

OFFICE USE ONLY	Return Signed Documents to BND
Borrower:	ESSENTIAL LIVING INC
Program Option:	Flex PACE for Affordable Housing
Community Participation:	

**ESCROW AGREEMENT  
PACE PROGRAM**

This Escrow Agreement (the "Agreement") is made as of **February 25, 2016**, between the **BANK OF NORTH DAKOTA** acting on behalf of the PACE program ("Agent"), **CITY OF MINOT** (the "Community"), and the **BANK OF NORTH DAKOTA** acting through its Trust Department as Escrow Agent (the "Escrow Agent") for the purpose of receiving and disbursing the Interest Buydown Amount in connection with the loan (the "Loan") made to **ESSENTIAL LIVING INC** (the "Borrower") by **FIRST WESTERN BANK & TRUST** (the "Lender") pursuant to a Promissory Note dated \_\_\_\_\_ (the "Note").

BND, the Community and the Agent hereby agree as follows:

Section 1. Defined Terms. Capitalized terms used in this Agreement and not otherwise defined shall have the meanings given to them in the Interest Buydown Agreement dated **February 25, 2016**. As used in this Agreement, the following terms have the following meanings (terms defined in the singular to have the same meaning when used in the plural and vice versa):

Agreement - means this Escrow Agreement, as amended, supplemented, or modified from time to time.

Agent – means Bank of North Dakota acting through its Trust Department.

Borrowing Rate - means the interest rate to be paid by the Borrower after subtracting the Interest Buydown Amount from the interest expense which will accrue at the initial Yield Rate over the life of the PACE commitment as set forth on Payment Schedule - Exhibit A to the Interest Buydown Agreement. If the terms of the Note provide for a variable or adjustable rate structure, the Borrowing Rate may vary over the term of the Note depending upon the periodic adjustment of the rate index over the term of the obligation, but in no event will it be less than the minimum rate set forth in the Note

BND Buydown Amount - means the portion of the Interest Buydown Amount to be paid by BND as set forth on the attached Payment Schedule - Exhibit A.

Buydown Documents – means this Agreement, and the Interest Buydown Agreement and any attachments or schedules incorporated therein.

Community Buydown Amount - means the portion of the Interest Buydown Amount to be paid by the Community and set forth on the attached Payment Schedule - Exhibit A.

Community In-kind Commitment Amount - means the amount of "in-kind" commitment made by the Community, if any, to match the BND Buydown Amount to be paid by BND as provided by the PACE Program. The "in-kind" Community Commitment Amount is provided by the Community in lieu of its cash portion of the Interest Buydown Amount, and is a contribution towards total costs of the Borrower's project in a form acceptable to BND. The payment schedule attached to this document as Exhibit A specifies the Community Commitment Amount, if any.

Escrow Agreement - Agreement by which the payments to retire the Interest Buydown Amount is to be administered by the Escrow Agent.

Flex PACE Program – means the program option within the PACE Program which provides an interest buydown to borrowers that do not meet the job creation or industry-type requirement of the PACE Program, but do meet other needs as determined appropriate by the Community.

Flex PACE Affordable Housing Program – means the program option within the PACE Program which provides an interest buydown to borrowers for the permanent financing of affordable multi-family housing units within the Community.

Interest Buydown Amount – means the actual amount to be paid by the Escrow Agent on behalf of the

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Borrower over the life of the Note to buy down the Yield Rate to the Borrowing Rate as set forth in the Payment Schedule - Exhibit A to the Interest Buydown Agreement.

The Interest Buydown Amount includes the BND Buydown Amount and the Community Buydown Amount unless all or any portion of the Community's cash portion is made in the form of an "in-kind" Community Commitment Amount, then the Interest Buydown Amount may only consist of the BND Buydown Amount. The Interest Buydown Amount shall not exceed **\$500,000.00**.

The Interest Buydown Amount has been based upon the Yield Rate at the time of closing, unless otherwise agreed to in writing by the Lender, BND, and the Borrower. The Interest Buydown Amount shall not vary, and subject to the terms and conditions of the PACE Program it shall be paid on the basis of a set stream of payments as defined under the column entitled INTEREST EXPENSE DIFF. DUE TO BUYDOWN as listed on Payment Schedule - Exhibit A to the Interest Buydown Agreement.

