

Centre Wellington Hydro Ltd.
EB-2017-0032
Response to OEB Staff, VECC & SEC Interrogatories

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Exhibit 5

5-Staff-70

Ref: Exhibit 5, page 3

Preamble:

In Exhibit 5, page 3, Centre Wellington Hydro indicated that it used the Cost of Capital parameters in the OEB's letter of October 27, 2016 in this application.

Centre Wellington Hydro also stated that it "understands that the OEB will most likely update the its capital parameters for 2018 at a later date, and therefore commits to updating its Application to reflect the OEB's updated Cost of Capital Parameters for January 1, 2018 applications and as new information is issued."

Question(s):

- a) If updated cost of capital parameters are approved by the OEB before Centre Wellington Hydro issues its response to interrogatories, please update the evidence as appropriate to reflect these new parameters.

Response(s):

- a) CWH commits to updating its cost of capital parameters when the OEB publishes the new rates.

5-Staff-71

Ref: Exhibit 5, page 15

Preamble:

As per page 43 of the Chapter 2 of 2018 Filing Requirements, “Notional debt is that portion of the deemed debt capitalization that results from differences between the distributor’s actual debt and the deemed debt thickness of 60% (56% long-term debt and 4% short-term debt).”

In Exhibit 5, page 15, Table 6, Centre Wellington Hydro has performed a calculation of its notional debt.

Question(s):

- a) OEB staff is unclear as to how this notional debt of (\$161,086) was derived. Please provide more detail as to how this notional debt was derived.

Response(s):

CWH used the description and example from section 3.1 of the OEB-Cost of Capital Review (EB-2009-0084) to determine its Notional Debt. The report describes Notional Debt as the portion of deemed debt exceeding a utility’s actual debt. (Deemed – Actual = Notional)

Year: 2018				
Deemed				
Particulars	Capitalization Ratio		Cost Rate	Return
	(%)	(\$)	(%)	(\$)
Debt				
Long-term Debt	56.00%	\$9,658,070	3.81%	\$367,676
Short-term Debt	4.00% (1)	\$689,862	1.76%	\$12,142
Total Debt	60.0%	\$10,347,933	3.67%	\$379,818

Year: 2017				
Particulars	Capitalization Ratio		Cost Rate	Return
	(%)	(\$)	(%)	(\$)
Debt				
Long-term Debt	56.00%	\$10,094,334	4.14%	\$417,905
Short-term Debt	4.00% (1)	\$721,024	2.07%	\$14,925
Total Debt	60.0%	\$10,815,358	4.00%	\$432,831

Year: **2018** Notional

Particulars	Capitalization Ratio		Cost Rate	Return
	(%)	(\$)	(%)	(\$)
Debt				
Long-term Debt	44.00%	(\$118,317)	-1.86%	(\$173,228)
Short-term Debt	-4.00%	(1, (\$689,862)	0.00%	\$12,142
Total Debt	40.0%	(\$808,180)	0.00%	(\$161,086)

5-Staff-72

Ref: Exhibit 5, Appendix B, Promissory Note: Infrastructure Ontario – October 2013

Exhibit 5, Appendix C, Promissory Note: Infrastructure Ontario – September 2014

Exhibit 5, Appendix D, Promissory Note: Infrastructure Ontario – July 2015

Exhibit 3, page 9, Table 3: Appendix 2-OB Cost of Debt Instruments

Preamble:

OEB staff notes that the above noted promissory notes issued by Infrastructure Ontario include a reference to a “Schedule A” for each note. However, a copy of “Schedule A” for these notes was not provided.

Question(s):

- a) Please complete Appendix B, C, and D by including a copy of the “Schedule A” that applies to each of these promissory notes.
- b) If the description of the interest rates in the Schedule A of these promissory notes does not reconcile with the interest rates included in “App. 2-OB_Debt Instruments” and “Table 3: Appendix 2-OB Cost of Debt Instruments”, please explain and update the evidence as required.

Response(s):

- a) The Schedule A's of the Infrastructure Ontario have been attached as Appendix A. The schedules are the amortization schedules of the three loans from Infrastructure Ontario.
- b) The annual rate for the \$1.238M loan is 3.75%, however the semi-annual equivalent rate is 3.78%. Modifying the rate to 3.75% makes an annual difference of \$376 in the interest calculation. This equates to a 0.004% change in the weighted average cost of debt. CWH will not be modifying the rate due to its immateriality.

5.0-VECC-31

Reference: E5/Section 5.2/Table 2/3 (Appendix 2-OA/OB)

- a) Using Table 3, Year 2018 please show the derivation of the 3.81% long-term debt rate used in Table 2 (Appendix 2-OA) and which shows the actual interest paid (i.e. including blended debt instruments) on each debt instrument.

Response(s):

- a) Please see response to 5 SEC 27

5.0-VECC-32

Reference: E5/Section/Appendix A

- a) Please provide the amortization schedules for each of the three Infrastructure Ontario Loans.
- b) What is the difference between the 3.75% and 3.78% semi-annual rate shown on the \$1.238M loan. Please explain why the 3.75% is the more appropriate rate to use in calculating the weighted cost of long-term debt.

Response(s):

- a) CWH has provided the amortization schedules for each of three Infrastructure Ontario Loans as Appendix A attached.
- b) The annual rate for the \$1.238M loan is 3.75%, however the semi-annual equivalent rate is 3.78%. Modifying the rate to 3.75% makes an annual difference of \$376 in the interest calculation. This equates to a 0.004% change in the weighted average cost of debt. CWH will not be modifying the rate due to its immateriality.

