	\$ 7,924.45	\$1,680,198.80
20	5/28/2024	\$ 1,680,198.80	\$ 10,794.79	\$ 2,883.85	\$ 7,910.94	\$1,677,314.95
21	6/28/2024	\$ 1,677,314.95	\$ 10,794.79	\$ 2,897.43	\$ 7,897.36	\$1,674,417.52
22	7/28/2024	\$ 1,674,417.52	\$ 10,794.79	\$ 2,911.07	\$ 7,883.72	\$1,671,506.45
23	8/28/2024	\$ 1,671,506.45	\$ 10,794.79	\$ 2,924.78	\$ 7,870.01	\$1,668,581.67
24	9/28/2024	\$ 1,668,581.67	\$ 10,794.79	\$ 2,938.55	\$ 7,856.24	\$1,665,643.12
25	10/28/2024	\$ 1,665,643.12	\$ 10,794.79	\$ 2,952.38	\$ 7,842.40	\$1,662,690.74
26	11/28/2024	\$ 1,662,690.74	\$ 10,794.79	\$ 2,966.28	\$ 7,828.50	\$1,659,724.45
27	12/28/2024	\$ 1,659,724.45	\$ 10,794.79	\$ 2,980.25	\$ 7,814.54	\$1,656,744.20
28	1/28/2025	\$ 1,656,744.20	\$ 10,794.79	\$ 2,994.28	\$ 7,800.50	\$1,653,749.92

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	2/28/2025	\$ 1,653,749.92	\$ 10,794.79	\$ 3,008.38	\$ 7,786.41	\$1,650,741.54
30	3/28/2025	\$ 1,650,741.54	\$ 10,794.79	\$ 3,022.55	\$ 7,772.24	\$1,647,718.99
31	4/28/2025	\$ 1,647,718.99	\$ 10,794.79	\$ 3,036.78	\$ 7,758.01	\$1,644,682.22
32	5/28/2025	\$ 1,644,682.22	\$ 10,794.79	\$ 3,051.08	\$ 7,743.71	\$1,641,631.14
33	6/28/2025	\$ 1,641,631.14	\$ 10,794.79	\$ 3,065.44	\$ 7,729.35	\$1,638,565.70
34	7/28/2025	\$ 1,638,565.70	\$ 10,794.79	\$ 3,079.87	\$ 7,714.91	\$1,635,485.83
35	8/28/2025	\$ 1,635,485.83	\$ 10,794.79	\$ 3,094.37	\$ 7,700.41	\$1,632,391.45
36	9/28/2025	\$ 1,632,391.45	\$ 10,794.79	\$ 3,108.94	\$ 7,685.84	\$1,629,282.51
37	10/28/2025	\$ 1,629,282.51	\$ 10,794.79	\$ 3,123.58	\$ 7,671.21	\$1,626,158.93
38	11/28/2025	\$ 1,626,158.93	\$ 10,794.79	\$ 3,138.29	\$ 7,656.50	\$1,623,020.64
39	12/28/2025	\$ 1,623,020.64	\$ 10,794.79	\$ 3,153.06	\$ 7,641.72	\$1,619,867.57
40	1/28/2026	\$ 1,619,867.57	\$ 10,794.79	\$ 3,167.91	\$ 7,626.88	\$1,616,699.66
41	2/28/2026	\$ 1,616,699.66	\$ 10,794.79	\$ 3,182.83	\$ 7,611.96	\$1,613,516.84
42	3/28/2026	\$ 1,613,516.84	\$ 10,794.79	\$ 3,197.81	\$ 7,596.98	\$1,610,319.02
43	4/28/2026	\$ 1,610,319.02	\$ 10,794.79	\$ 3,212.87	\$ 7,581.92	\$1,607,106.16
44	5/28/2026	\$ 1,607,106.16	\$ 10,794.79	\$ 3,228.00	\$ 7,566.79	\$1,603,878.16
45	6/28/2026	\$ 1,603,878.16	\$ 10,794.79	\$ 3,243.19	\$ 7,551.59	\$1,600,634.97
46	7/28/2026	\$ 1,600,634.97	\$ 10,794.79	\$ 3,258.46	\$ 7,536.32	\$1,597,376.50
47	8/28/2026	\$ 1,597,376.50	\$ 10,794.79	\$ 3,273.81	\$ 7,520.98	\$1,594,102.69
48	9/28/2026	\$ 1,594,102.69	\$ 10,794.79	\$ 3,289.22	\$ 7,505.57	\$1,590,813.47
49	10/28/2026	\$ 1,590,813.47	\$ 10,794.79	\$ 3,304.71	\$ 7,490.08	\$1,587,508.77
50	11/28/2026	\$ 1,587,508.77	\$ 10,794.79	\$ 3,320.27	\$ 7,474.52	\$1,584,188.50
51	12/28/2026	\$ 1,584,188.50	\$ 10,794.79	\$ 3,335.90	\$ 7,458.89	\$1,580,852.60
52	1/28/2027	\$ 1,580,852.60	\$ 10,794.79	\$ 3,351.61	\$ 7,443.18	\$1,577,501.00
53	2/28/2027	\$ 1,577,501.00	\$ 10,794.79	\$ 3,367.39	\$ 7,427.40	\$1,574,133.61
54	3/28/2027	\$ 1,574,133.61	\$ 10,794.79	\$ 3,383.24	\$ 7,411.55	\$1,570,750.37
55	4/28/2027	\$ 1,570,750.37	\$ 10,794.79	\$ 3,399.17	\$ 7,395.62	\$1,567,351.20
56	5/28/2027	\$ 1,567,351.20	\$ 10,794.79	\$ 3,415.18	\$ 7,379.61	\$1,563,936.02
57	6/28/2027	\$ 1,563,936.02	\$ 10,794.79	\$ 3,431.26	\$ 7,363.53	\$1,560,504.77
58	7/28/2027	\$ 1,560,504.77	\$ 10,794.79	\$ 3,447.41	\$ 7,347.38	\$1,557,057.36
59	8/28/2027	\$ 1,557,057.36	\$ 10,794.79	\$ 3,463.64	\$ 7,331.15	\$1,553,593.71
60	9/28/2027	\$ 1,553,593.71	\$ 10,794.79	\$ 3,479.95	\$ 7,314.84	\$1,550,113.76
61	10/28/2027	\$ 1,550,113.76	\$ 10,794.79	\$ 3,496.33	\$ 7,298.45	\$1,546,617.43
62	11/28/2027	\$ 1,546,617.43	\$ 10,794.79	\$ 3,512.80	\$ 7,281.99	\$1,543,104.63
63	12/28/2027	\$ 1,543,104.63	\$ 10,794.79	\$ 3,529.34	\$ 7,265.45	\$1,539,575.30
64	1/28/2028	\$ 1,539,575.30	\$ 10,794.79	\$ 3,545.95	\$ 7,248.83	\$1,536,029.34
65	2/28/2028	\$ 1,536,029.34	\$ 10,794.79	\$ 3,562.65	\$ 7,232.14	\$1,532,466.69
66	3/28/2028	\$ 1,532,466.69	\$ 10,794.79	\$ 3,579.42	\$ 7,215.36	\$1,528,887.27
67	4/28/2028	\$ 1,528,887.27	\$ 10,794.79	\$ 3,596.28	\$ 7,198.51	\$1,525,290.99
68	5/28/2028	\$ 1,525,290.99	\$ 10,794.79	\$ 3,613.21	\$ 7,181.58	\$1,521,677.78
69	6/28/2028	\$ 1,521,677.78	\$ 10,794.79	\$ 3,630.22	\$ 7,164.57	\$1,518,047.56

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
70	7/28/2028	\$ 1,518,047.56	\$ 10,794.79	\$ 3,647.31	\$ 7,147.47	\$1,514,400.25
71	8/28/2028	\$ 1,514,400.25	\$ 10,794.79	\$ 3,664.49	\$ 7,130.30	\$1,510,735.76
72	9/28/2028	\$ 1,510,735.76	\$ 10,794.79	\$ 3,681.74	\$ 7,113.05	\$1,507,054.03
73	10/28/2028	\$ 1,507,054.03	\$ 10,794.79	\$ 3,699.07	\$ 7,095.71	\$1,503,354.95
74	11/28/2028	\$ 1,503,354.95	\$ 10,794.79	\$ 3,716.49	\$ 7,078.30	\$1,499,638.46
75	12/28/2028	\$ 1,499,638.46	\$ 10,794.79	\$ 3,733.99	\$ 7,060.80	\$1,495,904.47
76	1/28/2029	\$ 1,495,904.47	\$ 10,794.79	\$ 3,751.57	\$ 7,043.22	\$1,492,152.90
77	2/28/2029	\$ 1,492,152.90	\$ 10,794.79	\$ 3,769.23	\$ 7,025.55	\$1,488,383.67
78	3/28/2029	\$ 1,488,383.67	\$ 10,794.79	\$ 3,786.98	\$ 7,007.81	\$1,484,596.69
79	4/28/2029	\$ 1,484,596.69	\$ 10,794.79	\$ 3,804.81	\$ 6,989.98	\$1,480,791.87
80	5/28/2029	\$ 1,480,791.87	\$ 10,794.79	\$ 3,822.73	\$ 6,972.06	\$1,476,969.15
81	6/28/2029	\$ 1,476,969.15	\$ 10,794.79	\$ 3,840.72	\$ 6,954.06	\$1,473,128.42
82	7/28/2029	\$ 1,473,128.42	\$ 10,794.79	\$ 3,858.81	\$ 6,935.98	\$1,469,269.62
83	8/28/2029	\$ 1,469,269.62	\$ 10,794.79	\$ 3,876.98	\$ 6,917.81	\$1,465,392.64
84	9/28/2029	\$ 1,465,392.64	\$ 10,794.79	\$ 3,895.23	\$ 6,899.56	\$1,461,497.41
85	10/28/2029	\$ 1,461,497.41	\$ 10,794.79	\$ 3,913.57	\$ 6,881.22	\$1,457,583.84
86	11/28/2029	\$ 1,457,583.84	\$ 10,794.79	\$ 3,932.00	\$ 6,862.79	\$1,453,651.84
87	12/28/2029	\$ 1,453,651.84	\$ 10,794.79	\$ 3,950.51	\$ 6,844.28	\$1,449,701.33
88	1/28/2030	\$ 1,449,701.33	\$ 10,794.79	\$ 3,969.11	\$ 6,825.68	\$1,445,732.22
89	2/28/2030	\$ 1,445,732.22	\$ 10,794.79	\$ 3,987.80	\$ 6,806.99	\$1,441,744.43
90	3/28/2030	\$ 1,441,744.43	\$ 10,794.79	\$ 4,006.57	\$ 6,788.21	\$1,437,737.85
91	4/28/2030	\$ 1,437,737.85	\$ 10,794.79	\$ 4,025.44	\$ 6,769.35	\$1,433,712.41
92	5/28/2030	\$ 1,433,712.41	\$ 10,794.79	\$ 4,044.39	\$ 6,750.40	\$1,429,668.02
93	6/28/2030	\$ 1,429,668.02	\$ 10,794.79	\$ 4,063.43	\$ 6,731.35	\$1,425,604.59
94	7/28/2030	\$ 1,425,604.59	\$ 10,794.79	\$ 4,082.57	\$ 6,712.22	\$1,421,522.02
95	8/28/2030	\$ 1,421,522.02	\$ 10,794.79	\$ 4,101.79	\$ 6,693.00	\$1,417,420.24
96	9/28/2030	\$ 1,417,420.24	\$ 10,794.79	\$ 4,121.10	\$ 6,673.69	\$1,413,299.14
97	10/28/2030	\$ 1,413,299.14	\$ 10,794.79	\$ 4,140.50	\$ 6,654.28	\$1,409,158.63
98	11/28/2030	\$ 1,409,158.63	\$ 10,794.79	\$ 4,160.00	\$ 6,634.79	\$1,404,998.63
99	12/28/2030	\$ 1,404,998.63	\$ 10,794.79	\$ 4,179.59	\$ 6,615.20	\$1,400,819.05
100	1/28/2031	\$ 1,400,819.05	\$ 10,794.79	\$ 4,199.26	\$ 6,595.52	\$1,396,619.79
101	2/28/2031	\$ 1,396,619.79	\$ 10,794.79	\$ 4,219.04	\$ 6,575.75	\$1,392,400.75
102	3/28/2031	\$ 1,392,400.75	\$ 10,794.79	\$ 4,238.90	\$ 6,555.89	\$1,388,161.85
103	4/28/2031	\$ 1,388,161.85	\$ 10,794.79	\$ 4,258.86	\$ 6,535.93	\$1,383,902.99
104	5/28/2031	\$ 1,383,902.99	\$ 10,794.79	\$ 4,278.91	\$ 6,515.88	\$1,379,624.08
105	6/28/2031	\$ 1,379,624.08	\$ 10,794.79	\$ 4,299.06	\$ 6,495.73	\$1,375,325.02
106	7/28/2031	\$ 1,375,325.02	\$ 10,794.79	\$ 4,319.30	\$ 6,475.49	\$1,371,005.72
107	8/28/2031	\$ 1,371,005.72	\$ 10,794.79	\$ 4,339.64	\$ 6,455.15	\$1,366,666.09
108	9/28/2031	\$ 1,366,666.09	\$ 10,794.79	\$ 4,360.07	\$ 6,434.72	\$1,362,306.02
109	10/28/2031	\$ 1,362,306.02	\$ 10,794.79	\$ 4,380.60	\$ 6,414.19	\$1,357,925.43
110	11/28/2031	\$ 1,357,925.43	\$ 10,794.79	\$ 4,401.22	\$ 6,393.57	\$1,353,524.20

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
111	12/28/2031	\$ 1,353,524.20	\$ 10,794.79	\$ 4,421.94	\$ 6,372.84	\$1,349,102.26
112	1/28/2032	\$ 1,349,102.26	\$ 10,794.79	\$ 4,442.76	\$ 6,352.02	\$1,344,659.50
113	2/28/2032	\$ 1,344,659.50	\$ 10,794.79	\$ 4,463.68	\$ 6,331.11	\$1,340,195.81
114	3/28/2032	\$ 1,340,195.81	\$ 10,794.79	\$ 4,484.70	\$ 6,310.09	\$1,335,711.12
115	4/28/2032	\$ 1,335,711.12	\$ 10,794.79	\$ 4,505.81	\$ 6,288.97	\$1,331,205.30
116	5/28/2032	\$ 1,331,205.30	\$ 10,794.79	\$ 4,527.03	\$ 6,267.76	\$1,326,678.27
117	6/28/2032	\$ 1,326,678.27	\$ 10,794.79	\$ 4,548.34	\$ 6,246.44	\$1,322,129.93
118	7/28/2032	\$ 1,322,129.93	\$ 10,794.79	\$ 4,569.76	\$ 6,225.03	\$1,317,560.17
119	8/28/2032	\$ 1,317,560.17	\$ 10,794.79	\$ 4,591.27	\$ 6,203.51	\$1,312,968.90
120	9/28/2032	\$ 1,312,968.90	\$ 10,794.79	\$ 4,612.89	\$ 6,181.90	\$1,308,356.00
121	10/28/2032	\$ 1,308,356.00	\$ 10,794.79	\$ 4,634.61	\$ 6,160.18	\$1,303,721.39
122	11/28/2032	\$ 1,303,721.39	\$ 10,794.79	\$ 4,656.43	\$ 6,138.35	\$1,299,064.96
123	12/28/2032	\$ 1,299,064.96	\$ 10,794.79	\$ 4,678.36	\$ 6,116.43	\$1,294,386.60
124	1/28/2033	\$ 1,294,386.60	\$ 10,794.79	\$ 4,700.38	\$ 6,094.40	\$1,289,686.22
125	2/28/2033	\$ 1,289,686.22	\$ 10,794.79	\$ 4,722.51	\$ 6,072.27	\$1,284,963.71
126	3/28/2033	\$ 1,284,963.71	\$ 10,794.79	\$ 4,744.75	\$ 6,050.04	\$1,280,218.96
127	4/28/2033	\$ 1,280,218.96	\$ 10,794.79	\$ 4,767.09	\$ 6,027.70	\$1,275,451.87
128	5/28/2033	\$ 1,275,451.87	\$ 10,794.79	\$ 4,789.53	\$ 6,005.25	\$1,270,662.33
129	6/28/2033	\$ 1,270,662.33	\$ 10,794.79	\$ 4,812.09	\$ 5,982.70	\$1,265,850.25
130	7/28/2033	\$ 1,265,850.25	\$ 10,794.79	\$ 4,834.74	\$ 5,960.04	\$1,261,015.50
131	8/28/2033	\$ 1,261,015.50	\$ 10,794.79	\$ 4,857.51	\$ 5,937.28	\$1,256,158.00
132	9/28/2033	\$ 1,256,158.00	\$ 10,794.79	\$ 4,880.38	\$ 5,914.41	\$1,251,277.62
133	10/28/2033	\$ 1,251,277.62	\$ 10,794.79	\$ 4,903.36	\$ 5,891.43	\$1,246,374.27
134	11/28/2033	\$ 1,246,374.27	\$ 10,794.79	\$ 4,926.44	\$ 5,868.35	\$1,241,447.83
135	12/28/2033	\$ 1,241,447.83	\$ 10,794.79	\$ 4,949.64	\$ 5,845.15	\$1,236,498.19
136	1/28/2034	\$ 1,236,498.19	\$ 10,794.79	\$ 4,972.94	\$ 5,821.85	\$1,231,525.25
137	2/28/2034	\$ 1,231,525.25	\$ 10,794.79	\$ 4,996.36	\$ 5,798.43	\$1,226,528.89
138	3/28/2034	\$ 1,226,528.89	\$ 10,794.79	\$ 5,019.88	\$ 5,774.91	\$1,221,509.01
139	4/28/2034	\$ 1,221,509.01	\$ 10,794.79	\$ 5,043.52	\$ 5,751.27	\$1,216,465.50
140	5/28/2034	\$ 1,216,465.50	\$ 10,794.79	\$ 5,067.26	\$ 5,727.53	\$1,211,398.23
141	6/28/2034	\$ 1,211,398.23	\$ 10,794.79	\$ 5,091.12	\$ 5,703.67	\$1,206,307.11
142	7/28/2034	\$ 1,206,307.11	\$ 10,794.79	\$ 5,115.09	\$ 5,679.70	\$1,201,192.02
143	8/28/2034	\$ 1,201,192.02	\$ 10,794.79	\$ 5,139.17	\$ 5,655.61	\$1,196,052.85
144	9/28/2034	\$ 1,196,052.85	\$ 10,794.79	\$ 5,163.37	\$ 5,631.42	\$1,190,889.47
145	10/28/2034	\$ 1,190,889.47	\$ 10,794.79	\$ 5,187.68	\$ 5,607.10	\$1,185,701.79
146	11/28/2034	\$ 1,185,701.79	\$ 10,794.79	\$ 5,212.11	\$ 5,582.68	\$1,180,489.68
147	12/28/2034	\$ 1,180,489.68	\$ 10,794.79	\$ 5,236.65	\$ 5,558.14	\$1,175,253.04
148	1/28/2035	\$ 1,175,253.04	\$ 10,794.79	\$ 5,261.30	\$ 5,533.48	\$1,169,991.73
149	2/28/2035	\$ 1,169,991.73	\$ 10,794.79	\$ 5,286.08	\$ 5,508.71	\$1,164,705.66
150	3/28/2035	\$ 1,164,705.66	\$ 10,794.79	\$ 5,310.96	\$ 5,483.82	\$1,159,394.69
151	4/28/2035	\$ 1,159,394.69	\$ 10,794.79	\$ 5,335.97	\$ 5,458.82	\$1,154,058.72

