

Michigan Department of Treasury
Office of Revenue and Tax Analysis
PO Box 30722
Lansing MI 48909

RE: Compliance Form 4886 for Charter Township of Lyon, MI Transparency & Accountability

The Charter Township of Lyon is pleased to submit form 4886 with the required documents per Public Act 268, in compliance with the State of Michigan's Transparency and Accountability Initiative.

The Charter Township of Lyon has chosen to use a web-service for this requirement, and has partnered with Munetrix to showcase our data.

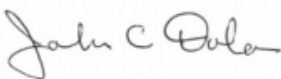
Included with this letter are the required documents for Charter Township of Lyon's:

- Citizen's Guide to Finances including our Pension and OPEB status
- Performance Dashboard
- Debt Service Report
- Projected Budget Report

We have made the data available to the public via a link on our website; as well we will make available limited quantities of paper copies in our municipality lobby and notify residents in our periodic mailings. You will find the confirmation of our website link and various supporting transparency documentation included with this letter.

We look forward to receiving these important funds from the State of Michigan and trust you will contact us if there are any questions or concerns.

Sincerely,



John Dolan
Township Supervisor

Michigan Department of Treasury
(Recreated) 4886 (Rev. 09-16)

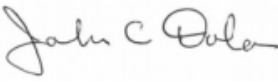
City, Village, and Township Revenue Sharing and County Incentive Program Certification

Issued under authority of 2016 Public Act 268. Filing is mandatory to qualify for payments.

Each city/village/township/county applying for City, Village, and Township Revenue Sharing or County Incentive Program payments must:

1. Certify to the Michigan Department of Treasury (Treasury) that the local unit listed below has produced and made available to the public a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report as required by 2016 Public Act 268. The local unit must include in any mailing of general information to its citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office.
2. Submit to Treasury a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report.

This certification, along with a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report, **must be received by December 1, 2016**, (or the first day of a payment month) in order to qualify for that month's payment. Postmark dates will not be considered. For questions, call 517-373-2697.

PART 1: LOCAL UNIT INFORMATION			
Local Unit Name Charter Township of Lyon		Local Unit County Name Oakland County	
Local Unit Code 631110		Contact E-Mail Address pcarcone@lyontwp.org	
Contact Name Patricia Carcone	Contact Title Treasurer	Contact Telephone Number 248-437-2240	Extension
Website Address, if reports are available online http://munetrix.com/sections/data/municipal.php?MuniID=971&Type=Township			Current Fiscal Year End Date 2016-12-31
PART 2: CITIZEN'S GUIDE			
Check any of the following that apply:			
[] The local unit has elected to use Treasury's online Citizen's Guide to comply with the legislative requirements. Therefore, a copy of the Citizen's Guide will not be submitted to Treasury.			
[✓] The local unit does not have any unfunded pensions or other post employment benefits (OPEB).			
PART 3: CERTIFICATION			
<i>In accordance with 2016 Public Act 268, the undersigned hereby certifies to Treasury that the above mentioned local unit 1) has produced a Citizen's Guide, a Performance Dashboard, a Debt Service Report, and a Projected Budget Report and 2) will include in any mailing of general information to our citizens, the Internet website address or the physical location where all the documents are available for public viewing in the clerk's office. The Citizen's Guide, Performance Dashboard, Debt Service Report, and Projected Budget Report are attached to this signed certification, unless otherwise noted in Part 2.</i>			
Chief Administrative Officer Signature (as defined in MCL 141.422b) 		Printed Name of Chief Administrative Officer (as defined in MCL 141.422b) John Dolan	
Title Township Supervisor		Date November 23, 2016	

Completed and signed form (including required attachments) should be e-mailed to: **TreasRevenueSharing@michigan.gov**
If you are unable to submit via e-mail, fax to 517-335-3298 or mail the completed form and required attachments to:

Michigan Department of Treasury
Office of Revenue and Tax Analysis
PO Box 30722
Lansing MI 48909

