



Pete Ricketts
Governor

DEPARTMENT OF ENVIRONMENTAL QUALITY
Jim Macy

Director
Suite 400, The Atrium
1200 'N' Street
P.O. Box 98922
Lincoln, Nebraska 68509-8922
Phone (402) 471-2186
FAX (402) 471-2909
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CLEAN WATER STATE REVOLVING LOAN FUND PROGRAM
(CWSRF)

CATEGORICAL EXCLUSION - AMENDMENT

TO: All Interested Citizens, Government Agencies and Public Groups

In accordance with the Nebraska Clean Water State Revolving Fund environmental review process, which is based on the National Environmental Policy Act, an environmental review has been performed on the proposed agency action below. The original Categorical Exclusion issued October 25, 2013 is amended as follows.

This information reviews the environmental impact likely from a project. This project is planned to be federally funded wholly or in part through your tax dollars; therefore, you are entitled to take part in its review. If you have concerns about the environmental impact of this project, please provide them at this time. The Nebraska Department of Environmental Quality encourages public input in this decision-making process.

PROJECT NAME:	Sewer Force Main Replacement Sprague, Nebraska	
APPLICANT:	Village of Sprague	
COUNTY:	Lancaster County	
POPULATION:	142 (2010 Census)	
NDEQ ID:	58203	
CWSRF PROJECT NUMBER:		C317897
TOTAL ADDITIONAL PROJECT AMOUNT:		\$75,000
ESTIMATED ADDITIONAL CWSRF LOAN AMOUNT:		\$60,840
POTENTIAL ADDITIONAL CWSRF LOAN FORGIVENESS:		\$0
POTENTIAL ADDITIONAL SMALL TOWN GRANT:		\$14,160

The Village of Sprague, Nebraska, in Lancaster County is completing construction of a lift station replacement project using Clean Water State Revolving Fund (CWSRF) loan C317897. The Village is also planning to replace their force main from the lift station to the existing lagoon. Sprague has requested financial assistance to add the force main replacement project to the existing CWSRF loan. The Village plans to replace approximately one-quarter mile of four-inch force main. Replacement will be done by horizontal directional drilling or open cut in a similar location as the existing force main.

The project is eligible for financing through the Clean Water State Revolving Fund. A CWSRF loan amendment adding \$75,000 will be used to finance the new force main, along with remaining CWSRF funds from the lift station project. Sprague's median household income of \$47,500 qualifies the Village for matching 18.88% small town grant funds dependent on availability of funds at the time of loan amendment closing. The CWSRF loan will be assessed an effective interest rate of 2.50% for a 20-year term. It consists of 1.5% interest plus a 1.0% state administrative fee. The Village is eligible for \$14,160 of small town grant depending on availability.

Sewer use fees will be pledged to repay the loan. The estimated rate needed to pay the debt service on the existing loan, including the ten percent coverage requirement plus the operation and maintenance is \$34.68 per month. The Village has 71 sewer connections. Additional debt service for the amendment will be \$5.03 per month including the ten percent coverage. The projected monthly user charge is estimated to be \$39.71 per month.

In support of the small town grant, the resulting debt service (complete project) is estimated at \$20.91/month which is more than the required \$15/month. The monthly household benefit of the \$44,160 grant (complete project) is estimated as \$3.29/month which is more than the required \$2/month.

The project will have a positive impact on the environment. It will result in continued wastewater treatment of the sewage flows with a lowered risk of future failure of the force main.