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
152	5/28/2035	\$ 1,154,058.72	\$ 10,794.79	\$ 5,361.09	\$ 5,433.69	\$1,148,697.63
153	6/28/2035	\$ 1,148,697.63	\$ 10,794.79	\$ 5,386.34	\$ 5,408.45	\$1,143,311.29
154	7/28/2035	\$ 1,143,311.29	\$ 10,794.79	\$ 5,411.70	\$ 5,383.09	\$1,137,899.59
155	8/28/2035	\$ 1,137,899.59	\$ 10,794.79	\$ 5,437.18	\$ 5,357.61	\$1,132,462.42
156	9/28/2035	\$ 1,132,462.42	\$ 10,794.79	\$ 5,462.78	\$ 5,332.01	\$1,126,999.64
157	10/28/2035	\$ 1,126,999.64	\$ 10,794.79	\$ 5,488.50	\$ 5,306.29	\$1,121,511.14
158	11/28/2035	\$ 1,121,511.14	\$ 10,794.79	\$ 5,514.34	\$ 5,280.45	\$1,115,996.81
159	12/28/2035	\$ 1,115,996.81	\$ 10,794.79	\$ 5,540.30	\$ 5,254.48	\$1,110,456.50
160	1/28/2036	\$ 1,110,456.50	\$ 10,794.79	\$ 5,566.39	\$ 5,228.40	\$1,104,890.12
161	2/28/2036	\$ 1,104,890.12	\$ 10,794.79	\$ 5,592.60	\$ 5,202.19	\$1,099,297.52
162	3/28/2036	\$ 1,099,297.52	\$ 10,794.79	\$ 5,618.93	\$ 5,175.86	\$1,093,678.59
163	4/28/2036	\$ 1,093,678.59	\$ 10,794.79	\$ 5,645.38	\$ 5,149.40	\$1,088,033.21
164	5/28/2036	\$ 1,088,033.21	\$ 10,794.79	\$ 5,671.96	\$ 5,122.82	\$1,082,361.24
165	6/28/2036	\$ 1,082,361.24	\$ 10,794.79	\$ 5,698.67	\$ 5,096.12	\$1,076,662.57
166	7/28/2036	\$ 1,076,662.57	\$ 10,794.79	\$ 5,725.50	\$ 5,069.29	\$1,070,937.07
167	8/28/2036	\$ 1,070,937.07	\$ 10,794.79	\$ 5,752.46	\$ 5,042.33	\$1,065,184.61
168	9/28/2036	\$ 1,065,184.61	\$ 10,794.79	\$ 5,779.54	\$ 5,015.24	\$1,059,405.07
169	10/28/2036	\$ 1,059,405.07	\$ 10,794.79	\$ 5,806.75	\$ 4,988.03	\$1,053,598.32
170	11/28/2036	\$ 1,053,598.32	\$ 10,794.79	\$ 5,834.10	\$ 4,960.69	\$1,047,764.22
171	12/28/2036	\$ 1,047,764.22	\$ 10,794.79	\$ 5,861.56	\$ 4,933.22	\$1,041,902.66
172	1/28/2037	\$ 1,041,902.66	\$ 10,794.79	\$ 5,889.16	\$ 4,905.63	\$1,036,013.50
173	2/28/2037	\$ 1,036,013.50	\$ 10,794.79	\$ 5,916.89	\$ 4,877.90	\$1,030,096.61
174	3/28/2037	\$ 1,030,096.61	\$ 10,794.79	\$ 5,944.75	\$ 4,850.04	\$1,024,151.86
175	4/28/2037	\$ 1,024,151.86	\$ 10,794.79	\$ 5,972.74	\$ 4,822.05	\$1,018,179.12
176	5/28/2037	\$ 1,018,179.12	\$ 10,794.79	\$ 6,000.86	\$ 4,793.93	\$1,012,178.26
177	6/28/2037	\$ 1,012,178.26	\$ 10,794.79	\$ 6,029.11	\$ 4,765.67	\$1,006,149.14
178	7/28/2037	\$ 1,006,149.14	\$ 10,794.79	\$ 6,057.50	\$ 4,737.29	\$1,000,091.64
179	8/28/2037	\$ 1,000,091.64	\$ 10,794.79	\$ 6,086.02	\$ 4,708.76	\$ 994,005.62
180	9/28/2037	\$ 994,005.62	\$ 10,794.79	\$ 6,114.68	\$ 4,680.11	\$ 987,890.94
181	10/28/2037	\$ 987,890.94	\$ 10,794.79	\$ 6,143.47	\$ 4,651.32	\$ 981,747.47
182	11/28/2037	\$ 981,747.47	\$ 10,794.79	\$ 6,172.39	\$ 4,622.39	\$ 975,575.08
183	12/28/2037	\$ 975,575.08	\$ 10,794.79	\$ 6,201.45	\$ 4,593.33	\$ 969,373.63
184	1/28/2038	\$ 969,373.63	\$ 10,794.79	\$ 6,230.65	\$ 4,564.13	\$ 963,142.97
185	2/28/2038	\$ 963,142.97	\$ 10,794.79	\$ 6,259.99	\$ 4,534.80	\$ 956,882.98
186	3/28/2038	\$ 956,882.98	\$ 10,794.79	\$ 6,289.46	\$ 4,505.32	\$ 950,593.52
187	4/28/2038	\$ 950,593.52	\$ 10,794.79	\$ 6,319.08	\$ 4,475.71	\$ 944,274.45
188	5/28/2038	\$ 944,274.45	\$ 10,794.79	\$ 6,348.83	\$ 4,445.96	\$ 937,925.62
189	6/28/2038	\$ 937,925.62	\$ 10,794.79	\$ 6,378.72	\$ 4,416.07	\$ 931,546.90
190	7/28/2038	\$ 931,546.90	\$ 10,794.79	\$ 6,408.75	\$ 4,386.03	\$ 925,138.14
191	8/28/2038	\$ 925,138.14	\$ 10,794.79	\$ 6,438.93	\$ 4,355.86	\$ 918,699.21
192	9/28/2038	\$ 918,699.21	\$ 10,794.79	\$ 6,469.25	\$ 4,325.54	\$ 912,229.97

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
193	10/28/2038	\$ 912,229.97	\$ 10,794.79	\$ 6,499.70	\$ 4,295.08	\$ 905,730.26
194	11/28/2038	\$ 905,730.26	\$ 10,794.79	\$ 6,530.31	\$ 4,264.48	\$ 899,199.96
195	12/28/2038	\$ 899,199.96	\$ 10,794.79	\$ 6,561.05	\$ 4,233.73	\$ 892,638.90
196	1/28/2039	\$ 892,638.90	\$ 10,794.79	\$ 6,591.95	\$ 4,202.84	\$ 886,046.96
197	2/28/2039	\$ 886,046.96	\$ 10,794.79	\$ 6,622.98	\$ 4,171.80	\$ 879,423.98
198	3/28/2039	\$ 879,423.98	\$ 10,794.79	\$ 6,654.17	\$ 4,140.62	\$ 872,769.81
199	4/28/2039	\$ 872,769.81	\$ 10,794.79	\$ 6,685.50	\$ 4,109.29	\$ 866,084.31
200	5/28/2039	\$ 866,084.31	\$ 10,794.79	\$ 6,716.97	\$ 4,077.81	\$ 859,367.34
201	6/28/2039	\$ 859,367.34	\$ 10,794.79	\$ 6,748.60	\$ 4,046.19	\$ 852,618.74
202	7/28/2039	\$ 852,618.74	\$ 10,794.79	\$ 6,780.37	\$ 4,014.41	\$ 845,838.37
203	8/28/2039	\$ 845,838.37	\$ 10,794.79	\$ 6,812.30	\$ 3,982.49	\$ 839,026.07
204	9/28/2039	\$ 839,026.07	\$ 10,794.79	\$ 6,844.37	\$ 3,950.41	\$ 832,181.70
205	10/28/2039	\$ 832,181.70	\$ 10,794.79	\$ 6,876.60	\$ 3,918.19	\$ 825,305.10
206	11/28/2039	\$ 825,305.10	\$ 10,794.79	\$ 6,908.98	\$ 3,885.81	\$ 818,396.12
207	12/28/2039	\$ 818,396.12	\$ 10,794.79	\$ 6,941.51	\$ 3,853.28	\$ 811,454.62
208	1/28/2040	\$ 811,454.62	\$ 10,794.79	\$ 6,974.19	\$ 3,820.60	\$ 804,480.43
209	2/28/2040	\$ 804,480.43	\$ 10,794.79	\$ 7,007.03	\$ 3,787.76	\$ 797,473.40
210	3/28/2040	\$ 797,473.40	\$ 10,794.79	\$ 7,040.02	\$ 3,754.77	\$ 790,433.39
211	4/28/2040	\$ 790,433.39	\$ 10,794.79	\$ 7,073.16	\$ 3,721.62	\$ 783,360.22
212	5/28/2040	\$ 783,360.22	\$ 10,794.79	\$ 7,106.47	\$ 3,688.32	\$ 776,253.76
213	6/28/2040	\$ 776,253.76	\$ 10,794.79	\$ 7,139.93	\$ 3,654.86	\$ 769,113.83
214	7/28/2040	\$ 769,113.83	\$ 10,794.79	\$ 7,173.54	\$ 3,621.24	\$ 761,940.29
215	8/28/2040	\$ 761,940.29	\$ 10,794.79	\$ 7,207.32	\$ 3,587.47	\$ 754,732.97
216	9/28/2040	\$ 754,732.97	\$ 10,794.79	\$ 7,241.25	\$ 3,553.53	\$ 747,491.72
217	10/28/2040	\$ 747,491.72	\$ 10,794.79	\$ 7,275.35	\$ 3,519.44	\$ 740,216.37
218	11/28/2040	\$ 740,216.37	\$ 10,794.79	\$ 7,309.60	\$ 3,485.19	\$ 732,906.77
219	12/28/2040	\$ 732,906.77	\$ 10,794.79	\$ 7,344.02	\$ 3,450.77	\$ 725,562.75
220	1/28/2041	\$ 725,562.75	\$ 10,794.79	\$ 7,378.60	\$ 3,416.19	\$ 718,184.15
221	2/28/2041	\$ 718,184.15	\$ 10,794.79	\$ 7,413.34	\$ 3,381.45	\$ 710,770.82
222	3/28/2041	\$ 710,770.82	\$ 10,794.79	\$ 7,448.24	\$ 3,346.55	\$ 703,322.58
223	4/28/2041	\$ 703,322.58	\$ 10,794.79	\$ 7,483.31	\$ 3,311.48	\$ 695,839.27
224	5/28/2041	\$ 695,839.27	\$ 10,794.79	\$ 7,518.54	\$ 3,276.24	\$ 688,320.72
225	6/28/2041	\$ 688,320.72	\$ 10,794.79	\$ 7,553.94	\$ 3,240.84	\$ 680,766.78
226	7/28/2041	\$ 680,766.78	\$ 10,794.79	\$ 7,589.51	\$ 3,205.28	\$ 673,177.27
227	8/28/2041	\$ 673,177.27	\$ 10,794.79	\$ 7,625.24	\$ 3,169.54	\$ 665,552.02
228	9/28/2041	\$ 665,552.02	\$ 10,794.79	\$ 7,661.15	\$ 3,133.64	\$ 657,890.88
229	10/28/2041	\$ 657,890.88	\$ 10,794.79	\$ 7,697.22	\$ 3,097.57	\$ 650,193.66
230	11/28/2041	\$ 650,193.66	\$ 10,794.79	\$ 7,733.46	\$ 3,061.33	\$ 642,460.20
231	12/28/2041	\$ 642,460.20	\$ 10,794.79	\$ 7,769.87	\$ 3,024.92	\$ 634,690.33
232	1/28/2042	\$ 634,690.33	\$ 10,794.79	\$ 7,806.45	\$ 2,988.33	\$ 626,883.88
233	2/28/2042	\$ 626,883.88	\$ 10,794.79	\$ 7,843.21	\$ 2,951.58	\$ 619,040.67

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
234	3/28/2042	\$ 619,040.67	\$ 10,794.79	\$ 7,880.14	\$ 2,914.65	\$ 611,160.53
235	4/28/2042	\$ 611,160.53	\$ 10,794.79	\$ 7,917.24	\$ 2,877.55	\$ 603,243.29
236	5/28/2042	\$ 603,243.29	\$ 10,794.79	\$ 7,954.52	\$ 2,840.27	\$ 595,288.78
237	6/28/2042	\$ 595,288.78	\$ 10,794.79	\$ 7,991.97	\$ 2,802.82	\$ 587,296.81
238	7/28/2042	\$ 587,296.81	\$ 10,794.79	\$ 8,029.60	\$ 2,765.19	\$ 579,267.21
239	8/28/2042	\$ 579,267.21	\$ 10,794.79	\$ 8,067.40	\$ 2,727.38	\$ 571,199.80
240	9/28/2042	\$ 571,199.80	\$ 10,794.79	\$ 8,105.39	\$ 2,689.40	\$ 563,094.42
241	10/28/2042	\$ 563,094.42	\$ 10,794.79	\$ 8,143.55	\$ 2,651.24	\$ 554,950.87
242	11/28/2042	\$ 554,950.87	\$ 10,794.79	\$ 8,181.89	\$ 2,612.89	\$ 546,768.97
243	12/28/2042	\$ 546,768.97	\$ 10,794.79	\$ 8,220.42	\$ 2,574.37	\$ 538,548.56
244	1/28/2043	\$ 538,548.56	\$ 10,794.79	\$ 8,259.12	\$ 2,535.67	\$ 530,289.43
245	2/28/2043	\$ 530,289.43	\$ 10,794.79	\$ 8,298.01	\$ 2,496.78	\$ 521,991.43
246	3/28/2043	\$ 521,991.43	\$ 10,794.79	\$ 8,337.08	\$ 2,457.71	\$ 513,654.35
247	4/28/2043	\$ 513,654.35	\$ 10,794.79	\$ 8,376.33	\$ 2,418.46	\$ 505,278.02
248	5/28/2043	\$ 505,278.02	\$ 10,794.79	\$ 8,415.77	\$ 2,379.02	\$ 496,862.25
249	6/28/2043	\$ 496,862.25	\$ 10,794.79	\$ 8,455.39	\$ 2,339.39	\$ 488,406.85
250	7/28/2043	\$ 488,406.85	\$ 10,794.79	\$ 8,495.20	\$ 2,299.58	\$ 479,911.65
251	8/28/2043	\$ 479,911.65	\$ 10,794.79	\$ 8,535.20	\$ 2,259.58	\$ 471,376.45
252	9/28/2043	\$ 471,376.45	\$ 10,794.79	\$ 8,575.39	\$ 2,219.40	\$ 462,801.06
253	10/28/2043	\$ 462,801.06	\$ 10,794.79	\$ 8,615.77	\$ 2,179.02	\$ 454,185.29
254	11/28/2043	\$ 454,185.29	\$ 10,794.79	\$ 8,656.33	\$ 2,138.46	\$ 445,528.96
255	12/28/2043	\$ 445,528.96	\$ 10,794.79	\$ 8,697.09	\$ 2,097.70	\$ 436,831.87
256	1/28/2044	\$ 436,831.87	\$ 10,794.79	\$ 8,738.04	\$ 2,056.75	\$ 428,093.83
257	2/28/2044	\$ 428,093.83	\$ 10,794.79	\$ 8,779.18	\$ 2,015.61	\$ 419,314.66
258	3/28/2044	\$ 419,314.66	\$ 10,794.79	\$ 8,820.51	\$ 1,974.27	\$ 410,494.14
259	4/28/2044	\$ 410,494.14	\$ 10,794.79	\$ 8,862.04	\$ 1,932.74	\$ 401,632.10
260	5/28/2044	\$ 401,632.10	\$ 10,794.79	\$ 8,903.77	\$ 1,891.02	\$ 392,728.33
261	6/28/2044	\$ 392,728.33	\$ 10,794.79	\$ 8,945.69	\$ 1,849.10	\$ 383,782.64
262	7/28/2044	\$ 383,782.64	\$ 10,794.79	\$ 8,987.81	\$ 1,806.98	\$ 374,794.83
263	8/28/2044	\$ 374,794.83	\$ 10,794.79	\$ 9,030.13	\$ 1,764.66	\$ 365,764.70
264	9/28/2044	\$ 365,764.70	\$ 10,794.79	\$ 9,072.65	\$ 1,722.14	\$ 356,692.05
265	10/28/2044	\$ 356,692.05	\$ 10,794.79	\$ 9,115.36	\$ 1,679.43	\$ 347,576.69
266	11/28/2044	\$ 347,576.69	\$ 10,794.79	\$ 9,158.28	\$ 1,636.51	\$ 338,418.41
267	12/28/2044	\$ 338,418.41	\$ 10,794.79	\$ 9,201.40	\$ 1,593.39	\$ 329,217.01
268	1/28/2045	\$ 329,217.01	\$ 10,794.79	\$ 9,244.72	\$ 1,550.06	\$ 319,972.29
269	2/28/2045	\$ 319,972.29	\$ 10,794.79	\$ 9,288.25	\$ 1,506.54	\$ 310,684.04
270	3/28/2045	\$ 310,684.04	\$ 10,794.79	\$ 9,331.98	\$ 1,462.80	\$ 301,352.05
271	4/28/2045	\$ 301,352.05	\$ 10,794.79	\$ 9,375.92	\$ 1,418.87	\$ 291,976.13
272	5/28/2045	\$ 291,976.13	\$ 10,794.79	\$ 9,420.07	\$ 1,374.72	\$ 282,556.07
273	6/28/2045	\$ 282,556.07	\$ 10,794.79	\$ 9,464.42	\$ 1,330.37	\$ 273,091.65
274	7/28/2045	\$ 273,091.65	\$ 10,794.79	\$ 9,508.98	\$ 1,285.81	\$ 263,582.67

