

HABITAT

Community Development District

Annual Operating and Debt Service Budget

Fiscal Year 2021

Adopted

August 18, 2020

HABITAT COMMUNITY DEVELOPMENT DISTRICT
Statement of Revenues, Expenditures and Changes in Fund Balances
Fiscal Year 2021 Annual Budget

<i>General Fund</i>	<u>Actual FY 2015</u>	<u>Actual FY 2016</u>	<u>Actual FY 2017</u>	<u>Actual FY 2018</u>	<u>Budget FY 2019</u>	<u>Actual FY 2019</u>	<u>Budget FY 2020</u>	<u>Actual OCT-FEB</u>	<u>Projected MAR-SEP</u>	<u>Total Projected FY 2020</u>	<u>Proposed Budget FY 2021</u>
Revenues											
001.361001.0000 Interest - Investments	926	1,939	1,737	10,830	6,000	26,040	10,000	8,066	5,833	13,899	12,000
001.361006.0000 Interest - Tax Collector	441	-	207	274	-	531	500	916	292	1,208	500
001.363010.0000 Special Assmnts- Tax Collector	939,414	1,017,274	1,017,035	1,011,034	1,207,170	1,205,416	1,207,175	1,137,686	69,489	1,207,175	1,207,175
001.363050.0000 Special Assmnts- Delinquent	547	-	-	-	-	-	-	-	-	-	-
001.363090.0000 Special Assmnts- Discounts	(32,623)	(36,462)	(36,771)	(37,156)	(48,287)	(43,596)	(48,694)	(44,460)	-	(44,460)	(48,694)
001.369900.0000 Other Miscellaneous Revenues	21,143	-	2,564	11,695	-	12,051	-	1,026	44,000	45,026	-
Total Revenues	929,848	982,751	984,772	996,677	1,164,883	1,200,442	1,168,981	1,103,234	119,614	1,222,848	1,170,981
Expenditures											
Administrative											
001.511001.0000 P/R-Board Of Supervisors	12,000	14,400	10,800	12,200	12,000	10,400	12,000	4,600	7,000	11,600	9,600
001.512004.0000 Payroll-Fees	-	-	79	364	600	742	600	561	350	911	950
001.521001.0000 Employment Taxes	918	1,102	826	973	918	858	918	380	536	916	918
001.531002.0000 Profserv-Arbitrage Rebate	600	-	500	-	600	-	600	-	600	600	600
001.531012.0000 Profserv-Dissemination Agent	1,000	1,000	-	-	1,000	-	1,000	-	1,000	1,000	1,000
001.531013.0000 Profserv-Engineering	25,834	53,662	24,595	25,211	30,000	17,332	30,000	15,081	8,400	23,481	25,000
001.531023.0000 Profserv-Legal Services	11,628	13,561	4,923	6,158	10,000	20,058	10,000	2,308	3,500	5,808	8,000
001.531025.0000 Litigation Expenses	-	-	-	-	-	7,872	-	-	-	-	-
001.531027.0000 Profserv-Mgmt Consulting Serv	70,232	70,232	78,130	72,339	74,509	74,509	76,744	31,791	46,867	78,658	79,046
001.531035.0000 Profserv-Property Appraiser	1,899	1,908	1,920	1,910	1,899	1,899	1,899	1,899	-	1,899	1,899
001.531038.0000 Profserv-Special Assessment	5,463	5,463	6,524	5,627	5,796	5,796	5,970	2,473	3,483	5,956	6,149
001.531045.0000 Profserv-Trustee Fees	-	2,788	3,717	3,717	3,500	3,717	3,500	-	3,500	3,500	3,500
001.532002.0000 Auditing Services	3,800	3,305	3,305	3,305	3,305	3,400	3,305	-	3,305	3,305	3,305
001.541006.0000 Postage And Freight	965	617	1,210	13	1,050	2,734	1,000	124	250	374	1,000
001.545001.0000 Insurance - Property	-	4,410	-	-	-	-	-	-	-	-	-
001.545002.0000 Insurance - General Liability	7,061	9,693	11,562	13,962	14,500	12,829	14,500	4,967	8,458	13,425	14,500
001.545003.0000 Insurance - Public Officials Liability	-	-	2,400	-	-	-	-	-	-	-	-
001.547001.0000 Printing And Binding	3,364	2,845	44	15	1,000	-	500	-	150	150	500
001.548002.0000 Legal Advertising	1,567	2,040	212	2,258	2,000	835	1,500	296	1,000	1,296	1,500
001.549009.0000 Misc-Bank Charge	740	124	15	-	-	-	-	-	-	-	-
001.549070.0000 Misc-Assessment Collection Cost	2,624	2,659	2,659	2,697	2,849	1,897	2,849	1,900	-	1,900	1,900