The review did not indicate a significant environmental impact would result from the proposed action. NDEQ reviewed the proposed project for eligibility for a categorical exclusion from National Environmental Policy Act review specified in 40 CFR (Code of Federal Regulations) Part 6.204. The project meets all criteria described in the above reference and the Department has determined that this project is eligible for a categorical exclusion. Consequently, a preliminary decision has been made that a Finding of No Significant Impact will not be prepared. The project as proposed is solely rehabilitation of existing sanitary sewer mains. Justification for categorical exclusion includes:

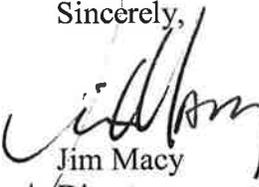
- The proposed action is not known or expected to have potentially significant environmental impacts on the quality of the human environment either individually or cumulatively over time. No significant increases in odors are expected;
- The proposed action is not known or expected to significantly affect federally listed threatened or endangered species or their critical habitat;
- The proposed action is not known or expected to significantly affect national natural landmarks or any property with nationally significant historic, architectural, prehistoric archeological or cultural value, including but not limited to property listed on or eligible for the National Register of Historic Places;
- The proposed action is not known or expected to significantly affect environmentally important natural resource areas such as wetlands, floodplains, prime farmland, wild and scenic rivers, and significant fish or wildlife habitat; The force main is in the 100 year flood plain.
- The proposed action is not known or expected to have a significant effect on the pattern and type of land use (industrial, commercial, agricultural, recreational, residential) or growth and distribution of population including altering the character of existing residential areas, or may not be consistent with state or local government, or federally-recognized Indian tribe approved land use plans or federal land management plans. The project does not discriminate against any segment of the community's population;
- The proposed action is not known or expected to cause significant public controversy.

The Nebraska Department of Environmental Quality shall revoke the categorical exclusion and shall require a full environmental review if, subsequent to the granting of exclusion, the state determines that the proposed project no longer meets the requirements for a categorical exclusion due to changes in the proposed project; or new evidence reveals that serious local or environmental issues exist; or federal, state, local or tribal laws are being violated.

This action is taken on the basis of a careful review of the limited preliminary engineering report and other supporting data, which are on file in the office of the NDEQ. These are available for public review upon request. Persons having a comment on this categorical exclusion determination are encouraged to submit such comments directly to Susan Hoppel, Review Engineer, of the Technical Assistance Section of NDEQ, who can be reached at (402) 471-4697 or email: susan.hoppel@nebraska.gov.

Signed this 8th day of May, 2015.

Sincerely,



Jim Macy
Director

JM/skh

Attachments: Distribution List
 Map

CATEGORICAL EXCLUSION DISTRIBUTION LIST
SPRAGUE, NEBRASKA

DEPARTMENT OF ENVIRONMENTAL QUALITY
Office of Public Affairs
P.O. Box 98922
Lincoln, NE 68509-8922

DEPARTMENT OF HEALTH AND HUMAN
SERVICES – DIVISION OF PUBLIC HEALTH
Steve McNulty
P.O. Box 95026
Lincoln, NE 68509-5026

DEPARTMENT OF NATURAL RESOURCES
Mitch Paine
P.O. Box 94676
Lincoln, NE 68509-4676

NEBRASKA GAME & PARKS COMMISSION
Craig Wacker / Carey Grell
P.O. Box 30370
Lincoln, NE 68503-0370

DIRECTOR, NEBRASKA STATE
HISTORICAL SOCIETY
P.O. Box 82554
Lincoln, NE 68508-2554

STATE OFFICE OF POLICY RESEARCH
Policy Advisor
Rm. 1319, State Capitol
P.O. Box 94601
Lincoln, NE 68509-4601

DEPARTMENT OF ECONOMIC DEVELOPMENT
Heather Voorman/Steve Charleston
P.O. Box 94666
Lincoln, NE 68509

DEPARTMENT OF THE INTERIOR
FISH AND WILDLIFE SERVICE
Eliza Hines
9325 South Alda Road
Wood River, NE 68883

NATIONAL PARK SERVICE
Nick Chevance
Environmental Coordinator
Midwest Regional Office
601 Riverfront Drive
Omaha, NE 68102-4226

USDA RURAL DEVELOPMENT
Ken Shaw
Room 308, Federal Building
100 Centennial Mall North
Lincoln, NE 68508

ENVIRONMENTAL PROTECTION AGENCY
Christopher Simmons
11201 Renner Blvd
Lenexa, KS 66219