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
275	8/28/2045	\$ 263,582.67	\$ 10,794.79	\$ 9,553.75	\$ 1,241.04	\$ 254,028.91
276	9/28/2045	\$ 254,028.91	\$ 10,794.79	\$ 9,598.73	\$ 1,196.05	\$ 244,430.18
277	10/28/2045	\$ 244,430.18	\$ 10,794.79	\$ 9,643.93	\$ 1,150.86	\$ 234,786.25
278	11/28/2045	\$ 234,786.25	\$ 10,794.79	\$ 9,689.34	\$ 1,105.45	\$ 225,096.92
279	12/28/2045	\$ 225,096.92	\$ 10,794.79	\$ 9,734.96	\$ 1,059.83	\$ 215,361.96
280	1/28/2046	\$ 215,361.96	\$ 10,794.79	\$ 9,780.79	\$ 1,014.00	\$ 205,581.17
281	2/28/2046	\$ 205,581.17	\$ 10,794.79	\$ 9,826.84	\$ 967.94	\$ 195,754.33
282	3/28/2046	\$ 195,754.33	\$ 10,794.79	\$ 9,873.11	\$ 921.68	\$ 185,881.22
283	4/28/2046	\$ 185,881.22	\$ 10,794.79	\$ 9,919.60	\$ 875.19	\$ 175,961.62
284	5/28/2046	\$ 175,961.62	\$ 10,794.79	\$ 9,966.30	\$ 828.49	\$ 165,995.32
285	6/28/2046	\$ 165,995.32	\$ 10,794.79	\$ 10,013.23	\$ 781.56	\$ 155,982.09
286	7/28/2046	\$ 155,982.09	\$ 10,794.79	\$ 10,060.37	\$ 734.42	\$ 145,921.72
287	8/28/2046	\$ 145,921.72	\$ 10,794.79	\$ 10,107.74	\$ 687.05	\$ 135,813.98
288	9/28/2046	\$ 135,813.98	\$ 10,794.79	\$ 10,155.33	\$ 639.46	\$ 125,658.65
289	10/28/2046	\$ 125,658.65	\$ 10,794.79	\$ 10,203.14	\$ 591.64	\$ 115,455.51
290	11/28/2046	\$ 115,455.51	\$ 10,794.79	\$ 10,251.18	\$ 543.60	\$ 105,204.32
291	12/28/2046	\$ 105,204.32	\$ 10,794.79	\$ 10,299.45	\$ 495.34	\$ 94,904.87
292	1/28/2047	\$ 94,904.87	\$ 10,794.79	\$ 10,347.94	\$ 446.84	\$ 84,556.93
293	2/28/2047	\$ 84,556.93	\$ 10,794.79	\$ 10,396.66	\$ 398.12	\$ 74,160.26
294	3/28/2047	\$ 74,160.26	\$ 10,794.79	\$ 10,445.62	\$ 349.17	\$ 63,714.65
295	4/28/2047	\$ 63,714.65	\$ 10,794.79	\$ 10,494.80	\$ 299.99	\$ 53,219.85
296	5/28/2047	\$ 53,219.85	\$ 10,794.79	\$ 10,544.21	\$ 250.58	\$ 42,675.64
297	6/28/2047	\$ 42,675.64	\$ 10,794.79	\$ 10,593.86	\$ 200.93	\$ 32,081.78
298	7/28/2047	\$ 32,081.78	\$ 10,794.79	\$ 10,643.74	\$ 151.05	\$ 21,438.05
299	8/28/2047	\$ 21,438.05	\$ 10,794.79	\$ 10,693.85	\$ 100.94	\$ 10,744.20
300	9/28/2047	\$ 10,744.20	\$ 10,794.79	\$ 10,744.20	\$ 50.59	\$ 0.00

Aerial Truck Sample Amortization Maximum Rate 6.65%

Loan amount	\$ 1,732,495.00
Annual interest rate	6.65%
Loan period in years	25
Start date of loan	9/28/2022

Monthly payment	\$ 11,860.83
Number of payments	300
Total interest	\$ 1,825,755.20
Total cost of loan	\$ 3,558,250.20

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	10/28/2022	\$ 1,732,495.00	\$ 11,860.83	\$ 2,259.92	\$ 9,600.91	\$1,730,235.08
2	11/28/2022	\$ 1,730,235.08	\$ 11,860.83	\$ 2,272.45	\$ 9,588.39	\$1,727,962.63
3	12/28/2022	\$ 1,727,962.63	\$ 11,860.83	\$ 2,285.04	\$ 9,575.79	\$1,725,677.59
4	1/28/2023	\$ 1,725,677.59	\$ 11,860.83	\$ 2,297.70	\$ 9,563.13	\$1,723,379.88
5	2/28/2023	\$ 1,723,379.88	\$ 11,860.83	\$ 2,310.44	\$ 9,550.40	\$1,721,069.45
6	3/28/2023	\$ 1,721,069.45	\$ 11,860.83	\$ 2,323.24	\$ 9,537.59	\$1,718,746.20
7	4/28/2023	\$ 1,718,746.20	\$ 11,860.83	\$ 2,336.12	\$ 9,524.72	\$1,716,410.09
8	5/28/2023	\$ 1,716,410.09	\$ 11,860.83	\$ 2,349.06	\$ 9,511.77	\$1,714,061.03
9	6/28/2023	\$ 1,714,061.03	\$ 11,860.83	\$ 2,362.08	\$ 9,498.75	\$1,711,698.95
10	7/28/2023	\$ 1,711,698.95	\$ 11,860.83	\$ 2,375.17	\$ 9,485.67	\$1,709,323.78
11	8/28/2023	\$ 1,709,323.78	\$ 11,860.83	\$ 2,388.33	\$ 9,472.50	\$1,706,935.45
12	9/28/2023	\$ 1,706,935.45	\$ 11,860.83	\$ 2,401.57	\$ 9,459.27	\$1,704,533.88
13	10/28/2023	\$ 1,704,533.88	\$ 11,860.83	\$ 2,414.88	\$ 9,445.96	\$1,702,119.01
14	11/28/2023	\$ 1,702,119.01	\$ 11,860.83	\$ 2,428.26	\$ 9,432.58	\$1,699,690.75
15	12/28/2023	\$ 1,699,690.75	\$ 11,860.83	\$ 2,441.71	\$ 9,419.12	\$1,697,249.03
16	1/28/2024	\$ 1,697,249.03	\$ 11,860.83	\$ 2,455.25	\$ 9,405.59	\$1,694,793.79
17	2/28/2024	\$ 1,694,793.79	\$ 11,860.83	\$ 2,468.85	\$ 9,391.98	\$1,692,324.94
18	3/28/2024	\$ 1,692,324.94	\$ 11,860.83	\$ 2,482.53	\$ 9,378.30	\$1,689,842.40
19	4/28/2024	\$ 1,689,842.40	\$ 11,860.83	\$ 2,496.29	\$ 9,364.54	\$1,687,346.11
20	5/28/2024	\$ 1,687,346.11	\$ 11,860.83	\$ 2,510.12	\$ 9,350.71	\$1,684,835.99
21	6/28/2024	\$ 1,684,835.99	\$ 11,860.83	\$ 2,524.03	\$ 9,336.80	\$1,682,311.95
22	7/28/2024	\$ 1,682,311.95	\$ 11,860.83	\$ 2,538.02	\$ 9,322.81	\$1,679,773.93
23	8/28/2024	\$ 1,679,773.93	\$ 11,860.83	\$ 2,552.09	\$ 9,308.75	\$1,677,221.85
24	9/28/2024	\$ 1,677,221.85	\$ 11,860.83	\$ 2,566.23	\$ 9,294.60	\$1,674,655.62
25	10/28/2024	\$ 1,674,655.62	\$ 11,860.83	\$ 2,580.45	\$ 9,280.38	\$1,672,075.16
26	11/28/2024	\$ 1,672,075.16	\$ 11,860.83	\$ 2,594.75	\$ 9,266.08	\$1,669,480.41
27	12/28/2024	\$ 1,669,480.41	\$ 11,860.83	\$ 2,609.13	\$ 9,251.70	\$1,666,871.28
28	1/28/2025	\$ 1,666,871.28	\$ 11,860.83	\$ 2,623.59	\$ 9,237.25	\$1,664,247.70

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	2/28/2025	\$ 1,664,247.70	\$ 11,860.83	\$ 2,638.13	\$ 9,222.71	\$1,661,609.57
30	3/28/2025	\$ 1,661,609.57	\$ 11,860.83	\$ 2,652.75	\$ 9,208.09	\$1,658,956.82
31	4/28/2025	\$ 1,658,956.82	\$ 11,860.83	\$ 2,667.45	\$ 9,193.39	\$1,656,289.37
32	5/28/2025	\$ 1,656,289.37	\$ 11,860.83	\$ 2,682.23	\$ 9,178.60	\$1,653,607.14
33	6/28/2025	\$ 1,653,607.14	\$ 11,860.83	\$ 2,697.09	\$ 9,163.74	\$1,650,910.05
34	7/28/2025	\$ 1,650,910.05	\$ 11,860.83	\$ 2,712.04	\$ 9,148.79	\$1,648,198.01
35	8/28/2025	\$ 1,648,198.01	\$ 11,860.83	\$ 2,727.07	\$ 9,133.76	\$1,645,470.94
36	9/28/2025	\$ 1,645,470.94	\$ 11,860.83	\$ 2,742.18	\$ 9,118.65	\$1,642,728.75
37	10/28/2025	\$ 1,642,728.75	\$ 11,860.83	\$ 2,757.38	\$ 9,103.46	\$1,639,971.37
38	11/28/2025	\$ 1,639,971.37	\$ 11,860.83	\$ 2,772.66	\$ 9,088.17	\$1,637,198.71
39	12/28/2025	\$ 1,637,198.71	\$ 11,860.83	\$ 2,788.02	\$ 9,072.81	\$1,634,410.69
40	1/28/2026	\$ 1,634,410.69	\$ 11,860.83	\$ 2,803.47	\$ 9,057.36	\$1,631,607.22
41	2/28/2026	\$ 1,631,607.22	\$ 11,860.83	\$ 2,819.01	\$ 9,041.82	\$1,628,788.20
42	3/28/2026	\$ 1,628,788.20	\$ 11,860.83	\$ 2,834.63	\$ 9,026.20	\$1,625,953.57
43	4/28/2026	\$ 1,625,953.57	\$ 11,860.83	\$ 2,850.34	\$ 9,010.49	\$1,623,103.23
44	5/28/2026	\$ 1,623,103.23	\$ 11,860.83	\$ 2,866.14	\$ 8,994.70	\$1,620,237.09
45	6/28/2026	\$ 1,620,237.09	\$ 11,860.83	\$ 2,882.02	\$ 8,978.81	\$1,617,355.07
46	7/28/2026	\$ 1,617,355.07	\$ 11,860.83	\$ 2,897.99	\$ 8,962.84	\$1,614,457.08
47	8/28/2026	\$ 1,614,457.08	\$ 11,860.83	\$ 2,914.05	\$ 8,946.78	\$1,611,543.03
48	9/28/2026	\$ 1,611,543.03	\$ 11,860.83	\$ 2,930.20	\$ 8,930.63	\$1,608,612.83
49	10/28/2026	\$ 1,608,612.83	\$ 11,860.83	\$ 2,946.44	\$ 8,914.40	\$1,605,666.39
50	11/28/2026	\$ 1,605,666.39	\$ 11,860.83	\$ 2,962.77	\$ 8,898.07	\$1,602,703.63
51	12/28/2026	\$ 1,602,703.63	\$ 11,860.83	\$ 2,979.18	\$ 8,881.65	\$1,599,724.44
52	1/28/2027	\$ 1,599,724.44	\$ 11,860.83	\$ 2,995.69	\$ 8,865.14	\$1,596,728.75
53	2/28/2027	\$ 1,596,728.75	\$ 11,860.83	\$ 3,012.30	\$ 8,848.54	\$1,593,716.45
54	3/28/2027	\$ 1,593,716.45	\$ 11,860.83	\$ 3,028.99	\$ 8,831.85	\$1,590,687.46
55	4/28/2027	\$ 1,590,687.46	\$ 11,860.83	\$ 3,045.77	\$ 8,815.06	\$1,587,641.69
56	5/28/2027	\$ 1,587,641.69	\$ 11,860.83	\$ 3,062.65	\$ 8,798.18	\$1,584,579.04
57	6/28/2027	\$ 1,584,579.04	\$ 11,860.83	\$ 3,079.63	\$ 8,781.21	\$1,581,499.41
58	7/28/2027	\$ 1,581,499.41	\$ 11,860.83	\$ 3,096.69	\$ 8,764.14	\$1,578,402.72
59	8/28/2027	\$ 1,578,402.72	\$ 11,860.83	\$ 3,113.85	\$ 8,746.98	\$1,575,288.87
60	9/28/2027	\$ 1,575,288.87	\$ 11,860.83	\$ 3,131.11	\$ 8,729.73	\$1,572,157.76
61	10/28/2027	\$ 1,572,157.76	\$ 11,860.83	\$ 3,148.46	\$ 8,712.37	\$1,569,009.30
62	11/28/2027	\$ 1,569,009.30	\$ 11,860.83	\$ 3,165.91	\$ 8,694.93	\$1,565,843.39
63	12/28/2027	\$ 1,565,843.39	\$ 11,860.83	\$ 3,183.45	\$ 8,677.38	\$1,562,659.94
64	1/28/2028	\$ 1,562,659.94	\$ 11,860.83	\$ 3,201.09	\$ 8,659.74	\$1,559,458.85
65	2/28/2028	\$ 1,559,458.85	\$ 11,860.83	\$ 3,218.83	\$ 8,642.00	\$1,556,240.02
66	3/28/2028	\$ 1,556,240.02	\$ 11,860.83	\$ 3,236.67	\$ 8,624.16	\$1,553,003.34
67	4/28/2028	\$ 1,553,003.34	\$ 11,860.83	\$ 3,254.61	\$ 8,606.23	\$1,549,748.74
68	5/28/2028	\$ 1,549,748.74	\$ 11,860.83	\$ 3,272.64	\$ 8,588.19	\$1,546,476.09
69	6/28/2028	\$ 1,546,476.09	\$ 11,860.83	\$ 3,290.78	\$ 8,570.06	\$1,543,185.32