HABITAT COMMUNITY DEVELOPMENT DISTRICT
Statement of Revenues, Expenditures and Changes in Fund Balances
Fiscal Year 2021 Annual Budget

	<u>Actual FY 2015</u>	<u>Actual FY 2016</u>	<u>Actual FY 2017</u>	<u>Actual FY 2018</u>	<u>Budget FY 2019</u>	<u>Actual FY 2019</u>	<u>Budget FY 2020</u>	<u>Actual OCT-FEB</u>	<u>Projected MAR-SEP</u>	<u>Total Projected FY 2020</u>	<u>Proposed Budget FY 2021</u>
<i>General Fund</i>											
001.549915.0000 Misc-Web Hosting & Email	905	850	1,376	1,524	1,200	1,236	1,500	1,413	3,700	5,113	1,500
001.551002.1001 Office Supplies	171	35	1,228	-	100	-	100	-	50	50	100
001.554007.0000 Annual District Filing Fee	175	175	175	175	175	175	175	175	-	175	175
Total Administrative	150,946	190,869	156,200	152,448	167,001	166,289	168,660	67,968	92,149	160,117	161,142
<u>Conservation & Resource Management</u>											
001.534050.0000 Contracts-Landscape	16,595	20,186	23,929	34,472	50,000	32,296	50,000	11,315	15,918	27,233	28,000
001.534076.0000 Contracts-Preserve Maintenance	46,400	32,000	16,000	48,000	32,000	16,000	32,000	32,000	-	32,000	32,000
001.546037.0000 R&M-Grounds	-	1,796	-	-	2,000	10,371	7,000	-	3,000	3,000	7,000
001.546123.0000 R&M-Preserves	62,063	27,840	8,658	26,829	15,000	16,249	15,000	19,315	-	19,315	7,500
Total Conservation & Resource Management	125,058	81,822	48,587	109,301	99,000	74,916	104,000	62,630	18,918	81,548	74,500
<u>Gatehouse</u>											
001.543033.0000 Utility - Refuse Removal (gatehouse)	-	-	-	-	-	13	-	11	-	11	-
001.546035.0000 R&M-Gatehouse	2,952	1,230	3,726	189	-	-	-	-	-	-	-
Total Gatehouse	2,952	1,230	3,726	189	-	13	-	11	-	11	-
<u>Operations & Maintenance</u>											
001.531016.0000 Profserv-Field Management	12,731	23,971	29,181	31,834	32,732	32,789	33,714	13,990	19,667	33,657	34,725
001.531049.0000 Profserv-Compliance Service	3,000	5,000	1,814	-	5,000	4,250	5,000	2,550	2,975	5,525	5,200
001.534033.0000 Contracts-Other Services	-	13,723	6,756	3,136	10,300	6,479	10,300	3,524	8,000	11,524	18,000
001.546020.0000 R&M-Electrical	-	1,145	-	-	1,500	185	1,500	-	875	875	1,500
001.546043.0000 R&M-Lake	-	-	-	-	-	207	-	-	-	-	-
001.546056.0000 R&M-Mitigation	12	160	300	-	500	-	500	-	292	292	500
001.546070.0000 R&M-Plant Replacement	1,372	-	-	-	5,000	-	3,500	-	2,000	2,000	3,500
001.546074.0000 R&M-Grounds	17,895	-	1,666	15,348	4,500	2,448	4,500	4,451	14,000	18,451	4,500
001.546084.1001 R&M-Sidewalks	3,300	-	4,265	-	-	-	-	-	-	-	-
001.546099.0000 R&M-Trees And Trimming	428	-	-	-	-	-	-	-	-	-	-
001.549037.0000 Misc-Npdes Program	-	-	-	-	1,000	-	1,000	-	583	583	1,000
001.549069.0000 Misc-Hurricane	-	-	-	42,121	500	-	500	-	292	292	500
001.549900.0000 Misc-Contingency	-	6,380	-	1,323	20,270	-	20,270	-	11,824	11,824	23,619
001.551002.1002 Office Supplies	-	369	-	-	-	-	-	-	-	-	-
Total Operations & Maintenance	38,738	50,748	43,982	93,762	81,302	46,358	80,784	24,515	60,508	85,023	93,044
<u>Irrigation Services</u>											
001.534032.0000 Contracts-Pump Station	-	1,598	3,300	7,600	2,350	4,000	2,350	-	1,371	1,371	2,350
001.534073.0000 Contracts-Irrigation	14,650	20,400	20,400	20,400	20,400	18,700	20,400	8,500	11,900	20,400	20,400

