



Administration Department

DATE: June 11, 2024

FROM: Jason Tomanek, City Administrator

ITEM: Heartview Foundation Vision Fund Application

REQUEST:

Consider the recommendation from the Vision Fund Committee to support a Flex PACE program interest buy-down for Heartview Foundation.

BACKGROUND INFORMATION:

Heartview Foundation has requested a Flex PACE program interest rate buy-down to purchase the property at 116 N 4th Street for use as administrative offices. The Vision Fund Committee met on May 23, 2024, and reviewed the application. The Committee supported the pre-application as presented and recommended moving the request directly to the city commission for consideration, foregoing the full application meeting. The full application is included in the packet. The Lewis & Clark Development Group can provide the loan servicing administration required for this request. A loan servicing fee of 1% will be paid to Lewis & Clark Development Group by Heartview Foundation. A loan interest charge of 1% will be paid back to the Vision Fund by Heartview Foundation. The Vision Fund Committee approved moving the request to the City Commission for consideration and final approval. The amount requested from the Vision Fund is an amount of \$100,675.65. Nathan Schneider, Chamber EDC Vice President will be available to answer the Board's questions regarding this request.

RECOMMENDED CITY COMMISSION ACTION:

Consider approval of a request from the Vision Fund Committee to support a Flex PACE program interest buy-down for Heartview Foundation structured as a loan for an amount of \$100,675.65.

STAFF CONTACT INFORMATION:

Jason Tomanek, City Administrator, 701-355-1300, jtomanek@bismarcknd.gov

ATTACHMENTS:

1. Heartview Foundation Vision Fund Full Application



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		FOR INTERNAL USE ONLY
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		
Ownership Structure <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		
Key Owner Names <i>(List all with a 20% interest or more)</i> N/A _____ _____ _____	% Ownership _____ _____ _____ _____	Social Security Number - - - - - - - - - -
Key Management Name/ Phone Number Kurt Snyder/701-751-5708 Ryan Messer/701-751-5704 _____ _____	Titles Executive Director CFO _____ _____	



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.

EMPLOYEE INFORMATION				
Current Employees	Full-Time: 121	Avg. Salary: \$62,450	Part-Time: 43	Avg. Salary: \$47,050
3-Year Projection	Full-Time: 133	Avg. Salary: \$72,300	Part-Time: 46	Avg. Salary: \$54,400
5-Year Projection	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.				



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.

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.

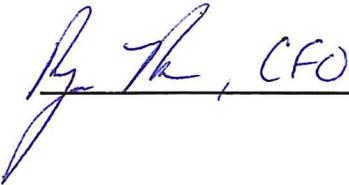
The applicant further certifies that he/she has read and understands the Bismarck Vision Fund Guidelines. The applicant must comply with all local, state and federal regulations. It is understood that all funding commitments are contingent upon the availability of program funds.

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 4th 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
	\$862,656.00	\$282,221.84	\$580,434.16	

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
	\$553,091.10	\$282,221.84	\$270,869.26	

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
	\$307,692.33	\$200,000.00	\$107,692.33



BISMARCK VISION FUND APPLICATION - FORM 2

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				
Business Address: 101 E Broadway Ave				
City: Bismarck		State: ND		Zip Code: 58501
Project Address: 116 N 4th St				
City: Bismarck		State: ND		Zip Code: 58501
Contact: Ryan Messer				
Business Phone Number: 701-751-5704		Cell Number: 701-333-9352		
Federal Tax ID Number: 45-0282159				
E-Mail: ryan@heartview.org				
COMPANY INFORMATION				
Has the company or any of the principals ever been involved in bankruptcy? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
Plant/Facilities/Office Locations: Bismarck/Cando/Dickinson				
Current Employees	Full-Time: 121	Avg. Salary: \$62,450	Part-Time: 43	Avg. Salary: \$47,050
Briefly outline employee benefits provided: Heartview fully covers single health, dental and vision insurance for employees. Heartview offers a 4% 401K match with an potential additional match approved by the Board each year. Heartview employees start with 18 days PTO.				
PRIMARY BANK ACCOUNT:				
Name: Bravera		Address: Bismarck, ND		
Telephone: 701-221-4724		Contact Person: ShaLee Huntley		
COMPANY ATTORNEY:				
Name: Crowley Fleck		Address: Bismarck, ND		
Telephone: 701-223-6585		Contact Person: Amy Oster		
COMPANY BUSINESS/MARKETING CONSULTANT:				
Company Name: Heartview (Internal)		Address: Bismarck, ND		
Telephone: 701-751-6135		Contact Person: Jennifer Greuel		