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

General Info

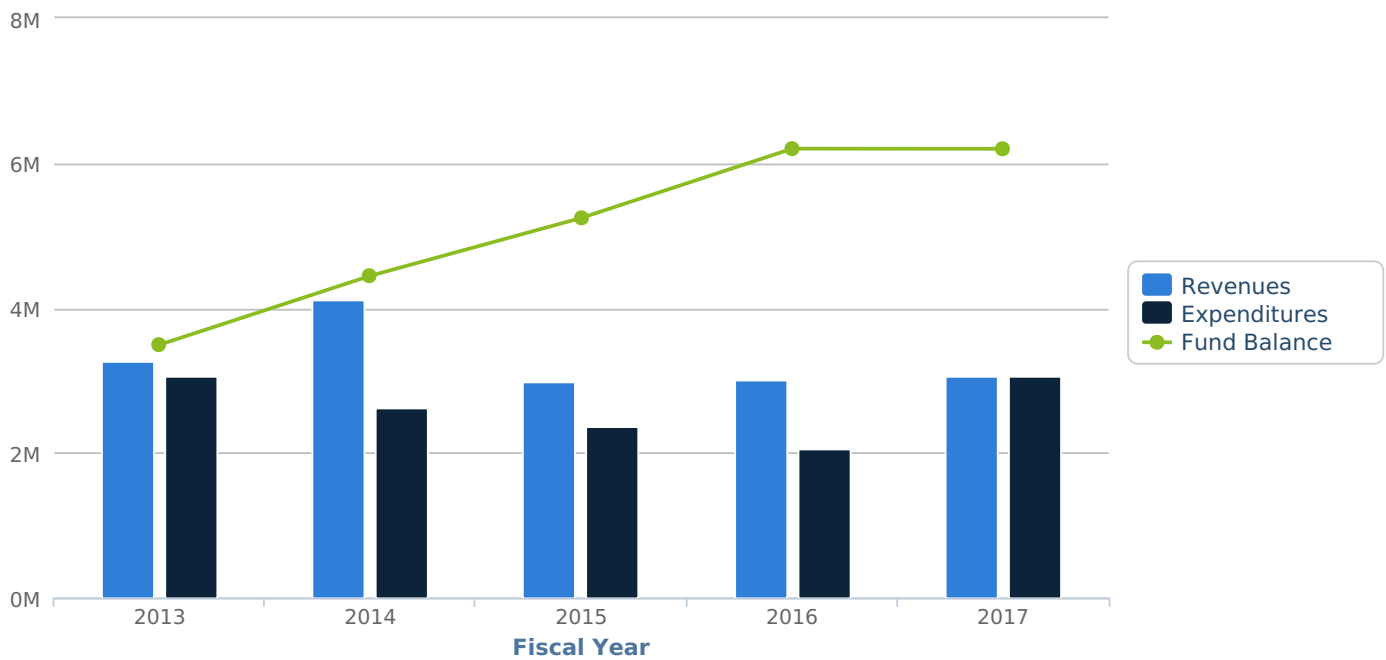
Name	Type	Fiscal Year End	Population (2010)	Phone	Website
Lyon Township	Township	December	14,585	(248) 437-2240	http://www.lyontwp.org/

Multi-Year General Fund Only

Year	Data Status	Fiscal Score	Population	General Fund Revenues	General Fund Expenditures	*Available Fund Balance	Taxable Value
2017	Forecast	0	18,894	\$3,066,542	\$3,068,721	\$6,196,615	\$1,096,004,633
2016	Amended Budget	0	18,500	\$3,010,616	\$2,054,481	\$6,198,794	\$1,005,508,838
2015	Historic	0	18,114	\$2,973,974	\$2,367,567	\$5,242,659	\$914,918,742
2014	Historic	0	17,225	\$4,105,016	\$2,618,000	\$4,444,201	\$836,306,569
2013	Historic	0	16,460	\$3,257,796	\$3,053,223	\$3,492,185	\$769,093,887

*Available Fund Balance includes Committed, Assigned, and Unassigned Funds. It excludes Nonspendable and Restricted Funds.

How We Have Managed Our Resources



Fiscal Year Assumptions Notes

2017 Notes:

The Township has experienced 3 years of 9% taxable value growth. The 2017 Taxable Value therefore continues this trend.

