



## BISMARCK VISION FUND APPLICATION - FORM 1

Please complete and return to the Bismarck Mandan Chamber EDC  
1640 Burnt Boat Drive, Bismarck, North Dakota 58503.

Applications will be reviewed by the Bismarck Vision Fund Committee.  
Please allow 3 - 4 weeks for consideration.

GENERAL CONTACT INFORMATION		
Business Name: Heartview Foundation		<b>FOR INTERNAL USE ONLY</b>
Business Address: 101 E Broadway Ave		Date Received:
City: Bismarck	State: ND	Zip Code: 58502
Project Address: 116 N 4th St		Date to Vision Fund Committee:
City: Bismarck		State: ND
		Zip Code: 58502
Contact: Ryan Messer		Date to Commission:
Business Phone Number: 701-751-5704		Cell Number: 701-333-9352
Federal Tax ID Number: 45-0282159		Other:
E-Mail: ryan@heartview.org		
Date Business Established: 1964		
Amount Vision Fund Funds Requested: \$94,503.27		
FINANCIAL INFORMATION		
Total Project Cost: \$2,200,000		Owner's Equity: \$440,000
PURPOSE OF REQUEST		
<input type="checkbox"/> New Business <input type="checkbox"/> Business/Equipment Updates <input checked="" type="checkbox"/> Business Expansion <input type="checkbox"/> Other:		
BUSINESS OWNERSHIP INFORMATION		
<b>Ownership Structure</b> <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Liability Corporation <input type="checkbox"/> Public Corporation <input checked="" type="checkbox"/> Other: 501(c)3		
<b>Key Owner Names</b> <i>(List all with a 20% interest or more)</i>  N/A  _____ _____ _____	<b>% Ownership</b>  _____ _____ _____ _____	<b>Social Security Number</b>  - - - - - - - - - -
<b>Key Management Name/ Phone Number</b>  Kurt Snyder/701-751-5708 Ryan Messer/701-751-5704  _____ _____	<b>Titles</b>  Executive Director CFO  _____ _____	



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EMPLOYEE INFORMATION				
<b>Current Employees</b>	Full-Time: 121	Avg. Salary: \$62,450	Part-Time: 43	Avg. Salary: \$47,050
<b>3-Year Projection</b>	Full-Time: 133	Avg. Salary: \$72,300	Part-Time: 46	Avg. Salary: \$54,400
<b>5-Year Projection</b>	Full-Time: 140	Avg. Salary: \$79,700	Part-Time: 49	Avg. Salary: \$60,000
How many jobs will this project create?	Full-Time: 10		Part-Time: 2	
Average salary of new jobs?	Full-Time: \$66,000		Part-Time: \$45,000	
PROJECT INFORMATION				
Please provide a summary of the project.				
<p>The Heartview Foundation has ran out of space and is unable to expand in Bismarck without expansion. Heartview is currently renting an upper floor of 116 N 4th St for administrative staff and is considering purchasing the entire building in order to expand to the lower floor and basement. This expansion would allow us to move additional administrative staff from Heartview's 101/121/123 E Broadway and 305 N 23rd St locations, allowing for additional clinical staff to be hired and additional services to be offered.</p>				
Describe what your company does to add value to your product, process or service.				
<p>The Heartview Foundation was established in 1964 as a drug and alcohol treatment center and has served over 30,000 patients and their families. Heartview is headquartered in Bismarck, where we have a 16-bed residence, a 13-bed residence, intensive day treatment, outpatient services, and a Medications for Opioid Use Disorder (MOUD) program. Heartview currently has approximately 160 employees, 100 of which are located in Bismarck. From Nov 22-Oct 23, Heartview served 1,199 clients, took 1,907 intake calls, connected 606 uninsured clients to coverage and treatment, and served 47 out of 53 counties in North Dakota.</p>				
Describe the economic impact this project will have on the city of Bismarck.				
<p>This expansion will allow Heartview to hire additional administrative and clinical staff and to expand treatment services. The larger impact will be on the number of individuals with a substance abuse disorder that can be served by Heartview. The more clients served, the more formerly unemployed or underemployed individuals can fill needed jobs. In 2021, around 21% of North Dakotan adults had a substance use disorder and 113,000 needed, but did not receive treatment. Nationally, 25.8% of individuals with a SUD are unemployed or not in the workforce. By treating these individuals, North Dakota can add thousands of new workers.</p>				
Has or will this project receive any other incentive? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, please explain.				
Potential MIDA Bond Application				
Please attach a brief (no more than two pages) description of business, trade area served, kind of jobs to be created, and any other information that may help describe this project and demonstrate eligibility criteria are met.				



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*Additional information or documentation may be requested if deemed necessary.*

Be advised as per North Dakota open records law that applications may be released to the public if requested except for portions subject to NDCC 44-04-18.4 pertaining to confidentiality of trade secret, proprietary, commercial and financial information.

**Certification and Authorization**

I/We certify that all information set forth in this application is a true representation of the facts pertaining to the proposing business for the purpose of obtaining funding under the Bismarck Vision Fund.