PACE Program – means the "Partnership in Assisting Community Expansion Program." and includes loans approved under PACE Program options for PACE, Flex PACE or Flex PACE for Affordable Housing.

Payment Schedule - means the payment schedule attached to this agreement as Exhibit A may be updated and supplemented from time to time by BND.

Yield Rate - means the interest rate on the Note which, at any point in time when there is a default, may include the default rate as that term is defined in the Note.

Section 2. Receipt of Interest Buydown. BND and the Community agree to deliver to the Agent the amount as set out and described in the payment schedule attached to this Agreement as Exhibit A in the amounts and on the dates indicated, subject to this Agreement.

Section 3. Disbursement of the Interest Buydown Amount. The Agent agrees to disburse the Interest Buydown Amount to Lender in the amounts and on the dates as set out and described in the payment schedule, subject to this Agreement.

Section 4. Notice from BND. Upon notice from BND, (notice may be made orally or in writing, provided, that oral notice must be confirmed by written notice within 5 Business Days), which identifies to the satisfaction of the Agent the Interest Buydown Amount disbursement which is the subject of the notice, the Agent shall disburse that portion of the Interest Buydown Amount to the Lender in the amounts as set out in the Payment Schedule – Exhibit A. If on the date the notice is received by the Agent from BND the Agent has not received all or any part of the Community's share of the Interest Buydown Amount as indicated on the Payment Schedule – Exhibit A, the Agent shall disburse the BND Buydown Amount and the Community Buydown Amount, to the extent available, to the Lender.

In the event that all parties to this Agreement have consented that the Community will provide a Community In-Kind Commitment amount in lieu of all or some part of its cash portion of the Interest Buydown Amount, the Agent shall disburse the Interest Buydown Amount to the Lender in the amounts as set out in the Payment Schedule.

Section 5. Notice of Suspension of Disbursement of Interest Buydown Amount. Upon notice by BND to the Agent that payments of the Interest Buydown Amount are to be suspended, (notice may be made orally or in writing, receipt of either shall be operative as to suspension, provided, that oral notice is followed by written notice within 5 Business Days), the Agent will not make any further disbursements of the Interest Buydown Amount to either the Lender or to BND, regardless of whether a notice for payment is subsequently received from BND, until the Agent receives notice from BND, whether oral or written, directing the Agent to resume disbursing the Interest Buydown Amount upon receipt of a notice for payment.

Section 6. Notice of Final Disbursal and Termination. Upon notice by BND to the Agent to disburse any remaining amounts of the Interest Buydown Amount to the PACE Fund and the Community and to terminate this Agreement, (notice may be made orally or in writing, receipt of either shall be operative as to termination,

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provided that oral notice is followed by written notice within 5 Business Days), the Agent will disburse any remaining amounts held under this Agreement to the Community and the PACE Fund according to their respective shares of the remaining balance and will terminate this Agreement and shall have no further duties or obligations to any party other than, upon request, to provide a final accounting of receipts and disbursements.

**Section 7. Duties of Agent, Reliance on Notices.** The Agent shall not be liable as Agent except for the performance of such duties as are specifically set out in this Agreement to be performed by the Agent and the Agent may conclusively rely, as to the truth of the statements expressed in any notice, in the absence of bad faith on the part of the Agent, upon notices conforming to the requirements of this Agreement. No provision of this Agreement shall be construed to relieve the Agent from liability for its own negligent action, its own negligent failure to act, or its own willful misconduct, except that the Agent shall at all times be protected from liability for any error or judgment made in good faith by a responsible officer or officers unless it shall be proved that the Agent was negligent in ascertaining the pertinent facts and the Agent shall at all times be protected with respect to any action taken or omitted to be taken by it in good faith and in accordance with the directions contained in a notice received by the Agent pursuant to this Agreement. The Agent shall also be protected when acting in good faith and upon advice of its counsel.

**Section 8. Fees and Costs.** The Agent shall be entitled to receive fees, in such amounts as it may establish from time to time, and to be reimbursed for its costs, including attorney's fees, for the performance of its duties under this Agreement.