5-SEC-27

[Ex.5, p.13] Please revise Appendix 2-OB to show the proposed debt rate for regulatory purposes the Applicant is seeking for each instrument in the Test Year,

Response(s):

Weighted Average Cost of Debt:

Debt	Weight	Principal	Rate	Proposed Debt Rate	Notes
Township of Centre Wellington	52.90%	\$5,046,753	7.25%	3.72%	caped at 3.72%
Infrastructure Ontario	13.93%	\$1,329,000	4.52%	4.52%	Actual
Infrastructure Ontario	12.98%	\$1,238,000	3.78%	3.78%	Actual
Infrastructure Ontario	20.19%	\$1,926,000	3.56%	3.56%	Actual
Total Debt	100%	\$9,539,753	5.67%	3.81%	

5-SEC-28

[Ex.5, p.13] Does the Applicant actually pay a rate of 7.25% to the Township of Centre Wellington on its Promissory Note.

Response(s):

Yes, CWH does pay the rate of 7.25% to the Township of Centre Wellington as spelled out on the Promissory Note. However, in the calculation of the debt rate for recovery through rates, CWH uses the deemed debt rate as set out by the OEB Board in the Cost of Capital Parameters.

Exhibit 6

6-Staff-73

Ref: Exhibit 6, pages 13-14

Preamble:

Centre Wellington states “As shown in Table 10 in the previous section, the Revenue Deficiency is determined to be \$604,668.” Table 10 indicates a Gross Revenue Deficiency of \$465,817.

Question(s):

- a) Please confirm that the deficiency is \$465,817. Please update the evidence if required.

Response(s):

- a) CWH confirms that the deficiency should have stated \$465,817.

Exhibit 7

7-Staff-74

**Ref: Cost Allocation Model, Sheet I4 BO Assets
Asset Functionalization**

Preamble:

Centre Wellington Hydro has recorded all amortization on contributed capital as being applicable to Account 1855 - Meters. As a result, there is less contributed capital in this account than the amount of depreciation on contributed capital.

Question(s):

- (a) Please review the contributed capital, and amortization of contributed capital for all asset categories, and update as required.

Response(s):

- a) CWH has adjusted the accumulated depreciation allocated to account 1855 in the model filed along with these response to IRs.

7-Staff-75

Ref: Exhibit 7, page 5

Cost Allocation Model, Sheet I5.2 Weighting Factors

EB-2012-0113 Cost Allocation model, filed June 15, 2013

Weighting Factors

Preamble:

Centre Wellington Hydro has used a Services weighting factor of 23.3 for General Service 3,000 – 4,999 kW, and 1.0 for the classes of Street Lighting, Sentinel Lights, and USL. In the 2013 Cost Allocation model, Centre Wellington Hydro had used a weighting factor of 0 for these rate classes.

Question(s):

- (a) Please confirm that Centre Wellington Hydro is responsible for the maintenance and the ultimate replacement of services to all of these rate classes.
- (b) In Centre Wellington Hydro's experience, are the cost of installed services to Residential, Street Lighting, Sentinel Lighting, and USL all approximately the same, or is Centre Wellington Hydro able to install services to some of these rate classes at a lower cost?

Response(s):

- a) Confirmed.
- b) As indicated by the utility's choice of weighting factors, CWH's cost of installed services to Residential, Street Lighting, Sentinel Lighting, and USL all approximately the same.

7-Staff-76

Ref: Exhibit 7, pages 5, 6

Cost Allocation Model, Sheet I5.2 Weighting Factors, Sheet Instructions Weighting Factors

Preamble:

Centre Wellington Hydro has used the same weighting factor for billing and collecting for all unmetered classes.

Question(s):

- (a) Please confirm that the derivation of the weighting factors for billing and collecting is included in the Cost Allocation model on the Instructions sheet, C to M, rows 88 to 106.
- (b) Please confirm that the weighting factor in part a) details an identical weighted cost and method for Street Light, and General Service, and that it would have the same weighting factor calculated, if not for a cell reference error.
- (c) Please confirm that the written evidence has selected the same weighting factor of 2.1 for Street Light, Sentinel Lights, and USL.
- (d) Please make any required corrections to the weighting factor derivation or entry on Sheet I5.2 Weighting Factors.
- (e) Centre Wellington Hydro notes that Street Lighting, Sentinel Lights and USL have been applied an equal weighting factor because these classes require manual intervention if connections are added or removed. Is it Centre Wellington Hydro's experience that these rate classes require an equal amount of manual intervention per customer?
- (f) Please explain why bill and mailing costs are included as an expense for Sentinel Lights when Sentinel Lights are typically a line item on a bill which is already being issued under another rate class.

Response(s):

- a) Confirmed.
- b) General Service and Street Lighting should not have identical weighting factors.

- c) Confirmed.
- d) No changes are required on Sheet I5.2 Weighting Factors.
- e) Yes, it is CWH experience that these rate classes require an equal amount of manual intervention per customer.
- f) Sentinel lights are billed as a separate monthly invoice and not as a line item on another account.

7-Staff-77

Ref: Cost Allocation Model, Sheet I6.2 Customer Data Customer Data

Preamble:

The connection count for USL is not populated. As a result, the model is operating on the basis of there being one connection per customer.

Question(s):

- (a) Please confirm that there are only 13 USL connections, one for each customer.
- (b) If a) cannot be confirmed, please revise the Cost Allocation model, indicating the number of connections, and ensuring that the revenue on sheet I6.1 Revenue appropriately calculates the amount that would be billed at existing rates.