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
70	7/28/2028	\$ 1,543,185.32	\$ 11,860.83	\$ 3,309.02	\$ 8,551.82	\$1,539,876.30
71	8/28/2028	\$ 1,539,876.30	\$ 11,860.83	\$ 3,327.35	\$ 8,533.48	\$1,536,548.95
72	9/28/2028	\$ 1,536,548.95	\$ 11,860.83	\$ 3,345.79	\$ 8,515.04	\$1,533,203.16
73	10/28/2028	\$ 1,533,203.16	\$ 11,860.83	\$ 3,364.33	\$ 8,496.50	\$1,529,838.82
74	11/28/2028	\$ 1,529,838.82	\$ 11,860.83	\$ 3,382.98	\$ 8,477.86	\$1,526,455.84
75	12/28/2028	\$ 1,526,455.84	\$ 11,860.83	\$ 3,401.72	\$ 8,459.11	\$1,523,054.12
76	1/28/2029	\$ 1,523,054.12	\$ 11,860.83	\$ 3,420.58	\$ 8,440.26	\$1,519,633.54
77	2/28/2029	\$ 1,519,633.54	\$ 11,860.83	\$ 3,439.53	\$ 8,421.30	\$1,516,194.01
78	3/28/2029	\$ 1,516,194.01	\$ 11,860.83	\$ 3,458.59	\$ 8,402.24	\$1,512,735.42
79	4/28/2029	\$ 1,512,735.42	\$ 11,860.83	\$ 3,477.76	\$ 8,383.08	\$1,509,257.66
80	5/28/2029	\$ 1,509,257.66	\$ 11,860.83	\$ 3,497.03	\$ 8,363.80	\$1,505,760.63
81	6/28/2029	\$ 1,505,760.63	\$ 11,860.83	\$ 3,516.41	\$ 8,344.42	\$1,502,244.22
82	7/28/2029	\$ 1,502,244.22	\$ 11,860.83	\$ 3,535.90	\$ 8,324.94	\$1,498,708.32
83	8/28/2029	\$ 1,498,708.32	\$ 11,860.83	\$ 3,555.49	\$ 8,305.34	\$1,495,152.83
84	9/28/2029	\$ 1,495,152.83	\$ 11,860.83	\$ 3,575.20	\$ 8,285.64	\$1,491,577.64
85	10/28/2029	\$ 1,491,577.64	\$ 11,860.83	\$ 3,595.01	\$ 8,265.83	\$1,487,982.63
86	11/28/2029	\$ 1,487,982.63	\$ 11,860.83	\$ 3,614.93	\$ 8,245.90	\$1,484,367.70
87	12/28/2029	\$ 1,484,367.70	\$ 11,860.83	\$ 3,634.96	\$ 8,225.87	\$1,480,732.73
88	1/28/2030	\$ 1,480,732.73	\$ 11,860.83	\$ 3,655.11	\$ 8,205.73	\$1,477,077.63
89	2/28/2030	\$ 1,477,077.63	\$ 11,860.83	\$ 3,675.36	\$ 8,185.47	\$1,473,402.27
90	3/28/2030	\$ 1,473,402.27	\$ 11,860.83	\$ 3,695.73	\$ 8,165.10	\$1,469,706.54
91	4/28/2030	\$ 1,469,706.54	\$ 11,860.83	\$ 3,716.21	\$ 8,144.62	\$1,465,990.33
92	5/28/2030	\$ 1,465,990.33	\$ 11,860.83	\$ 3,736.80	\$ 8,124.03	\$1,462,253.52
93	6/28/2030	\$ 1,462,253.52	\$ 11,860.83	\$ 3,757.51	\$ 8,103.32	\$1,458,496.01
94	7/28/2030	\$ 1,458,496.01	\$ 11,860.83	\$ 3,778.34	\$ 8,082.50	\$1,454,717.67
95	8/28/2030	\$ 1,454,717.67	\$ 11,860.83	\$ 3,799.27	\$ 8,061.56	\$1,450,918.40
96	9/28/2030	\$ 1,450,918.40	\$ 11,860.83	\$ 3,820.33	\$ 8,040.51	\$1,447,098.07
97	10/28/2030	\$ 1,447,098.07	\$ 11,860.83	\$ 3,841.50	\$ 8,019.34	\$1,443,256.57
98	11/28/2030	\$ 1,443,256.57	\$ 11,860.83	\$ 3,862.79	\$ 7,998.05	\$1,439,393.79
99	12/28/2030	\$ 1,439,393.79	\$ 11,860.83	\$ 3,884.19	\$ 7,976.64	\$1,435,509.59
100	1/28/2031	\$ 1,435,509.59	\$ 11,860.83	\$ 3,905.72	\$ 7,955.12	\$1,431,603.87
101	2/28/2031	\$ 1,431,603.87	\$ 11,860.83	\$ 3,927.36	\$ 7,933.47	\$1,427,676.51
102	3/28/2031	\$ 1,427,676.51	\$ 11,860.83	\$ 3,949.13	\$ 7,911.71	\$1,423,727.39
103	4/28/2031	\$ 1,423,727.39	\$ 11,860.83	\$ 3,971.01	\$ 7,889.82	\$1,419,756.37
104	5/28/2031	\$ 1,419,756.37	\$ 11,860.83	\$ 3,993.02	\$ 7,867.82	\$1,415,763.36
105	6/28/2031	\$ 1,415,763.36	\$ 11,860.83	\$ 4,015.15	\$ 7,845.69	\$1,411,748.21
106	7/28/2031	\$ 1,411,748.21	\$ 11,860.83	\$ 4,037.40	\$ 7,823.44	\$1,407,710.82
107	8/28/2031	\$ 1,407,710.82	\$ 11,860.83	\$ 4,059.77	\$ 7,801.06	\$1,403,651.05
108	9/28/2031	\$ 1,403,651.05	\$ 11,860.83	\$ 4,082.27	\$ 7,778.57	\$1,399,568.78
109	10/28/2031	\$ 1,399,568.78	\$ 11,860.83	\$ 4,104.89	\$ 7,755.94	\$1,395,463.89
110	11/28/2031	\$ 1,395,463.89	\$ 11,860.83	\$ 4,127.64	\$ 7,733.20	\$1,391,336.25

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
111	12/28/2031	\$ 1,391,336.25	\$ 11,860.83	\$ 4,150.51	\$ 7,710.32	\$1,387,185.74
112	1/28/2032	\$ 1,387,185.74	\$ 11,860.83	\$ 4,173.51	\$ 7,687.32	\$1,383,012.22
113	2/28/2032	\$ 1,383,012.22	\$ 11,860.83	\$ 4,196.64	\$ 7,664.19	\$1,378,815.58
114	3/28/2032	\$ 1,378,815.58	\$ 11,860.83	\$ 4,219.90	\$ 7,640.94	\$1,374,595.69
115	4/28/2032	\$ 1,374,595.69	\$ 11,860.83	\$ 4,243.28	\$ 7,617.55	\$1,370,352.40
116	5/28/2032	\$ 1,370,352.40	\$ 11,860.83	\$ 4,266.80	\$ 7,594.04	\$1,366,085.60
117	6/28/2032	\$ 1,366,085.60	\$ 11,860.83	\$ 4,290.44	\$ 7,570.39	\$1,361,795.16
118	7/28/2032	\$ 1,361,795.16	\$ 11,860.83	\$ 4,314.22	\$ 7,546.61	\$1,357,480.94
119	8/28/2032	\$ 1,357,480.94	\$ 11,860.83	\$ 4,338.13	\$ 7,522.71	\$1,353,142.82
120	9/28/2032	\$ 1,353,142.82	\$ 11,860.83	\$ 4,362.17	\$ 7,498.67	\$1,348,780.65
121	10/28/2032	\$ 1,348,780.65	\$ 11,860.83	\$ 4,386.34	\$ 7,474.49	\$1,344,394.31
122	11/28/2032	\$ 1,344,394.31	\$ 11,860.83	\$ 4,410.65	\$ 7,450.19	\$1,339,983.66
123	12/28/2032	\$ 1,339,983.66	\$ 11,860.83	\$ 4,435.09	\$ 7,425.74	\$1,335,548.57
124	1/28/2033	\$ 1,335,548.57	\$ 11,860.83	\$ 4,459.67	\$ 7,401.16	\$1,331,088.90
125	2/28/2033	\$ 1,331,088.90	\$ 11,860.83	\$ 4,484.38	\$ 7,376.45	\$1,326,604.51
126	3/28/2033	\$ 1,326,604.51	\$ 11,860.83	\$ 4,509.23	\$ 7,351.60	\$1,322,095.28
127	4/28/2033	\$ 1,322,095.28	\$ 11,860.83	\$ 4,534.22	\$ 7,326.61	\$1,317,561.06
128	5/28/2033	\$ 1,317,561.06	\$ 11,860.83	\$ 4,559.35	\$ 7,301.48	\$1,313,001.71
129	6/28/2033	\$ 1,313,001.71	\$ 11,860.83	\$ 4,584.62	\$ 7,276.22	\$1,308,417.09
130	7/28/2033	\$ 1,308,417.09	\$ 11,860.83	\$ 4,610.02	\$ 7,250.81	\$1,303,807.07
131	8/28/2033	\$ 1,303,807.07	\$ 11,860.83	\$ 4,635.57	\$ 7,225.26	\$1,299,171.50
132	9/28/2033	\$ 1,299,171.50	\$ 11,860.83	\$ 4,661.26	\$ 7,199.58	\$1,294,510.24
133	10/28/2033	\$ 1,294,510.24	\$ 11,860.83	\$ 4,687.09	\$ 7,173.74	\$1,289,823.15
134	11/28/2033	\$ 1,289,823.15	\$ 11,860.83	\$ 4,713.06	\$ 7,147.77	\$1,285,110.09
135	12/28/2033	\$ 1,285,110.09	\$ 11,860.83	\$ 4,739.18	\$ 7,121.65	\$1,280,370.90
136	1/28/2034	\$ 1,280,370.90	\$ 11,860.83	\$ 4,765.45	\$ 7,095.39	\$1,275,605.46
137	2/28/2034	\$ 1,275,605.46	\$ 11,860.83	\$ 4,791.85	\$ 7,068.98	\$1,270,813.61
138	3/28/2034	\$ 1,270,813.61	\$ 11,860.83	\$ 4,818.41	\$ 7,042.43	\$1,265,995.20
139	4/28/2034	\$ 1,265,995.20	\$ 11,860.83	\$ 4,845.11	\$ 7,015.72	\$1,261,150.09
140	5/28/2034	\$ 1,261,150.09	\$ 11,860.83	\$ 4,871.96	\$ 6,988.87	\$1,256,278.13
141	6/28/2034	\$ 1,256,278.13	\$ 11,860.83	\$ 4,898.96	\$ 6,961.87	\$1,251,379.17
142	7/28/2034	\$ 1,251,379.17	\$ 11,860.83	\$ 4,926.11	\$ 6,934.73	\$1,246,453.06
143	8/28/2034	\$ 1,246,453.06	\$ 11,860.83	\$ 4,953.41	\$ 6,907.43	\$1,241,499.65
144	9/28/2034	\$ 1,241,499.65	\$ 11,860.83	\$ 4,980.86	\$ 6,879.98	\$1,236,518.80
145	10/28/2034	\$ 1,236,518.80	\$ 11,860.83	\$ 5,008.46	\$ 6,852.37	\$1,231,510.34
146	11/28/2034	\$ 1,231,510.34	\$ 11,860.83	\$ 5,036.21	\$ 6,824.62	\$1,226,474.12
147	12/28/2034	\$ 1,226,474.12	\$ 11,860.83	\$ 5,064.12	\$ 6,796.71	\$1,221,410.00
148	1/28/2035	\$ 1,221,410.00	\$ 11,860.83	\$ 5,092.19	\$ 6,768.65	\$1,216,317.81
149	2/28/2035	\$ 1,216,317.81	\$ 11,860.83	\$ 5,120.41	\$ 6,740.43	\$1,211,197.41
150	3/28/2035	\$ 1,211,197.41	\$ 11,860.83	\$ 5,148.78	\$ 6,712.05	\$1,206,048.62
151	4/28/2035	\$ 1,206,048.62	\$ 11,860.83	\$ 5,177.31	\$ 6,683.52	\$1,200,871.31

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
152	5/28/2035	\$ 1,200,871.31	\$ 11,860.83	\$ 5,206.01	\$ 6,654.83	\$1,195,665.30
153	6/28/2035	\$ 1,195,665.30	\$ 11,860.83	\$ 5,234.86	\$ 6,625.98	\$1,190,430.45
154	7/28/2035	\$ 1,190,430.45	\$ 11,860.83	\$ 5,263.87	\$ 6,596.97	\$1,185,166.58
155	8/28/2035	\$ 1,185,166.58	\$ 11,860.83	\$ 5,293.04	\$ 6,567.80	\$1,179,873.55
156	9/28/2035	\$ 1,179,873.55	\$ 11,860.83	\$ 5,322.37	\$ 6,538.47	\$1,174,551.18
157	10/28/2035	\$ 1,174,551.18	\$ 11,860.83	\$ 5,351.86	\$ 6,508.97	\$1,169,199.32
158	11/28/2035	\$ 1,169,199.32	\$ 11,860.83	\$ 5,381.52	\$ 6,479.31	\$1,163,817.80
159	12/28/2035	\$ 1,163,817.80	\$ 11,860.83	\$ 5,411.34	\$ 6,449.49	\$1,158,406.45
160	1/28/2036	\$ 1,158,406.45	\$ 11,860.83	\$ 5,441.33	\$ 6,419.50	\$1,152,965.12
161	2/28/2036	\$ 1,152,965.12	\$ 11,860.83	\$ 5,471.49	\$ 6,389.35	\$1,147,493.63
162	3/28/2036	\$ 1,147,493.63	\$ 11,860.83	\$ 5,501.81	\$ 6,359.03	\$1,141,991.83
163	4/28/2036	\$ 1,141,991.83	\$ 11,860.83	\$ 5,532.30	\$ 6,328.54	\$1,136,459.53
164	5/28/2036	\$ 1,136,459.53	\$ 11,860.83	\$ 5,562.95	\$ 6,297.88	\$1,130,896.58
165	6/28/2036	\$ 1,130,896.58	\$ 11,860.83	\$ 5,593.78	\$ 6,267.05	\$1,125,302.80
166	7/28/2036	\$ 1,125,302.80	\$ 11,860.83	\$ 5,624.78	\$ 6,236.05	\$1,119,678.01
167	8/28/2036	\$ 1,119,678.01	\$ 11,860.83	\$ 5,655.95	\$ 6,204.88	\$1,114,022.06
168	9/28/2036	\$ 1,114,022.06	\$ 11,860.83	\$ 5,687.30	\$ 6,173.54	\$1,108,334.77
169	10/28/2036	\$ 1,108,334.77	\$ 11,860.83	\$ 5,718.81	\$ 6,142.02	\$1,102,615.96
170	11/28/2036	\$ 1,102,615.96	\$ 11,860.83	\$ 5,750.50	\$ 6,110.33	\$1,096,865.45
171	12/28/2036	\$ 1,096,865.45	\$ 11,860.83	\$ 5,782.37	\$ 6,078.46	\$1,091,083.08
172	1/28/2037	\$ 1,091,083.08	\$ 11,860.83	\$ 5,814.42	\$ 6,046.42	\$1,085,268.67
173	2/28/2037	\$ 1,085,268.67	\$ 11,860.83	\$ 5,846.64	\$ 6,014.20	\$1,079,422.03
174	3/28/2037	\$ 1,079,422.03	\$ 11,860.83	\$ 5,879.04	\$ 5,981.80	\$1,073,542.99
175	4/28/2037	\$ 1,073,542.99	\$ 11,860.83	\$ 5,911.62	\$ 5,949.22	\$1,067,631.38
176	5/28/2037	\$ 1,067,631.38	\$ 11,860.83	\$ 5,944.38	\$ 5,916.46	\$1,061,687.00
177	6/28/2037	\$ 1,061,687.00	\$ 11,860.83	\$ 5,977.32	\$ 5,883.52	\$1,055,709.68
178	7/28/2037	\$ 1,055,709.68	\$ 11,860.83	\$ 6,010.44	\$ 5,850.39	\$1,049,699.24
179	8/28/2037	\$ 1,049,699.24	\$ 11,860.83	\$ 6,043.75	\$ 5,817.08	\$1,043,655.49
180	9/28/2037	\$ 1,043,655.49	\$ 11,860.83	\$ 6,077.24	\$ 5,783.59	\$1,037,578.24
181	10/28/2037	\$ 1,037,578.24	\$ 11,860.83	\$ 6,110.92	\$ 5,749.91	\$1,031,467.32
182	11/28/2037	\$ 1,031,467.32	\$ 11,860.83	\$ 6,144.79	\$ 5,716.05	\$1,025,322.54
183	12/28/2037	\$ 1,025,322.54	\$ 11,860.83	\$ 6,178.84	\$ 5,682.00	\$1,019,143.70
184	1/28/2038	\$ 1,019,143.70	\$ 11,860.83	\$ 6,213.08	\$ 5,647.75	\$1,012,930.62
185	2/28/2038	\$ 1,012,930.62	\$ 11,860.83	\$ 6,247.51	\$ 5,613.32	\$1,006,683.11
186	3/28/2038	\$ 1,006,683.11	\$ 11,860.83	\$ 6,282.13	\$ 5,578.70	\$1,000,400.98
187	4/28/2038	\$ 1,000,400.98	\$ 11,860.83	\$ 6,316.95	\$ 5,543.89	\$ 994,084.03
188	5/28/2038	\$ 994,084.03	\$ 11,860.83	\$ 6,351.95	\$ 5,508.88	\$ 987,732.08
189	6/28/2038	\$ 987,732.08	\$ 11,860.83	\$ 6,387.15	\$ 5,473.68	\$ 981,344.93
190	7/28/2038	\$ 981,344.93	\$ 11,860.83	\$ 6,422.55	\$ 5,438.29	\$ 974,922.38
191	8/28/2038	\$ 974,922.38	\$ 11,860.83	\$ 6,458.14	\$ 5,402.69	\$ 968,464.24
192	9/28/2038	\$ 968,464.24	\$ 11,860.83	\$ 6,493.93	\$ 5,366.91	\$ 961,970.31