HABITAT COMMUNITY DEVELOPMENT DISTRICT
Statement of Revenues, Expenditures and Changes in Fund Balances
Fiscal Year 2021 Annual Budget

<i>General Fund</i>	Actual FY 2015	Actual FY 2016	Actual FY 2017	Actual FY 2018	Budget FY 2019	Actual FY 2019	Budget FY 2020	Actual OCT-FEB	Projected MAR-SEP	Total Projected FY 2020	Proposed Budget FY 2021
001.543050.0000 Electricity - Irrigation	41,729	43,771	48,452	42,574	45,000	42,709	45,000	19,955	26,250	46,205	46,000
001.546052.0000 R&M-Irrigation Equipment	28,328	27,335	37,023	13,972	27,000	30,425	27,000	1,950	10,000	11,950	27,000
001.546114.0000 R&M-Irrigation Distribution	9,185	39,311	40,864	36,282	30,000	10,662	30,000	18,790	17,500	36,290	30,000
Total Irrigation Services	93,892	132,415	150,039	120,828	124,750	106,496	124,750	49,195	67,021	116,216	125,750
Lake & Ponds											
001.534084.1002 Contracts-Lakes	31,620	31,620	28,985	32,409	31,620	35,037	31,620	14,925	18,445	33,370	33,000
001.534129.0000 Contracts-Aerator Maint	8,858	8,630	11,265	8,630	8,630	8,630	8,630	4,315	4,315	8,630	8,630
001.543020.0000 Electricity - Aerators	15,958	14,536	15,221	15,090	16,300	14,537	16,300	4,659	9,400	14,059	16,300
001.543052.0000 Electricity - Wells	-	-	6,154	5,904	10,000	5,728	10,000	1,222	2,500	3,722	5,000
001.546003.0000 R&M-Aeration	16,270	6,406	5,828	4,443	15,000	12,800	15,000	136	8,750	8,886	18,000
001.546006.0000 R&M-Aquascaping	10,854	20,247	23,385	-	15,000	1,410	15,000	-	10,000	10,000	15,000
001.546042.0000 R&M-Lake	25,314	361	51,932	4,158	5,000	14,123	10,000	-	6,000	6,000	10,000
001.546084.1002 R&M-Sidewalks	18,501	-	-	-	-	-	-	-	-	-	-
001.546132.0000 R&M-Lake Erosion	-	5,870	(15,775)	-	-	-	-	-	-	-	-
001.563006.0000 Improvements - Other	25,000	-	-	-	-	-	-	-	-	-	-
Total Lake & Ponds	152,375	87,670	126,995	70,634	101,550	92,265	106,550	25,257	59,410	84,667	105,930
Roads & Streets											
001.534023.0000 Contracts-Fountain	4,275	5,850	6,060	5,050	6,200	8,685	9,000	3,825	5,513	9,338	9,450
001.534051.0000 Contracts - Cul-de-sac Maintenance	-	-	-	-	22,000	19,149	22,000	6,825	-	6,825	22,000
001.534051.1000 Cul-de-sac Maintenance - Villas I	-	-	-	-	-	-	-	1,835	2,925	4,760	3,900
001.534051.2000 Cul-de-sac Maintenance - Villas II	-	-	-	-	-	-	-	650	975	1,625	1,300
001.534051.3000 Cul-de-sac Maintenance - Villas III	-	-	-	-	-	-	-	687	975	1,662	1,300
001.534051.4000 Cul-de-sac Maintenance - Townhomes	-	-	-	-	-	-	-	1,373	1,950	3,323	2,600
001.534051.5000 Cul-de-sac Maintenance - SF Homes	-	-	-	-	-	-	-	9,612	13,650	23,262	18,200
001.543001.0000 Utility - Sewer & Water	-	-	-	1,070	1,500	964	1,000	977	1,140	2,117	2,000
001.543013.0000 Electricity - Streetlighting	80,919	80,273	85,154	83,647	87,000	80,560	80,000	27,076	54,400	81,476	80,000
001.543030.0000 Utility - Water (Clocktower)	-	-	-	-	-	946	-	-	-	-	-
001.543043.0000 Electricity - Clock Tower/Fountain	27,042	34,019	21,108	17,812	23,000	19,839	23,000	3,666	7,332	10,998	15,000
001.546011.0000 R&M - Cul-de-sacs	-	-	-	-	-	20,830	-	-	-	-	-
001.546019.0000 R&M-Drainage	5,462	30,302	13,556	50,245	15,000	40,463	20,000	3,677	5,000	8,677	20,000
001.546032.0000 R&M-Fountain	34,901	10,739	2,668	5,620	14,032	13,679	10,000	465	2,000	2,465	10,000
001.546084.0000 R&M-Sidewalks	-	10,025	35,965	23,531	10,000	3,275	5,000	-	3,500	3,500	5,000