Response(s):

- a) CWH confirms that there are 13 USL connection and that each is a customer.
- b) N/A

7-Staff-78

Ref: Cost Allocation Model, Sheet I6.2 Customer Data Customer Data

Preamble:

The Late Payment Historical Average is apportioned between Residential and General Service < 50 using customer counts. In this apportionment, it appears that the cell references were reversed and the Residential share was assigned to General Service < 50 and the General Service < 50 share was assigned to Residential.

Question(s):

- (a) Has Centre Wellington Hydro considered using a measure such as class revenue which scales with both customer count and average bill size?
- (b) If the answer to a) is yes, why was customer count selected?
- (c) If the answer to b) is no, why not?
- (d) Please review the cell references and explain how the customer count based implementation is correct, or provide a revision.

Response(s):

a) & b) &c) CWH notes that all four IRs are repetitive. Costs related to Late Payment charges are static across all classes therefore the utility has not considered the methodology suggested by Staff. CWH notes that there is no specific OEB requirement to allocate the Late Payment charge in the suggested methodology therefore CWH maintains that the customer count is the most fitting methodology for the utility.

d) CWH notes that in the 2018 Cost Allocation model 16.2 customer data, the allocation of "late payment 3-year historical average was inadvertently reversed in cells d15 (residential - \$1,637) and e15 (general service < 50kW - \$13,190). CWH has made this correction in the model filed along with the responses

7-Staff-79

Ref: Cost Allocation Model, Sheet I7.2 Meter Reading Meter Reading

Preamble:

A Meter Reading Weighting Factor of 1.00 is used for Residential and General Service < 50, and 1.20 for General Service 50-2,999 and General Service 3,000-4,999.

Question(s):

- (a) Please provide a derivation of the weighting factor for General Service 50-2,999 and General Service 3000-4,999.

Response(s):

- a) A meter reading weighting factor of 1.2 was used for GS 50-2,999 and GS 3,000-4,999 because meter reading for these two classes are provided through a third-party wholesale meter service provider.

7-Staff-80

**Ref: Cost Allocation Model, Sheet I6.1 Revenue, Sheet I6.2 Customer Data,
Sheet I8 Demand Data
Exhibit 7, page 10
Demand Allocators**

Preamble:

On Sheet I6.2 Customer Data, the only General Service 3,000 - 4,999 customer is included as receiving Line Transformer and Secondary Distribution service. On Sheet I8 Demand Data, all General Service 50 – 2,999 and General Service 3,000 – 4,999 demand is included in the Line Transformer and Secondary NCP values. This indicates that all demand associate with all General Service 50 – 2,999 and General Service 3,000 – 4,999 customers is served with utility owned Line Transformers from the Secondary Distribution system. However, on Sheet I6.1 Revenue, there is Transformer Ownership Allowance associated with both rate classes.

Question(s):

- (a) Please explain or correct the apparent inconsistency between sheet I8 Demand Data and Transformer Ownership Allowance.
- (b) Please confirm that most, but not all demand in the General Service 3,000 – 4,999 rate class is subject to a Transformer Ownership Allowance, or correct.

Response(s):

- a) As explained at page 6 of Exhibit 7, the data entered on sheet I8 reflects the findings of the 2004 hour by hour load data being scaled to be consistent with the 2018 load forecast and the inspection of the scaled data to identify the system peaks and class specific peaks.

If the Board requests updates to the Demand Data, it needs to provide CWH with clear, concise and detailed instructions on how original study conducted by Hydro One in 2004-2005 was determined and also sets out clear instructions on how it expects utilities to update their profiles for all new parameters including the introduction of smart meters reads.

- b) CWH confirms that the one customer in the General Service 3,000 – 4,999 rate class is subject to a Transformer ownership allowance.

7-Staff-81

**Ref: Cost Allocation Model, Sheet I8 Demand Data
Exhibit 7, page 6
Demand Allocators**

Preamble:

The load profiles produced by Hydro One for use in the 2006 Cost Allocation Information Filing (CAIF) are based on 2004 usage, weather normalized. LDCs are now expected to update this information using recent historical smart meter and interval meter data, if possible.

Question(s):

- (a) Please confirm that Centre Wellington Hydro intends to produce weather normalized demand allocators based on updated load profiles for its next rebasing application.

Response(s):

- a) CWH will not commit to producing updated load profiles until the OEB publishes concise details/instructions on how original study conducted by Hydro One in 2004 was determined. CWH also expects the OEB to sets out clear instructions on how it expects utilities to update their profiles given the introduction of smart meters.

7-Staff-82

Ref: Cost Allocation Model, Sheet I8 Demand Data Demand Allocators

Preamble:

In the General Service < 50 kW, General Service > 50 to 2,999 kW, Street Light, Sentinel Light, and USL rate classes, the 4 NCP reflecting the sum of the peaks of the 4 highest peaking months is more than 4 times the 1 NCP reflecting the single highest peaking month. Also, in the General Service > 50 to 2,999 kW, Street Light, Sentinel Light, and USL rate classes, the 12 NCP reflecting the sum of the peaks of all 12 months is more than 12 times the 1 NCP.

Question(s):

- (a) Please review the 1 NCP, 4 NCP, and 12 NCP calculation and revise as required.

Response(s):

- a) Please see CWH's response to 7-Staff-80

7-Staff-83

Ref: Exhibit 7, page 18, Table 13

EB-2012-0113, DRO Appendix 2-P, filed June 15, 2013

Allocated Costs

Preamble:

The Costs Allocated from Previous Study on Table 13 of this application totals \$2.34 million. In the previous application, the total was \$3.27 million.