I/We understand and acknowledge that any willful misrepresentation of the information contained in this application could result in disqualification from the program, requiring any funds already disbursed to be repaid in full to the City of Bismarck.

The undersigned specifically authorizes the Bismarck Mandan Chamber EDC or its representatives to conduct a background check on the applicant, including the checking of references and the verification of any information on the application.

I understand that personal and/or business information may be requested pursuant to this applicant for an incentive and I hereby give my consent for such information to be provided to the Bismarck Mandan Chamber EDC, Vision Fund Committee, the City of Bismarck or its representatives. I also understand that the Bismarck Vision Fund Committee and the City of Bismarck retain the decision as to whether this incentive application is approved, disapproved, or modified. It is my right to accept or decline the incentive amount and terms approved by the program.

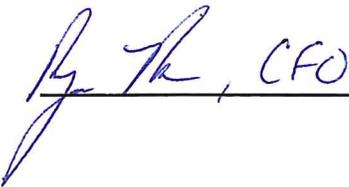
The applicant further certifies that he/she has read and understands the Bismarck Vision Fund Guidelines. The applicant must comply with all local, state and federal regulations. It is understood that all funding commitments are contingent upon the availability of program funds.

**Release of Information**

The applicant hereby authorizes any third party to release to the Bismarck Vision Fund and/or the Bismarck Mandan Chamber EDC without limit, any and all financial information regarding the applicant that is requested by the Bismarck Mandan Chamber EDC, it's representatives or employees. Further, the applicant hereby authorizes release of said records and information by the Bismarck Mandan Chamber EDC to a third party, as deemed necessary by the Bismarck Mandan Chamber EDC, it's representatives or employees.

All owners, officers or partners must sign this application.

Signatures:

 \_\_\_\_\_  
Applicant/Business Owner

\_\_\_\_\_ 5/16/24 \_\_\_\_\_  
Date

\_\_\_\_\_ \_\_\_\_\_  
Applicant/Business Owner

Date

## **Heartview Vision Fund Brief**

### **Description of Business/Area Served**

The Heartview Foundation was established in 1964 as a drug and alcohol treatment center and has served over 31,000 patients and their families. Since its inception, the mission of Heartview has been to be the provider of choice for quality treatment and education for substance use disorders. Heartview is headquartered in Bismarck, where we have a 16-bed residence, a 13-bed residence, intensive day treatment, outpatient services, and a Medications for Opioid Use Disorder (MOUD) program. Heartview also has 16-bed facilities in Dickinson and Cando, N.D. Heartview currently has approximately 165 employees, 100 of which are located in Bismarck, an exponential growth of new jobs since 2011, when Heartview had 33 employees.

Under the Affordable Care Act, nonprofit hospitals are required to regularly complete a community health needs assessment (CHNA) using surveys, focus groups, and community member interviews to identify community perceptions of critical health needs. Based on data collected from 36 CHNAs in ND between 2017 and 2019, substance abuse and mental health were ranked most frequently as the top health concerns (UND Center for Rural Health, 2020). These findings are not surprising in that similar results were found in a 2014 report commissioned by the North Dakota State Legislature which concluded, succinctly, “the North Dakota mental health and substance abuse system is in crisis” (p. 1, Schulte Consulting, 2014).

Last year, Heartview served 1,199 clients needing substance use treatment, an increase from 755 the year before. Of those who responded with a race, 25% identified themselves as Native American and 67% identified themselves as white. Around 70% of Heartview’s patients qualify for Medicaid and 322 used the N.D. Substance Use Disorder Voucher last year. Since 2019, Heartview has completed 2880 intakes and evaluations on new patients, 35% of those patients listed alcohol as their primary drug of choice and 28% listed opioids.

Opioid addiction and overdose is an increasing problem in Bismarck and Heartview provides Bismarck’s only OTP. OTP programs have been used for the past half century and are an evidence-based way to treat opioid use disorder. Mortality is reduced by approximately 50 percent, criminal behaviors are reduced, and social functioning is improved (National Academies of Sciences, Engineering, and Medicine; Health and Medicine Division, 2019).

In Bismarck, Heartview has replicated this evidence of success. From 2021-2022, Heartview surveyed 305 OTP patients. At baseline, 32% of patients were employed, 90% had been arrested in their lifetime (an average of 10 times), and 61% had overdosed during their lifetime. In a follow-up survey one year later, 70% of patients were employed, only 4% had been arrested in the last month, and less than 1% had overdosed in the last month.

**Heartview partners with Bismarck and other communities whenever possible. A few examples of these partnerships are:**

The Heartview –Department of Corrections MAT program provides addiction treatment services, including treatment with Methadone, to individuals incarcerated at the North Dakota State Penitentiary, Dakota Women’s Correctional Rehab Center, and Burleigh-Morton County Detention Center. In order to provide continuity of care to OUD clients who become incarcerated during the course of treatment, Heartview prepares, transports, and administers medication to them while they are incarcerated. By facilitating continued access to MAT for individuals who are on prescribed FDA-approved MAT, correctional agencies can minimize the risk of post-release overdose and death.