STATE CONSERVATIONIST
Natural Resources Conservation Service
Federal Building, Room 345
100 Centennial Mall North
Lincoln, NE 68508

DEPARTMENT OF THE ARMY
John Moeschen
State Program Manager
U.S. Army Corps of Engineers
Nebraska State Office, Suite 1
8901 South 154th Street
Omaha, NE 68138-3621

APPLICANT:
Gene Keller
Board Chairperson
Village of Sprague
Sprague, NE 68438-0047

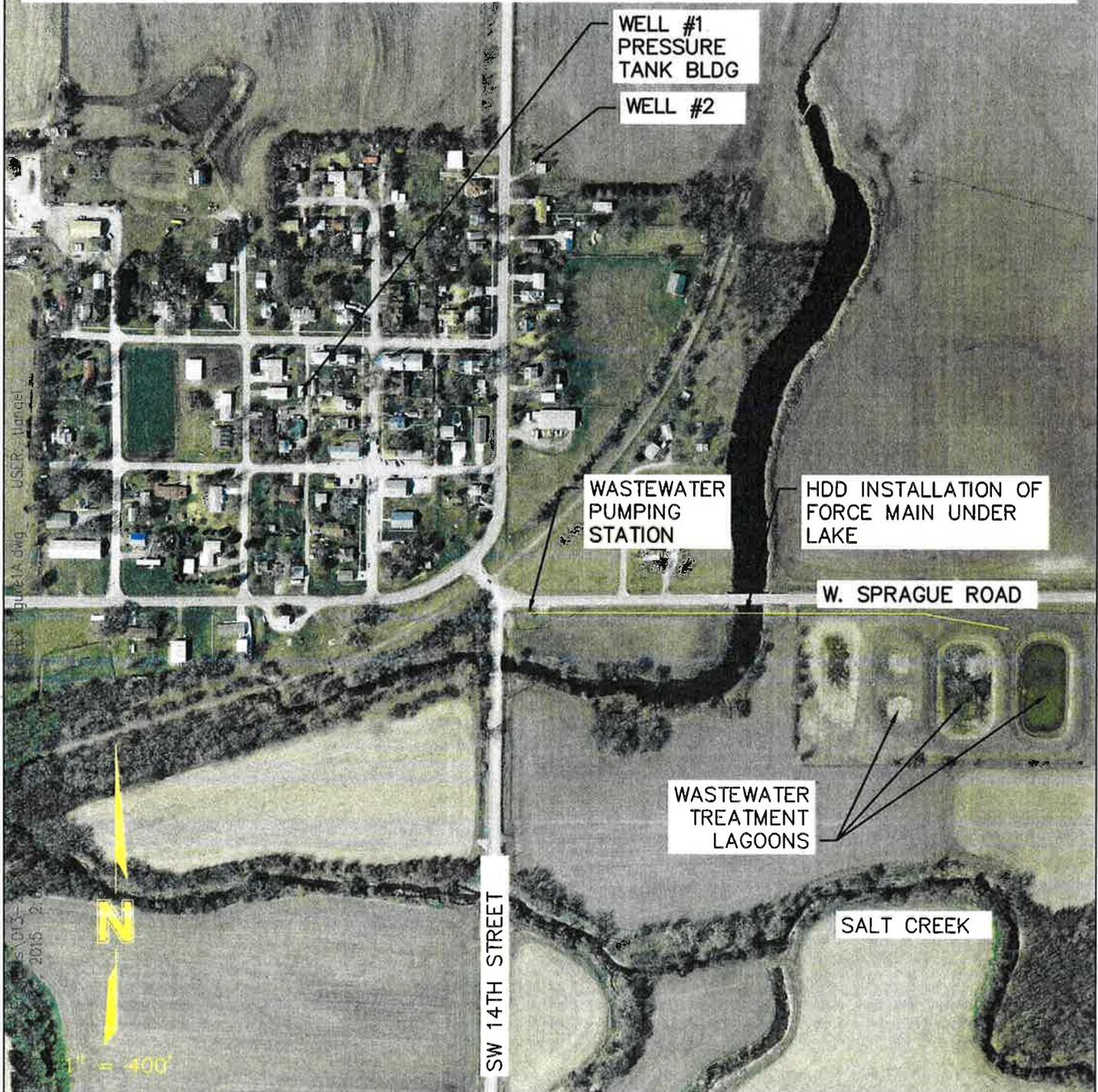
CONSULTING ENGINEER:
Craig Reinsch, P.E.
Olsson Associates
601 P Street, Ste 200
Lincoln, NE 68508