Question(s):

(a) Please review the source for Table 13, and revise if required.

Response(s):

a) Find below the revised allocation from the previous CA Study.

A) Allocated Costs

Classes	Costs Allocated from Previous Study
Residential	\$1,846,813
General Service < 50 kW	\$539,862
General Service 50 to 2999 kW	\$596,496
General Service 3000-4999 kW	\$88,484
Unmetered Scattered Load	\$18,298
Sentinel Lighting	\$3,362
Street Lighting	\$181,484
Total	\$3,274,799

7-Staff-84

Ref: Exhibit 7, page 19, Table C) Rebalancing Revenue-to-Cost (R/C) Ratios

Exhibit 7, page 20

Revenue to Cost

Preamble:

Centre Wellington Hydro proposes to leave the revenue to cost ratios for General Service < 50, General Service 50 - 2,999 kW, and USL rate classes unchanged. However, all rate classes exhibit small changes. General Service 3,000 - 4,999 kW, Street Lighting and Sentinel Lighting rate classes are proposed to be increased to the floor of 80%, however Street Lighting was set just below at 79.87%, and General Service 3,000 – 4,999 kW was set just above at 80.10%.

Question(s):

- (a) Please review revenue-to-cost changes, and ensure that only the intended changes are made.

Response(s):

a) The utility deems it is reasonable to round its proposed revenue to cost ratio to the nearest hundredth therefore CWH stands by its evidence at Exhibit 7, page 20 which states that revenue to cost ratios for General Service < 50, General Service 50 - 2,999 kW, and USL rate classes unchanged.

Customer Class Name	Calculated R/C Ratio	Proposed R/C Ratio	Variance
Residential	1.06	1.04	0.02
General Service < 50 kW	1.03	1.03	0.00
General Service 50 to 2999 kW	0.95	0.95	-0.00
General Service 3000-4999 kW	0.61	0.80	-0.19
Unmetered Scattered Load	0.91	0.91	0.00
Sentinel Lighting	0.74	0.80	-0.06
Street Lighting	0.76	0.80	-0.04
other classes			
other classes			

7-Staff-85

Ref: Exhibit 1, page 47

Exhibit 7, page 19

Revenue to Cost Ratios

Preamble:

At the first reference, Centre Wellington Hydro states that “Two of the classes’ revenue to cost ratios were outside the Board’s target range after the cost allocation run. However, at the second reference, Table 13 C) indicates that three classes (GS 3000-4999 kW, Sentinel Lighting, and Street Lighting) are outside the target ranges.

Question(s):

(a) Please reconcile.

Response(s):

a) CWH confirms that three classes fell below outside of the target ranges. (see response to 7-Staff-84 for reference)

7.0 – VECC –33

Reference: Exhibit 7, pages 10 – 11
Cost Allocation Model, Tabs I7.1 and I7.2

- a) Does the GS >3000-5000 customer have more than one meter point?
 - If yes, why is there only one meter shown in Tabs I7.1 and I7.2 of the Cost Allocation Model)?
 - If no, why on page 10 do the total kW for the class differ from the kW receiving the line transformer allowance?
- b) On page 10, why is the GS>3000-5000 customer shown as being part of the Line Transformer Customer Base and the Secondary Customer Base?
- c) For the Residential, GS<50 and GS 50-2999 classes, why don't the number of customers shown on page 10 match the number of meters by class in Tab I7.1?

Response(s):

- a) Yes, there are three (3) meters at the customers premise as they are secondary metered with 3 customer owned supply transformers and main switches. The three (3) meters are aggregated in to one virtual totalized meter for the purposes of revenue metering and settlement which is the reason for Tabs I7.1 and I7.2 of the Cost Allocation Model showing one meter.
- b) CWH has modified I6.2 Customer data to remove the GS 3,000 to 4,999 customer to show Line transformer customer base as “zero”. Secondary customer base remains at “1” as the customer is connected to the secondary line.
- c) In Tab I7.1 Meter capital, CWH has modified the number of meters for residential and general service < 50 kW to agree with those shown in Tab I6.2 Customer data.

Exhibit 8

8-Staff-86

**Ref: Exhibit 8, pages 10-14
RRWF, Sheet 13. Rate Design
Fixed/Variable Charge**

Preamble:

Centre Wellington Hydro proposes to adopt a fixed charge of \$170.53 for GS 50 – 2,999 kW, an increase from the existing charge of \$170.19, and above the maximum from cost allocation of \$141.15. It is proposing to adopt a fixed charge of \$687.21 for GS 3000-4,999 kW, an increase from the existing charge of \$685.86, and above the maximum from the cost allocation of \$216.85.

Question(s):

- a) Please explain why Centre Wellington Hydro is proposing to increase the fixed charges for GS 50 – 2,999 kW and GS 3,000 – 4,999 kW classes despite these rate classes already being above the maximum from Cost Allocation.

Response(s):

- a) The justification was provided at page 11 and 12 of Exhibit 8.

GS 50 – 2,999 kW

The current Fixed to Variable ratio for the General Service 50 – 2,999 kW is 14.65% fixed to 85.35% variable. The calculated rates at current levels split fell outside the maximum boundary, CWH has not opted to adopt the maximum fixed rate. This decision is in compliance with the requirements which stated that “If a distributor’s current fixed charge is higher than the calculated ceiling, there is no requirement to lower the fixed charge to the ceiling, nor are distributors expected to raise the fixed charge further above the ceiling.” The resulting fixed to variable split is 12.83% fixed to an 87.17% variable split. The resulting fixed rate is proposed to be \$170.53 with a variable rate of \$4.2332 per kW.