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
193	10/28/2038	\$ 961,970.31	\$ 11,860.83	\$ 6,529.92	\$ 5,330.92	\$ 955,440.40
194	11/28/2038	\$ 955,440.40	\$ 11,860.83	\$ 6,566.10	\$ 5,294.73	\$ 948,874.30
195	12/28/2038	\$ 948,874.30	\$ 11,860.83	\$ 6,602.49	\$ 5,258.35	\$ 942,271.81
196	1/28/2039	\$ 942,271.81	\$ 11,860.83	\$ 6,639.08	\$ 5,221.76	\$ 935,632.73
197	2/28/2039	\$ 935,632.73	\$ 11,860.83	\$ 6,675.87	\$ 5,184.96	\$ 928,956.86
198	3/28/2039	\$ 928,956.86	\$ 11,860.83	\$ 6,712.86	\$ 5,147.97	\$ 922,244.00
199	4/28/2039	\$ 922,244.00	\$ 11,860.83	\$ 6,750.07	\$ 5,110.77	\$ 915,493.93
200	5/28/2039	\$ 915,493.93	\$ 11,860.83	\$ 6,787.47	\$ 5,073.36	\$ 908,706.46
201	6/28/2039	\$ 908,706.46	\$ 11,860.83	\$ 6,825.09	\$ 5,035.75	\$ 901,881.37
202	7/28/2039	\$ 901,881.37	\$ 11,860.83	\$ 6,862.91	\$ 4,997.93	\$ 895,018.46
203	8/28/2039	\$ 895,018.46	\$ 11,860.83	\$ 6,900.94	\$ 4,959.89	\$ 888,117.52
204	9/28/2039	\$ 888,117.52	\$ 11,860.83	\$ 6,939.18	\$ 4,921.65	\$ 881,178.34
205	10/28/2039	\$ 881,178.34	\$ 11,860.83	\$ 6,977.64	\$ 4,883.20	\$ 874,200.70
206	11/28/2039	\$ 874,200.70	\$ 11,860.83	\$ 7,016.31	\$ 4,844.53	\$ 867,184.40
207	12/28/2039	\$ 867,184.40	\$ 11,860.83	\$ 7,055.19	\$ 4,805.65	\$ 860,129.21
208	1/28/2040	\$ 860,129.21	\$ 11,860.83	\$ 7,094.28	\$ 4,766.55	\$ 853,034.93
209	2/28/2040	\$ 853,034.93	\$ 11,860.83	\$ 7,133.60	\$ 4,727.24	\$ 845,901.33
210	3/28/2040	\$ 845,901.33	\$ 11,860.83	\$ 7,173.13	\$ 4,687.70	\$ 838,728.20
211	4/28/2040	\$ 838,728.20	\$ 11,860.83	\$ 7,212.88	\$ 4,647.95	\$ 831,515.32
212	5/28/2040	\$ 831,515.32	\$ 11,860.83	\$ 7,252.85	\$ 4,607.98	\$ 824,262.46
213	6/28/2040	\$ 824,262.46	\$ 11,860.83	\$ 7,293.05	\$ 4,567.79	\$ 816,969.42
214	7/28/2040	\$ 816,969.42	\$ 11,860.83	\$ 7,333.46	\$ 4,527.37	\$ 809,635.95
215	8/28/2040	\$ 809,635.95	\$ 11,860.83	\$ 7,374.10	\$ 4,486.73	\$ 802,261.85
216	9/28/2040	\$ 802,261.85	\$ 11,860.83	\$ 7,414.97	\$ 4,445.87	\$ 794,846.89
217	10/28/2040	\$ 794,846.89	\$ 11,860.83	\$ 7,456.06	\$ 4,404.78	\$ 787,390.83
218	11/28/2040	\$ 787,390.83	\$ 11,860.83	\$ 7,497.38	\$ 4,363.46	\$ 779,893.45
219	12/28/2040	\$ 779,893.45	\$ 11,860.83	\$ 7,538.92	\$ 4,321.91	\$ 772,354.53
220	1/28/2041	\$ 772,354.53	\$ 11,860.83	\$ 7,580.70	\$ 4,280.13	\$ 764,773.83
221	2/28/2041	\$ 764,773.83	\$ 11,860.83	\$ 7,622.71	\$ 4,238.12	\$ 757,151.11
222	3/28/2041	\$ 757,151.11	\$ 11,860.83	\$ 7,664.95	\$ 4,195.88	\$ 749,486.16
223	4/28/2041	\$ 749,486.16	\$ 11,860.83	\$ 7,707.43	\$ 4,153.40	\$ 741,778.73
224	5/28/2041	\$ 741,778.73	\$ 11,860.83	\$ 7,750.14	\$ 4,110.69	\$ 734,028.58
225	6/28/2041	\$ 734,028.58	\$ 11,860.83	\$ 7,793.09	\$ 4,067.74	\$ 726,235.49
226	7/28/2041	\$ 726,235.49	\$ 11,860.83	\$ 7,836.28	\$ 4,024.56	\$ 718,399.21
227	8/28/2041	\$ 718,399.21	\$ 11,860.83	\$ 7,879.71	\$ 3,981.13	\$ 710,519.51
228	9/28/2041	\$ 710,519.51	\$ 11,860.83	\$ 7,923.37	\$ 3,937.46	\$ 702,596.14
229	10/28/2041	\$ 702,596.14	\$ 11,860.83	\$ 7,967.28	\$ 3,893.55	\$ 694,628.86
230	11/28/2041	\$ 694,628.86	\$ 11,860.83	\$ 8,011.43	\$ 3,849.40	\$ 686,617.42
231	12/28/2041	\$ 686,617.42	\$ 11,860.83	\$ 8,055.83	\$ 3,805.00	\$ 678,561.59
232	1/28/2042	\$ 678,561.59	\$ 11,860.83	\$ 8,100.47	\$ 3,760.36	\$ 670,461.12
233	2/28/2042	\$ 670,461.12	\$ 11,860.83	\$ 8,145.36	\$ 3,715.47	\$ 662,315.76

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
234	3/28/2042	\$ 662,315.76	\$ 11,860.83	\$ 8,190.50	\$ 3,670.33	\$ 654,125.26
235	4/28/2042	\$ 654,125.26	\$ 11,860.83	\$ 8,235.89	\$ 3,624.94	\$ 645,889.37
236	5/28/2042	\$ 645,889.37	\$ 11,860.83	\$ 8,281.53	\$ 3,579.30	\$ 637,607.84
237	6/28/2042	\$ 637,607.84	\$ 11,860.83	\$ 8,327.42	\$ 3,533.41	\$ 629,280.42
238	7/28/2042	\$ 629,280.42	\$ 11,860.83	\$ 8,373.57	\$ 3,487.26	\$ 620,906.84
239	8/28/2042	\$ 620,906.84	\$ 11,860.83	\$ 8,419.98	\$ 3,440.86	\$ 612,486.87
240	9/28/2042	\$ 612,486.87	\$ 11,860.83	\$ 8,466.64	\$ 3,394.20	\$ 604,020.23
241	10/28/2042	\$ 604,020.23	\$ 11,860.83	\$ 8,513.56	\$ 3,347.28	\$ 595,506.68
242	11/28/2042	\$ 595,506.68	\$ 11,860.83	\$ 8,560.73	\$ 3,300.10	\$ 586,945.94
243	12/28/2042	\$ 586,945.94	\$ 11,860.83	\$ 8,608.18	\$ 3,252.66	\$ 578,337.77
244	1/28/2043	\$ 578,337.77	\$ 11,860.83	\$ 8,655.88	\$ 3,204.96	\$ 569,681.89
245	2/28/2043	\$ 569,681.89	\$ 11,860.83	\$ 8,703.85	\$ 3,156.99	\$ 560,978.04
246	3/28/2043	\$ 560,978.04	\$ 11,860.83	\$ 8,752.08	\$ 3,108.75	\$ 552,225.96
247	4/28/2043	\$ 552,225.96	\$ 11,860.83	\$ 8,800.58	\$ 3,060.25	\$ 543,425.38
248	5/28/2043	\$ 543,425.38	\$ 11,860.83	\$ 8,849.35	\$ 3,011.48	\$ 534,576.03
249	6/28/2043	\$ 534,576.03	\$ 11,860.83	\$ 8,898.39	\$ 2,962.44	\$ 525,677.64
250	7/28/2043	\$ 525,677.64	\$ 11,860.83	\$ 8,947.70	\$ 2,913.13	\$ 516,729.93
251	8/28/2043	\$ 516,729.93	\$ 11,860.83	\$ 8,997.29	\$ 2,863.55	\$ 507,732.64
252	9/28/2043	\$ 507,732.64	\$ 11,860.83	\$ 9,047.15	\$ 2,813.69	\$ 498,685.49
253	10/28/2043	\$ 498,685.49	\$ 11,860.83	\$ 9,097.29	\$ 2,763.55	\$ 489,588.21
254	11/28/2043	\$ 489,588.21	\$ 11,860.83	\$ 9,147.70	\$ 2,713.13	\$ 480,440.51
255	12/28/2043	\$ 480,440.51	\$ 11,860.83	\$ 9,198.39	\$ 2,662.44	\$ 471,242.12
256	1/28/2044	\$ 471,242.12	\$ 11,860.83	\$ 9,249.37	\$ 2,611.47	\$ 461,992.75
257	2/28/2044	\$ 461,992.75	\$ 11,860.83	\$ 9,300.62	\$ 2,560.21	\$ 452,692.13
258	3/28/2044	\$ 452,692.13	\$ 11,860.83	\$ 9,352.17	\$ 2,508.67	\$ 443,339.96
259	4/28/2044	\$ 443,339.96	\$ 11,860.83	\$ 9,403.99	\$ 2,456.84	\$ 433,935.97
260	5/28/2044	\$ 433,935.97	\$ 11,860.83	\$ 9,456.11	\$ 2,404.73	\$ 424,479.86
261	6/28/2044	\$ 424,479.86	\$ 11,860.83	\$ 9,508.51	\$ 2,352.33	\$ 414,971.35
262	7/28/2044	\$ 414,971.35	\$ 11,860.83	\$ 9,561.20	\$ 2,299.63	\$ 405,410.15
263	8/28/2044	\$ 405,410.15	\$ 11,860.83	\$ 9,614.19	\$ 2,246.65	\$ 395,795.97
264	9/28/2044	\$ 395,795.97	\$ 11,860.83	\$ 9,667.46	\$ 2,193.37	\$ 386,128.50
265	10/28/2044	\$ 386,128.50	\$ 11,860.83	\$ 9,721.04	\$ 2,139.80	\$ 376,407.46
266	11/28/2044	\$ 376,407.46	\$ 11,860.83	\$ 9,774.91	\$ 2,085.92	\$ 366,632.56
267	12/28/2044	\$ 366,632.56	\$ 11,860.83	\$ 9,829.08	\$ 2,031.76	\$ 356,803.48
268	1/28/2045	\$ 356,803.48	\$ 11,860.83	\$ 9,883.55	\$ 1,977.29	\$ 346,919.93
269	2/28/2045	\$ 346,919.93	\$ 11,860.83	\$ 9,938.32	\$ 1,922.51	\$ 336,981.61
270	3/28/2045	\$ 336,981.61	\$ 11,860.83	\$ 9,993.39	\$ 1,867.44	\$ 326,988.21
271	4/28/2045	\$ 326,988.21	\$ 11,860.83	\$ 10,048.77	\$ 1,812.06	\$ 316,939.44
272	5/28/2045	\$ 316,939.44	\$ 11,860.83	\$ 10,104.46	\$ 1,756.37	\$ 306,834.98
273	6/28/2045	\$ 306,834.98	\$ 11,860.83	\$ 10,160.46	\$ 1,700.38	\$ 296,674.52
274	7/28/2045	\$ 296,674.52	\$ 11,860.83	\$ 10,216.76	\$ 1,644.07	\$ 286,457.76

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
275	8/28/2045	\$ 286,457.76	\$ 11,860.83	\$ 10,273.38	\$ 1,587.45	\$ 276,184.38
276	9/28/2045	\$ 276,184.38	\$ 11,860.83	\$ 10,330.31	\$ 1,530.52	\$ 265,854.07
277	10/28/2045	\$ 265,854.07	\$ 11,860.83	\$ 10,387.56	\$ 1,473.27	\$ 255,466.51
278	11/28/2045	\$ 255,466.51	\$ 11,860.83	\$ 10,445.12	\$ 1,415.71	\$ 245,021.38
279	12/28/2045	\$ 245,021.38	\$ 11,860.83	\$ 10,503.01	\$ 1,357.83	\$ 234,518.38
280	1/28/2046	\$ 234,518.38	\$ 11,860.83	\$ 10,561.21	\$ 1,299.62	\$ 223,957.17
281	2/28/2046	\$ 223,957.17	\$ 11,860.83	\$ 10,619.74	\$ 1,241.10	\$ 213,337.43
282	3/28/2046	\$ 213,337.43	\$ 11,860.83	\$ 10,678.59	\$ 1,182.24	\$ 202,658.84
283	4/28/2046	\$ 202,658.84	\$ 11,860.83	\$ 10,737.77	\$ 1,123.07	\$ 191,921.07
284	5/28/2046	\$ 191,921.07	\$ 11,860.83	\$ 10,797.27	\$ 1,063.56	\$ 181,123.80
285	6/28/2046	\$ 181,123.80	\$ 11,860.83	\$ 10,857.11	\$ 1,003.73	\$ 170,266.69
286	7/28/2046	\$ 170,266.69	\$ 11,860.83	\$ 10,917.27	\$ 943.56	\$ 159,349.42
287	8/28/2046	\$ 159,349.42	\$ 11,860.83	\$ 10,977.77	\$ 883.06	\$ 148,371.65
288	9/28/2046	\$ 148,371.65	\$ 11,860.83	\$ 11,038.61	\$ 822.23	\$ 137,333.04
289	10/28/2046	\$ 137,333.04	\$ 11,860.83	\$ 11,099.78	\$ 761.05	\$ 126,233.26
290	11/28/2046	\$ 126,233.26	\$ 11,860.83	\$ 11,161.29	\$ 699.54	\$ 115,071.97
291	12/28/2046	\$ 115,071.97	\$ 11,860.83	\$ 11,223.14	\$ 637.69	\$ 103,848.83
292	1/28/2047	\$ 103,848.83	\$ 11,860.83	\$ 11,285.34	\$ 575.50	\$ 92,563.49
293	2/28/2047	\$ 92,563.49	\$ 11,860.83	\$ 11,347.88	\$ 512.96	\$ 81,215.61
294	3/28/2047	\$ 81,215.61	\$ 11,860.83	\$ 11,410.76	\$ 450.07	\$ 69,804.85
295	4/28/2047	\$ 69,804.85	\$ 11,860.83	\$ 11,474.00	\$ 386.84	\$ 58,330.85
296	5/28/2047	\$ 58,330.85	\$ 11,860.83	\$ 11,537.58	\$ 323.25	\$ 46,793.26
297	6/28/2047	\$ 46,793.26	\$ 11,860.83	\$ 11,601.52	\$ 259.31	\$ 35,191.74
298	7/28/2047	\$ 35,191.74	\$ 11,860.83	\$ 11,665.81	\$ 195.02	\$ 23,525.93
299	8/28/2047	\$ 23,525.93	\$ 11,860.83	\$ 11,730.46	\$ 130.37	\$ 11,795.47
300	9/28/2047	\$ 11,795.47	\$ 11,860.83	\$ 11,795.47	\$ 65.37	\$ (0.00)

Quinlan Sample Amortization Estimated Rate 5.62%

Loan amount	\$ 3,626,333.00
Annual interest rate	5.62%
Loan period in years	15
Start date of loan	9/28/2022

Monthly payment	\$ 29,861.59
Number of payments	180
Total interest	\$ 1,748,753.24
Total cost of loan	\$ 5,375,086.24

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	10/28/2022	\$ 3,626,333.00	\$ 29,861.59	\$ 12,878.26	\$ 16,983.33	\$3,613,454.74
2	11/28/2022	\$ 3,613,454.74	\$ 29,861.59	\$ 12,938.58	\$ 16,923.01	\$3,600,516.16
3	12/28/2022	\$ 3,600,516.16	\$ 29,861.59	\$ 12,999.17	\$ 16,862.42	\$3,587,516.99
4	1/28/2023	\$ 3,587,516.99	\$ 29,861.59	\$ 13,060.05	\$ 16,801.54	\$3,574,456.93
5	2/28/2023	\$ 3,574,456.93	\$ 29,861.59	\$ 13,121.22	\$ 16,740.37	\$3,561,335.72
6	3/28/2023	\$ 3,561,335.72	\$ 29,861.59	\$ 13,182.67	\$ 16,678.92	\$3,548,153.05
7	4/28/2023	\$ 3,548,153.05	\$ 29,861.59	\$ 13,244.41	\$ 16,617.18	\$3,534,908.64
8	5/28/2023	\$ 3,534,908.64	\$ 29,861.59	\$ 13,306.43	\$ 16,555.16	\$3,521,602.21
9	6/28/2023	\$ 3,521,602.21	\$ 29,861.59	\$ 13,368.75	\$ 16,492.84	\$3,508,233.45
10	7/28/2023	\$ 3,508,233.45	\$ 29,861.59	\$ 13,431.36	\$ 16,430.23	\$3,494,802.09
11	8/28/2023	\$ 3,494,802.09	\$ 29,861.59	\$ 13,494.27	\$ 16,367.32	\$3,481,307.82
12	9/28/2023	\$ 3,481,307.82	\$ 29,861.59	\$ 13,557.47	\$ 16,304.12	\$3,467,750.36
13	10/28/2023	\$ 3,467,750.36	\$ 29,861.59	\$ 13,620.96	\$ 16,240.63	\$3,454,129.40
14	11/28/2023	\$ 3,454,129.40	\$ 29,861.59	\$ 13,684.75	\$ 16,176.84	\$3,440,444.65
15	12/28/2023	\$ 3,440,444.65	\$ 29,861.59	\$ 13,748.84	\$ 16,112.75	\$3,426,695.81
16	1/28/2024	\$ 3,426,695.81	\$ 29,861.59	\$ 13,813.23	\$ 16,048.36	\$3,412,882.57
17	2/28/2024	\$ 3,412,882.57	\$ 29,861.59	\$ 13,877.92	\$ 15,983.67	\$3,399,004.65
18	3/28/2024	\$ 3,399,004.65	\$ 29,861.59	\$ 13,942.92	\$ 15,918.67	\$3,385,061.73
19	4/28/2024	\$ 3,385,061.73	\$ 29,861.59	\$ 14,008.22	\$ 15,853.37	\$3,371,053.52
20	5/28/2024	\$ 3,371,053.52	\$ 29,861.59	\$ 14,073.82	\$ 15,787.77	\$3,356,979.69
21	6/28/2024	\$ 3,356,979.69	\$ 29,861.59	\$ 14,139.74	\$ 15,721.85	\$3,342,839.96
22	7/28/2024	\$ 3,342,839.96	\$ 29,861.59	\$ 14,205.96	\$ 15,655.63	\$3,328,634.00
23	8/28/2024	\$ 3,328,634.00	\$ 29,861.59	\$ 14,272.49	\$ 15,589.10	\$3,314,361.51
24	9/28/2024	\$ 3,314,361.51	\$ 29,861.59	\$ 14,339.33	\$ 15,522.26	\$3,300,022.18
25	10/28/2024	\$ 3,300,022.18	\$ 29,861.59	\$ 14,406.49	\$ 15,455.10	\$3,285,615.70
26	11/28/2024	\$ 3,285,615.70	\$ 29,861.59	\$ 14,473.96	\$ 15,387.63	\$3,271,141.74
27	12/28/2024	\$ 3,271,141.74	\$ 29,861.59	\$ 14,541.74	\$ 15,319.85	\$3,256,600.00
28	1/28/2025	\$ 3,256,600.00	\$ 29,861.59	\$ 14,609.85	\$ 15,251.74	\$3,241,990.15