NOTE:

Individual(s)/firms listed in F, G, H, above, may be contacted unless you specifically request otherwise.



BISMARCK VISION FUND APPLICATION - FORM 2

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.

List of Required Attachments:

- A. A completed Vision Fund Form 3 (Project financing breakdown).
- B. A completed Vision Fund Form 4 (Current and projected employment).
- C. A completed business plan to include two (2) years pro forma financial statements. (Only for New Business Ventures)
- D. If applying for a PACE or Flex PACE buy down, an amortization schedule from the Bank of North Dakota.

For any direct loans, other than PACE or Flex PACE buy down funding, from the Bismarck Vision Fund the following may be required:

- 1. Financial statements for the past three (3) fiscal years, including: balance sheets, income statements, statements of changes in financial position, and notes to financial statements.
- 2. Most recent interim financial statements (balance sheets, income statements, if available).
- 3. Federal tax returns filed by the business for the previous three years.
- 4. Pro forma balance sheet, income statement, and cash flow statement for the 24 months following the loan closing that shows the financial position of the business, including the proposed financing.
- 5. Signed personal financial statements dated as of the date of the application for any person who owns 20% or more interest in the business. In addition, include data privacy forms signed by each individual submitting personal financial statements. (Information Release form attached)
- 6. Any other information, including a key person insurance policy which may be available to secure the loans, which would assist us in processing your application as efficiently as possible.
- 7. Information concerning any pending or threatened litigation or administrative proceeding or any outstanding administration orders, judgment, or injunctions.



BISMARCK VISION FUND APPLICATION - FORM 3

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.

SOURCES

	Bismarck Vision Fund		Bank		Equity		Other		Total
	Amount	%	Amount	%	Amount	%	Amount	%	Amount
Land Acquisition									
Acquisition of/or improvements to building	\$100,676	5%	\$1,459,324	66%	\$440,000	20%	\$200,000	9%	\$2,200,000
Acquisition of machinery or equipment <input type="checkbox"/> new <input type="checkbox"/> used									
Inventory Purchased									
Other									
TOTALS:	\$100,676		\$1,459,324		\$440,000		\$200,000		\$2,200,000

USES

Please describe any Sources and/or Uses listed above as Other

Other amount of \$200,000 signifies Bank of North Dakota buydown amount.

Please enclose copies of bids you have received which support the cost assumptions and commitment letters from banks or other institutions which support the itemization.



BISMARCK VISION FUND APPLICATION - FORM 4

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.

CURRENT AND PROJECTED EMPLOYMENT

Type of Employment	Existing Jobs as of Application Date:		Employment Projections 1st Year		Employment Projections 2nd Year		Employment Projections 3rd Year		Current Average Wage/Salary	Average Starting Wage/Salary <small>(only for projected new employees)</small>
	FT:	PT:	FT:	PT:	FT:	PT:	FT:	PT:		
Professional	72	33	76	34	80	34	82	35	\$57,350	\$70,000
Managerial	21	1	21	1	21	1	21	1	\$91,600	N/A
Technical	29	9	31	10	31	10	31	10	\$47,200	\$70,000
TOTALS:	122	43	128	45	132	45	134	46	\$59,600	\$61,800

Salary and benefit total amounts should be provided for each job category. Do salary and wage employees receive same benefits? Yes No

If no, please explain any differences.