GS 3,000-4,999 kW

The current fixed to variable ratio is for the General Service 3,000 to 4,999 kW is 7.48% fixed to 92.52% variable. The calculated rates at current levels split fell outside the maximum boundary, CWH has not opted to adopt the maximum fixed rate. This decision is in compliance with the requirements which stated that “If a distributor’s current fixed charge is higher than the calculated ceiling, there is no

requirement to lower the fixed charge to the ceiling, nor are distributors expected to raise the fixed charge further above the ceiling.” The resulting fixed to variable split is 4.85% fixed to a 95.15% variable split. The resulting fixed rate is proposed to be \$687.21 with a variable rate of \$4.2287 per kW.

8-Staff-87

**Ref: Exhibit 8, pages 13-14
RRWF, Sheet 13. Rate Design
Fixed/Variable Charge**

Preamble:

Centre Wellington Hydro has proposed fixed and variable charges for Sentinel Light of \$5.51 per connection and \$14.6103 per kW on page 13 of Exhibit 8, \$5.52 per connection and \$14.5899 per kW on Table 6 (page 14) of Exhibit 8, and \$5.90 per connection \$15.6432 per kW on Sheet 13. Rate Design of the Revenue Requirement Work Form (RRWF). Similarly, it proposes to collect a total \$3,439 from the Sentinel Light on Table 6, and \$3,681 in the RRWF.

Question(s):

- (a) Please reconcile

Response(s):

- a) The original proposed rate for the Sentinel Class was \$5.90 fixed and \$15.6432 variable.

8-Staff-88

Ref: Updated RRWF

Question(s):

- (a) Upon completing all interrogatories from OEB staff and intervenors, please provide an updated RRWF using version 7.02 of the RRWF model issued July 14 2017 in working Microsoft Excel format with any corrections or adjustments that the Applicant wishes to make to the amounts in the populated version of the RRWF filed in the initial applications. Entries for changes and adjustments should be included in the middle column on sheet 3 Data_Input_Sheet. Sheets 10 (Load Forecast), 11 (Cost Allocation), 12 (Residential Rate Design) and 13 (Rate Design) should be updated, as necessary. Please include documentation of the corrections and adjustments, such as a reference to an interrogatory response or an explanatory note. Such notes should be documented on Sheet 14 Tracking Sheet, and may also be included on other sheets in the RRWF to assist understanding of changes.

Response(s):

CWH has updated the RRWF to reflect any correction to the May 1st filing as a result of responses to IRs.

8-Staff-89

Ref: Updated Bill Impacts

Preamble:

Centre Wellington has not filed a Rate and Bill Impact model. Instead, Appendix 2-W from an earlier chapter 2 appendices to the filing requirements was used.

Question(s):

- (a) Upon completing all interrogatories from OEB staff and intervenors, please provide the current version 2.0 Tariff Schedule and Bill Impact model, issued July 19 2017, updated to reflect any changes throughout the interrogatory process for all classes at the typical consumption / demand levels (e.g. 750 kWh for residential, 2,000 kWh for GS<50, etc.).

Response(s):

CWH has updated the Bill Impact model with the scenarios indicated by Board Staff. The Model has been filed along with these responses, however there appears to be errors in calculating the impacts.

8-Staff-90

Ref: Retail Transmission Rates

Question(s):

- (a) Regarding EB-2017-0280 - 2017 Uniform Transmission Rates, the OEB will be issuing a Rate Order in the near future for the 2017 Uniform Transmission Rates (UTRs). Please provide an updated 2018 RTSR Adjustment Workform in working Microsoft Excel format reflecting the new UTRs, including any other corrections or adjustments that the Applicant wishes to make to the previous version of the Workform. Please include documentation of the corrections and adjustments, such as a reference to an interrogatory response or an explanatory note.

Response(s):

CWH confirms that the model filed in the May 1 application reflected the most up to date rates below.

- Retail Transmission Rate – Network Service Rate: \$3.1942/kW
- Retail Transmission Rate – Line Connection Service Rate: \$0.7710/kW
- Retail Transmission Rate – Transformation Connection: \$1.7493/kW

8-Staff-91

Ref: Exhibit 8, page 4, Table 1
Exhibit 8, page 76 of 106
Tariff Sheet

Preamble:

As per the first reference, Centre Wellington Hydro is proposing to maintain the current \$0.60 per kW Transformer Ownership Allowance. However, the Proposed Tariff Sheet at the second reference shows a debit of \$0.60 per kW instead of a credit.

Question(s):

(a) Please reconcile, making any updates to the evidence as required.

Response(s):

CWH commits to updating its final tariff sheet with a credit of \$0.60 in its Draft Rate Order.

8-Staff-92

Ref: Exhibit 8, pages 38-39

Preamble:

Centre Wellington Hydro states “CWH is not proposing any rate mitigation strategies or addressing any forgone revenues for this application as the total bill increase for all customer classes is >10%.” Table 18 on the previous page indicates that all rate classes except Sentinel Light have rate impacts <10% while Sentinel Light has rate impacts of 14.18% and 16.66% without and with a retailer respectively.

Question(s):

- (a) Please confirm that Centre Wellington Hydro intended to state that the total bill increase for all customer classes is <10%.
- (b) Please propose a rate mitigation strategy that results in bill impacts <10% for all rate classes.