**Section 9. Notice.** All notices, demands and requests to be given or made under this Agreement, if in writing, shall be properly made if sent by United States mail, postage prepaid, and addressed as follows:

Community:	CITY OF MINOT PO BOX 5006 MINOT, ND 58702-5006
BND:	BANK OF NORTH DAKOTA, Agent PO BOX 5509 BISMARCK, ND 58506-5509 Attention: Financial Institutions Market
BND:	BANK OF NORTH DAKOTA, Escrow Agent PO BOX 5509 BISMARCK, ND 58506-5509 Attention: Trust Department
Lender:	FIRST WESTERN BANK & TRUST PO BOX 1090 MINOT, ND 58702-1090

Any of the above parties may change the address listed for it at any time upon written notice of such change sent by United States mail, postage prepaid, to each of the other parties.

**Section 10. Amendments.** No amendment, modification, or waiver of any provision of this Agreement shall in any event be effective unless in writing and signed by all parties and then such waiver or amendment shall be effective only in the specific instance and for the specific purpose for which given.

**Section 11. Governing Law.** This Agreement shall be governed by, and construed in accordance with, the laws of the State of North Dakota.

**Section 12. Severability of Provisions.** Any provision of this Agreement which is prohibited or unenforceable by law shall be deemed severable to the extent of such prohibition or unenforceability without invalidating the remaining provisions of this Agreement.

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Section 13. Headings. Article and Section headings in this Agreement are for the convenience of reference only and shall not constitute a part of this Agreement for any other purpose.

Section 14. No Waiver, Remedies. No failure on the part of the Agent to exercise, and no delay in exercising, any right, power, or remedy under this Agreement shall operate as a waiver thereof; nor shall any single or partial exercise of any right under this Agreement preclude any other or further exercise thereof or the exercise of any other right. The remedies provided in this Agreement are cumulative and are not exclusive of any remedies provided by law.

Section 15. Document Imaging and Electronic Transactions. All parties hereby acknowledge the receipt of a copy of this Agreement and all other loan documents. Bank may, on behalf of parties, create a microfilm or optical disk or other electronic image of this Agreement and any or all of the loan documents. Bank may store the electronic image of this Agreement and loan documents in its electronic form and then destroy the paper original as part of Bank's normal business practices, with the electronic image deemed to be an original.

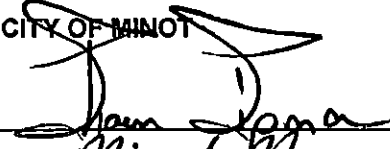
Each person signing this Agreement represents and warrants that he or she is duly authorized and has legal capacity to execute and deliver this Agreement. Each party represents and warrants to the other that the execution and delivery of the Agreement and the performance of such party's obligation hereunder have been duly authorized, and that the Agreement is a valid and legal agreement binding on such party and enforceable in accordance with its terms.

IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their respective officers duly authorized, as of the date first above written.

**BANK OF NORTH DAKOTA, Agent**

\_\_\_\_\_  
Kim R Kautzman  
Title: Business Banker

CITY OF MINOT

  
\_\_\_\_\_  
Title: Minot Mayor

**BANK OF NORTH DAKOTA, Escrow Agent**

\_\_\_\_\_  
Title: \_\_\_\_\_

# Exhibit A: Essential Living Inc

LOAN TYPE: Affordable Housing  
 LOAN NUMBER:  
 LEAD BANK:

NOTE: The borrower and originating lender should be aware that the fund will provide a set stream of subsidy payments (interest buydown) based upon the payment schedule below. The amount of the borrower's payment, the amortization and all other terms of the loan shall be governed by the promissory note.  
 The balances shown here, other than the specific buydown amounts, are intended for illustrative purposes only.