LOCAL NEWSPAPER
(Public Information Only)
Hickman Voice News
108 Locust Street
Hickman, NE 68372

LOCAL NATURAL RESOURCE DISTRICT
Lower Platte South NRD
3125 Portia Street
P.O. Box 83581
Lincoln, NE 68501-3581

NOTES:

1. THE FORCE MAIN SHOULD BE INSTALLED VIA HDD OR OPEN CUT IN A SIMILAR LOCATION AS THE EXISTING FORCE MAIN.
2. BYPASS PUMPING AND PIPING SHALL BE UTILIZED DURING INSTALLATION AND TESTING OF THE NEW FORCE MAIN.
3. THE NEW FORCE MAIN SHALL CONNECT TO THE MODIFIED PUMP STATION (WEST) AND THE BASE OF THE SPLITTING STRUCTURE (EAST) WITHOUT MODIFYING EITHER EXISTING STRUCTURE.



PROJECT NO:	013-2650
DRAWN BY:	TJL
DATE:	04/14/15

**SITE MAP OF
SPRAGUE, NE**

MOLSSON
ASSOCIATES

1111 Lincoln Mall, Suite 111
P.O. Box 84608
Lincoln, NE 68501-4608
TEL 402.474.6311
FAX 402.474.5160

FIGURE	
	1A

Sprague Grant Worksheet

CWSRF Project No. C317897 – including Amendment No. 1

5-7-15 by skh

Sprague will receive CWSRF amendment funding in May 2015. In support of the small town grant the following information is recorded.

Sprague's project costs and potential forgiveness and grant amounts are:

Total project cost \$425,000

Principal loan to be repaid \$280,840

Forgiveness \$100,000

Small town grant (STG) \$44,160

Term of loan 20 years

Interest rate 1.5%

Population 142 (2010 Census)

MHI \$42,000 Amer. Comm. Survey 2010 (Forgiveness plus grant may not exceed 37.2% for the original loan of \$350,000)

MHI \$47,500 Amer. Comm. Survey 2012 (Forgiveness plus grant may not exceed 18.88% for the amendment amount of \$75,000)

Number of homes 71 (actual)

No STG - Average annual repayment including admin fees for principal loan (including amendment) of 325,000 for 20 years is

$$\frac{412,320}{20} = 20,616$$

No STG - Average debt service for 20 years per household as a result of the loan is

$$\frac{20,616}{71 \times 12} = 24.20$$

With STG - Average annual repayment including admin fees for principal loan (including amendment) of 280,840 for 20 years is

$$\frac{356,295}{20} = 17,815$$

With STG - Average debt service for 20 years per household as a result of the loan is

$$\frac{17,815}{71 \times 12} = 20.91$$

The monthly benefit per home of providing the small town grant is $24.20 - 20.91 = 3.29$

ATTACHMENT A
TO THE LOAN CONTRACT BETWEEN NDEQ AND
THE COMMUNITY OF SPRAGUE
PROJECT NUMBER 7897
LOAN AMORTIZATION SCHEDULE (PROJECTED)

PROJECT TOTAL = 425,000.00
PRINCIPAL = 280,840.00
INTEREST RATE = 1.50
CWSRF LOAN FORGIVENESS = 100,000.00
CWSRF SMALL TOWN GRANT = 44,160.00