Response(s):

- a) Yes, Centre Wellington Hydro had intended to state that the total bill increase for all customer classes is <10%.
- b) The bill impact model has been populated and filed, however there appears to be errors in calculating the impacts. Once the Bill Impact form is working properly CWH will review what customer classes, if any, are over 10% and propose a mitigation plan.

8.0 –VECC – 34

Reference: Exhibit 8, page 16

- a) Please update the RTSR Work Form to incorporate Hydro One's 2017 UTRs.

Response(s):

- a) Please see CWH's response to 8-Staff-90

8.0 –VECC – 35

Reference: Exhibit 8, page 25

- a) Please confirm that InnPower's MicroFit rates for 2017 have not yet been considered by the Board.

Response(s):

- a) CWH confirms that to our knowledge that InnPower's MicroFIT rates for 2017 has not been approved, however, the OEB has considered and approved the same MicroFit Rates Service Charge in the case of St-Thomas Energy (EB-0000-0000), Renfrew Hydro Inc (EB-2016-0166), Lakefront Utilities and Welland Hydro Electric Systems (EB-2016-0084).

8.0 –VECC – 36

Reference: Exhibit 8, pages 30-
Chapter 2 Appendices, Appendix 2-R (Loss Factors)

a) Please explain how the 1.0137 Supply Facilities Loss Factor was derived.

Response(s):

b) The 1.0137 is the 5-year average “Supply Facilities Loss Factor” as shown in Appendix 2-R.

Calculation is the “Wholesale” kWh delivered to distributor (higher value) divided by the Net “Wholesale” kWh delivered to distributor as shown in Appendix 2-R.

Exhibit 9

9-Staff-93

Ref: Exhibit 9, Page 13

Preamble:

Centre Wellington Hydro has proposed to continue Account 1531 Renewable Generation Connection Capital Deferral Account and Account 1532 Renewable Generation Connection OM&A Deferral Account. Per the March 2015 APH Guidance #8, the deferral accounts for renewable generation connection are to be discontinued following the approval of a rate order that is underpinned by a distributor's first consolidated DS plan.

Question(s):

- a) Please revise Centre Wellington Hydro's proposal and discontinue usage of these accounts.

Response(s):

- a) Centre Wellington Hydro has revised Table 2: Group 2 Continuance / Discontinuance as requested.

Account Description	USoA	Continue / Discontinue	Explanation
Other Regulatory Assets	1508	Continue	
Other Regulatory Assets - Sub-Account - Deferred IFRS Transition Costs	1508	Discontinue	CWH is seeking recovery in this application, IFRS effective 2015
Other Regulatory Assets - Sub-Account - Incremental Capital Charges (2016-OEB Assessment)	1508	Continue	On-going use
Other Regulatory Assets - Sub-Account - Other ⁴	1508	Continue	On-going use
Retail Cost Variance Account - Retail	1518	Continue	On-going use
Miscellaneous Deferred Debits	1525	Continue	On-going use
Renewable Generation Connection Capital Deferral Account ⁹	1531	Continue	On-going use
Renewable Generation Connection OM&A Deferral Account ⁹	1532	Continue	Discontinue as per March 2015 APH Guidance
Renewable Generation Connection Funding Adder Deferral Account	1533	Continue	Discontinue as per March 2015 APH Guidance
Smart Grid Capital Deferral Account	1534	Continue	On-going use
Smart Grid OM&A Deferral Account	1535	Continue	On-going use
Smart Grid Funding Adder Deferral Account	1536	Continue	On-going use
Retail Cost Variance Account - STR	1548	Continue	On-going use
Smart Meter Capital and Recovery Offset Variance - Sub-Account - Stranded Meter Costs ⁵	1555	Discontinue	CWH is not seeking recovery and will write-off balance of \$2,031
Board-Approved CDM Program Variance Account	1567	Continue	On-going use
LRAM Variance Account ¹²	1568	Continue	On-going use
Extra-Ordinary Event Costs	1572	Continue	On-going use
Deferred Rate Impact Amounts	1574	Continue	On-going use
PILs and Tax Variance for 2006 and Subsequent Years (excludes sub-account and contra account below) (includes outstanding balance for 1590 & 1562)	1592	Discontinue	CWH is seeking recovery in this application

9-Staff-94

Ref: Exhibit 9 Page 18

Preamble:

Centre Wellington Hydro is requesting to dispose Account 1508 Other Regulatory Assets, Sub-account OEB Annual Assessment Variance Account with a balance of \$10k. The guidance provided in the February 9, 2016 letter *Revisions to the Ontario Energy Board Cost Assessment Model* indicates the account is to record material amounts and that disposition of the account must meet the materiality threshold.

Question(s):

- a) Please explain how the \$10k balance requested for disposition would meet the materiality threshold. Please revise the evidence and DVA Continuity Schedule as necessary.

Response(s):

- a) In 2013, the OEB annual assessment amounted to \$17,617 and in 2016 the OEB annual assessment was \$29,629 or an increase of \$11,652 or 66.1% increase. CWH was allowed to post the difference in a variance account effective April 1, 2016 as per OEB Guidelines in the amount of \$9,664.

Centre Wellington Hydro (CWH) followed the guidelines as per letters dated April 1, 2016 and February 9, 2016. The amount posted to 1508-Other Regulatory Assets, Sub-account OEB Cost Assessment variance in 2016 was \$9,664 and the amount for 2017 will be \$12,921 or a total of \$22,585. CWH has only requested audited 2016 amount at this time. 2017 will reflect an increase over the 5 years of 57.7%

CWH considers the increase between 2013 OEB amount and the 2016 OEB Assessed amount of \$9,664 or 47.4% material as it applies to only one item to be material.