HABITAT COMMUNITY DEVELOPMENT DISTRICT
Statement of Revenues, Expenditures and Changes in Fund Balances
Fiscal Year 2021 Annual Budget

	<u>Actual FY 2015</u>	<u>Actual FY 2016</u>	<u>Actual FY 2017</u>	<u>Actual FY 2018</u>	<u>Budget FY 2019</u>	<u>Actual FY 2019</u>	<u>Budget FY 2020</u>	<u>Actual OCT-FEB</u>	<u>Projected MAR-SEP</u>	<u>Total Projected FY 2020</u>	<u>Proposed Budget FY 2021</u>
<i>General Fund</i>											
001.546085.0000 R&M-Signage	7,370	1,270	1,391	6,195	3,000	3,126	3,000	2,162	1,000	3,162	3,000
001.546139.0000 R&M-Roads	2,611	4,165	24,859	51,370	14,844	30,892	20,000	23,910	2,000	25,910	20,000
001.546142.0000 R&M-Clock Tower	8,501	2,290	2,970	20,235	10,000	5,966	10,000	1,283	2,000	3,283	10,000
Total Roads & Streets	171,081	178,933	193,731	264,775	206,576	248,374	203,000	88,023	104,360	192,383	223,750
<u>Capital Expenditures & Projects</u>											
001.564024.0000 Capital Outlay	12,183	63,896	-	187,354	-	37,708	-	69,665	-	69,665	-
001.564026.0000 Capital Outlay - Sidewalk Improvements	-	-	27,540	-	-	-	10,000	-	5,833	5,833	10,000
001.564034.0000 Capital Outlay - Streetlight Improvements	-	-	6,897	-	-	-	-	-	-	-	-
001.564043.0000 Capital Outlay	18,714	-	157,705	-	-	-	-	-	-	-	-
001.564060.0000 Capital Outlay - Irrigation	171,955	-	-	-	-	-	-	-	-	-	-
001.564081.0000 Capital Outlay - Lakes	-	-	(6,897)	-	-	-	-	-	-	-	-
001.564086.0000 Capital Outlay - Pump Station	-	-	-	-	-	-	-	-	-	-	-
001.564120.0000 Capital Outlay - GIS Mapping	-	-	-	-	-	14,029	-	-	7,000	7,000	10,000
001.564121.0000 Capital Outlay - Guardhouse Renovation	-	-	-	-	-	-	-	-	-	-	25,000
001.564122.0000 Capital Outlay - Third Lane Exit	-	-	-	-	-	-	-	-	-	-	50,000
001.568093.0000 Reserve - Pump Station Replacement	-	-	-	-	40,000	-	40,000	-	-	-	41,865
001.568094.0000 Reserve - Roadways	-	-	-	-	162,400	-	200,000	-	50,000	50,000	200,000
001.568095.0000 Reserve - Emergency	-	-	-	-	-	-	85,000	-	-	-	50,000
Total Capital Expenditures & Projects	202,852	63,896	185,245	187,354	202,400	51,737	335,000	69,665	62,833	132,498	386,865
<u>Debt Service</u>											
001.571001.0000 Principal Line of Credit/Note	-	-	65,386	-	-	-	-	-	-	-	-
001.572001.0000 Interest Expense	-	2,479	1,469	-	-	-	-	-	-	-	-
Total Debt Service	-	2,479	66,855	-	-	-	-	-	-	-	-
<u>Other Sources/Uses</u>											
001.384010.0000 Loan/Note Proceeds	-	(61,848)	-	-	-	-	-	-	-	-	-
Total Other Sources/Uses	-	(61,848)	-	-	-	-	-	-	-	-	-
Total Expenses	937,894	728,214	975,360	999,291	982,579	786,448	1,122,744	387,264	465,199	852,463	1,170,981
Excess Revenue Over (Under) Expenditures	(8,046)	254,537	9,412	(2,614)	182,304	413,994	46,237	715,970	(345,585)	370,385	-
Fund Balance Beginning	218,854	210,809	465,346	474,758		472,144	886,138			886,138	1,256,523
Fund Balance Ending	210,809	465,346	474,758	472,144		886,138				1,256,523	1,256,523