The Opioid Bridge project, funded through a Bureau of Justice Assistance grant, is a community collaboration designed to intervene with individuals experiencing an opioid overdose who are treated in local emergency rooms by transitioning them to Medication Assisted Treatment (MAT) and substance abuse treatment to break the cycle of addiction and overdose. Heartview partnered with the Bismarck Police Department and collaborated with the Mandan and Lincoln Police Departments, Burleigh County Sheriff’s Department, Morton County Sheriff’s Department, Bismarck-Burleigh Public Health, Custer Health, Sanford Health Emergency Department, Ministry on the Margins, Catholic Health Invest (CHI). This program has provided a model for other cities to follow to help bridge the gap between the emergency room and addiction services, and the program received the 2022 Recovery Reinvented Trailblazer Award from Governor and First Lady Burgum.

## **Jobs Created**

Heartview’s top priority is to attract workforce and add additional staff members in order to serve additional patients. Heartview founded and provides staffing for the Training Academy of Addiction Professionals (TAAP), which trains new addiction professionals. By purchasing this building and adding space for administrative staff, Heartview will have more room in its clinical space to hire addiction counselors, a medical professional, director of nursing, and hire case managers and social workers to assist clients in finding jobs and housing. In addition, space can be used to train more students to enter the field. Heartview administrative staff are already sharing offices with each other and our ability to hire additional staff and expand services is hindered by a lack of space. Additional administrative staff to be hired include a fundraiser and accountant.

As well as adding staff, the 4<sup>th</sup> Street facility has a basement which could be used to train new employees, host AA/NA meetings and offer additional family services. Evidence suggests that family-based approaches to treating addiction are more effective than treating individuals alone. Heartview is working to begin family programming to wrap services around entire families struggling with addiction. This could involve both counseling and case management.

## Exhibit A: Heartview

**LOAN TYPE:** Flex PACE  
**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:** \$307,692.33  
**BND BUYDOWN AMOUNT:** \$200,000.00  
**COMMUNITY BUYDOWN AMOUNT:** \$107,692.33  
**PRESENT VALUE BND:** \$175,506.06  
**PRESENT VALUE COMMUNITY:** \$94,503.27  
**CREATED DATE:** 5/6/2024

### Loan without buydown

**PRINCIPAL:** \$885,000.00  
**YIELD RATE:** 7.50  
**AMORTIZATION (MONTHS):** 240  
**PAYMENT:** \$7,188.80

### Loan with buydown

**PRINCIPAL:** \$885,000.00  
**BORROWING RATE:** 3.50  
**AMORTIZATION (MONTHS):** 240

Period	Payment	Principal	Interest	Balance
1	\$7,188.80	\$1,473.18	\$5,715.62	\$883,526.83
2	\$7,188.80	\$1,666.76	\$5,522.04	\$881,860.07
3	\$7,188.80	\$1,493.45	\$5,695.35	\$880,366.62
4	\$7,188.80	\$1,503.10	\$5,685.70	\$878,863.52
5	\$7,188.80	\$1,695.90	\$5,492.90	\$877,167.62
6	\$7,188.80	\$1,523.76	\$5,665.04	\$875,643.86
7	\$7,188.80	\$1,716.03	\$5,472.77	\$873,927.83
8	\$7,188.80	\$1,544.68	\$5,644.12	\$872,383.15
9	\$7,188.80	\$1,554.66	\$5,634.14	\$870,828.49
10	\$7,188.80	\$2,108.97	\$5,079.83	\$868,719.52
11	\$7,188.80	\$1,578.32	\$5,610.48	\$867,141.20
12	\$7,188.80	\$1,769.17	\$5,419.63	\$865,372.03
13	\$7,188.80	\$1,599.94	\$5,588.86	\$863,772.09
14	\$7,188.80	\$1,790.22	\$5,398.58	\$861,981.87
15	\$7,188.80	\$1,621.83	\$5,566.97	\$860,360.04
16	\$7,188.80	\$1,632.31	\$5,556.49	\$858,727.73
17	\$7,188.80	\$1,821.75	\$5,367.05	\$856,905.98
18	\$7,188.80	\$1,654.62	\$5,534.18	\$855,251.36
19	\$7,188.80	\$1,843.48	\$5,345.32	\$853,407.88
20	\$7,188.80	\$1,677.21	\$5,511.59	\$851,730.67
21	\$7,188.80	\$1,688.04	\$5,500.76	\$850,042.63
22	\$7,188.80	\$2,230.22	\$4,958.58	\$847,812.41
23	\$7,188.80	\$1,713.34	\$5,475.46	\$846,099.07
24	\$7,188.80	\$1,900.68	\$5,288.12	\$844,198.39
25	\$7,188.80	\$1,736.69	\$5,452.11	\$842,461.70
26	\$7,188.80	\$1,923.41	\$5,265.39	\$840,538.29
27	\$7,188.80	\$1,760.32	\$5,428.48	\$838,777.97
28	\$7,188.80	\$1,771.69	\$5,417.11	\$837,006.28
29	\$7,188.80	\$1,957.51	\$5,231.29	\$835,048.77
30	\$7,188.80	\$1,795.78	\$5,393.02	\$833,252.99
31	\$7,188.80	\$1,980.97	\$5,207.83	\$831,272.02
32	\$7,188.80	\$1,820.17	\$5,368.63	\$829,451.85
33	\$7,188.80	\$1,831.92	\$5,356.88	\$827,619.93
34	\$7,188.80	\$2,361.02	\$4,827.78	\$825,258.91
35	\$7,188.80	\$1,859.00	\$5,329.80	\$823,399.91
36	\$7,188.80	\$2,042.55	\$5,146.25	\$821,357.36
37	\$7,188.80	\$1,884.20	\$5,304.60	\$819,473.16
38	\$7,188.80	\$2,067.09	\$5,121.71	\$817,406.07