CWH has posted an additional amount of \$12,921 to 1508-Other Regulatory Assets, Sub-account OEB Cost Assessment Variance in 2017 bring the projected December 31, 2017 balance to \$22,585.

The evidence and DVA Continuity Schedule will not be revised at this time as the evidence is deemed to be accurate.

9-Staff-95

Ref: Exhibit 9, Page 18

Preamble:

Centre Wellington Hydro is requesting disposition of Account 1508 Other Regulatory assets, Sub-account Energy East Consultation Costs with a balance of \$1k. Per the March 2015 APH Guidance #4, materiality thresholds apply to the amounts recorded.

Question(s):

- a) Please explain how the balance of \$1k requested for disposition would meet the materiality threshold. Please revise the evidence and DVA Continuity Schedule as necessary.

Response(s):

- a) The total balance in 1508-Other Regulatory Assets as at December 31, 2016 included projected interest to December 31, 2017 is \$102,508.

The amount of \$1,069 for 1508-Other Regulatory assets, Sub-account Energy East Consultation Costs is just a single component of this account. As Centre Wellington Hydro followed the OEB March 2015 APH Guidance 4 no revision is proposed by CWH.

9-Staff-96

Ref: Exhibit 9, Pages 43-44

Preamble:

Centre Wellington Hydro indicated that it does not have any Class A customers and did not have any customers that switched from Class B to Class A during 2016.

Question(s):

- a) Please confirm whether or not Centre Wellington Hydro had any customers that switched from Class A to Class B during 2016.
- b) If yes, please revise the DVA Continuity Schedule and use the 2018 DVA Continuity Schedule, which allocates a portion of Account 1589 Global Adjustment and Account 1580, Sub-account CBR Class B to transition customers.

Response(s):

- a) Centre Wellington Hydro confirms that no customer switched from Class A to Class B during 2016.
- b) No, revision is required.

9-Staff-97

Ref: Exhibit 9, Pages 43-44 DVA Continuity Schedule

Question(s):

- a) Centre Wellington Hydro indicated that in its annual reconciliation, any difference is accrued to the appropriate fiscal year and settled in the month when the reconciliation is complete.
 - i. Please explain what reconciliation is being done (e.g. GA expense, RPP settlement)
 - ii. There are no adjustments to Accounts 1588 and 1589 in the DVA Continuity Schedule, please confirm that RPP settlement true ups and any impacts to Accounts 1588 and 1589 are recorded in the year in which it relates to. If not, please explain when the RPP settlement true up and any impacts to the commodity accounts are recorded and why there is no adjustment to these accounts in the DVA Continuity Schedule as per the guidance issued in the letter *Guidance on the Disposition of Accounts 1588 and 1589*, issued May 23, 2017.
- b) Please indicate if the actual GA rate is used to bill any entire non-RPP Class B customer classes. If yes, please propose to exclude these customer classes from the allocations of the Account 1589 balance and the calculation of the resulting rate riders

Response(s):

- a) Centre Wellington Hydro confirms that in its annual reconciliations, any difference is accrued to the appropriate year.
 - i. As stated on pages 43-44 the reconciliation refers to the monthly and annual reconciliation of the RPP settlement.
 - ii. On the revised "Centre Wellington_2018_DVA Continuity Schedule" the adjustments have been added to the principal adjustment column in the appropriate year. It is confirmed that starting in 2015 RPP settlement true ups for 2015 & 2016 are recorded in the year in which it relates to.
- b) CWH uses the first estimate GA rate, not the actual GA rate to bill all non-RPP Class B customer classes.

9-Staff-98

Ref: Exhibit 9

Preamble:

Centre Wellington Hydro filed its application prior to the issuance of the Filing Requirements for 2018 rate applications.

Question(s):

- a) Please complete the GA Analysis Workform as per section 2.9.5.1 of the Filing Requirements
- b) Please provide the certification of Accounts 1588 and 1589 as per section 2.9.5 of the Filing Requirements

Response(s):

- a) The GA Analysis Workform is completed and filed with the IR responses.
- b) CWH hereby certifies that there are robust processes and internal controls in place for the preparation, review, verification and oversight of the account balances being disposed, consistent with the certification requirements in Chapter 1 of the filing requirements.

9-Staff-99

**Ref: Exhibit 9, Pages 43-44
DVA Continuity Schedule**

Question(s):

In booking expense journal entries for Charge Type 1142 (formerly 142), and Charge Type 148 from the IESO invoice, please confirm which of the following approaches is used:

- a) Charge Type 1142 is booked into Account 1588. Charge Type 148 is pro-rated based on RPP/non-RPP consumption and then booked into Account 1588 and 1589, respectively
- b) Charge Type 148 is booked into Account 1589. The portion of Charge Type 1142 equalling RPP-HOEP for RPP consumption is booked into Account 1588. The portion of Charge Type 1142 equalling GA RPP is credited into Account 1589.
- c) Another approach. Please explain this approach in detail.

Response(s):

CWH confirms that above a) approach is used in booking expense journal entries for Charge Type 1142 (formerly 142) and Charge Type 148 from the IESO invoice.