## Buydown Account Details

INTEREST BUYDOWN AMOUNT: \$500,000.00  
 BND BUYDOWN AMOUNT: \$500,000.00  
 PRESENT VALUE BND: \$479,525.27  
 CREATED DATE: 1/30/2018

## Loan without buydown

PRINCIPAL: \$1,917,326.96  
 YIELD RATE: 5.00  
 AMORTIZATION (MONTHS): 240  
 PAYMENT: \$12,730.87

## Loan with buydown

PRINCIPAL: \$1,917,326.96  
 BORROWING RATE: 1.00  
 AMORTIZATION (MONTHS): 240

Period	Payment	Principal	Interest	Balance
1	\$12,730.87	\$4,475.71	\$8,255.16	\$1,912,851.25
2	\$12,730.87	\$5,292.00	\$7,438.87	\$1,907,559.25
3	\$12,730.87	\$4,517.77	\$8,213.10	\$1,903,041.48
4	\$12,730.87	\$4,801.53	\$7,929.34	\$1,898,239.95
5	\$12,730.87	\$4,557.89	\$8,172.98	\$1,893,682.06
6	\$12,730.87	\$4,840.53	\$7,890.34	\$1,888,841.53
7	\$12,730.87	\$4,598.36	\$8,132.51	\$1,884,243.17
8	\$12,730.87	\$4,618.16	\$8,112.71	\$1,879,625.01
9	\$12,730.87	\$4,899.10	\$7,831.77	\$1,874,725.91
10	\$12,730.87	\$4,659.13	\$8,071.74	\$1,870,066.78
11	\$12,730.87	\$4,938.93	\$7,791.94	\$1,865,127.85
12	\$12,730.87	\$4,700.46	\$8,030.41	\$1,860,427.39
13	\$12,730.87	\$4,720.70	\$8,010.17	\$1,855,706.69
14	\$12,730.87	\$5,256.50	\$7,474.37	\$1,850,450.19
15	\$12,730.87	\$4,763.65	\$7,967.22	\$1,845,686.54
16	\$12,730.87	\$5,040.51	\$7,690.36	\$1,840,646.03
17	\$12,730.87	\$4,805.87	\$7,925.00	\$1,835,840.16
18	\$12,730.87	\$5,081.54	\$7,649.33	\$1,830,758.62
19	\$12,730.87	\$4,848.44	\$7,882.43	\$1,825,910.18
20	\$12,730.87	\$4,869.31	\$7,861.56	\$1,821,040.87
21	\$12,730.87	\$5,143.20	\$7,587.67	\$1,815,897.67
22	\$12,730.87	\$4,912.42	\$7,818.45	\$1,810,985.25
23	\$12,730.87	\$5,185.10	\$7,545.77	\$1,805,800.15
24	\$12,730.87	\$4,955.90	\$7,774.97	\$1,800,844.25
25	\$12,730.87	\$4,977.24	\$7,753.63	\$1,795,867.01
26	\$12,730.87	\$5,746.94	\$6,983.93	\$1,790,120.07
27	\$12,730.87	\$5,023.41	\$7,707.46	\$1,785,096.66
28	\$12,730.87	\$5,292.97	\$7,437.90	\$1,779,803.69
29	\$12,730.87	\$5,067.83	\$7,663.04	\$1,774,735.86
30	\$12,730.87	\$5,336.14	\$7,394.73	\$1,769,399.72
31	\$12,730.87	\$5,112.62	\$7,618.25	\$1,764,287.10
32	\$12,730.87	\$5,134.63	\$7,596.24	\$1,759,152.47
33	\$12,730.87	\$5,401.07	\$7,329.80	\$1,753,751.40
34	\$12,730.87	\$5,180.00	\$7,550.87	\$1,748,571.40
35	\$12,730.87	\$5,445.16	\$7,285.71	\$1,743,126.24
36	\$12,730.87	\$5,225.74	\$7,505.13	\$1,737,900.50