Period	Payment	Principal	Interest	Balance
1	\$4,140.47	\$1,473.18	\$2,667.29	\$883,526.82
2	\$4,243.71	\$1,666.76	\$2,576.95	\$881,860.06
3	\$4,151.28	\$1,493.45	\$2,657.83	\$880,366.61
4	\$4,156.43	\$1,503.10	\$2,653.33	\$878,863.51
5	\$4,259.25	\$1,695.90	\$2,563.35	\$877,167.61
6	\$4,167.45	\$1,523.76	\$2,643.69	\$875,643.85
7	\$4,269.99	\$1,716.03	\$2,553.96	\$873,927.82
8	\$4,178.60	\$1,544.68	\$2,633.92	\$872,383.14
9	\$4,183.93	\$1,554.66	\$2,629.27	\$870,828.48
10	\$4,479.56	\$2,108.97	\$2,370.59	\$868,719.51
11	\$4,196.54	\$1,578.32	\$2,618.22	\$867,141.19
12	\$4,298.33	\$1,769.17	\$2,529.16	\$865,372.02
13	\$4,208.07	\$1,599.94	\$2,608.13	\$863,772.08
14	\$4,309.56	\$1,790.22	\$2,519.34	\$861,981.86
15	\$4,219.75	\$1,621.83	\$2,597.92	\$860,360.03
16	\$4,225.34	\$1,632.31	\$2,593.03	\$858,727.72
17	\$4,326.37	\$1,821.75	\$2,504.62	\$856,905.97
18	\$4,237.24	\$1,654.62	\$2,582.62	\$855,251.35
19	\$4,337.96	\$1,843.48	\$2,494.48	\$853,407.87
20	\$4,249.29	\$1,677.21	\$2,572.08	\$851,730.66
21	\$4,255.06	\$1,688.04	\$2,567.02	\$850,042.62
22	\$4,544.22	\$2,230.22	\$2,314.00	\$847,812.40
23	\$4,268.55	\$1,713.34	\$2,555.21	\$846,099.06
24	\$4,368.47	\$1,900.68	\$2,467.79	\$844,198.38
25	\$4,281.01	\$1,736.69	\$2,544.32	\$842,461.69
26	\$4,380.59	\$1,923.41	\$2,457.18	\$840,538.28
27	\$4,293.61	\$1,760.32	\$2,533.29	\$838,777.96
28	\$4,299.67	\$1,771.69	\$2,527.98	\$837,006.27
29	\$4,398.78	\$1,957.51	\$2,441.27	\$835,048.76
30	\$4,312.52	\$1,795.78	\$2,516.74	\$833,252.98
31	\$4,411.29	\$1,980.97	\$2,430.32	\$831,272.01
32	\$4,325.53	\$1,820.17	\$2,505.36	\$829,451.84
33	\$4,331.80	\$1,831.92	\$2,499.88	\$827,619.92
34	\$4,613.98	\$2,361.02	\$2,252.96	\$825,258.90
35	\$4,346.24	\$1,859.00	\$2,487.24	\$823,399.90
36	\$4,444.13	\$2,042.55	\$2,401.58	\$821,357.35
37	\$4,359.68	\$1,884.20	\$2,475.48	\$819,473.15
38	\$4,457.22	\$2,067.09	\$2,390.13	\$817,406.06