The data which you supply to the Bismarck Vision Fund will be used to assess your firm’s qualifications for a business loan. We will not be able to process your financial application without it. There is a possibility this data might constitute a public record if and when a loan is approved, and, at this time, the data may be examined by anyone.

The undersigned says he/she is duly authorized to verify the foregoing application, that he/she has read the same and is familiar with the statements contained herein and that the same are true in substance and in fact. The undersigned specifically authorizes the Bismarck Vision Fund to do a background check on the applicant, including the checking of references and the verification of any information on the application.

Signature of Officer of Applicant or Owner if Sole Proprietor

Date

Title

Exhibit A: Heartview

LOAN TYPE: Flex PACE
 LOAN NUMBER:
 LEAD BANK:

Buydown Account Details

INTEREST BUYDOWN AMOUNT: \$307,692.34
 BND BUYDOWN AMOUNT: \$200,000.00
 COMMUNITY BUYDOWN AMOUNT: \$107,692.34
 PRESENT VALUE BND: \$186,969.00
 PRESENT VALUE COMMUNITY: \$100,675.65
 CREATED DATE: 5/6/2024

Loan without buydown

PRINCIPAL: \$1,760,000.00
 YIELD RATE: 7.30
 AMORTIZATION (MONTHS): 240
 PAYMENT: \$14,077.94

Loan with buydown

PRINCIPAL: \$1,760,000.00
 BORROWING RATE: 3.50
 AMORTIZATION (MONTHS): 240

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.