Financial Statement

Including General Fund only

Balance Sheet

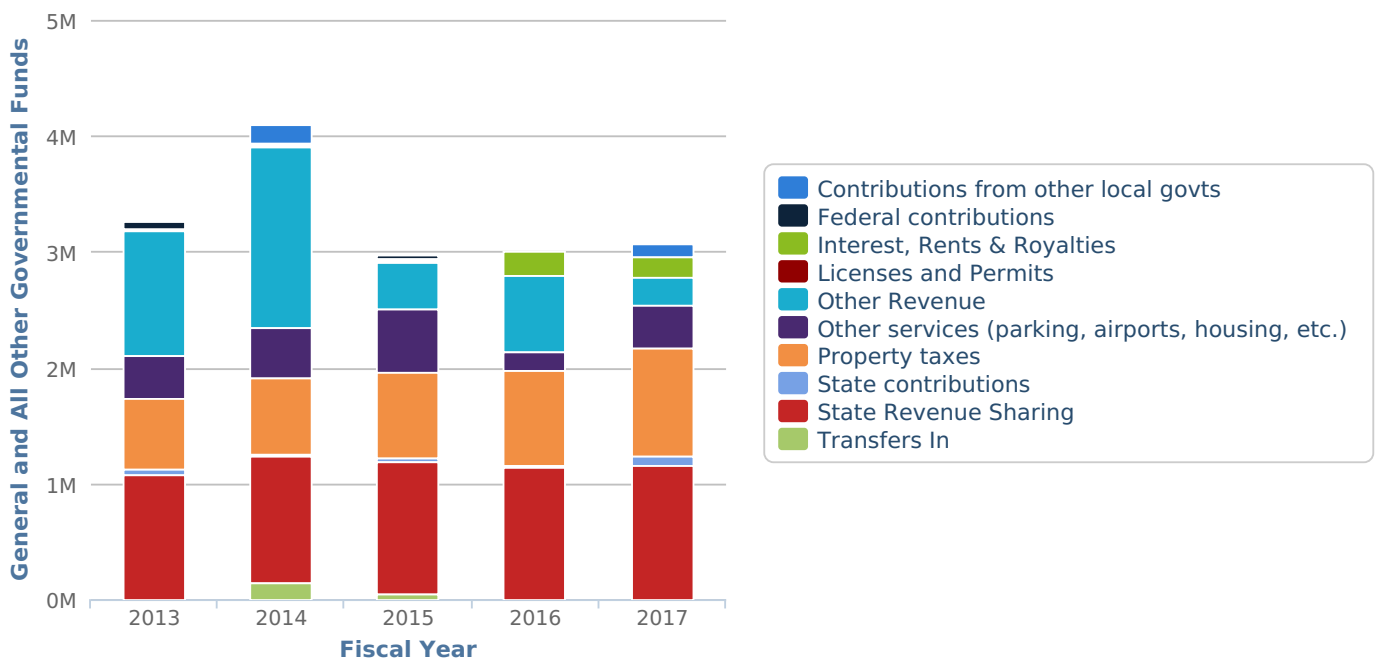
Category Name	2017	2016	2015	2014	2013
Fund Equity	\$6,196,615	\$6,198,794	\$5,585,608	\$4,979,201	\$3,492,185
Total Assets	N/A	N/A	\$7,071,635	\$6,355,708	\$4,814,619
Total Liabilities	\$0	N/A	\$1,486,027	\$1,376,507	\$1,322,434

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

Revenues

Category Name	2017	2016	2015	2014	2013
Contributions from other local govts	\$111,050			\$166,093	
Federal contributions			\$25,485	\$13,961	\$52,124
Interest, Rents & Royalties	\$168,124	\$207,124	\$23,142	\$14,789	\$10,745
Licenses and Permits	\$5,800	\$5,800	\$8,370	\$8,064	\$8,349
Other Revenue	\$234,605	\$666,586	\$413,698	\$1,554,464	\$1,084,433
Other services (parking, airports, housing, etc.)	\$373,037	\$159,871	\$546,923	\$434,806	\$361,540
Property taxes	\$939,127	\$805,877	\$735,916	\$656,667	\$620,547
State contributions	\$77,484	\$25,883	\$27,007	\$10,645	\$37,713
State Revenue Sharing	\$1,157,315	\$1,139,475	\$1,143,433	\$1,104,017	\$1,082,345
Transfers In	\$0		\$50,000	\$141,510	
Total	\$3,066,542	\$3,010,616	\$2,973,974	\$4,105,016	\$3,257,796