TERM YEARS = 20
FEE RATE = 1.00

DUE DATE OF PAYMENT	TOTAL PAYMENT	FEE PAYMENT	LOAN PAYMENT	LOAN PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	BEGINNING BALANCE	PRINCIPAL PAYMENT	ENDING BALANCE
15-Dec-2015	9,557.03 =	1,404.20 +	8,152.83 =	8,152.83 =	2,106.30 +	6,046.53 =	280,840.00 -	6,046.53 =	274,793.47
15-Jun-2016	9,526.80 =	1,373.97 +	8,152.83 =	8,152.83 =	2,060.95 +	6,091.88 =	274,793.47 -	6,091.88 =	268,701.59
15-Dec-2016	9,496.34 =	1,343.51 +	8,152.83 =	8,152.83 =	2,015.26 +	6,137.57 =	268,701.59 -	6,137.57 =	262,564.02
15-Jun-2017	9,465.65 =	1,312.82 +	8,152.83 =	8,152.83 =	1,969.23 +	6,183.60 =	262,564.02 -	6,183.60 =	256,380.42
15-Dec-2017	9,434.73 =	1,281.90 +	8,152.83 =	8,152.83 =	1,922.85 +	6,229.98 =	256,380.42 -	6,229.98 =	250,150.44
15-Jun-2018	9,403.58 =	1,250.75 +	8,152.83 =	8,152.83 =	1,876.13 +	6,276.70 =	250,150.44 -	6,276.70 =	243,873.74
15-Dec-2018	9,372.20 =	1,219.37 +	8,152.83 =	8,152.83 =	1,829.05 +	6,323.78 =	243,873.74 -	6,323.78 =	237,549.96
15-Jun-2019	9,340.58 =	1,187.75 +	8,152.83 =	8,152.83 =	1,781.62 +	6,371.21 =	237,549.96 -	6,371.21 =	231,178.75
15-Dec-2019	9,308.72 =	1,155.89 +	8,152.83 =	8,152.83 =	1,733.84 +	6,418.99 =	231,178.75 -	6,418.99 =	224,759.76
15-Jun-2020	9,276.63 =	1,123.80 +	8,152.83 =	8,152.83 =	1,685.70 +	6,467.13 =	224,759.76 -	6,467.13 =	218,292.63
15-Dec-2020	9,244.29 =	1,091.46 +	8,152.83 =	8,152.83 =	1,637.19 +	6,515.64 =	218,292.63 -	6,515.64 =	211,776.99
15-Jun-2021	9,211.71 =	1,058.88 +	8,152.83 =	8,152.83 =	1,588.33 +	6,564.50 =	211,776.99 -	6,564.50 =	205,212.49
15-Dec-2021	9,178.89 =	1,026.06 +	8,152.83 =	8,152.83 =	1,539.09 +	6,613.74 =	205,212.49 -	6,613.74 =	198,598.75
15-Jun-2022	9,145.82 =	992.99 +	8,152.83 =	8,152.83 =	1,489.49 +	6,663.34 =	198,598.75 -	6,663.34 =	191,935.41
15-Dec-2022	9,112.51 =	959.68 +	8,152.83 =	8,152.83 =	1,439.52 +	6,713.31 =	191,935.41 -	6,713.31 =	185,222.10
15-Jun-2023	9,078.94 =	926.11 +	8,152.83 =	8,152.83 =	1,389.17 +	6,763.66 =	185,222.10 -	6,763.66 =	178,458.44
15-Dec-2023	9,045.12 =	892.29 +	8,152.83 =	8,152.83 =	1,338.44 +	6,814.39 =	178,458.44 -	6,814.39 =	171,644.05
15-Jun-2024	9,011.05 =	858.22 +	8,152.83 =	8,152.83 =	1,287.33 +	6,865.50 =	171,644.05 -	6,865.50 =	164,778.55
15-Dec-2024	8,976.72 =	823.89 +	8,152.83 =	8,152.83 =	1,235.84 +	6,916.99 =	164,778.55 -	6,916.99 =	157,861.56