Period	Interest Buydown	BND (65.00%)	Community (35.00%)
1	\$3,048.33	\$1,981.41	\$1,066.92
2	\$2,945.09	\$1,914.31	\$1,030.78
3	\$3,037.52	\$1,974.39	\$1,063.13
4	\$3,032.37	\$1,971.04	\$1,061.33
5	\$2,929.55	\$1,904.21	\$1,025.34
6	\$3,021.35	\$1,963.88	\$1,057.47
7	\$2,918.81	\$1,897.23	\$1,021.58
8	\$3,010.20	\$1,956.63	\$1,053.57
9	\$3,004.87	\$1,953.17	\$1,051.70
10	\$2,709.24	\$1,761.01	\$948.23
11	\$2,992.26	\$1,944.97	\$1,047.29
12	\$2,890.47	\$1,878.81	\$1,011.66
13	\$2,980.73	\$1,937.47	\$1,043.26
14	\$2,879.24	\$1,871.51	\$1,007.73
15	\$2,969.05	\$1,929.88	\$1,039.17
16	\$2,963.46	\$1,926.25	\$1,037.21
17	\$2,862.43	\$1,860.58	\$1,001.85
18	\$2,951.56	\$1,918.51	\$1,033.05
19	\$2,850.84	\$1,853.05	\$997.79
20	\$2,939.51	\$1,910.68	\$1,028.83
21	\$2,933.74	\$1,906.93	\$1,026.81
22	\$2,644.58	\$1,718.98	\$925.60
23	\$2,920.25	\$1,898.16	\$1,022.09
24	\$2,820.33	\$1,833.21	\$987.12
25	\$2,907.79	\$1,890.06	\$1,017.73
26	\$2,808.21	\$1,825.34	\$982.87
27	\$2,895.19	\$1,881.87	\$1,013.32
28	\$2,889.13	\$1,877.93	\$1,011.20
29	\$2,790.02	\$1,813.51	\$976.51
30	\$2,876.28	\$1,869.58	\$1,006.70
31	\$2,777.51	\$1,805.38	\$972.13
32	\$2,863.27	\$1,861.13	\$1,002.14
33	\$2,857.00	\$1,857.05	\$999.95
34	\$2,574.82	\$1,673.63	\$901.19
35	\$2,842.56	\$1,847.66	\$994.90
36	\$2,744.67	\$1,784.04	\$960.63
37	\$2,829.12	\$1,838.93	\$990.19
38	\$2,731.58	\$1,775.53	\$956.05