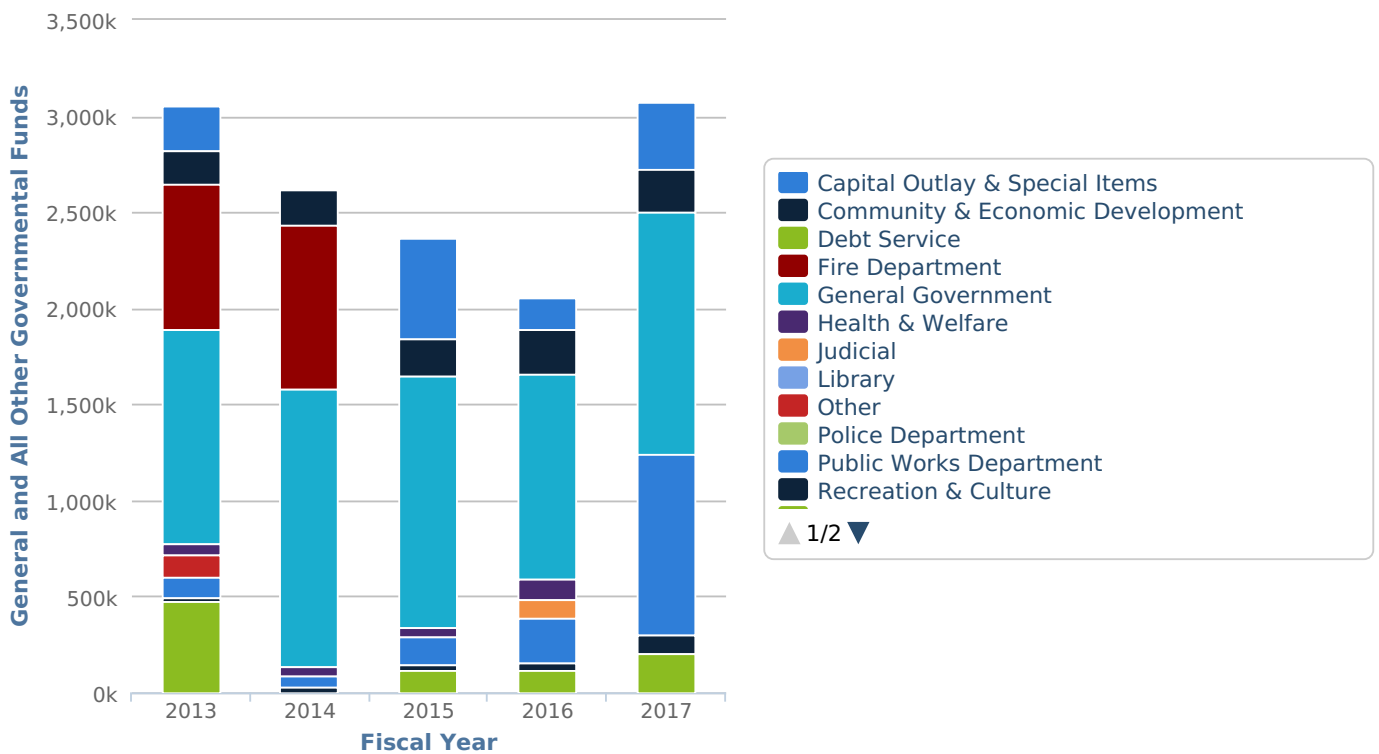
Where The Money Comes From



Expenses

Category Name	2017	2016	2015	2014	2013
Capital Outlay & Special Items	\$346,000	\$163,300	\$521,782	\$4,505	\$234,831
Community & Economic Development	\$217,191	\$231,919	\$195,097	\$176,416	\$174,304
Debt Service	\$0				
Fire Department	\$0			\$853,913	\$752,395
General Government	\$1,267,674	\$1,071,320	\$1,314,570	\$1,444,507	\$1,117,123
Health & Welfare		\$99,720	\$48,619	\$48,234	\$57,407
Judicial	\$0	\$96,388			
Library	\$0				
Other					\$116,852
Police Department	\$0				
Public Works Department	\$939,054	\$239,471	\$140,129	\$65,706	\$105,260
Recreation & Culture	\$94,002	\$32,363	\$27,370	\$24,719	\$21,051
Transfers Out	\$200,000	\$120,000	\$120,000		\$474,000
Utilities	\$4,800				
Total	\$3,068,721	\$2,054,481	\$2,367,567	\$2,618,000	\$3,053,223

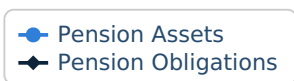
How The Money Is Spent



Supplementary Information (Pension / OPEB)

Category Name	2017	2016	2015	2014	2013
Pensions Actuarial Liability	N/A	N/A	N/A	N/A	N/A
Pension Fund Assets	N/A	N/A	N/A	N/A	N/A
OPEB Actuarial Liability	N/A	N/A	\$759,509	\$693,495	\$628,441
OPEB Fund Assets	N/A	N/A	N/A	N/A	N/A