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	2/28/2025	\$ 3,241,990.15	\$ 29,861.59	\$ 14,678.27	\$ 15,183.32	\$3,227,311.88
30	3/28/2025	\$ 3,227,311.88	\$ 29,861.59	\$ 14,747.01	\$ 15,114.58	\$3,212,564.87
31	4/28/2025	\$ 3,212,564.87	\$ 29,861.59	\$ 14,816.08	\$ 15,045.51	\$3,197,748.79
32	5/28/2025	\$ 3,197,748.79	\$ 29,861.59	\$ 14,885.47	\$ 14,976.12	\$3,182,863.32
33	6/28/2025	\$ 3,182,863.32	\$ 29,861.59	\$ 14,955.18	\$ 14,906.41	\$3,167,908.14
34	7/28/2025	\$ 3,167,908.14	\$ 29,861.59	\$ 15,025.22	\$ 14,836.37	\$3,152,882.92
35	8/28/2025	\$ 3,152,882.92	\$ 29,861.59	\$ 15,095.59	\$ 14,766.00	\$3,137,787.33
36	9/28/2025	\$ 3,137,787.33	\$ 29,861.59	\$ 15,166.29	\$ 14,695.30	\$3,122,621.05
37	10/28/2025	\$ 3,122,621.05	\$ 29,861.59	\$ 15,237.31	\$ 14,624.28	\$3,107,383.73
38	11/28/2025	\$ 3,107,383.73	\$ 29,861.59	\$ 15,308.68	\$ 14,552.91	\$3,092,075.05
39	12/28/2025	\$ 3,092,075.05	\$ 29,861.59	\$ 15,380.37	\$ 14,481.22	\$3,076,694.68
40	1/28/2026	\$ 3,076,694.68	\$ 29,861.59	\$ 15,452.40	\$ 14,409.19	\$3,061,242.28
41	2/28/2026	\$ 3,061,242.28	\$ 29,861.59	\$ 15,524.77	\$ 14,336.82	\$3,045,717.51
42	3/28/2026	\$ 3,045,717.51	\$ 29,861.59	\$ 15,597.48	\$ 14,264.11	\$3,030,120.03
43	4/28/2026	\$ 3,030,120.03	\$ 29,861.59	\$ 15,670.53	\$ 14,191.06	\$3,014,449.50
44	5/28/2026	\$ 3,014,449.50	\$ 29,861.59	\$ 15,743.92	\$ 14,117.67	\$2,998,705.58
45	6/28/2026	\$ 2,998,705.58	\$ 29,861.59	\$ 15,817.65	\$ 14,043.94	\$2,982,887.93
46	7/28/2026	\$ 2,982,887.93	\$ 29,861.59	\$ 15,891.73	\$ 13,969.86	\$2,966,996.20
47	8/28/2026	\$ 2,966,996.20	\$ 29,861.59	\$ 15,966.16	\$ 13,895.43	\$2,951,030.04
48	9/28/2026	\$ 2,951,030.04	\$ 29,861.59	\$ 16,040.93	\$ 13,820.66	\$2,934,989.11
49	10/28/2026	\$ 2,934,989.11	\$ 29,861.59	\$ 16,116.06	\$ 13,745.53	\$2,918,873.05
50	11/28/2026	\$ 2,918,873.05	\$ 29,861.59	\$ 16,191.53	\$ 13,670.06	\$2,902,681.51
51	12/28/2026	\$ 2,902,681.51	\$ 29,861.59	\$ 16,267.37	\$ 13,594.23	\$2,886,414.15
52	1/28/2027	\$ 2,886,414.15	\$ 29,861.59	\$ 16,343.55	\$ 13,518.04	\$2,870,070.60
53	2/28/2027	\$ 2,870,070.60	\$ 29,861.59	\$ 16,420.09	\$ 13,441.50	\$2,853,650.50
54	3/28/2027	\$ 2,853,650.50	\$ 29,861.59	\$ 16,496.99	\$ 13,364.60	\$2,837,153.51
55	4/28/2027	\$ 2,837,153.51	\$ 29,861.59	\$ 16,574.25	\$ 13,287.34	\$2,820,579.26
56	5/28/2027	\$ 2,820,579.26	\$ 29,861.59	\$ 16,651.88	\$ 13,209.71	\$2,803,927.38
57	6/28/2027	\$ 2,803,927.38	\$ 29,861.59	\$ 16,729.86	\$ 13,131.73	\$2,787,197.51
58	7/28/2027	\$ 2,787,197.51	\$ 29,861.59	\$ 16,808.22	\$ 13,053.38	\$2,770,389.30
59	8/28/2027	\$ 2,770,389.30	\$ 29,861.59	\$ 16,886.93	\$ 12,974.66	\$2,753,502.37
60	9/28/2027	\$ 2,753,502.37	\$ 29,861.59	\$ 16,966.02	\$ 12,895.57	\$2,736,536.35
61	10/28/2027	\$ 2,736,536.35	\$ 29,861.59	\$ 17,045.48	\$ 12,816.11	\$2,719,490.87
62	11/28/2027	\$ 2,719,490.87	\$ 29,861.59	\$ 17,125.31	\$ 12,736.28	\$2,702,365.56
63	12/28/2027	\$ 2,702,365.56	\$ 29,861.59	\$ 17,205.51	\$ 12,656.08	\$2,685,160.05
64	1/28/2028	\$ 2,685,160.05	\$ 29,861.59	\$ 17,286.09	\$ 12,575.50	\$2,667,873.96
65	2/28/2028	\$ 2,667,873.96	\$ 29,861.59	\$ 17,367.05	\$ 12,494.54	\$2,650,506.91
66	3/28/2028	\$ 2,650,506.91	\$ 29,861.59	\$ 17,448.38	\$ 12,413.21	\$2,633,058.53
67	4/28/2028	\$ 2,633,058.53	\$ 29,861.59	\$ 17,530.10	\$ 12,331.49	\$2,615,528.43
68	5/28/2028	\$ 2,615,528.43	\$ 29,861.59	\$ 17,612.20	\$ 12,249.39	\$2,597,916.23
69	6/28/2028	\$ 2,597,916.23	\$ 29,861.59	\$ 17,694.68	\$ 12,166.91	\$2,580,221.55

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
70	7/28/2028	\$ 2,580,221.55	\$ 29,861.59	\$ 17,777.55	\$ 12,084.04	\$2,562,443.99
71	8/28/2028	\$ 2,562,443.99	\$ 29,861.59	\$ 17,860.81	\$ 12,000.78	\$2,544,583.18
72	9/28/2028	\$ 2,544,583.18	\$ 29,861.59	\$ 17,944.46	\$ 11,917.13	\$2,526,638.72
73	10/28/2028	\$ 2,526,638.72	\$ 29,861.59	\$ 18,028.50	\$ 11,833.09	\$2,508,610.22
74	11/28/2028	\$ 2,508,610.22	\$ 29,861.59	\$ 18,112.93	\$ 11,748.66	\$2,490,497.29
75	12/28/2028	\$ 2,490,497.29	\$ 29,861.59	\$ 18,197.76	\$ 11,663.83	\$2,472,299.53
76	1/28/2029	\$ 2,472,299.53	\$ 29,861.59	\$ 18,282.99	\$ 11,578.60	\$2,454,016.54
77	2/28/2029	\$ 2,454,016.54	\$ 29,861.59	\$ 18,368.61	\$ 11,492.98	\$2,435,647.93
78	3/28/2029	\$ 2,435,647.93	\$ 29,861.59	\$ 18,454.64	\$ 11,406.95	\$2,417,193.29
79	4/28/2029	\$ 2,417,193.29	\$ 29,861.59	\$ 18,541.07	\$ 11,320.52	\$2,398,652.22
80	5/28/2029	\$ 2,398,652.22	\$ 29,861.59	\$ 18,627.90	\$ 11,233.69	\$2,380,024.32
81	6/28/2029	\$ 2,380,024.32	\$ 29,861.59	\$ 18,715.14	\$ 11,146.45	\$2,361,309.18
82	7/28/2029	\$ 2,361,309.18	\$ 29,861.59	\$ 18,802.79	\$ 11,058.80	\$2,342,506.39
83	8/28/2029	\$ 2,342,506.39	\$ 29,861.59	\$ 18,890.85	\$ 10,970.74	\$2,323,615.53
84	9/28/2029	\$ 2,323,615.53	\$ 29,861.59	\$ 18,979.32	\$ 10,882.27	\$2,304,636.21
85	10/28/2029	\$ 2,304,636.21	\$ 29,861.59	\$ 19,068.21	\$ 10,793.38	\$2,285,568.00
86	11/28/2029	\$ 2,285,568.00	\$ 29,861.59	\$ 19,157.51	\$ 10,704.08	\$2,266,410.49
87	12/28/2029	\$ 2,266,410.49	\$ 29,861.59	\$ 19,247.23	\$ 10,614.36	\$2,247,163.25
88	1/28/2030	\$ 2,247,163.25	\$ 29,861.59	\$ 19,337.38	\$ 10,524.21	\$2,227,825.88
89	2/28/2030	\$ 2,227,825.88	\$ 29,861.59	\$ 19,427.94	\$ 10,433.65	\$2,208,397.94
90	3/28/2030	\$ 2,208,397.94	\$ 29,861.59	\$ 19,518.93	\$ 10,342.66	\$2,188,879.01
91	4/28/2030	\$ 2,188,879.01	\$ 29,861.59	\$ 19,610.34	\$ 10,251.25	\$2,169,268.67
92	5/28/2030	\$ 2,169,268.67	\$ 29,861.59	\$ 19,702.18	\$ 10,159.41	\$2,149,566.49
93	6/28/2030	\$ 2,149,566.49	\$ 29,861.59	\$ 19,794.45	\$ 10,067.14	\$2,129,772.03
94	7/28/2030	\$ 2,129,772.03	\$ 29,861.59	\$ 19,887.16	\$ 9,974.43	\$2,109,884.88
95	8/28/2030	\$ 2,109,884.88	\$ 29,861.59	\$ 19,980.30	\$ 9,881.29	\$2,089,904.58
96	9/28/2030	\$ 2,089,904.58	\$ 29,861.59	\$ 20,073.87	\$ 9,787.72	\$2,069,830.71
97	10/28/2030	\$ 2,069,830.71	\$ 29,861.59	\$ 20,167.88	\$ 9,693.71	\$2,049,662.83
98	11/28/2030	\$ 2,049,662.83	\$ 29,861.59	\$ 20,262.34	\$ 9,599.25	\$2,029,400.49
99	12/28/2030	\$ 2,029,400.49	\$ 29,861.59	\$ 20,357.23	\$ 9,504.36	\$2,009,043.26
100	1/28/2031	\$ 2,009,043.26	\$ 29,861.59	\$ 20,452.57	\$ 9,409.02	\$1,988,590.69
101	2/28/2031	\$ 1,988,590.69	\$ 29,861.59	\$ 20,548.36	\$ 9,313.23	\$1,968,042.33
102	3/28/2031	\$ 1,968,042.33	\$ 29,861.59	\$ 20,644.59	\$ 9,217.00	\$1,947,397.74
103	4/28/2031	\$ 1,947,397.74	\$ 29,861.59	\$ 20,741.28	\$ 9,120.31	\$1,926,656.46
104	5/28/2031	\$ 1,926,656.46	\$ 29,861.59	\$ 20,838.42	\$ 9,023.17	\$1,905,818.05
105	6/28/2031	\$ 1,905,818.05	\$ 29,861.59	\$ 20,936.01	\$ 8,925.58	\$1,884,882.04
106	7/28/2031	\$ 1,884,882.04	\$ 29,861.59	\$ 21,034.06	\$ 8,827.53	\$1,863,847.98
107	8/28/2031	\$ 1,863,847.98	\$ 29,861.59	\$ 21,132.57	\$ 8,729.02	\$1,842,715.41
108	9/28/2031	\$ 1,842,715.41	\$ 29,861.59	\$ 21,231.54	\$ 8,630.05	\$1,821,483.87
109	10/28/2031	\$ 1,821,483.87	\$ 29,861.59	\$ 21,330.97	\$ 8,530.62	\$1,800,152.89
110	11/28/2031	\$ 1,800,152.89	\$ 29,861.59	\$ 21,430.87	\$ 8,430.72	\$1,778,722.02

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
111	12/28/2031	\$ 1,778,722.02	\$ 29,861.59	\$ 21,531.24	\$ 8,330.35	\$1,757,190.78
112	1/28/2032	\$ 1,757,190.78	\$ 29,861.59	\$ 21,632.08	\$ 8,229.51	\$1,735,558.70
113	2/28/2032	\$ 1,735,558.70	\$ 29,861.59	\$ 21,733.39	\$ 8,128.20	\$1,713,825.31
114	3/28/2032	\$ 1,713,825.31	\$ 29,861.59	\$ 21,835.18	\$ 8,026.42	\$1,691,990.13
115	4/28/2032	\$ 1,691,990.13	\$ 29,861.59	\$ 21,937.44	\$ 7,924.15	\$1,670,052.70
116	5/28/2032	\$ 1,670,052.70	\$ 29,861.59	\$ 22,040.18	\$ 7,821.41	\$1,648,012.52
117	6/28/2032	\$ 1,648,012.52	\$ 29,861.59	\$ 22,143.40	\$ 7,718.19	\$1,625,869.12
118	7/28/2032	\$ 1,625,869.12	\$ 29,861.59	\$ 22,247.10	\$ 7,614.49	\$1,603,622.02
119	8/28/2032	\$ 1,603,622.02	\$ 29,861.59	\$ 22,351.29	\$ 7,510.30	\$1,581,270.72
120	9/28/2032	\$ 1,581,270.72	\$ 29,861.59	\$ 22,455.97	\$ 7,405.62	\$1,558,814.75
121	10/28/2032	\$ 1,558,814.75	\$ 29,861.59	\$ 22,561.14	\$ 7,300.45	\$1,536,253.61
122	11/28/2032	\$ 1,536,253.61	\$ 29,861.59	\$ 22,666.80	\$ 7,194.79	\$1,513,586.81
123	12/28/2032	\$ 1,513,586.81	\$ 29,861.59	\$ 22,772.96	\$ 7,088.63	\$1,490,813.85
124	1/28/2033	\$ 1,490,813.85	\$ 29,861.59	\$ 22,879.61	\$ 6,981.98	\$1,467,934.24
125	2/28/2033	\$ 1,467,934.24	\$ 29,861.59	\$ 22,986.76	\$ 6,874.83	\$1,444,947.47
126	3/28/2033	\$ 1,444,947.47	\$ 29,861.59	\$ 23,094.42	\$ 6,767.17	\$1,421,853.05
127	4/28/2033	\$ 1,421,853.05	\$ 29,861.59	\$ 23,202.58	\$ 6,659.01	\$1,398,650.47
128	5/28/2033	\$ 1,398,650.47	\$ 29,861.59	\$ 23,311.24	\$ 6,550.35	\$1,375,339.23
129	6/28/2033	\$ 1,375,339.23	\$ 29,861.59	\$ 23,420.42	\$ 6,441.17	\$1,351,918.81
130	7/28/2033	\$ 1,351,918.81	\$ 29,861.59	\$ 23,530.10	\$ 6,331.49	\$1,328,388.71
131	8/28/2033	\$ 1,328,388.71	\$ 29,861.59	\$ 23,640.30	\$ 6,221.29	\$1,304,748.41
132	9/28/2033	\$ 1,304,748.41	\$ 29,861.59	\$ 23,751.02	\$ 6,110.57	\$1,280,997.39
133	10/28/2033	\$ 1,280,997.39	\$ 29,861.59	\$ 23,862.25	\$ 5,999.34	\$1,257,135.13
134	11/28/2033	\$ 1,257,135.13	\$ 29,861.59	\$ 23,974.01	\$ 5,887.58	\$1,233,161.13
135	12/28/2033	\$ 1,233,161.13	\$ 29,861.59	\$ 24,086.29	\$ 5,775.30	\$1,209,074.84
136	1/28/2034	\$ 1,209,074.84	\$ 29,861.59	\$ 24,199.09	\$ 5,662.50	\$1,184,875.75
137	2/28/2034	\$ 1,184,875.75	\$ 29,861.59	\$ 24,312.42	\$ 5,549.17	\$1,160,563.33
138	3/28/2034	\$ 1,160,563.33	\$ 29,861.59	\$ 24,426.29	\$ 5,435.30	\$1,136,137.04
139	4/28/2034	\$ 1,136,137.04	\$ 29,861.59	\$ 24,540.68	\$ 5,320.91	\$1,111,596.36
140	5/28/2034	\$ 1,111,596.36	\$ 29,861.59	\$ 24,655.61	\$ 5,205.98	\$1,086,940.75
141	6/28/2034	\$ 1,086,940.75	\$ 29,861.59	\$ 24,771.08	\$ 5,090.51	\$1,062,169.66
142	7/28/2034	\$ 1,062,169.66	\$ 29,861.59	\$ 24,887.10	\$ 4,974.49	\$1,037,282.57
143	8/28/2034	\$ 1,037,282.57	\$ 29,861.59	\$ 25,003.65	\$ 4,857.94	\$1,012,278.92
144	9/28/2034	\$ 1,012,278.92	\$ 29,861.59	\$ 25,120.75	\$ 4,740.84	\$ 987,158.17
145	10/28/2034	\$ 987,158.17	\$ 29,861.59	\$ 25,238.40	\$ 4,623.19	\$ 961,919.77
146	11/28/2034	\$ 961,919.77	\$ 29,861.59	\$ 25,356.60	\$ 4,504.99	\$ 936,563.17
147	12/28/2034	\$ 936,563.17	\$ 29,861.59	\$ 25,475.35	\$ 4,386.24	\$ 911,087.82
148	1/28/2035	\$ 911,087.82	\$ 29,861.59	\$ 25,594.66	\$ 4,266.93	\$ 885,493.15
149	2/28/2035	\$ 885,493.15	\$ 29,861.59	\$ 25,714.53	\$ 4,147.06	\$ 859,778.62
150	3/28/2035	\$ 859,778.62	\$ 29,861.59	\$ 25,834.96	\$ 4,026.63	\$ 833,943.66
151	4/28/2035	\$ 833,943.66	\$ 29,861.59	\$ 25,955.95	\$ 3,905.64	\$ 807,987.71