39	\$7,188.80	\$1,909.72	\$5,279.08	\$815,496.35	39	\$4,373.29	\$1,909.72	\$2,463.57	\$815,496.34	39	\$2,815.51	\$1,830.08	\$985.43
40	\$7,188.80	\$1,922.05	\$5,266.75	\$813,574.30	40	\$4,379.87	\$1,922.05	\$2,457.82	\$813,574.29	40	\$2,808.93	\$1,825.80	\$983.13
41	\$7,188.80	\$2,103.96	\$5,084.84	\$811,470.34	41	\$4,476.89	\$2,103.96	\$2,372.93	\$811,470.33	41	\$2,711.91	\$1,762.74	\$949.17
42	\$7,188.80	\$1,948.05	\$5,240.75	\$809,522.29	42	\$4,393.73	\$1,948.05	\$2,445.68	\$809,522.28	42	\$2,795.07	\$1,816.80	\$978.27
43	\$7,188.80	\$2,129.29	\$5,059.51	\$807,393.00	43	\$4,490.39	\$2,129.29	\$2,361.10	\$807,392.99	43	\$2,698.41	\$1,753.97	\$944.44
44	\$7,188.80	\$1,974.39	\$5,214.41	\$805,418.61	44	\$4,407.78	\$1,974.39	\$2,433.39	\$805,418.60	44	\$2,781.02	\$1,807.66	\$973.36
45	\$7,188.80	\$1,987.14	\$5,201.66	\$803,431.47	45	\$4,414.58	\$1,987.14	\$2,427.44	\$803,431.46	45	\$2,774.22	\$1,803.24	\$970.98
46	\$7,188.80	\$2,334.73	\$4,854.07	\$801,096.74	46	\$4,599.96	\$2,334.73	\$2,265.23	\$801,096.73	46	\$2,588.84	\$1,682.75	\$906.09
47	\$7,188.80	\$2,015.05	\$5,173.75	\$799,081.69	47	\$4,429.47	\$2,015.05	\$2,414.42	\$799,081.68	47	\$2,759.33	\$1,793.56	\$965.77
48	\$7,188.80	\$2,194.54	\$4,994.26	\$796,887.15	48	\$4,525.19	\$2,194.54	\$2,330.65	\$796,887.14	48	\$2,663.61	\$1,731.35	\$932.26
49	\$7,188.80	\$2,042.24	\$5,146.56	\$794,844.91	49	\$4,443.97	\$2,042.24	\$2,401.73	\$794,844.90	49	\$2,744.83	\$1,784.14	\$960.69
50	\$7,188.80	\$2,221.02	\$4,967.78	\$792,623.89	50	\$4,539.32	\$2,221.02	\$2,318.30	\$792,623.88	50	\$2,649.48	\$1,722.16	\$927.32
51	\$7,188.80	\$2,069.77	\$5,119.03	\$790,554.12	51	\$4,458.65	\$2,069.77	\$2,388.88	\$790,554.11	51	\$2,730.15	\$1,774.60	\$955.55
52	\$7,188.80	\$2,083.14	\$5,105.66	\$788,470.98	52	\$4,465.78	\$2,083.14	\$2,382.64	\$788,470.97	52	\$2,723.02	\$1,769.96	\$953.06
53	\$7,188.80	\$2,260.86	\$4,927.94	\$786,210.12	53	\$4,560.57	\$2,260.86	\$2,299.71	\$786,210.11	53	\$2,628.23	\$1,708.35	\$919.88
54	\$7,188.80	\$2,111.19	\$5,077.61	\$784,098.93	54	\$4,480.74	\$2,111.19	\$2,369.55	\$784,098.92	54	\$2,708.06	\$1,760.24	\$947.82
55	\$7,188.80	\$2,288.18	\$4,900.62	\$781,810.75	55	\$4,575.14	\$2,288.18	\$2,286.96	\$781,810.74	55	\$2,613.66	\$1,698.88	\$914.78
56	\$7,188.80	\$2,139.61	\$5,049.19	\$779,671.14	56	\$4,495.90	\$2,139.61	\$2,356.29	\$779,671.13	56	\$2,692.90	\$1,750.38	\$942.52
57	\$7,188.80	\$2,153.42	\$5,035.38	\$777,517.72	57	\$4,503.26	\$2,153.42	\$2,349.84	\$777,517.71	57	\$2,685.54	\$1,745.60	\$939.94
58	\$7,188.80	\$2,653.28	\$4,535.52	\$774,864.44	58	\$4,769.86	\$2,653.28	\$2,116.58	\$774,864.43	58	\$2,418.94	\$1,572.31	\$846.63
59	\$7,188.80	\$2,184.47	\$5,004.33	\$772,679.97	59	\$4,519.82	\$2,184.47	\$2,335.35	\$772,679.96	59	\$2,668.98	\$1,734.84	\$934.14
60	\$7,188.80	\$2,359.55	\$4,829.25	\$770,320.42	60	\$4,613.20	\$2,359.55	\$2,253.65	\$770,320.41	60	\$2,575.60	\$1,674.14	\$901.46
61	\$7,188.80	\$2,213.81	\$4,974.99	\$768,106.61	61	\$4,535.47	\$2,213.81	\$2,321.66	\$768,106.60	61	\$2,653.33	\$1,724.66	\$928.67
62	\$7,188.80	\$2,388.13	\$4,800.67	\$765,718.48	62	\$4,628.44	\$2,388.13	\$2,240.31	\$765,718.47	62	\$2,560.36	\$1,664.23	\$896.13
63	\$7,188.80	\$2,243.53	\$4,945.27	\$763,474.95	63	\$4,551.32	\$2,243.53	\$2,307.79	\$763,474.94	63	\$2,637.48	\$1,714.36	\$923.12
64	\$7,188.80	\$2,258.02	\$4,930.78	\$761,216.93	64	\$4,559.05	\$2,258.02	\$2,301.03	\$761,216.92	64	\$2,629.75	\$1,709.34	\$920.41
65	\$7,188.80	\$2,431.19	\$4,757.61	\$758,785.74	65	\$4,651.41	\$2,431.19	\$2,220.22	\$758,785.73	65	\$2,537.39	\$1,649.30	\$888.09
66	\$7,188.80	\$2,288.31	\$4,900.49	\$756,497.43	66	\$4,575.21	\$2,288.31	\$2,286.90	\$756,497.42	66	\$2,613.59	\$1,698.83	\$914.76
67	\$7,188.80	\$2,460.69	\$4,728.11	\$754,036.74	67	\$4,667.14	\$2,460.69	\$2,206.45	\$754,036.73	67	\$2,521.66	\$1,639.08	\$882.58
68	\$7,188.80	\$2,318.98	\$4,869.82	\$751,717.76	68	\$4,591.56	\$2,318.98	\$2,272.58	\$751,717.75	68	\$2,597.24	\$1,688.21	\$909.03
69	\$7,188.80	\$2,333.96	\$4,854.84	\$749,383.80	69	\$4,599.55	\$2,333.96	\$2,265.59	\$749,383.79	69	\$2,589.25	\$1,683.01	\$906.24
70	\$7,188.80	\$2,817.39	\$4,371.41	\$746,566.41	70	\$4,857.38	\$2,817.39	\$2,039.99	\$746,566.40	70	\$2,331.42	\$1,515.42	\$816.00
71	\$7,188.80	\$2,367.23	\$4,821.57	\$744,199.18	71	\$4,617.30	\$2,367.23	\$2,250.07	\$744,199.17	71	\$2,571.50	\$1,671.48	\$900.02
72	\$7,188.80	\$2,537.56	\$4,651.24	\$741,661.62	72	\$4,708.14	\$2,537.56	\$2,170.58	\$741,661.61	72	\$2,480.66	\$1,612.43	\$868.23
73	\$7,188.80	\$2,398.90	\$4,789.90	\$739,262.72	73	\$4,634.19	\$2,398.90	\$2,235.29	\$739,262.71	73	\$2,554.61	\$1,660.50	\$894.11
74	\$7,188.80	\$2,568.41	\$4,620.39	\$736,694.31	74	\$4,724.59	\$2,568.41	\$2,156.18	\$736,694.30	74	\$2,464.21	\$1,601.74	\$862.47
75	\$7,188.80	\$2,430.98	\$4,757.82	\$734,263.33	75	\$4,651.30	\$2,430.98	\$2,220.32	\$734,263.32	75	\$2,537.50	\$1,649.38	\$888.12
76	\$7,188.80	\$2,446.68	\$4,742.12	\$731,816.65	76	\$4,659.67	\$2,446.68	\$2,212.99	\$731,816.64	76	\$2,529.13	\$1,643.93	\$885.20
77	\$7,188.80	\$2,614.95	\$4,573.85	\$729,201.70	77	\$4,749.41	\$2,614.95	\$2,134.46	\$729,201.69	77	\$2,439.39	\$1,585.60	\$853.79
78	\$7,188.80	\$2,479.37	\$4,709.43	\$726,722.33	78	\$4,677.10	\$2,479.37	\$2,197.73	\$726,722.32	78	\$2,511.70	\$1,632.60	\$879.10
79	\$7,188.80	\$2,646.79	\$4,542.01	\$724,075.54	79	\$4,766.39	\$2,646.79	\$2,119.60	\$724,075.53	79	\$2,422.41	\$1,574.57	\$847.84
80	\$7,188.80	\$2,512.48	\$4,676.32	\$721,563.06	80	\$4,694.76	\$2,512.48	\$2,182.28	\$721,563.05	80	\$2,494.04	\$1,621.13	\$872.91
81	\$7,188.80	\$2,528.71	\$4,660.09	\$719,034.35	81	\$4,703.42	\$2,528.71	\$2,174.71	\$719,034.34	81	\$2,485.38	\$1,615.50	\$869.88
82	\$7,188.80	\$2,994.43	\$4,194.37	\$716,039.92	82	\$4,951.80	\$2,994.43	\$1,957.37	\$716,039.91	82	\$2,237.00	\$1,454.05	\$782.95
83	\$7,188.80	\$2,564.38	\$4,624.42	\$713,475.54	83	\$4,722.44	\$2,564.38	\$2,158.06	\$713,475.53	83	\$2,466.36	\$1,603.13	\$863.23
84	\$7,188.80	\$2,729.58	\$4,459.22	\$710,745.96	84	\$4,810.55	\$2,729.58	\$2,080.97	\$710,745.95	84	\$2,378.25	\$1,545.86	\$832.39
85	\$7,188.80	\$2,598.57	\$4,590.23	\$708,147.39	85	\$4,740.68	\$2,598.57	\$2,142.11	\$708,147.38	85	\$2,448.12	\$1,591.28	\$856.84
86	\$7,188.80	\$2,762.88	\$4,425.92	\$705,384.51	86	\$4,828.31	\$2,762.88	\$2,065.43	\$705,384.50	86	\$2,360.49	\$1,534.32	\$826.17
87	\$7,188.80	\$2,633.19	\$4,555.61	\$702,751.32	87	\$4,759.14	\$2,633.19	\$2,125.95	\$702,751.31	87	\$2,429.66	\$1,579.28	\$850.38
88	\$7,188.80	\$2,650.20	\$4,538.60	\$700,101.12	88	\$4,768.21	\$2,650.20	\$2,118.01	\$700,101.11	88	\$2,420.59	\$1,573.38	\$847.21
89	\$7,188.80	\$2,813.17	\$4,375.63	\$697,287.95	89	\$4,855.13	\$2,813.17	\$2,041.96	\$697,287.94	89	\$2,333.67	\$1,516.89	\$816.78
90	\$7,188.80	\$2,685.48	\$4,503.32	\$694,602.47	90	\$4,787.03	\$2,685.48	\$2,101.55	\$694,602.46	90	\$2,401.77	\$1,561.15	\$840.62
91	\$7,188.80	\$2,847.53	\$4,341.27	\$691,754.94	91	\$4,873.46	\$2,847.53	\$2,025.93	\$691,754.93	91	\$2,315.34	\$1,504.97	\$810.37
92	\$7,188.80	\$2,721.22	\$4,467.58	\$689,033.72	92	\$4,806.09	\$2,721.22	\$2,084.87	\$689,033.71	92	\$2,382.71	\$1,548.76	\$833.95
93	\$7,188.80	\$2,738.79	\$4,450.01	\$686,294.93	93	\$4,815.46	\$2,738.79	\$2,076.67	\$686,294.92	93	\$2,373.34	\$1,542.67	\$830.67
94	\$7,188.80	\$3,042.43	\$4,146.37	\$683,252.50	94	\$4,977.40	\$3,042.43	\$1,934.97	\$683,252.49	94	\$2,211.40	\$1,437.41	\$773.99
95	\$7,188.80	\$2,776.13	\$4,412.67	\$680,476.37	95	\$4,835.38	\$2,776.13	\$2,059.25	\$680,476.36	95	\$2,353.42	\$1,529.72	\$823.70
96	\$7,188.80	\$2,935.82	\$4,252.98	\$677,540.55	96	\$4,920.54	\$2,935.82	\$1,984.72	\$677,540.54	96	\$2,268.26	\$1,474.37	\$793.89
97	\$7,188.80	\$2,813.02	\$4,375.78	\$674,727.53	97	\$4,855.05	\$2,813.02	\$2,042.03	\$674,727.52	97	\$2,333.75	\$1,516.94	\$816.81