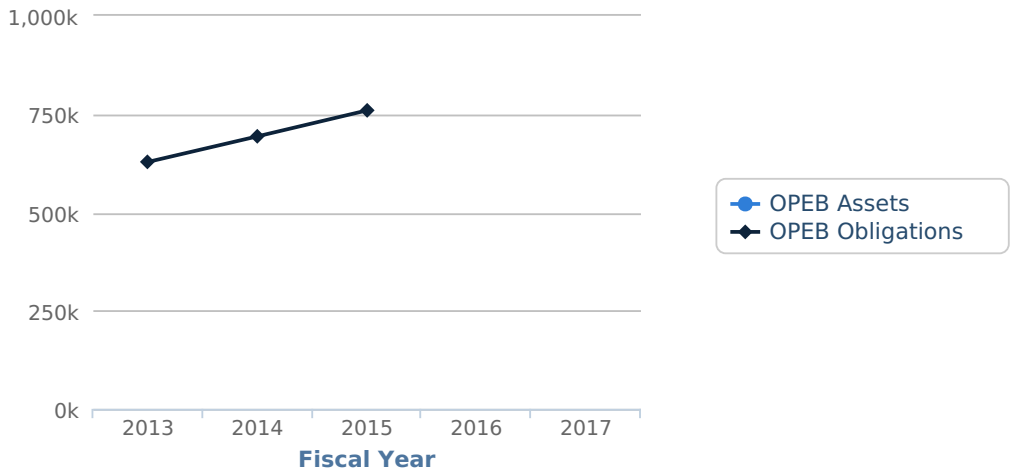
Pension Fund Status



Pension Notes:

Lyon Township has no defined benefit plan.

Other Post-Employment Benefit Fund Status



OPEB Notes:

Lyon Township has no OPEB fund assets.

Fund Equity Detail

Category Name	2017	2016	2015	2014	2013
Assigned	\$0			\$527,034	\$638,441
Committed	\$0				
Nonspendable	\$0				
Restricted	\$0		\$342,949	\$535,000	
Unassigned	\$6,196,615	\$6,198,794	\$5,242,659	\$3,917,167	\$2,853,744

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Fiscal Stability	2014	2015	Progress
Fiscal Distress Indicator Score	0	0	↔
Annual General Fund expenditures per capita	\$152	\$131	↑
Fund balance as % of General Fund Revenues i	108.3%	176.3%	↑
Debt burden per capita i	\$1,549	\$1,236	↑

Economy & Financial Health	2014	2015	Progress
Population	17,225	18,114	↑
Taxable Value (100k)	\$836,307	\$914,919	↑

Public Safety	2014	2015	Progress
Crimes against persons per thousand residents i	4.6	3.8	↑
Crimes against property per thousand residents i	17.0	16.6	↑
Crimes against society per thousand residents i	3.5	3.4	↑

School District Enrollment	2014	2015	Progress
Northville Public Schools	7,451	7,358	↓
South Lyon Community Schools	7,440	7,663	↑

Pension Notes:
Lyon Township has no defined benefit plan.

OPEB Notes:
Lyon Township has no OPEB fund assets.

[Print](#)

Charter Township of Lyon
Local Code: 63-1110
Debt Service Summary Report

Bonds & contracts payable

Fiscal Years

Name	2015	2016	2017	2018
1998 Special Assessment Bonds: 1998A	203,087	195,125	187,075	179,025
1999 Special Assessment Bonds: 1999B	665,585	636,585	607,085	592,143
2000 Special Assessment Bonds: 2000	107,200	102,400		
2005 Special Assessment Bonds: 2005D	597,362	581,362	565,362	548,562
2006 Special Assessment Bonds: 2006A	1,736,263	1,691,262	1,646,263	1,601,262
2009 General Obligation Bonds: 2009	342,400	351,694	364,788	366,700
2015 Sewer Capital Improvement Bonds: 2015		276,525	272,025	272,450
DDA Capital Improvement Bonds: 2009A	561,958	566,808	570,370	572,570
DDA Capital Improvement Bonds: 2010A	446,010	443,384	436,864	430,056
Subtotal for Bonds & contracts payable	\$4,659,865	\$4,845,145	\$4,649,832	\$4,562,768
Total Principal & Interest	\$4,659,865	\$4,845,145	\$4,649,832	\$4,562,768