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
152	5/28/2035	\$ 807,987.71	\$ 29,861.59	\$ 26,077.51	\$ 3,784.08	\$ 781,910.19
153	6/28/2035	\$ 781,910.19	\$ 29,861.59	\$ 26,199.64	\$ 3,661.95	\$ 755,710.55
154	7/28/2035	\$ 755,710.55	\$ 29,861.59	\$ 26,322.35	\$ 3,539.24	\$ 729,388.20
155	8/28/2035	\$ 729,388.20	\$ 29,861.59	\$ 26,445.62	\$ 3,415.97	\$ 702,942.58
156	9/28/2035	\$ 702,942.58	\$ 29,861.59	\$ 26,569.48	\$ 3,292.11	\$ 676,373.11
157	10/28/2035	\$ 676,373.11	\$ 29,861.59	\$ 26,693.91	\$ 3,167.68	\$ 649,679.20
158	11/28/2035	\$ 649,679.20	\$ 29,861.59	\$ 26,818.93	\$ 3,042.66	\$ 622,860.27
159	12/28/2035	\$ 622,860.27	\$ 29,861.59	\$ 26,944.53	\$ 2,917.06	\$ 595,915.74
160	1/28/2036	\$ 595,915.74	\$ 29,861.59	\$ 27,070.72	\$ 2,790.87	\$ 568,845.02
161	2/28/2036	\$ 568,845.02	\$ 29,861.59	\$ 27,197.50	\$ 2,664.09	\$ 541,647.53
162	3/28/2036	\$ 541,647.53	\$ 29,861.59	\$ 27,324.87	\$ 2,536.72	\$ 514,322.65
163	4/28/2036	\$ 514,322.65	\$ 29,861.59	\$ 27,452.85	\$ 2,408.74	\$ 486,869.81
164	5/28/2036	\$ 486,869.81	\$ 29,861.59	\$ 27,581.42	\$ 2,280.17	\$ 459,288.39
165	6/28/2036	\$ 459,288.39	\$ 29,861.59	\$ 27,710.59	\$ 2,151.00	\$ 431,577.80
166	7/28/2036	\$ 431,577.80	\$ 29,861.59	\$ 27,840.37	\$ 2,021.22	\$ 403,737.43
167	8/28/2036	\$ 403,737.43	\$ 29,861.59	\$ 27,970.75	\$ 1,890.84	\$ 375,766.68
168	9/28/2036	\$ 375,766.68	\$ 29,861.59	\$ 28,101.75	\$ 1,759.84	\$ 347,664.93
169	10/28/2036	\$ 347,664.93	\$ 29,861.59	\$ 28,233.36	\$ 1,628.23	\$ 319,431.57
170	11/28/2036	\$ 319,431.57	\$ 29,861.59	\$ 28,365.59	\$ 1,496.00	\$ 291,065.98
171	12/28/2036	\$ 291,065.98	\$ 29,861.59	\$ 28,498.43	\$ 1,363.16	\$ 262,567.55
172	1/28/2037	\$ 262,567.55	\$ 29,861.59	\$ 28,631.90	\$ 1,229.69	\$ 233,935.65
173	2/28/2037	\$ 233,935.65	\$ 29,861.59	\$ 28,765.99	\$ 1,095.60	\$ 205,169.66
174	3/28/2037	\$ 205,169.66	\$ 29,861.59	\$ 28,900.71	\$ 960.88	\$ 176,268.95
175	4/28/2037	\$ 176,268.95	\$ 29,861.59	\$ 29,036.06	\$ 825.53	\$ 147,232.89
176	5/28/2037	\$ 147,232.89	\$ 29,861.59	\$ 29,172.05	\$ 689.54	\$ 118,060.84
177	6/28/2037	\$ 118,060.84	\$ 29,861.59	\$ 29,308.67	\$ 552.92	\$ 88,752.16
178	7/28/2037	\$ 88,752.16	\$ 29,861.59	\$ 29,445.93	\$ 415.66	\$ 59,306.23
179	8/28/2037	\$ 59,306.23	\$ 29,861.59	\$ 29,583.84	\$ 277.75	\$ 29,722.39
180	9/28/2037	\$ 29,722.39	\$ 29,861.59	\$ 29,722.39	\$ 139.20	\$ (0.00)

Quinlan Sample Amortization Maximum Rate 6.62%

Loan amount	\$ 3,626,333.00
Annual interest rate	6.62%
Loan period in years	15
Start date of loan	9/28/2022

Monthly payment	\$ 31,828.97
Number of payments	180
Total interest	\$ 2,102,881.31
Total cost of loan	\$ 5,729,214.31

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	10/28/2022	\$ 3,626,333.00	\$ 31,828.97	\$ 11,823.70	\$ 20,005.27	\$3,614,509.30
2	11/28/2022	\$ 3,614,509.30	\$ 31,828.97	\$ 11,888.93	\$ 19,940.04	\$3,602,620.38
3	12/28/2022	\$ 3,602,620.38	\$ 31,828.97	\$ 11,954.51	\$ 19,874.46	\$3,590,665.86
4	1/28/2023	\$ 3,590,665.86	\$ 31,828.97	\$ 12,020.46	\$ 19,808.51	\$3,578,645.40
5	2/28/2023	\$ 3,578,645.40	\$ 31,828.97	\$ 12,086.77	\$ 19,742.19	\$3,566,558.63
6	3/28/2023	\$ 3,566,558.63	\$ 31,828.97	\$ 12,153.45	\$ 19,675.52	\$3,554,405.17
7	4/28/2023	\$ 3,554,405.17	\$ 31,828.97	\$ 12,220.50	\$ 19,608.47	\$3,542,184.67
8	5/28/2023	\$ 3,542,184.67	\$ 31,828.97	\$ 12,287.92	\$ 19,541.05	\$3,529,896.76
9	6/28/2023	\$ 3,529,896.76	\$ 31,828.97	\$ 12,355.70	\$ 19,473.26	\$3,517,541.05
10	7/28/2023	\$ 3,517,541.05	\$ 31,828.97	\$ 12,423.87	\$ 19,405.10	\$3,505,117.19
11	8/28/2023	\$ 3,505,117.19	\$ 31,828.97	\$ 12,492.41	\$ 19,336.56	\$3,492,624.78
12	9/28/2023	\$ 3,492,624.78	\$ 31,828.97	\$ 12,561.32	\$ 19,267.65	\$3,480,063.46
13	10/28/2023	\$ 3,480,063.46	\$ 31,828.97	\$ 12,630.62	\$ 19,198.35	\$3,467,432.84
14	11/28/2023	\$ 3,467,432.84	\$ 31,828.97	\$ 12,700.30	\$ 19,128.67	\$3,454,732.54
15	12/28/2023	\$ 3,454,732.54	\$ 31,828.97	\$ 12,770.36	\$ 19,058.61	\$3,441,962.18
16	1/28/2024	\$ 3,441,962.18	\$ 31,828.97	\$ 12,840.81	\$ 18,988.16	\$3,429,121.37
17	2/28/2024	\$ 3,429,121.37	\$ 31,828.97	\$ 12,911.65	\$ 18,917.32	\$3,416,209.72
18	3/28/2024	\$ 3,416,209.72	\$ 31,828.97	\$ 12,982.88	\$ 18,846.09	\$3,403,226.85
19	4/28/2024	\$ 3,403,226.85	\$ 31,828.97	\$ 13,054.50	\$ 18,774.47	\$3,390,172.35
20	5/28/2024	\$ 3,390,172.35	\$ 31,828.97	\$ 13,126.52	\$ 18,702.45	\$3,377,045.83
21	6/28/2024	\$ 3,377,045.83	\$ 31,828.97	\$ 13,198.93	\$ 18,630.04	\$3,363,846.90
22	7/28/2024	\$ 3,363,846.90	\$ 31,828.97	\$ 13,271.75	\$ 18,557.22	\$3,350,575.15
23	8/28/2024	\$ 3,350,575.15	\$ 31,828.97	\$ 13,344.96	\$ 18,484.01	\$3,337,230.19
24	9/28/2024	\$ 3,337,230.19	\$ 31,828.97	\$ 13,418.58	\$ 18,410.39	\$3,323,811.61
25	10/28/2024	\$ 3,323,811.61	\$ 31,828.97	\$ 13,492.61	\$ 18,336.36	\$3,310,319.00
26	11/28/2024	\$ 3,310,319.00	\$ 31,828.97	\$ 13,567.04	\$ 18,261.93	\$3,296,751.96
27	12/28/2024	\$ 3,296,751.96	\$ 31,828.97	\$ 13,641.89	\$ 18,187.08	\$3,283,110.07
28	1/28/2025	\$ 3,283,110.07	\$ 31,828.97	\$ 13,717.14	\$ 18,111.82	\$3,269,392.92

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	2/28/2025	\$ 3,269,392.92	\$ 31,828.97	\$ 13,792.82	\$ 18,036.15	\$3,255,600.11
30	3/28/2025	\$ 3,255,600.11	\$ 31,828.97	\$ 13,868.91	\$ 17,960.06	\$3,241,731.20
31	4/28/2025	\$ 3,241,731.20	\$ 31,828.97	\$ 13,945.42	\$ 17,883.55	\$3,227,785.78
32	5/28/2025	\$ 3,227,785.78	\$ 31,828.97	\$ 14,022.35	\$ 17,806.62	\$3,213,763.43
33	6/28/2025	\$ 3,213,763.43	\$ 31,828.97	\$ 14,099.71	\$ 17,729.26	\$3,199,663.72
34	7/28/2025	\$ 3,199,663.72	\$ 31,828.97	\$ 14,177.49	\$ 17,651.48	\$3,185,486.23
35	8/28/2025	\$ 3,185,486.23	\$ 31,828.97	\$ 14,255.70	\$ 17,573.27	\$3,171,230.53
36	9/28/2025	\$ 3,171,230.53	\$ 31,828.97	\$ 14,334.35	\$ 17,494.62	\$3,156,896.19
37	10/28/2025	\$ 3,156,896.19	\$ 31,828.97	\$ 14,413.42	\$ 17,415.54	\$3,142,482.76
38	11/28/2025	\$ 3,142,482.76	\$ 31,828.97	\$ 14,492.94	\$ 17,336.03	\$3,127,989.82
39	12/28/2025	\$ 3,127,989.82	\$ 31,828.97	\$ 14,572.89	\$ 17,256.08	\$3,113,416.93
40	1/28/2026	\$ 3,113,416.93	\$ 31,828.97	\$ 14,653.28	\$ 17,175.68	\$3,098,763.65
41	2/28/2026	\$ 3,098,763.65	\$ 31,828.97	\$ 14,734.12	\$ 17,094.85	\$3,084,029.52
42	3/28/2026	\$ 3,084,029.52	\$ 31,828.97	\$ 14,815.41	\$ 17,013.56	\$3,069,214.12
43	4/28/2026	\$ 3,069,214.12	\$ 31,828.97	\$ 14,897.14	\$ 16,931.83	\$3,054,316.98
44	5/28/2026	\$ 3,054,316.98	\$ 31,828.97	\$ 14,979.32	\$ 16,849.65	\$3,039,337.66
45	6/28/2026	\$ 3,039,337.66	\$ 31,828.97	\$ 15,061.96	\$ 16,767.01	\$3,024,275.71
46	7/28/2026	\$ 3,024,275.71	\$ 31,828.97	\$ 15,145.05	\$ 16,683.92	\$3,009,130.66
47	8/28/2026	\$ 3,009,130.66	\$ 31,828.97	\$ 15,228.60	\$ 16,600.37	\$2,993,902.06
48	9/28/2026	\$ 2,993,902.06	\$ 31,828.97	\$ 15,312.61	\$ 16,516.36	\$2,978,589.45
49	10/28/2026	\$ 2,978,589.45	\$ 31,828.97	\$ 15,397.08	\$ 16,431.89	\$2,963,192.37
50	11/28/2026	\$ 2,963,192.37	\$ 31,828.97	\$ 15,482.02	\$ 16,346.94	\$2,947,710.34
51	12/28/2026	\$ 2,947,710.34	\$ 31,828.97	\$ 15,567.43	\$ 16,261.54	\$2,932,142.91
52	1/28/2027	\$ 2,932,142.91	\$ 31,828.97	\$ 15,653.31	\$ 16,175.66	\$2,916,489.60
53	2/28/2027	\$ 2,916,489.60	\$ 31,828.97	\$ 15,739.67	\$ 16,089.30	\$2,900,749.93
54	3/28/2027	\$ 2,900,749.93	\$ 31,828.97	\$ 15,826.50	\$ 16,002.47	\$2,884,923.43
55	4/28/2027	\$ 2,884,923.43	\$ 31,828.97	\$ 15,913.81	\$ 15,915.16	\$2,869,009.63
56	5/28/2027	\$ 2,869,009.63	\$ 31,828.97	\$ 16,001.60	\$ 15,827.37	\$2,853,008.03
57	6/28/2027	\$ 2,853,008.03	\$ 31,828.97	\$ 16,089.87	\$ 15,739.09	\$2,836,918.15
58	7/28/2027	\$ 2,836,918.15	\$ 31,828.97	\$ 16,178.64	\$ 15,650.33	\$2,820,739.52
59	8/28/2027	\$ 2,820,739.52	\$ 31,828.97	\$ 16,267.89	\$ 15,561.08	\$2,804,471.63
60	9/28/2027	\$ 2,804,471.63	\$ 31,828.97	\$ 16,357.63	\$ 15,471.34	\$2,788,113.99
61	10/28/2027	\$ 2,788,113.99	\$ 31,828.97	\$ 16,447.87	\$ 15,381.10	\$2,771,666.12
62	11/28/2027	\$ 2,771,666.12	\$ 31,828.97	\$ 16,538.61	\$ 15,290.36	\$2,755,127.51
63	12/28/2027	\$ 2,755,127.51	\$ 31,828.97	\$ 16,629.85	\$ 15,199.12	\$2,738,497.66
64	1/28/2028	\$ 2,738,497.66	\$ 31,828.97	\$ 16,721.59	\$ 15,107.38	\$2,721,776.07
65	2/28/2028	\$ 2,721,776.07	\$ 31,828.97	\$ 16,813.84	\$ 15,015.13	\$2,704,962.24
66	3/28/2028	\$ 2,704,962.24	\$ 31,828.97	\$ 16,906.59	\$ 14,922.38	\$2,688,055.64
67	4/28/2028	\$ 2,688,055.64	\$ 31,828.97	\$ 16,999.86	\$ 14,829.11	\$2,671,055.78
68	5/28/2028	\$ 2,671,055.78	\$ 31,828.97	\$ 17,093.64	\$ 14,735.32	\$2,653,962.14
69	6/28/2028	\$ 2,653,962.14	\$ 31,828.97	\$ 17,187.94	\$ 14,641.02	\$2,636,774.19