98	\$7,188.80	\$2,971.75	\$4,217.05	\$671,755.78
99	\$7,188.80	\$2,850.38	\$4,338.42	\$668,905.40
100	\$7,188.80	\$2,868.79	\$4,320.01	\$666,036.61
101	\$7,188.80	\$3,026.07	\$4,162.73	\$663,010.54
102	\$7,188.80	\$2,906.86	\$4,281.94	\$660,103.68
103	\$7,188.80	\$3,063.15	\$4,125.65	\$657,040.53
104	\$7,188.80	\$2,945.41	\$4,243.39	\$654,095.12
105	\$7,188.80	\$2,964.44	\$4,224.36	\$651,130.68
106	\$7,188.80	\$3,390.54	\$3,798.26	\$647,740.14
107	\$7,188.80	\$3,005.48	\$4,183.32	\$644,734.66
108	\$7,188.80	\$3,159.21	\$4,029.59	\$641,575.45
109	\$7,188.80	\$3,045.29	\$4,143.51	\$638,530.16
110	\$7,188.80	\$3,197.99	\$3,990.81	\$635,332.17
111	\$7,188.80	\$3,085.61	\$4,103.19	\$632,246.56
112	\$7,188.80	\$3,105.54	\$4,083.26	\$629,141.02
113	\$7,188.80	\$3,256.67	\$3,932.13	\$625,884.35
114	\$7,188.80	\$3,146.63	\$4,042.17	\$622,737.72
115	\$7,188.80	\$3,296.69	\$3,892.11	\$619,441.03
116	\$7,188.80	\$3,188.24	\$4,000.56	\$616,252.79
117	\$7,188.80	\$3,208.83	\$3,979.97	\$613,043.96
118	\$7,188.80	\$3,612.71	\$3,576.09	\$609,431.25
119	\$7,188.80	\$3,252.89	\$3,935.91	\$606,178.36
120	\$7,188.80	\$3,400.19	\$3,788.61	\$602,778.17
	<b>\$862,656.00</b>	<b>\$282,221.84</b>	<b>\$580,434.16</b>	