HABITAT COMMUNITY DEVELOPMENT DISTRICT
Statement of Revenues, Expenditures and Changes in Fund Balances
Fiscal Year 2021 Annual Budget

<i>Series 2015 Debt Service Fund</i>	<u>Actual FY 2015</u>	<u>Actual FY 2016</u>	<u>Actual FY 2017</u>	<u>Actual FY 2018</u>	<u>Budget FY 2019</u>	<u>Actual FY 2019</u>	<u>Budget FY 2020</u>	<u>Actual OCT-FEB</u>	<u>Projected MAR-SEP</u>	<u>Total Projected FY 2020</u>	<u>Proposed Budget FY 2021</u>
Revenues											
202.361001.0000 Interest - Investments	13	25	712	2,763	2,000	5,668	2,500	1,795	1,458	3,253	2,500
202.361006.0000 Interest - Tax Collector	-	-	-	146	-	240	-	414	-	414	-
202.363010.0000 Special Assmnts- Tax Collector	97,308	542,895	542,835	548,835	542,596	544,353	542,594	511,373	31,221	542,594	542,594
202.363030.0000 Special Assmnts-Prepayment	-	3,968	-	-	-	-	-	3,102	-	3,102	-
202.363050.0000 Special Assmnts- Delinquent	379	-	-	-	-	-	-	-	-	-	-
202.363090.0000 Special Assmnts- Discounts	(472)	(19,459)	(19,626)	(19,886)	(21,704)	(19,688)	(21,704)	(19,984)	-	(19,984)	(21,704)
Total Revenues	97,228	527,429	523,921	531,858	522,892	530,573	523,390	496,700	32,679	529,379	523,390
Expenditures											
Administrative											
202.531022.0000 Arbitrage Rebate Services	-	-	-	500	-	500	-	500	-	500	500
202.549070.0000 Misc-Assessment Collection Cost	-	-	-	-	-	857	-	854	-	854	857
Total Administrative	-	-	-	500	-	1,357	-	1,354	-	1,354	1,357
Debt Service											
202.571001.0000 Principal Debt Retirement	-	285,000	295,000	300,000	305,000	305,000	305,000	-	310,000	310,000	315,000
202.571006.0000 Principal Prepayments	5,000	15,000	-	-	-	10,000	-	3,102	-	3,102	-
202.572001.0000 Interest Expense	59,090	228,554	222,319	216,419	212,634	211,829	212,634	102,729	102,729	205,458	198,184
202.573002.0000 DS Costs Of Issuance - A	119,692	-	-	-	-	-	-	-	-	-	-
202.573003.0000 DS Bond Discount	61,826	-	-	-	-	-	-	-	-	-	-
202.573004.0000 Underwriter	93,625	-	-	-	-	-	-	-	-	-	-
Total Debt Service	339,233	528,554	517,319	516,419	517,634	526,829	517,634	105,831	412,729	518,560	513,184
Total Expenses	339,233	528,554	517,319	516,919	517,634	528,186	517,634	107,185	412,729	519,914	514,541
Other Sources/Uses											
202.591100.0000 Payment to Escrow Acct-Refunding	(6,952,679)	-	-	-	-	-	-	-	-	-	-
202.601200.0000 Interfund Transfer - In	86,725	-	-	-	-	-	-	-	-	-	-
202.601300.0000 Proceeds Of Refunding Bonds	7,490,000	-	-	-	-	-	-	-	-	-	-
Total Other Sources/Uses	624,046	-	-	-	-	-	-	-	-	-	-
Excess Revenue Over (Under) Expenditures	(242,005)	(1,125)	6,602	14,939	5,258	2,387	5,756	389,515	(380,050)	9,465	8,849

HABITAT COMMUNITY DEVELOPMENT DISTRICT

ALLOCATION OF FUND BALANCES

Fiscal Year 2021

AVAILABLE FUNDS

Beginning Fund Balance	1,256,523
Net Change in Fund Balance	-
Reserves - Budgeted Additions	291,865