Period	Payment	Principal	Interest	Balance
1	\$6,126.74	\$4,475.71	\$1,651.03	\$1,912,851.25
2	\$6,779.77	\$5,292.00	\$1,487.77	\$1,907,559.25
3	\$6,160.39	\$4,517.77	\$1,642.62	\$1,903,041.48
4	\$6,387.40	\$4,801.53	\$1,585.87	\$1,898,239.95
5	\$6,192.49	\$4,557.89	\$1,634.60	\$1,893,682.06
6	\$6,418.60	\$4,840.53	\$1,578.07	\$1,888,841.53
7	\$6,224.86	\$4,598.36	\$1,626.50	\$1,884,243.17
8	\$6,240.70	\$4,618.16	\$1,622.54	\$1,879,625.01
9	\$6,465.45	\$4,899.10	\$1,566.35	\$1,874,725.91
10	\$6,273.48	\$4,659.13	\$1,614.35	\$1,870,066.78
11	\$6,497.32	\$4,938.93	\$1,558.39	\$1,865,127.85
12	\$6,306.54	\$4,700.46	\$1,606.08	\$1,860,427.39
13	\$6,322.73	\$4,720.70	\$1,602.03	\$1,855,706.69
14	\$6,751.37	\$5,256.50	\$1,494.87	\$1,850,450.19
15	\$6,357.09	\$4,763.65	\$1,593.44	\$1,845,686.54
16	\$6,578.58	\$5,040.51	\$1,538.07	\$1,840,646.03
17	\$6,390.87	\$4,805.87	\$1,585.00	\$1,835,840.16
18	\$6,611.41	\$5,081.54	\$1,529.87	\$1,830,758.62
19	\$6,424.93	\$4,848.44	\$1,576.49	\$1,825,910.18
20	\$6,441.62	\$4,869.31	\$1,572.31	\$1,821,040.87
21	\$6,660.73	\$5,143.20	\$1,517.53	\$1,815,897.67
22	\$6,476.11	\$4,912.42	\$1,563.69	\$1,810,985.25
23	\$6,694.25	\$5,185.10	\$1,509.15	\$1,805,800.15
24	\$6,510.89	\$4,955.90	\$1,554.99	\$1,800,844.25
25	\$6,527.97	\$4,977.24	\$1,550.73	\$1,795,867.01
26	\$7,143.73	\$5,746.94	\$1,396.79	\$1,790,120.07
27	\$6,564.90	\$5,023.41	\$1,541.49	\$1,785,096.66
28	\$6,780.55	\$5,292.97	\$1,487.58	\$1,779,803.69
29	\$6,600.44	\$5,067.83	\$1,532.61	\$1,774,735.86
30	\$6,815.09	\$5,336.14	\$1,478.95	\$1,769,399.72
31	\$6,636.27	\$5,112.62	\$1,523.65	\$1,764,287.10
32	\$6,653.88	\$5,134.63	\$1,519.25	\$1,759,152.47
33	\$6,867.03	\$5,401.07	\$1,465.96	\$1,753,751.40
34	\$6,690.17	\$5,180.00	\$1,510.17	\$1,748,571.40
35	\$6,902.30	\$5,445.16	\$1,457.14	\$1,743,126.24
36	\$6,726.77	\$5,225.74	\$1,501.03	\$1,737,900.50

Period	Interest Buydown	BND (100.00%)
1	\$6,604.13	\$6,604.13
2	\$5,951.10	\$5,951.10
3	\$6,570.48	\$6,570.48
4	\$6,343.47	\$6,343.47
5	\$6,538.38	\$6,538.38
6	\$6,312.27	\$6,312.27
7	\$6,506.01	\$6,506.01
8	\$6,490.17	\$6,490.17
9	\$6,265.42	\$6,265.42
10	\$6,457.39	\$6,457.39
11	\$6,233.55	\$6,233.55
12	\$6,424.33	\$6,424.33
13	\$6,408.14	\$6,408.14
14	\$5,979.50	\$5,979.50
15	\$6,373.78	\$6,373.78
16	\$6,152.29	\$6,152.29
17	\$6,340.00	\$6,340.00
18	\$6,119.46	\$6,119.46
19	\$6,305.94	\$6,305.94
20	\$6,289.25	\$6,289.25
21	\$6,070.14	\$6,070.14
22	\$6,254.76	\$6,254.76
23	\$6,036.62	\$6,036.62
24	\$6,219.98	\$6,219.98
25	\$6,202.90	\$6,202.90
26	\$5,587.14	\$5,587.14
27	\$6,165.97	\$6,165.97
28	\$5,950.32	\$5,950.32
29	\$6,130.43	\$6,130.43
30	\$5,915.78	\$5,915.78
31	\$6,094.60	\$6,094.60
32	\$6,076.99	\$6,076.99
33	\$5,863.84	\$5,863.84
34	\$6,040.70	\$6,040.70
35	\$5,828.57	\$5,828.57
36	\$6,004.10	\$6,004.10