**Charter Township of Lyon
Complete Debt Report for
1998 Special Assessment Bonds: 1998A**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: TIF/SAD
Issuance Date: 1998-07-01
Issuance Amount: \$3,400,000
Interest Rate: 4.5
Maturing Through: 2018
Principal Maturity Range: \$175,000 - \$175,000
Series: 1998A

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-05-01	4.5%	175,000.00	28,087.00	203,087.00	\$525,000.00
2016-05-01	4.6%	175,000.00	20,125.00	195,125.00	\$350,000.00
2017-05-01	4.6%	175,000.00	12,075.00	187,075.00	\$175,000.00
2018-05-01	4.6%	175,000.00	4,025.00	179,025.00	
Totals		\$700,000.00	\$64,312.00	\$764,312.00	

**Charter Township of Lyon
Complete Debt Report for
1999 Special Assessment Bonds: 1999B**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: TIF/SAD
Issuance Date: 1999-12-01
Issuance Amount: \$9,565,000
Interest Rate: 5.6-5.9
Maturing Through: 2020
Principal Maturity Range: \$500,000 - \$525,000
Series: 1999B

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-04-01	5.7%	500,000.00	165,585.00	665,585.00	\$2,565,000.00
2016-04-01	5.90%	500,000.00	136,585.00	636,585.00	\$2,065,000.00
2017-04-01	5.90%	500,000.00	107,085.00	607,085.00	\$1,565,000.00
2018-04-01	5.90%	515,000.00	77,143.00	592,143.00	\$1,050,000.00
2019-04-01	5.90%	525,000.00	46,463.00	571,463.00	\$525,000.00
2020-04-01	5.90%	525,000.00	15,487.00	540,487.00	
Totals		\$3,065,000.00	\$548,348.00	\$3,613,348.00	

**Charter Township of Lyon
Complete Debt Report for
2000 Special Assessment Bonds: 2000**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: TIF/SAD
Issuance Date: 2001-03-01
Issuance Amount: \$1,440,000
Interest Rate: 4.7-4.8
Maturing Through: 2016
Principal Maturity Range: \$100,000 - \$100,000
Series: 2000

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-04-01	4.8%	100,000.00	7,200.00	107,200.00	\$100,000.00
2016-04-01	4.8%	100,000.00	2,400.00	102,400.00	
Totals		\$200,000.00	\$9,600.00	\$209,600.00	

Charter Township of Lyon Complete Debt Report for 2005 Special Assessment Bonds: 2005D

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: TIF/SAD
Issuance Date: 2005-12-01
Issuance Amount: \$7,980,000
Interest Rate: 4.0-4.75
Maturing Through: 2025
Principal Maturity Range: \$400,000 - \$425,000
Series: 2005D

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-11-01	4.0%	400,000.00	197,362.00	597,362.00	\$4,100,000.00
2016-11-01	4.0%	400,000.00	181,362.00	581,362.00	\$3,700,000.00
2017-11-01	4.20%	400,000.00	165,362.00	565,362.00	\$3,300,000.00
2018-11-01	4.25%	400,000.00	148,562.00	548,562.00	\$2,900,000.00
2019-11-01	4.50%	400,000.00	131,562.00	531,562.00	\$2,500,000.00
2020-11-01	4.50%	400,000.00	113,562.00	513,562.00	\$2,100,000.00
2021-11-01	4.50%	400,000.00	95,562.00	495,562.00	\$1,700,000.00
2022-11-01	4.50%	425,000.00	77,562.00	502,562.00	\$1,275,000.00
2023-11-01	4.50%	425,000.00	58,438.00	483,438.00	\$850,000.00
2024-11-01	4.50%	425,000.00	39,312.00	464,312.00	\$425,000.00
2025-11-01	4.75%	425,000.00	20,188.00	445,188.00	
Totals		\$4,500,000.00	\$1,228,834.00	\$5,728,834.00	

**Charter Township of Lyon
Complete Debt Report for
2006 Special Assessment Bonds: 2006A**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: TIF/SAD
Issuance Date: 2006-10-01
Issuance Amount: \$20,630,000
Interest Rate: 4.0-4.25
Maturing Through: 2027
Principal Maturity Range: \$1,125,000 - \$1,175,000
Series: 2006A