Total Funds Available (Estimated) - 09/30/2021	1,548,388
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ALLOCATION OF AVAILABLE FUNDS

Nonspendable Fund Balance		
Deposits	525	
	Subtotal	525

Assigned Fund Balances	FY 2020 Balance	FY 2021 Adjustments	Total
Reserves - Operating	125,000	-	125,000
Reserves - Lakes	174,840	-	174,840
Reserves - Roads	412,400	200,000	612,400
Reserves - Irrigation & Pumps	110,000	41,865	151,865
Reserves - Emergency	100,000	50,000	150,000

Total Allocation of Available Funds	1,214,630
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Total Unassigned Fund Balance	\$ 333,233
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HABITAT COMMUNITY DEVELOPMENT DISTRICT

ASSESSMENT RATES

Fiscal Year 2021

Unit Type	General Fund			Debt Service Fund			Total Assessments per Unit			Total Units
	FY 2020	FY 2021	Change	FY 2020	FY 2021	Change	FY 2020	FY 2021	Change	
SF 75	635.69	635.69	0%	418.53	418.53	0%	1,054.22	1,054.22	0%	180
SF 60	635.69	635.69	0%	358.74	358.74	0%	994.43	994.43	0%	406
SF 50	635.69	635.69	0%	298.95	298.95	0%	934.64	934.64	0%	494
Duplex 35	635.69	635.69	0%	239.16	239.16	0%	874.85	874.85	0%	476
Multifamily	635.69	635.69	0%	179.37	179.37	0%	815.06	815.06	0%	335

HABITAT COMMUNITY DEVELOPMENT DISTRICT

DEBT SERVICE REQUIREMENTS FOR THE 2015 BONDS ASSUMING NO OPTIONAL REDEMPTIONS PRIOR TO MATURITY AS OF MAY 1, 2020

Payment Date	Rate	Original Principal	2015	2016	2018	2019	2020	Payment For		Total Debt Payment	Annual Debt Payment
			Extraordinary Mandatory Redemptions	Extraordinary Mandatory Redemptions	Extraordinary Mandatory Redemptions	Extraordinary Mandatory Redemption	Extraordinary Mandatory Redemption	Principal	Interest		
2019-05-01	2.0%	305,000									
2019-11-01											
2020-05-01	2.5%	310,000						310,000	102,579	412,579	
2020-11-01									99,092	99,092	511,671
2021-05-01	2.5%	320,000					5,000	315,000	99,092	414,092	
2021-11-01									95,154	95,154	509,246
2022-05-01	2.8%	325,000						325,000	95,154	420,154	
2022-11-01									90,686	90,686	510,840
2023-05-01	3.0%	335,000						335,000	90,686	425,686	
2023-11-01									85,661	85,661	511,346
2024-05-01	3.0%	345,000						345,000	85,661	430,661	
2024-11-01									80,486	80,486	511,146
2025-05-01	3.0%	355,000						355,000	80,486	435,486	
2025-11-01									75,161	75,161	510,646
2026-05-01	3.1%	365,000						365,000	75,161	440,161	
2026-11-01									69,458	69,458	509,618
2027-05-01	3.5%	380,000						380,000	69,458	449,458	
2027-11-01									62,808	62,808	512,265
2028-05-01	3.5%	395,000					5,000	390,000	62,808	452,808	
2028-11-01									55,983	55,983	508,790
2029-05-01	3.5%	405,000						405,000	55,983	460,983	
2029-11-01									48,895	48,895	509,878
2030-05-01	3.5%	420,000						420,000	48,895	468,895	
2030-11-01									41,545	41,545	510,440
2031-05-01	3.5%	435,000		5,000				430,000	41,545	471,545	
2031-11-01									34,020	34,020	505,565
2032-05-01	3.6%	455,000	5,000			5,000		445,000	34,020	479,020	
2032-11-01									26,010	26,010	505,030
2033-05-01	3.6%	470,000			5,000			465,000	26,010	491,010	
2033-11-01									17,640	17,640	508,650
2034-05-01	3.6%	485,000		5,000				480,000	17,640	497,640	
2034-11-01									9,000	9,000	506,640
2035-05-01	3.6%	505,000		5,000				500,000	9,000	509,000	509,000
		\$ 6,610,000	\$ 5,000	\$ 15,000	\$ 5,000	\$ 5,000	\$ 10,000	\$ 6,265,000	\$ 1,885,772	\$ 8,150,772	\$ 8,150,772