Period	Payment	Principal	Interest	Balance	Period	Payment	Principal	Interest	Balance	Period	Interest Buydown	BND (65.00%)	Community (35.00%)
1	\$14,077.94	\$3,014.38	\$11,063.56	\$1,756,985.62	1	\$8,318.83	\$3,014.38	\$5,304.45	\$1,756,985.62	1	\$5,759.11	\$3,743.42	\$2,015.69
2	\$14,077.94	\$3,389.61	\$10,688.33	\$1,753,596.01	2	\$8,514.15	\$3,389.61	\$5,124.54	\$1,753,596.01	2	\$5,563.79	\$3,616.46	\$1,947.33
3	\$14,077.94	\$3,054.64	\$11,023.30	\$1,750,541.37	3	\$8,339.78	\$3,054.64	\$5,285.14	\$1,750,541.37	3	\$5,738.16	\$3,729.80	\$2,008.36
4	\$14,077.94	\$3,073.84	\$11,004.10	\$1,747,467.53	4	\$8,349.78	\$3,073.84	\$5,275.94	\$1,747,467.53	4	\$5,728.16	\$3,723.30	\$2,004.86
5	\$14,077.94	\$3,447.51	\$10,630.43	\$1,744,020.02	5	\$8,544.29	\$3,447.51	\$5,096.78	\$1,744,020.02	5	\$5,533.65	\$3,596.87	\$1,936.78
6	\$14,077.94	\$3,114.84	\$10,963.10	\$1,740,905.18	6	\$8,371.12	\$3,114.84	\$5,256.28	\$1,740,905.18	6	\$5,706.82	\$3,709.43	\$1,997.39
7	\$14,077.94	\$3,487.43	\$10,590.51	\$1,737,417.75	7	\$8,565.07	\$3,487.43	\$5,077.64	\$1,737,417.75	7	\$5,512.87	\$3,583.37	\$1,929.50
8	\$14,077.94	\$3,156.34	\$10,921.60	\$1,734,261.41	8	\$8,392.72	\$3,156.34	\$5,236.38	\$1,734,261.41	8	\$5,685.22	\$3,695.39	\$1,989.83
9	\$14,077.94	\$3,176.18	\$10,901.76	\$1,731,085.23	9	\$8,403.05	\$3,176.18	\$5,226.87	\$1,731,085.23	9	\$5,674.89	\$3,688.68	\$1,986.21
10	\$14,077.94	\$4,249.22	\$9,828.72	\$1,726,836.01	10	\$8,961.62	\$4,249.22	\$4,712.40	\$1,726,836.01	10	\$5,116.32	\$3,325.61	\$1,790.71
11	\$14,077.94	\$3,222.86	\$10,855.08	\$1,723,613.15	11	\$8,427.35	\$3,222.86	\$5,204.49	\$1,723,613.15	11	\$5,650.59	\$3,672.88	\$1,977.71
12	\$14,077.94	\$3,592.63	\$10,485.31	\$1,720,020.52	12	\$8,619.83	\$3,592.63	\$5,027.20	\$1,720,020.52	12	\$5,458.11	\$3,547.77	\$1,910.34
13	\$14,077.94	\$3,265.70	\$10,812.24	\$1,716,754.82	13	\$8,449.65	\$3,265.70	\$5,183.95	\$1,716,754.82	13	\$5,628.29	\$3,658.39	\$1,969.90
14	\$14,077.94	\$3,634.35	\$10,443.59	\$1,713,120.47	14	\$8,641.55	\$3,634.35	\$5,007.20	\$1,713,120.47	14	\$5,436.39	\$3,533.65	\$1,902.74
15	\$14,077.94	\$3,309.07	\$10,768.87	\$1,709,811.40	15	\$8,472.23	\$3,309.07	\$5,163.16	\$1,709,811.40	15	\$5,605.71	\$3,643.71	\$1,962.00
16	\$14,077.94	\$3,329.88	\$10,748.06	\$1,706,481.52	16	\$8,483.06	\$3,329.88	\$5,153.18	\$1,706,481.52	16	\$5,594.88	\$3,636.67	\$1,958.21
17	\$14,077.94	\$3,696.84	\$10,381.10	\$1,702,784.68	17	\$8,674.08	\$3,696.84	\$4,977.24	\$1,702,784.68	17	\$5,403.86	\$3,512.51	\$1,891.35
18	\$14,077.94	\$3,374.05	\$10,703.89	\$1,699,410.63	18	\$8,506.05	\$3,374.05	\$5,132.00	\$1,699,410.63	18	\$5,571.89	\$3,621.73	\$1,950.16
19	\$14,077.94	\$3,739.86	\$10,338.08	\$1,695,670.77	19	\$8,696.47	\$3,739.86	\$4,956.61	\$1,695,670.77	19	\$5,381.47	\$3,497.96	\$1,883.51