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-11-01	4.0%	1,125,000.00	611,263.00	1,736,263.00	\$13,750,000.00
2016-11-01	4.0%	1,125,000.00	566,262.00	1,691,262.00	\$12,625,000.00
2017-11-01	4.0%	1,125,000.00	521,263.00	1,646,263.00	\$11,500,000.00
2018-11-01	4.0%	1,125,000.00	476,262.00	1,601,262.00	\$10,375,000.00
2019-11-01	4.0%	1,125,000.00	431,263.00	1,556,263.00	\$9,250,000.00
2020-11-01	4.10%	1,125,000.00	386,262.00	1,511,262.00	\$8,125,000.00
2021-11-01	4.10%	1,150,000.00	340,138.00	1,490,138.00	\$6,975,000.00
2022-11-01	4.13%	1,150,000.00	292,987.00	1,442,987.00	\$5,825,000.00
2023-11-01	4.13%	1,150,000.00	245,551.00	1,395,551.00	\$4,675,000.00
2024-11-01	4.20%	1,150,000.00	198,113.00	1,348,113.00	\$3,525,000.00
2025-11-01	4.25%	1,175,000.00	149,812.00	1,324,812.00	\$2,350,000.00
2026-11-01	4.25%	1,175,000.00	99,875.00	1,274,875.00	\$1,175,000.00
2027-11-01	4.25%	1,175,000.00	49,937.00	1,224,937.00	
Totals		\$14,875,000.00	\$4,368,988.00	\$19,243,988.00	

Charter Township of Lyon Complete Debt Report for 2009 General Obligation Bonds: 2009

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2009-11-03
Issuance Amount: \$2,600,000
Interest Rate: 3.0-4.0
Maturing Through: 2019
Principal Maturity Range: \$260,000 - \$370,000
Series: 2009

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-05-01	3.5%	285,000.00	57,400.00	342,400.00	\$1,350,000.00
2016-05-01	3.75%	305,000.00	46,694.00	351,694.00	\$1,045,000.00
2017-05-01	3.75%	330,000.00	34,788.00	364,788.00	\$715,000.00
2018-05-01	4.0%	345,000.00	21,700.00	366,700.00	\$370,000.00
2019-05-01	4.0%	370,000.00	7,400.00	377,400.00	
Totals		\$1,635,000.00	\$167,982.00	\$1,802,982.00	

**Charter Township of Lyon
Complete Debt Report for
2015 Sewer Capital Improvement Bonds: 2015**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Government
Repayment Source: General Obligation
Issuance Date: 2015-05-21
Issuance Amount: \$4,000,000
Maturing Through: 2035
Principal Maturity Range: \$150,000 - \$275,000
Series: 2015

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2016-05-01	3%	150,000.00	126,525.00	276,525.00	\$3,850,000.00
2017-05-01	3%	150,000.00	122,025.00	272,025.00	\$3,700,000.00
2018-05-01	3%	155,000.00	117,450.00	272,450.00	\$3,545,000.00
2019-05-01	3%	160,000.00	112,725.00	272,725.00	\$3,385,000.00
2020-05-01	3%	165,000.00	107,850.00	272,850.00	\$3,220,000.00
2021-05-01	3%	165,000.00	102,900.00	267,900.00	\$3,055,000.00
2022-05-01	3%	170,000.00	97,875.00	267,875.00	\$2,885,000.00
2023-05-01	3%	180,000.00	92,625.00	272,625.00	\$2,705,000.00
2024-05-01	3%	185,000.00	87,150.00	272,150.00	\$2,520,000.00
2025-05-01	3%	190,000.00	81,525.00	271,525.00	\$2,330,000.00
2026-05-01	3%	195,000.00	75,750.00	270,750.00	\$2,135,000.00
2027-05-01	3%	205,000.00	69,750.00	274,750.00	\$1,930,000.00
2028-05-01	3.25%	210,000.00	63,263.00	273,263.00	\$1,720,000.00
2029-05-01	3.25%	220,000.00	56,275.00	276,275.00	\$1,500,000.00
2030-05-01	3.25%	225,000.00	49,044.00	274,044.00	\$1,275,000.00
2031-05-01	3.25%	235,000.00	41,569.00	276,569.00	\$1,040,000.00
2032-05-01	3.5%	245,000.00	33,462.00	278,462.00	\$795,000.00
2033-05-01	3.5%	255,000.00	24,713.00	279,713.00	\$540,000.00
2034-05-01	3.75%	265,000.00	15,281.00	280,281.00	\$275,000.00
2035-05-01	3.75%	275,000.00	5,156.00	280,156.00	