15-Jun-2025	8,942.14 =	789.31 +	8,152.83 =	8,152.83 =	1,183.96 +	6,968.87 =	157,861.56 -	6,968.87 =	150,892.69
15-Dec-2025	8,907.29 =	754.46 +	8,152.83 =	8,152.83 =	1,131.70 +	7,021.13 =	150,892.69 -	7,021.13 =	143,871.56
15-Jun-2026	8,872.19 =	719.36 +	8,152.83 =	8,152.83 =	1,079.04 +	7,073.79 =	143,871.56 -	7,073.79 =	136,797.77
15-Dec-2026	8,836.82 =	683.99 +	8,152.83 =	8,152.83 =	1,025.98 +	7,126.85 =	136,797.77 -	7,126.85 =	129,670.92
15-Jun-2027	8,801.18 =	648.35 +	8,152.83 =	8,152.83 =	972.53 +	7,180.30 =	129,670.92 -	7,180.30 =	122,490.62
15-Dec-2027	8,765.28 =	612.45 +	8,152.83 =	8,152.83 =	918.68 +	7,234.15 =	122,490.62 -	7,234.15 =	115,256.47
15-Jun-2028	8,729.11 =	576.28 +	8,152.83 =	8,152.83 =	864.42 +	7,288.41 =	115,256.47 -	7,288.41 =	107,968.06
15-Dec-2028	8,692.67 =	539.84 +	8,152.83 =	8,152.83 =	809.76 +	7,343.07 =	107,968.06 -	7,343.07 =	100,624.99
15-Jun-2029	8,655.95 =	503.12 +	8,152.83 =	8,152.83 =	754.69 +	7,398.14 =	100,624.99 -	7,398.14 =	93,226.85
15-Dec-2029	8,618.96 =	466.13 +	8,152.83 =	8,152.83 =	699.20 +	7,453.63 =	93,226.85 -	7,453.63 =	85,773.22
15-Jun-2030	8,581.70 =	428.87 +	8,152.83 =	8,152.83 =	643.30 +	7,509.53 =	85,773.22 -	7,509.53 =	78,263.69
15-Dec-2030	8,544.15 =	391.32 +	8,152.83 =	8,152.83 =	586.98 +	7,565.85 =	78,263.69 -	7,565.85 =	70,697.84
15-Jun-2031	8,506.32 =	353.49 +	8,152.83 =	8,152.83 =	530.23 +	7,622.60 =	70,697.84 -	7,622.60 =	63,075.24
15-Dec-2031	8,468.21 =	315.38 +	8,152.83 =	8,152.83 =	473.06 +	7,679.77 =	63,075.24 -	7,679.77 =	55,395.47
15-Jun-2032	8,429.81 =	276.98 +	8,152.83 =	8,152.83 =	415.47 +	7,737.36 =	55,395.47 -	7,737.36 =	47,658.11
15-Dec-2032	8,391.12 =	238.29 +	8,152.83 =	8,152.83 =	357.44 +	7,795.39 =	47,658.11 -	7,795.39 =	39,862.72
15-Jun-2033	8,352.14 =	199.31 +	8,152.83 =	8,152.83 =	298.97 +	7,853.86 =	39,862.72 -	7,853.86 =	32,008.86
15-Dec-2033	8,312.87 =	160.04 +	8,152.83 =	8,152.83 =	240.07 +	7,912.76 =	32,008.86 -	7,912.76 =	24,096.10
15-Jun-2034	8,273.31 =	120.48 +	8,152.83 =	8,152.83 =	180.72 +	7,972.11 =	24,096.10 -	7,972.11 =	16,123.99
15-Dec-2034	8,233.45 =	80.62 +	8,152.83 =	8,152.83 =	120.93 +	8,031.90 =	16,123.99 -	8,031.90 =	8,092.09
15-Jun-2035	8,193.24 =	40.46 +	8,152.78 =	8,152.78 =	60.69 +	8,092.09 =	8,092.09 -	8,092.09 =	0.00
TOTALS	356,295.22	30,182.07	326,113.15	326,113.15	45,273.15	280,840.00	280,840.00	280,840.00	280,840.00