37	\$12,730.87	\$5,248.24	\$7,482.63	\$1,732,652.26	37	\$6,744.77	\$5,248.24	\$1,496.53	\$1,732,652.26	37	\$5,986.10	\$5,986.10			
38	\$12,730.87	\$5,992.78	\$6,738.09	\$1,726,659.48	38	\$7,340.40	\$5,992.78	\$1,347.62	\$1,726,659.48	38	\$5,390.47	\$5,390.47			
39	\$12,730.87	\$5,296.64	\$7,434.23	\$1,721,362.84	39	\$6,783.49	\$5,296.64	\$1,486.85	\$1,721,362.84	39	\$5,947.38	\$5,947.38			
40	\$12,730.87	\$5,558.52	\$7,172.35	\$1,715,804.32	40	\$6,992.99	\$5,558.52	\$1,434.47	\$1,715,804.32	40	\$5,737.88	\$5,737.88			
41	\$12,730.87	\$5,343.38	\$7,387.49	\$1,710,460.94	41	\$6,820.88	\$5,343.38	\$1,477.50	\$1,710,460.94	41	\$5,909.99	\$5,909.99			
42	\$12,730.87	\$5,603.95	\$7,126.92	\$1,704,856.99	42	\$7,029.33	\$5,603.95	\$1,425.38	\$1,704,856.99	42	\$5,701.54	\$5,701.54			
43	\$12,730.87	\$5,390.51	\$7,340.36	\$1,699,466.48	43	\$6,858.58	\$5,390.51	\$1,468.07	\$1,699,466.48	43	\$5,872.29	\$5,872.29			
44	\$12,730.87	\$5,413.72	\$7,317.15	\$1,694,052.76	44	\$6,877.15	\$5,413.72	\$1,463.43	\$1,694,052.76	44	\$5,853.72	\$5,853.72			
45	\$12,730.87	\$5,672.32	\$7,058.55	\$1,688,380.44	45	\$7,084.03	\$5,672.32	\$1,411.71	\$1,688,380.44	45	\$5,646.84	\$5,646.84			
46	\$12,730.87	\$5,461.45	\$7,269.42	\$1,682,918.99	46	\$6,915.33	\$5,461.45	\$1,453.88	\$1,682,918.99	46	\$5,815.54	\$5,815.54			
47	\$12,730.87	\$5,718.71	\$7,012.16	\$1,677,200.28	47	\$7,121.14	\$5,718.71	\$1,402.43	\$1,677,200.28	47	\$5,609.73	\$5,609.73			
48	\$12,730.87	\$5,509.59	\$7,221.28	\$1,671,690.69	48	\$6,953.85	\$5,509.59	\$1,444.26	\$1,671,690.69	48	\$5,777.02	\$5,777.02			
49	\$12,730.87	\$5,533.31	\$7,197.56	\$1,666,157.38	49	\$6,972.82	\$5,533.31	\$1,439.51	\$1,666,157.38	49	\$5,758.05	\$5,758.05			
50	\$12,730.87	\$6,251.37	\$6,479.50	\$1,659,906.01	50	\$7,547.27	\$6,251.37	\$1,295.90	\$1,659,906.01	50	\$5,183.60	\$5,183.60			
51	\$12,730.87	\$5,584.05	\$7,146.82	\$1,654,321.96	51	\$7,013.41	\$5,584.05	\$1,429.36	\$1,654,321.96	51	\$5,717.46	\$5,717.46			
52	\$12,730.87	\$5,837.86	\$6,893.01	\$1,648,484.10	52	\$7,216.46	\$5,837.86	\$1,378.60	\$1,648,484.10	52	\$5,514.41	\$5,514.41			
53	\$12,730.87	\$5,633.23	\$7,097.64	\$1,642,850.87	53	\$7,052.76	\$5,633.23	\$1,419.53	\$1,642,850.87	53	\$5,678.11	\$5,678.11			
54	\$12,730.87	\$5,885.66	\$6,845.21	\$1,636,965.21	54	\$7,254.70	\$5,885.66	\$1,369.04	\$1,636,965.21	54	\$5,476.17	\$5,476.17			