98	\$4,939.71	\$2,971.75	\$1,967.96	\$671,755.77
99	\$4,874.98	\$2,850.38	\$2,024.60	\$668,905.39
100	\$4,884.79	\$2,868.79	\$2,016.00	\$666,036.60
101	\$4,968.68	\$3,026.07	\$1,942.61	\$663,010.53
102	\$4,905.10	\$2,906.86	\$1,998.24	\$660,103.67
103	\$4,988.45	\$3,063.15	\$1,925.30	\$657,040.52
104	\$4,925.66	\$2,945.41	\$1,980.25	\$654,095.11
105	\$4,935.81	\$2,964.44	\$1,971.37	\$651,130.67
106	\$5,163.06	\$3,390.54	\$1,772.52	\$647,740.13
107	\$4,957.70	\$3,005.48	\$1,952.22	\$644,734.65
108	\$5,039.69	\$3,159.21	\$1,880.48	\$641,575.44
109	\$4,978.93	\$3,045.29	\$1,933.64	\$638,530.15
110	\$5,060.37	\$3,197.99	\$1,862.38	\$635,332.16
111	\$5,000.43	\$3,085.61	\$1,914.82	\$632,246.55
112	\$5,011.06	\$3,105.54	\$1,905.52	\$629,141.01
113	\$5,091.66	\$3,256.67	\$1,834.99	\$625,884.34
114	\$5,032.98	\$3,146.63	\$1,886.35	\$622,737.71
115	\$5,113.01	\$3,296.69	\$1,816.32	\$619,441.02
116	\$5,055.17	\$3,188.24	\$1,866.93	\$616,252.78
117	\$5,066.15	\$3,208.83	\$1,857.32	\$613,043.95
118	\$5,281.55	\$3,612.71	\$1,668.84	\$609,431.24
119	\$5,089.65	\$3,252.89	\$1,836.76	\$606,178.35
120	\$5,168.21	\$3,400.19	\$1,768.02	\$602,778.16
	<b>\$553,091.10</b>	<b>\$282,221.84</b>	<b>\$270,869.26</b>	

98	\$2,249.09	\$1,461.91	\$787.18
99	\$2,313.82	\$1,503.98	\$809.84
100	\$2,304.01	\$1,497.61	\$806.40
101	\$2,220.12	\$1,443.08	\$777.04
102	\$2,283.70	\$1,484.40	\$799.30
103	\$2,200.35	\$1,430.23	\$770.12
104	\$2,263.14	\$1,471.04	\$792.10
105	\$2,252.99	\$1,464.44	\$788.55
106	\$2,025.74	\$1,316.73	\$709.01
107	\$2,231.10	\$1,450.22	\$780.88
108	\$2,149.11	\$1,396.92	\$752.19
109	\$2,209.87	\$1,436.42	\$773.45
110	\$2,128.43	\$1,383.48	\$744.95
111	\$2,188.37	\$1,422.44	\$765.93
112	\$2,177.74	\$1,415.53	\$762.21
113	\$2,097.14	\$1,363.14	\$734.00
114	\$2,155.82	\$1,401.28	\$754.54
115	\$2,075.79	\$1,349.26	\$726.53
116	\$2,133.63	\$1,386.86	\$746.77
117	\$2,122.65	\$1,379.72	\$742.93
118	\$1,907.25	\$1,239.71	\$667.54
119	\$2,099.15	\$1,364.45	\$734.70
120	\$148.02	\$96.21	\$51.81
	<b>\$307,692.33</b>	<b>\$200,000.00</b>	<b>\$107,692.33</b>