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CWSRF LOAN FORGIVENESS = 100,000.00

TERM YEARS = 20
FEE RATE = 1.00

DUE DATE OF PAYMENT	TOTAL PAYMENT	FEE PAYMENT	LOAN PAYMENT	LOAN PAYMENT	INTEREST PAYMENT	PRINCIPAL PAYMENT	BEGINNING BALANCE	PRINCIPAL PAYMENT	ENDING BALANCE
15-Dec-2015	11,059.80 =	1,625.00 +	9,434.80	9,434.80 =	2,437.50 +	6,997.30	325,000.00 -	6,997.30 =	318,002.70
15-Jun-2016	11,024.81 =	1,590.01 +	9,434.80	9,434.80 =	2,385.02 +	7,049.78	318,002.70 -	7,049.78 =	310,952.92
15-Dec-2016	10,989.56 =	1,554.76 +	9,434.80	9,434.80 =	2,332.15 +	7,102.65	310,952.92 -	7,102.65 =	303,850.27
15-Jun-2017	10,954.05 =	1,519.25 +	9,434.80	9,434.80 =	2,278.88 +	7,155.92	303,850.27 -	7,155.92 =	296,694.35
15-Dec-2017	10,918.27 =	1,483.47 +	9,434.80	9,434.80 =	2,225.21 +	7,209.59	296,694.35 -	7,209.59 =	289,484.76
15-Jun-2018	10,882.22 =	1,447.42 +	9,434.80	9,434.80 =	2,171.14 +	7,263.66	289,484.76 -	7,263.66 =	282,221.10
15-Dec-2018	10,845.91 =	1,411.11 +	9,434.80	9,434.80 =	2,116.66 +	7,318.14	282,221.10 -	7,318.14 =	274,902.96
15-Jun-2019	10,809.31 =	1,374.51 +	9,434.80	9,434.80 =	2,061.77 +	7,373.03	274,902.96 -	7,373.03 =	267,529.93
15-Dec-2019	10,772.45 =	1,337.65 +	9,434.80	9,434.80 =	2,006.47 +	7,428.33	267,529.93 -	7,428.33 =	260,101.60
15-Jun-2020	10,735.31 =	1,300.51 +	9,434.80	9,434.80 =	1,950.76 +	7,484.04	260,101.60 -	7,540.17 =	252,617.56
15-Dec-2020	10,697.89 =	1,263.09 +	9,434.80	9,434.80 =	1,894.63 +	7,540.17	252,617.56 -	7,596.72 =	245,077.39
15-Jun-2021	10,660.19 =	1,225.39 +	9,434.80	9,434.80 =	1,838.08 +	7,596.72	245,077.39 -	7,653.69 =	237,480.67
15-Dec-2021	10,622.20 =	1,187.40 +	9,434.80	9,434.80 =	1,781.11 +	7,653.69	237,480.67 -	7,711.10 =	229,826.98
15-Jun-2022	10,583.93 =	1,149.13 +	9,434.80	9,434.80 =	1,723.70 +	7,711.10	229,826.98 -	7,768.93 =	222,115.88
15-Dec-2022	10,545.38 =	1,110.58 +	9,434.80	9,434.80 =	1,665.87 +	7,768.93	222,115.88 -	7,827.20 =	214,346.95
15-Jun-2023	10,506.53 =	1,071.73 +	9,434.80	9,434.80 =	1,607.60 +	7,827.20	214,346.95 -	7,885.90 =	206,519.75
15-Dec-2023	10,467.40 =	1,032.60 +	9,434.80	9,434.80 =	1,548.90 +	7,885.90	206,519.75 -	7,945.05 =	198,633.85
15-Jun-2024	10,427.97 =	993.17 +	9,434.80	9,434.80 =	1,489.75 +	7,945.05	198,633.85 -	8,004.63 =	190,688.80