55	\$12,730.87	\$5,682.83	\$7,048.04	\$1,631,282.38	55	\$7,092.44	\$5,682.83	\$1,409.61	\$1,631,282.38	55	\$5,638.43	\$5,638.43			
56	\$12,730.87	\$5,707.29	\$7,023.58	\$1,625,575.09	56	\$7,112.01	\$5,707.29	\$1,404.72	\$1,625,575.09	56	\$5,618.86	\$5,618.86			
57	\$12,730.87	\$5,957.64	\$6,773.23	\$1,619,617.45	57	\$7,312.29	\$5,957.64	\$1,354.65	\$1,619,617.45	57	\$5,418.58	\$5,418.58			
58	\$12,730.87	\$5,757.52	\$6,973.35	\$1,613,859.93	58	\$7,152.19	\$5,757.52	\$1,394.67	\$1,613,859.93	58	\$5,578.68	\$5,578.68			
59	\$12,730.87	\$6,006.45	\$6,724.42	\$1,607,853.48	59	\$7,351.33	\$6,006.45	\$1,344.88	\$1,607,853.48	59	\$5,379.54	\$5,379.54			
60	\$12,730.87	\$5,808.17	\$6,922.70	\$1,602,045.31	60	\$7,192.71	\$5,808.17	\$1,384.54	\$1,602,045.31	60	\$5,538.16	\$5,538.16			
61	\$12,730.87	\$5,833.17	\$6,897.70	\$1,596,212.14	61	\$7,212.71	\$5,833.17	\$1,379.54	\$1,596,212.14	61	\$5,518.16	\$5,518.16			
62	\$12,730.87	\$6,301.68	\$6,429.19	\$1,589,910.46	62	\$7,587.52	\$6,301.68	\$1,285.84	\$1,589,910.46	62	\$5,143.35	\$5,143.35			
63	\$12,730.87	\$5,885.42	\$6,845.45	\$1,584,025.04	63	\$7,254.51	\$5,885.42	\$1,369.09	\$1,584,025.04	63	\$5,476.36	\$5,476.36			
64	\$12,730.87	\$6,130.77	\$6,600.10	\$1,577,894.27	64	\$7,450.79	\$6,130.77	\$1,320.02	\$1,577,894.27	64	\$5,280.08	\$5,280.08			
65	\$12,730.87	\$5,937.16	\$6,793.71	\$1,571,957.11	65	\$7,295.90	\$5,937.16	\$1,358.74	\$1,571,957.11	65	\$5,434.97	\$5,434.97			
66	\$12,730.87	\$6,181.05	\$6,549.82	\$1,565,776.06	66	\$7,491.01	\$6,181.05	\$1,309.96	\$1,565,776.06	66	\$5,239.86	\$5,239.86			
67	\$12,730.87	\$5,989.33	\$6,741.54	\$1,559,786.73	67	\$7,337.64	\$5,989.33	\$1,348.31	\$1,559,786.73	67	\$5,393.23	\$5,393.23			
68	\$12,730.87	\$6,015.12	\$6,715.75	\$1,553,771.61	68	\$7,358.27	\$6,015.12	\$1,343.15	\$1,553,771.61	68	\$5,372.60	\$5,372.60			
69	\$12,730.87	\$6,256.82	\$6,474.05	\$1,547,514.79	69	\$7,551.63	\$6,256.82	\$1,294.81	\$1,547,514.79	69	\$5,179.24	\$5,179.24			
70	\$12,730.87	\$6,067.96	\$6,662.91	\$1,541,446.83	70	\$7,400.54	\$6,067.96	\$1,332.58	\$1,541,446.83	70	\$5,330.33	\$5,330.33			
71	\$12,730.87	\$6,308.17	\$6,422.70	\$1,535,138.66	71	\$7,592.71	\$6,308.17	\$1,284.54	\$1,535,138.66	71	\$5,138.16	\$5,138.16			