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
70	7/28/2028	\$ 2,636,774.19	\$ 31,828.97	\$ 17,282.76	\$ 14,546.20	\$2,619,491.43
71	8/28/2028	\$ 2,619,491.43	\$ 31,828.97	\$ 17,378.11	\$ 14,450.86	\$2,602,113.32
72	9/28/2028	\$ 2,602,113.32	\$ 31,828.97	\$ 17,473.98	\$ 14,354.99	\$2,584,639.35
73	10/28/2028	\$ 2,584,639.35	\$ 31,828.97	\$ 17,570.37	\$ 14,258.59	\$2,567,068.97
74	11/28/2028	\$ 2,567,068.97	\$ 31,828.97	\$ 17,667.30	\$ 14,161.66	\$2,549,401.67
75	12/28/2028	\$ 2,549,401.67	\$ 31,828.97	\$ 17,764.77	\$ 14,064.20	\$2,531,636.90
76	1/28/2029	\$ 2,531,636.90	\$ 31,828.97	\$ 17,862.77	\$ 13,966.20	\$2,513,774.13
77	2/28/2029	\$ 2,513,774.13	\$ 31,828.97	\$ 17,961.31	\$ 13,867.65	\$2,495,812.81
78	3/28/2029	\$ 2,495,812.81	\$ 31,828.97	\$ 18,060.40	\$ 13,768.57	\$2,477,752.41
79	4/28/2029	\$ 2,477,752.41	\$ 31,828.97	\$ 18,160.03	\$ 13,668.93	\$2,459,592.38
80	5/28/2029	\$ 2,459,592.38	\$ 31,828.97	\$ 18,260.22	\$ 13,568.75	\$2,441,332.16
81	6/28/2029	\$ 2,441,332.16	\$ 31,828.97	\$ 18,360.95	\$ 13,468.02	\$2,422,971.21
82	7/28/2029	\$ 2,422,971.21	\$ 31,828.97	\$ 18,462.24	\$ 13,366.72	\$2,404,508.96
83	8/28/2029	\$ 2,404,508.96	\$ 31,828.97	\$ 18,564.09	\$ 13,264.87	\$2,385,944.87
84	9/28/2029	\$ 2,385,944.87	\$ 31,828.97	\$ 18,666.51	\$ 13,162.46	\$2,367,278.36
85	10/28/2029	\$ 2,367,278.36	\$ 31,828.97	\$ 18,769.48	\$ 13,059.49	\$2,348,508.88
86	11/28/2029	\$ 2,348,508.88	\$ 31,828.97	\$ 18,873.03	\$ 12,955.94	\$2,329,635.85
87	12/28/2029	\$ 2,329,635.85	\$ 31,828.97	\$ 18,977.14	\$ 12,851.82	\$2,310,658.71
88	1/28/2030	\$ 2,310,658.71	\$ 31,828.97	\$ 19,081.83	\$ 12,747.13	\$2,291,576.87
89	2/28/2030	\$ 2,291,576.87	\$ 31,828.97	\$ 19,187.10	\$ 12,641.87	\$2,272,389.77
90	3/28/2030	\$ 2,272,389.77	\$ 31,828.97	\$ 19,292.95	\$ 12,536.02	\$2,253,096.82
91	4/28/2030	\$ 2,253,096.82	\$ 31,828.97	\$ 19,399.38	\$ 12,429.58	\$2,233,697.43
92	5/28/2030	\$ 2,233,697.43	\$ 31,828.97	\$ 19,506.40	\$ 12,322.56	\$2,214,191.03
93	6/28/2030	\$ 2,214,191.03	\$ 31,828.97	\$ 19,614.01	\$ 12,214.95	\$2,194,577.02
94	7/28/2030	\$ 2,194,577.02	\$ 31,828.97	\$ 19,722.22	\$ 12,106.75	\$2,174,854.80
95	8/28/2030	\$ 2,174,854.80	\$ 31,828.97	\$ 19,831.02	\$ 11,997.95	\$2,155,023.78
96	9/28/2030	\$ 2,155,023.78	\$ 31,828.97	\$ 19,940.42	\$ 11,888.55	\$2,135,083.36
97	10/28/2030	\$ 2,135,083.36	\$ 31,828.97	\$ 20,050.43	\$ 11,778.54	\$2,115,032.93
98	11/28/2030	\$ 2,115,032.93	\$ 31,828.97	\$ 20,161.04	\$ 11,667.93	\$2,094,871.90
99	12/28/2030	\$ 2,094,871.90	\$ 31,828.97	\$ 20,272.26	\$ 11,556.71	\$2,074,599.64
100	1/28/2031	\$ 2,074,599.64	\$ 31,828.97	\$ 20,384.09	\$ 11,444.87	\$2,054,215.54
101	2/28/2031	\$ 2,054,215.54	\$ 31,828.97	\$ 20,496.55	\$ 11,332.42	\$2,033,719.00
102	3/28/2031	\$ 2,033,719.00	\$ 31,828.97	\$ 20,609.62	\$ 11,219.35	\$2,013,109.38
103	4/28/2031	\$ 2,013,109.38	\$ 31,828.97	\$ 20,723.31	\$ 11,105.65	\$1,992,386.06
104	5/28/2031	\$ 1,992,386.06	\$ 31,828.97	\$ 20,837.64	\$ 10,991.33	\$1,971,548.42
105	6/28/2031	\$ 1,971,548.42	\$ 31,828.97	\$ 20,952.59	\$ 10,876.38	\$1,950,595.83
106	7/28/2031	\$ 1,950,595.83	\$ 31,828.97	\$ 21,068.18	\$ 10,760.79	\$1,929,527.65
107	8/28/2031	\$ 1,929,527.65	\$ 31,828.97	\$ 21,184.41	\$ 10,644.56	\$1,908,343.24
108	9/28/2031	\$ 1,908,343.24	\$ 31,828.97	\$ 21,301.27	\$ 10,527.69	\$1,887,041.97
109	10/28/2031	\$ 1,887,041.97	\$ 31,828.97	\$ 21,418.79	\$ 10,410.18	\$1,865,623.18
110	11/28/2031	\$ 1,865,623.18	\$ 31,828.97	\$ 21,536.95	\$ 10,292.02	\$1,844,086.23

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
111	12/28/2031	\$ 1,844,086.23	\$ 31,828.97	\$ 21,655.76	\$ 10,173.21	\$1,822,430.47
112	1/28/2032	\$ 1,822,430.47	\$ 31,828.97	\$ 21,775.23	\$ 10,053.74	\$1,800,655.25
113	2/28/2032	\$ 1,800,655.25	\$ 31,828.97	\$ 21,895.35	\$ 9,933.61	\$1,778,759.89
114	3/28/2032	\$ 1,778,759.89	\$ 31,828.97	\$ 22,016.14	\$ 9,812.83	\$1,756,743.75
115	4/28/2032	\$ 1,756,743.75	\$ 31,828.97	\$ 22,137.60	\$ 9,691.37	\$1,734,606.15
116	5/28/2032	\$ 1,734,606.15	\$ 31,828.97	\$ 22,259.72	\$ 9,569.24	\$1,712,346.43
117	6/28/2032	\$ 1,712,346.43	\$ 31,828.97	\$ 22,382.52	\$ 9,446.44	\$1,689,963.90
118	7/28/2032	\$ 1,689,963.90	\$ 31,828.97	\$ 22,506.00	\$ 9,322.97	\$1,667,457.90
119	8/28/2032	\$ 1,667,457.90	\$ 31,828.97	\$ 22,630.16	\$ 9,198.81	\$1,644,827.74
120	9/28/2032	\$ 1,644,827.74	\$ 31,828.97	\$ 22,755.00	\$ 9,073.97	\$1,622,072.74
121	10/28/2032	\$ 1,622,072.74	\$ 31,828.97	\$ 22,880.53	\$ 8,948.43	\$1,599,192.21
122	11/28/2032	\$ 1,599,192.21	\$ 31,828.97	\$ 23,006.76	\$ 8,822.21	\$1,576,185.45
123	12/28/2032	\$ 1,576,185.45	\$ 31,828.97	\$ 23,133.68	\$ 8,695.29	\$1,553,051.77
124	1/28/2033	\$ 1,553,051.77	\$ 31,828.97	\$ 23,261.30	\$ 8,567.67	\$1,529,790.47
125	2/28/2033	\$ 1,529,790.47	\$ 31,828.97	\$ 23,389.62	\$ 8,439.34	\$1,506,400.85
126	3/28/2033	\$ 1,506,400.85	\$ 31,828.97	\$ 23,518.66	\$ 8,310.31	\$1,482,882.19
127	4/28/2033	\$ 1,482,882.19	\$ 31,828.97	\$ 23,648.40	\$ 8,180.57	\$1,459,233.79
128	5/28/2033	\$ 1,459,233.79	\$ 31,828.97	\$ 23,778.86	\$ 8,050.11	\$1,435,454.93
129	6/28/2033	\$ 1,435,454.93	\$ 31,828.97	\$ 23,910.04	\$ 7,918.93	\$1,411,544.89
130	7/28/2033	\$ 1,411,544.89	\$ 31,828.97	\$ 24,041.95	\$ 7,787.02	\$1,387,502.94
131	8/28/2033	\$ 1,387,502.94	\$ 31,828.97	\$ 24,174.58	\$ 7,654.39	\$1,363,328.36
132	9/28/2033	\$ 1,363,328.36	\$ 31,828.97	\$ 24,307.94	\$ 7,521.03	\$1,339,020.42
133	10/28/2033	\$ 1,339,020.42	\$ 31,828.97	\$ 24,442.04	\$ 7,386.93	\$1,314,578.38
134	11/28/2033	\$ 1,314,578.38	\$ 31,828.97	\$ 24,576.88	\$ 7,252.09	\$1,290,001.51
135	12/28/2033	\$ 1,290,001.51	\$ 31,828.97	\$ 24,712.46	\$ 7,116.51	\$1,265,289.05
136	1/28/2034	\$ 1,265,289.05	\$ 31,828.97	\$ 24,848.79	\$ 6,980.18	\$1,240,440.25
137	2/28/2034	\$ 1,240,440.25	\$ 31,828.97	\$ 24,985.87	\$ 6,843.10	\$1,215,454.38
138	3/28/2034	\$ 1,215,454.38	\$ 31,828.97	\$ 25,123.71	\$ 6,705.26	\$1,190,330.67
139	4/28/2034	\$ 1,190,330.67	\$ 31,828.97	\$ 25,262.31	\$ 6,566.66	\$1,165,068.36
140	5/28/2034	\$ 1,165,068.36	\$ 31,828.97	\$ 25,401.67	\$ 6,427.29	\$1,139,666.68
141	6/28/2034	\$ 1,139,666.68	\$ 31,828.97	\$ 25,541.81	\$ 6,287.16	\$1,114,124.88
142	7/28/2034	\$ 1,114,124.88	\$ 31,828.97	\$ 25,682.71	\$ 6,146.26	\$1,088,442.16
143	8/28/2034	\$ 1,088,442.16	\$ 31,828.97	\$ 25,824.40	\$ 6,004.57	\$1,062,617.77
144	9/28/2034	\$ 1,062,617.77	\$ 31,828.97	\$ 25,966.86	\$ 5,862.11	\$1,036,650.91
145	10/28/2034	\$ 1,036,650.91	\$ 31,828.97	\$ 26,110.11	\$ 5,718.86	\$1,010,540.80
146	11/28/2034	\$ 1,010,540.80	\$ 31,828.97	\$ 26,254.15	\$ 5,574.82	\$ 984,286.65
147	12/28/2034	\$ 984,286.65	\$ 31,828.97	\$ 26,398.99	\$ 5,429.98	\$ 957,887.66
148	1/28/2035	\$ 957,887.66	\$ 31,828.97	\$ 26,544.62	\$ 5,284.35	\$ 931,343.04
149	2/28/2035	\$ 931,343.04	\$ 31,828.97	\$ 26,691.06	\$ 5,137.91	\$ 904,651.98
150	3/28/2035	\$ 904,651.98	\$ 31,828.97	\$ 26,838.30	\$ 4,990.66	\$ 877,813.67
151	4/28/2035	\$ 877,813.67	\$ 31,828.97	\$ 26,986.36	\$ 4,842.61	\$ 850,827.31

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
152	5/28/2035	\$ 850,827.31	\$ 31,828.97	\$ 27,135.24	\$ 4,693.73	\$ 823,692.07
153	6/28/2035	\$ 823,692.07	\$ 31,828.97	\$ 27,284.93	\$ 4,544.03	\$ 796,407.14
154	7/28/2035	\$ 796,407.14	\$ 31,828.97	\$ 27,435.46	\$ 4,393.51	\$ 768,971.68
155	8/28/2035	\$ 768,971.68	\$ 31,828.97	\$ 27,586.81	\$ 4,242.16	\$ 741,384.87
156	9/28/2035	\$ 741,384.87	\$ 31,828.97	\$ 27,739.00	\$ 4,089.97	\$ 713,645.88
157	10/28/2035	\$ 713,645.88	\$ 31,828.97	\$ 27,892.02	\$ 3,936.95	\$ 685,753.86
158	11/28/2035	\$ 685,753.86	\$ 31,828.97	\$ 28,045.89	\$ 3,783.08	\$ 657,707.96
159	12/28/2035	\$ 657,707.96	\$ 31,828.97	\$ 28,200.61	\$ 3,628.36	\$ 629,507.35
160	1/28/2036	\$ 629,507.35	\$ 31,828.97	\$ 28,356.19	\$ 3,472.78	\$ 601,151.17
161	2/28/2036	\$ 601,151.17	\$ 31,828.97	\$ 28,512.62	\$ 3,316.35	\$ 572,638.55
162	3/28/2036	\$ 572,638.55	\$ 31,828.97	\$ 28,669.91	\$ 3,159.06	\$ 543,968.64
163	4/28/2036	\$ 543,968.64	\$ 31,828.97	\$ 28,828.07	\$ 3,000.89	\$ 515,140.56
164	5/28/2036	\$ 515,140.56	\$ 31,828.97	\$ 28,987.11	\$ 2,841.86	\$ 486,153.45
165	6/28/2036	\$ 486,153.45	\$ 31,828.97	\$ 29,147.02	\$ 2,681.95	\$ 457,006.43
166	7/28/2036	\$ 457,006.43	\$ 31,828.97	\$ 29,307.82	\$ 2,521.15	\$ 427,698.61
167	8/28/2036	\$ 427,698.61	\$ 31,828.97	\$ 29,469.50	\$ 2,359.47	\$ 398,229.12
168	9/28/2036	\$ 398,229.12	\$ 31,828.97	\$ 29,632.07	\$ 2,196.90	\$ 368,597.04
169	10/28/2036	\$ 368,597.04	\$ 31,828.97	\$ 29,795.54	\$ 2,033.43	\$ 338,801.50
170	11/28/2036	\$ 338,801.50	\$ 31,828.97	\$ 29,959.91	\$ 1,869.05	\$ 308,841.59
171	12/28/2036	\$ 308,841.59	\$ 31,828.97	\$ 30,125.19	\$ 1,703.78	\$ 278,716.40
172	1/28/2037	\$ 278,716.40	\$ 31,828.97	\$ 30,291.38	\$ 1,537.59	\$ 248,425.01
173	2/28/2037	\$ 248,425.01	\$ 31,828.97	\$ 30,458.49	\$ 1,370.48	\$ 217,966.52
174	3/28/2037	\$ 217,966.52	\$ 31,828.97	\$ 30,626.52	\$ 1,202.45	\$ 187,340.00
175	4/28/2037	\$ 187,340.00	\$ 31,828.97	\$ 30,795.48	\$ 1,033.49	\$ 156,544.53
176	5/28/2037	\$ 156,544.53	\$ 31,828.97	\$ 30,965.36	\$ 863.60	\$ 125,579.16
177	6/28/2037	\$ 125,579.16	\$ 31,828.97	\$ 31,136.19	\$ 692.78	\$ 94,442.97
178	7/28/2037	\$ 94,442.97	\$ 31,828.97	\$ 31,307.96	\$ 521.01	\$ 63,135.02
179	8/28/2037	\$ 63,135.02	\$ 31,828.97	\$ 31,480.67	\$ 348.29	\$ 31,654.34
180	9/28/2037	\$ 31,654.34	\$ 31,828.97	\$ 31,654.34	\$ 174.63	\$ 0.00

Stratfords of the World Committee Meeting
March 17, 2022



Stratfords of the World (Ontario) Advisory Committee

MINUTES

A meeting of the Stratfords of the World (SOTW) Advisory Committee was held on Thursday, March 17, 2022 at 3:00 p.m., electronically.

Committee Members Present: Joan Ayton – Chair Presiding, June Wells, Linda Hawken, Susan Kummer, Mary-Anne Krutila, Virginia Burrows

Staff Present: Tatiana Dafoe – Clerk, Casey Riehl – Recording Secretary

Also Present: Joyce Mohr

Absent: Kathy Hill, Ken Clarke, Councillor Tom Clifford

Minutes

1. Call to Order

Joan Ayton, Chair, called the meeting to order at 3:04 p.m.

2. Declarations of Pecuniary Interest and the General Nature Thereof

None declared.

3. Adoption of the Previous Minutes

Motion by Linda Hawken

Seconded by June Wells

THAT the minutes from the Stratfords of the World Advisory Committee meeting dated January 27, 2022 be adopted as printed. Carried

4. Business Arising from Previous Minutes

4.1 Reunion Plans – Joan Ayton

- Joan Ayton reported that all of the delegates who previously registered and paid, have all received a full refund.
- The Festival Theatre has sent a full refund of \$1,824.00.

Stratfords of the World Committee Meeting
March 17, 2022

- The Indigenous Experience at Kettle Point – organizers would only refund 50% of the deposit being \$687.50. Organizers will not honour the other 50%, even if SOTW re-books an event next year.
- The Stratford Country Club will hold the deposit or issue a gift card for \$50.00. Ms. Ayton has advised them to keep the funds on file until the Committee makes a final decision on hosting.
- For delegates that individually booked and paid for their own Niagara Falls bus trips, information has been forwarded to them on how to receive a full refund.
- Ms. Ayton has informed the other Stratfords that Stratford, Ontario will decide whether to proceed with hosting a 2023 reunion at a future meeting this summer and will keep everyone updated.
- The Committee will review their budget again next meeting to ensure that all the deposits have been received and will have a better understanding of what the total amount is in the reserve fund.
- Susan Kummer reported that the Community Services Department will have the SOTW Reunion Garden worked up before the long weekend in May. Committee members can plant the garden with the flowers they have and after the long weekend, Community Services will do some filling in.

5. New Business

None noted.

6. Date of Next Meeting: Thursday, May 19, 2022 – 3:00 p.m., electronically.

7. Adjournment

Motion by June Wells

Seconded by Virginia Burrows

THAT the March 17, 2022 Stratfords of the World Advisory Committee meeting adjourn. Carried

Start Time: 3:04 P.M.

End Time: 3:15 P.M.