15-Dec-2024	10,388.24 =	953.44 +	9,434.80	9,434.80 =	1,430.17 +	8,004.63	190,688.80 -	8,064.67 =	182,684.17
15-Jun-2025	10,348.22 =	913.42 +	9,434.80	9,434.80 =	1,370.13 +	8,064.67	182,684.17 -	8,125.15 =	174,619.50
15-Dec-2025	10,307.90 =	873.10 +	9,434.80	9,434.80 =	1,309.65 +	8,125.15	174,619.50 -	8,186.09 =	166,494.35
15-Jun-2026	10,267.27 =	832.47 +	9,434.80	9,434.80 =	1,248.71 +	8,186.09	166,494.35 -	8,247.49 =	158,308.26
15-Dec-2026	10,226.34 =	791.54 +	9,434.80	9,434.80 =	1,187.31 +	8,247.49	158,308.26 -	8,309.34 =	141,751.43
15-Jun-2027	10,185.10 =	750.30 +	9,434.80	9,434.80 =	1,125.46 +	8,309.34	141,751.43 -	8,371.66 =	133,379.77
15-Dec-2027	10,143.56 =	708.76 +	9,434.80	9,434.80 =	1,063.14 +	8,371.66	133,379.77 -	8,434.45 =	124,945.32
15-Jun-2028	10,101.70 =	666.90 +	9,434.80	9,434.80 =	1,000.35 +	8,434.45	124,945.32 -	8,497.71 =	116,447.61
15-Dec-2028	10,059.53 =	624.73 +	9,434.80	9,434.80 =	937.09 +	8,561.44	116,447.61 -	8,561.44 =	107,886.17
15-Jun-2029	10,017.04 =	582.24 +	9,434.80	9,434.80 =	873.36 +	8,625.65	107,886.17 -	8,625.65 =	99,260.52
15-Dec-2029	9,974.23 =	539.43 +	9,434.80	9,434.80 =	809.15 +	8,690.35	99,260.52 -	8,690.35 =	90,570.17
15-Jun-2030	9,931.10 =	496.30 +	9,434.80	9,434.80 =	744.45 +	8,755.52	90,570.17 -	8,755.52 =	81,814.65
15-Dec-2030	9,887.65 =	452.85 +	9,434.80	9,434.80 =	679.28 +	8,821.19	81,814.65 -	8,821.19 =	72,993.46
15-Jun-2031	9,843.87 =	409.07 +	9,434.80	9,434.80 =	613.61 +	8,887.35	72,993.46 -	8,887.35 =	64,106.11
15-Dec-2031	9,799.77 =	364.97 +	9,434.80	9,434.80 =	547.45 +	8,954.00	64,106.11 -	8,954.00 =	55,152.11
15-Jun-2032	9,755.33 =	320.53 +	9,434.80	9,434.80 =	480.80 +	9,021.16	55,152.11 -	9,021.16 =	46,130.95
15-Dec-2032	9,710.56 =	275.76 +	9,434.80	9,434.80 =	413.64 +	9,088.82	46,130.95 -	9,088.82 =	37,042.13
15-Jun-2033	9,665.45 =	230.65 +	9,434.80	9,434.80 =	345.98 +	9,156.98	37,042.13 -	9,156.98 =	27,885.15
15-Dec-2033	9,620.01 =	185.21 +	9,434.80	9,434.80 =	277.82 +	9,225.66	27,885.15 -	9,225.66 =	18,659.49
15-Jun-2034	9,574.23 =	139.43 +	9,434.80	9,434.80 =	209.14 +	9,294.85	18,659.49 -	9,294.85 =	9,364.64
15-Dec-2034	9,528.10 =	93.30 +	9,434.80	9,434.80 =	139.95 +	9,364.64	9,364.64 -	9,364.64 =	0.00
15-Jun-2035	9,481.69 =	46.82 +	9,434.87	9,434.87 =	70.23 +				
TOTALS	412,320.07	34,928.00	377,392.07	377,392.07	62,392.07	325,000.00		325,000.00	