20	\$14,077.94	\$3,418.77	\$10,659.17	\$1,692,252.00	20	\$8,529.33	\$3,418.77	\$5,110.56	\$1,692,252.00	20	\$5,548.61	\$3,606.60	\$1,942.01
21	\$14,077.94	\$3,440.26	\$10,637.68	\$1,688,811.74	21	\$8,540.52	\$3,440.26	\$5,100.26	\$1,688,811.74	21	\$5,537.42	\$3,599.32	\$1,938.10
22	\$14,077.94	\$4,489.24	\$9,588.70	\$1,684,322.50	22	\$9,086.56	\$4,489.24	\$4,597.32	\$1,684,322.50	22	\$4,991.38	\$3,244.40	\$1,746.98
23	\$14,077.94	\$3,490.10	\$10,587.84	\$1,680,832.40	23	\$8,566.46	\$3,490.10	\$5,076.36	\$1,680,832.40	23	\$5,511.48	\$3,582.46	\$1,929.02
24	\$14,077.94	\$3,852.88	\$10,225.06	\$1,676,979.52	24	\$8,755.31	\$3,852.88	\$4,902.43	\$1,676,979.52	24	\$5,322.63	\$3,459.71	\$1,862.92
25	\$14,077.94	\$3,536.26	\$10,541.68	\$1,673,443.26	25	\$8,590.49	\$3,536.26	\$5,054.23	\$1,673,443.26	25	\$5,487.45	\$3,566.84	\$1,920.61
26	\$14,077.94	\$3,897.83	\$10,180.11	\$1,669,545.43	26	\$8,778.70	\$3,897.83	\$4,880.87	\$1,669,545.43	26	\$5,299.24	\$3,444.51	\$1,854.73
27	\$14,077.94	\$3,582.99	\$10,494.95	\$1,665,962.44	27	\$8,614.82	\$3,582.99	\$5,031.83	\$1,665,962.44	27	\$5,463.12	\$3,551.03	\$1,912.09
28	\$14,077.94	\$3,605.51	\$10,472.43	\$1,662,356.93	28	\$8,626.54	\$3,605.51	\$5,021.03	\$1,662,356.93	28	\$5,451.40	\$3,543.41	\$1,907.99
29	\$14,077.94	\$3,965.27	\$10,112.67	\$1,658,391.66	29	\$8,813.81	\$3,965.27	\$4,848.54	\$1,658,391.66	29	\$5,264.13	\$3,421.68	\$1,842.45
30	\$14,077.94	\$3,653.11	\$10,424.83	\$1,654,738.55	30	\$8,651.32	\$3,653.11	\$4,998.21	\$1,654,738.55	30	\$5,426.62	\$3,527.30	\$1,899.32
31	\$14,077.94	\$4,011.61	\$10,066.33	\$1,650,726.94	31	\$8,837.93	\$4,011.61	\$4,826.32	\$1,650,726.94	31	\$5,240.01	\$3,406.01	\$1,834.00
32	\$14,077.94	\$3,701.29	\$10,376.65	\$1,647,025.65	32	\$8,676.40	\$3,701.29	\$4,975.11	\$1,647,025.65	32	\$5,401.54	\$3,511.00	\$1,890.54
33	\$14,077.94	\$3,724.55	\$10,353.39	\$1,643,301.10	33	\$8,688.50	\$3,724.55	\$4,963.95	\$1,643,301.10	33	\$5,389.44	\$3,503.14	\$1,886.30
34	\$14,077.94	\$4,747.64	\$9,330.30	\$1,638,553.46	34	\$9,221.07	\$4,747.64	\$4,473.43	\$1,638,553.46	34	\$4,856.87	\$3,156.97	\$1,699.90
35	\$14,077.94	\$3,777.81	\$10,300.13	\$1,634,775.65	35	\$8,716.23	\$3,777.81	\$4,938.42	\$1,634,775.65	35	\$5,361.71	\$3,485.11	\$1,876.60
36	\$14,077.94	\$4,133.05	\$9,944.89	\$1,630,642.60	36	\$9,901.15	\$4,133.05	\$4,768.10	\$1,630,642.60	36	\$5,176.79	\$3,364.91	\$1,811.88
37	\$14,077.94	\$3,827.54	\$10,250.40	\$1,626,815.06	37	\$8,742.12	\$3,827.54	\$4,914.58	\$1,626,815.06	37	\$5,335.82	\$3,468.28	\$1,867.54
38	\$14,077.94	\$4,181.48	\$9,896.46	\$1,622,633.58	38	\$9,926.36	\$4,181.48	\$4,744.88	\$1,622,633.58	38	\$5,151.58	\$3,348.53	\$1,803.05