Totals	\$4,000,000.00	\$1,482,913.00	\$5,482,913.00
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**Charter Township of Lyon
Complete Debt Report for
DDA Capital Improvement Bonds: 2009A**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Component Unit
Repayment Source: DDA/LDFA
Issuance Date: 2009-05-13
Issuance Amount: \$7,500,000
Interest Rate: 3.25-4.80
Maturing Through: 2029
Principal Maturity Range: \$275,000 - \$575,000
Series: 2009A

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-10-01	3.5%	290,000.00	271,958.00	561,958.00	\$5,960,000.00
2016-10-01	3.75%	305,000.00	261,808.00	566,808.00	\$5,655,000.00
2017-10-01	4.0%	320,000.00	250,370.00	570,370.00	\$5,335,000.00
2018-10-01	4.0%	335,000.00	237,570.00	572,570.00	\$5,000,000.00
2019-10-01	4.10%	350,000.00	224,170.00	574,170.00	\$4,650,000.00
2020-10-01	4.20%	370,000.00	209,820.00	579,820.00	\$4,280,000.00
2021-10-01	4.20%	390,000.00	194,280.00	584,280.00	\$3,890,000.00
2022-10-01	4.30%	405,000.00	177,900.00	582,900.00	\$3,485,000.00
2023-10-01	4.40%	430,000.00	160,484.00	590,484.00	\$3,055,000.00
2024-10-01	4.50%	450,000.00	141,564.00	591,564.00	\$2,605,000.00
2025-10-01	4.50%	470,000.00	121,314.00	591,314.00	\$2,135,000.00
2026-10-01	4.60%	495,000.00	100,164.00	595,164.00	\$1,640,000.00
2027-10-01	4.65%	520,000.00	77,394.00	597,394.00	\$1,120,000.00
2028-10-01	4.70%	545,000.00	53,214.00	598,214.00	\$575,000.00
2029-10-01	4.80%	575,000.00	27,600.00	602,600.00	

Totals \$6,250,000.00 \$2,509,610.00 \$8,759,610.00

**Charter Township of Lyon
Complete Debt Report for
DDA Capital Improvement Bonds: 2010A**

Issuance Information

Debt Type: Bonds & contracts payable
Activity Type: Component Unit
Repayment Source: DDA/LDFA
Issuance Date: 2010-04-28
Issuance Amount: \$5,000,000
Interest Rate: 3.46-6.92
Maturing Through: 2030
Principal Maturity Range: \$190,000 - \$320,000
Series: 2010A

Payment Schedule

<u>Date Due</u>	<u>Interest Rate</u>	<u>Principal</u>	<u>Interest</u>	<u>Payment</u>	<u>Balance</u>
2015-10-01	3.91%	195,000.00	251,010.00	446,010.00	\$3,805,000.00
2016-10-01	5.76%	200,000.00	243,384.00	443,384.00	\$3,605,000.00
2017-10-01	5.76%	205,000.00	231,864.00	436,864.00	\$3,400,000.00
2018-10-01	5.76%	210,000.00	220,056.00	430,056.00	\$3,190,000.00
2019-10-01	5.76%	220,000.00	207,960.00	427,960.00	\$2,970,000.00
2020-10-01	5.76%	225,000.00	195,288.00	420,288.00	\$2,745,000.00
2021-10-01	6.31%	235,000.00	182,328.00	417,328.00	\$2,510,000.00
2022-10-01	6.31%	240,000.00	167,500.00	407,500.00	\$2,270,000.00
2023-10-01	6.31%	250,000.00	152,356.00	402,356.00	\$2,020,000.00
2024-10-01	6.31%	260,000.00	136,582.00	396,582.00	\$1,760,000.00
2025-10-01	6.31%	265,000.00	120,176.00	385,176.00	\$1,495,000.00
2026-10-01	6.92%	275,000.00	103,454.00	378,454.00	\$1,220,000.00
2027-10-01	6.92%	290,000.00	84,424.00	374,424.00	\$930,000.00
2028-10-01	6.92%	300,000.00	64,356.00	364,356.00	\$630,000.00
2029-10-01	6.92%	310,000.00	43,596.00	353,596.00	\$320,000.00
2030-10-01	6.92%	320,000.00	22,144.00	342,144.00	
Totals		\$4,000,000.00	\$2,426,478.00	\$6,426,478.00	