72	\$12,730.87	\$6,121.25	\$6,609.62	\$1,529,017.41	72	\$7,443.17	\$6,121.25	\$1,321.92	\$1,529,017.41	72	\$5,287.70	\$5,287.70			
73	\$12,730.87	\$6,147.60	\$6,583.27	\$1,522,869.81	73	\$7,464.25	\$6,147.60	\$1,316.65	\$1,522,869.81	73	\$5,266.62	\$5,266.62			
74	\$12,730.87	\$6,808.60	\$5,922.27	\$1,516,061.21	74	\$7,993.05	\$6,808.60	\$1,184.45	\$1,516,061.21	74	\$4,737.82	\$4,737.82			
75	\$12,730.87	\$6,203.38	\$6,527.49	\$1,509,857.83	75	\$7,508.88	\$6,203.38	\$1,305.50	\$1,509,857.83	75	\$5,221.99	\$5,221.99			
76	\$12,730.87	\$6,439.80	\$6,291.07	\$1,503,418.03	76	\$7,698.01	\$6,439.80	\$1,258.21	\$1,503,418.03	76	\$5,032.86	\$5,032.86			
77	\$12,730.87	\$6,257.82	\$6,473.05	\$1,497,160.21	77	\$7,552.43	\$6,257.82	\$1,294.61	\$1,497,160.21	77	\$5,178.44	\$5,178.44			
78	\$12,730.87	\$6,492.70	\$6,238.17	\$1,490,667.51	78	\$7,740.33	\$6,492.70	\$1,247.63	\$1,490,667.51	78	\$4,990.54	\$4,990.54			
79	\$12,730.87	\$6,312.72	\$6,418.15	\$1,484,354.79	79	\$7,596.35	\$6,312.72	\$1,283.63	\$1,484,354.79	79	\$5,134.52	\$5,134.52			
80	\$12,730.87	\$6,339.90	\$6,390.97	\$1,478,014.89	80	\$7,618.09	\$6,339.90	\$1,278.19	\$1,478,014.89	80	\$5,112.78	\$5,112.78			
81	\$12,730.87	\$6,572.47	\$6,158.40	\$1,471,442.42	81	\$7,804.15	\$6,572.47	\$1,231.68	\$1,471,442.42	81	\$4,926.72	\$4,926.72			
82	\$12,730.87	\$6,395.49	\$6,335.38	\$1,465,046.93	82	\$7,662.57	\$6,395.49	\$1,267.08	\$1,465,046.93	82	\$5,068.30	\$5,068.30			
83	\$12,730.87	\$6,626.51	\$6,104.36	\$1,458,420.42	83	\$7,847.38	\$6,626.51	\$1,220.87	\$1,458,420.42	83	\$4,883.49	\$4,883.49			
84	\$12,730.87	\$6,451.56	\$6,279.31	\$1,451,968.86	84	\$7,707.42	\$6,451.56	\$1,255.86	\$1,451,968.86	84	\$5,023.45	\$5,023.45			
85	\$12,730.87	\$6,479.34	\$6,251.53	\$1,445,489.52	85	\$7,729.65	\$6,479.34	\$1,250.31	\$1,445,489.52	85	\$5,001.22	\$5,001.22			
86	\$12,730.87	\$7,109.52	\$5,621.35	\$1,438,380.00	86	\$8,233.79	\$7,109.52	\$1,124.27	\$1,438,380.00	86	\$4,497.08	\$4,497.08			
87	\$12,730.87	\$6,537.84	\$6,193.03	\$1,431,842.16	87	\$7,776.45	\$6,537.84	\$1,238.61	\$1,431,842.16	87	\$4,954.42	\$4,954.42			
88	\$12,730.87	\$6,764.86	\$5,966.01	\$1,425,077.30	88	\$7,958.06	\$6,764.86	\$1,193.20	\$1,425,077.30	88	\$2,319.26	\$2,319.26			
				\$1,120,316.56	\$492,249.66	\$628,066.90					\$617,863.01	\$492,249.66	\$125,613.35	\$500,000.00	\$500,000.00