39	\$14,077.94	\$3,877.89	\$10,200.05	\$1,618,755.69	\$8,768.32	\$3,877.89	\$4,890.43	\$1,618,755.69	39	\$5,309.62	\$3,451.25	\$1,858.37
40	\$14,077.94	\$3,902.26	\$10,175.68	\$1,614,853.43	\$8,781.01	\$3,902.26	\$4,878.75	\$1,614,853.43	40	\$5,296.93	\$3,443.00	\$1,853.93
41	\$14,077.94	\$4,254.25	\$9,823.69	\$1,610,599.18	\$8,964.24	\$4,254.25	\$4,709.99	\$1,610,599.18	41	\$5,113.70	\$3,323.90	\$1,789.80
42	\$14,077.94	\$3,953.53	\$10,124.41	\$1,606,645.65	\$8,807.70	\$3,953.53	\$4,854.17	\$1,606,645.65	42	\$5,270.24	\$3,425.66	\$1,844.58
43	\$14,077.94	\$4,304.18	\$9,773.76	\$1,602,341.47	\$8,990.23	\$4,304.18	\$4,686.05	\$1,602,341.47	43	\$5,087.71	\$3,307.01	\$1,780.70
44	\$14,077.94	\$4,005.44	\$10,072.50	\$1,598,336.03	\$8,834.72	\$4,005.44	\$4,829.28	\$1,598,336.03	44	\$5,243.22	\$3,408.09	\$1,835.13
45	\$14,077.94	\$4,030.62	\$10,047.32	\$1,594,305.41	\$8,847.83	\$4,030.62	\$4,817.21	\$1,594,305.41	45	\$5,230.11	\$3,399.57	\$1,830.54
46	\$14,077.94	\$4,702.54	\$9,375.40	\$1,589,602.87	\$9,197.59	\$4,702.54	\$4,495.05	\$1,589,602.87	46	\$4,880.35	\$3,172.23	\$1,708.12
47	\$14,077.94	\$4,085.52	\$9,992.42	\$1,585,517.35	\$8,876.41	\$4,085.52	\$4,790.89	\$1,585,517.35	47	\$5,201.53	\$3,380.99	\$1,820.54
48	\$14,077.94	\$4,432.71	\$9,645.23	\$1,581,084.64	\$9,057.14	\$4,432.71	\$4,624.43	\$1,581,084.64	48	\$5,020.80	\$3,263.52	\$1,757.28
49	\$14,077.94	\$4,139.07	\$9,938.87	\$1,576,945.57	\$8,904.28	\$4,139.07	\$4,765.21	\$1,576,945.57	49	\$5,173.66	\$3,362.88	\$1,810.78
50	\$14,077.94	\$4,484.85	\$9,593.09	\$1,572,460.72	\$9,084.28	\$4,484.85	\$4,599.43	\$1,572,460.72	50	\$4,993.66	\$3,245.88	\$1,747.78
51	\$14,077.94	\$4,193.28	\$9,884.66	\$1,568,267.44	\$8,932.50	\$4,193.28	\$4,739.22	\$1,568,267.44	51	\$5,145.44	\$3,344.54	\$1,800.90
52	\$14,077.94	\$4,219.64	\$9,858.30	\$1,564,047.80	\$8,946.22	\$4,219.64	\$4,726.58	\$1,564,047.80	52	\$5,131.72	\$3,335.62	\$1,796.10
53	\$14,077.94	\$4,563.32	\$9,514.62	\$1,559,484.48	\$9,125.12	\$4,563.32	\$4,561.80	\$1,559,484.48	53	\$4,952.82	\$3,219.33	\$1,733.49
54	\$14,077.94	\$4,274.85	\$9,803.09	\$1,555,209.63	\$8,974.96	\$4,274.85	\$4,700.11	\$1,555,209.63	54	\$5,102.98	\$3,316.94	\$1,786.04
55	\$14,077.94	\$4,617.08	\$9,460.86	\$1,550,592.55	\$9,153.11	\$4,617.08	\$4,536.03	\$1,550,592.55	55	\$4,924.83	\$3,201.14	\$1,723.69
56	\$14,077.94	\$4,330.74	\$9,747.20	\$1,546,261.81	\$9,004.06	\$4,330.74	\$4,673.32	\$1,546,261.81	56	\$5,073.88	\$3,298.02	\$1,775.86
57	\$14,077.94	\$4,357.97	\$9,719.97	\$1,541,903.84	\$9,018.23	\$4,357.97	\$4,660.26	\$1,541,903.84	57	\$5,059.71	\$3,288.81	\$1,770.90
58	\$14,077.94	\$5,323.35	\$8,754.59	\$1,536,580.49	\$9,520.76	\$5,323.35	\$4,197.41	\$1,536,580.49	58	\$3,512.01	\$2,282.81	\$1,229.20
	\$816,520.52	\$223,419.51	\$593,101.01		\$507,783.01	\$223,419.51	\$284,363.50			\$307,692.34	\$200,000.00	\$107,692.34