9-Staff-100

**Ref: Exhibit 9, Pages 43-44
DVA Continuity Schedule**

Question(s):

a) With regards to the Dec. 31 balance in Account 1589, expense components that flow into Account 1589 (i to iv in table below) should all be based on actuals at year end. Please complete the following table to a) indicate whether the component is based on estimates or actuals at year end and b) quantify the adjustment pertaining to each component that is trued up from estimate to actual

	Component	a) Estimate or Actual	Notes/Comments	b) Quantify True Up Adjustment
i	Revenues (i.e. is unbilled revenues trued up by year end)			N/A
ii	Expenses - GA non-RPP: Charge Type 148 with respect to the quantum dollar amount (i.e. is expense based on IESO invoice at year end)			
lii	Expenses - GA non-RPP: Charge Type 148 with respect and RPP/non-RPP pro-ration percentages			
Iv	Credit of GA RPP: Charge Type 142 if the approach under IR 9-Staff-99 is used			

Response(s):

	Component	a) Estimate or Actual	Notes/Comments	b) Quantify True Up Adjustment
i	Revenues (i.e. is unbilled revenues true up by year end)	Actual	<p>(1) CWH recorded the Long-Term Load Transfers (LTLT) GA, of geographic customers, for 2013 in the power purchased in 2014's, however, CWH recorded the physical customer's LTLT GA for 2013 of \$6,764.07 in 2014's Non-RPP GA revenue. Therefore, the physical customer's 2013 LTLT GA revenue should be removed from 2014 Non-RPP GA revenue to RPP GA revenue.</p> <p>2) LTLT kWhs are included in RPP kWh in 2016 RRR report. However, (a) CWH records physical customer's 2015 LTLT GA revenue (\$1,778.43) in Non-RPP revenue. Therefore, the physical customer's 2015 LTLT GA revenue \$1,778.43 should be removed from to non-RPP GA revenue. (b) CWH also adjusts physical customer's 2014 LTLT GA (\$3,563.67) from Energy Revenue into Non-RPP GA revenue in Jan 2016. It should be removed from Non-RPP GA revenue as well.</p>	<p>\$6,764.07 (Y2014)</p> <p>\$1,778.43 (Y2016)</p> <p>\$3,563.67 (Y2016)</p>
ii	Expenses - GA non-RPP: Charge Type 148 with respect to the quantum dollar amount (i.e. is expense based on IESO invoice at year end)	Actual	CWH booked the 2015 Short Term Load Transfer (STLT) expense into RPP totally in 2016. Therefore, the portion of non-RPP expense \$5,385.21 should be removed from RPP expense in 2016 to non-RPP expenses for 2015.	\$5,385.21 (Y2015)
iii	Expenses - GA non-RPP: Charge Type 148 with respect and RPP/non-RPP proration percentages	Estimate	<p>CWH uses the last month's actual percentage to allocate Type 148 expense amounts.</p> <p>CWH does not true up the non-RPP GA expense from estimate to actual.</p>	<p>\$40,414.16 (Y2014)</p> <p>-\$23,574.16 (Y2015)</p> <p>-\$15,646.86 (Y2016)</p>
iv	Credit of GA RPP: Charge Type 142 if the approach under IR 9-Staff-99 is used	N/A	N/A	N/A

9-Staff-101

**Ref: Exhibit 9, Pages 43-44
DVA Continuity Schedule**

Question(s):

a) With regards to the Dec. 31 balance in Account 1588, components that flow into Account 1588 (i to iv in table below) should be all based on estimates or all based on actuals at year end. Please complete the following table to a) indicate whether the component is based on estimates or actuals at year end and b) quantify the adjustment pertaining to each component that is trued up from estimate to actual

	Component	a) Estimate or Actual	Notes/Comments	b) Quantify True Up Adjustment
i	Revenues (i.e. is unbilled revenues trued up by year end)			
ii	Expenses – Commodity: Charge Type 101 (i.e. is expense based on IESO invoice at year end)			
ijj	Expenses - GA RPP: Charge Type 148 with respect to the quantum dollar amount (i.e. is expense based on IESO invoice at year end)			
iv	Expenses - GA RPP: Charge Type 148 with respect and RPP/non-RPP pro-ration percentages			
v	RPP Settlement: Charge Type 142 including any data used for determining the RPP/HOEP/RPP GA components of the charge type			

Response(s):

	Component	a) Estimate or Actual	Notes/Comments	b) Quantify True Up Adjustment
i	Revenues (i.e. is unbilled revenues trued up by year end)	Actual	<p>1) CWH recorded the LTLT GA, of geographic customers, for 2013 in the power purchased in 2014, however, CWH recorded the physical customer's LTLT GA for 2013 of \$6,764.07 in 2014's Non-RPP GA revenue. Therefore, the physical customer's 2013 LTLT GA revenue of \$6,764.07 should be removed from 2014 Non-RPP GA revenue to RPP GA revenue.</p> <p>(2) LTLT kWhs is included in RPP kWh in 2016 RRR report. However, (a) CWH records physical customer's 2015 LTLT GA revenue (\$1,778.43) in Non-RPP revenue. Therefore, the physical customer's 2015 LTLT GA revenue of \$1,778.43 should be removed from to non-RPP GA revenue. (b) CWH also adjusts physical customer's 2014 LTLT GA (\$3,563.67) from Energy Revenue into Non-RPP GA revenue in Jan 2016. It should be removed from Non-RPP GA revenue as well.</p>	<p>-\$6,764.07 (Y2014)</p> <p>-\$1,778.43 -\$3,563.67 (Y2016)</p>
ii	Expenses – Commodity: Charge Type 101 (i.e. is expense based on IESO invoice at year end)	Actual		N/A
ijj	Expenses - GA RPP: Charge Type 148 with respect to the quantum dollar amount (i.e. is expense based on IESO invoice at year end)	Actual		N/A
iv	Expenses - GA RPP: Charge Type 148 with respect and RPP/non-RPP pro-ration percentages	Estimate	<p>(1) CWH uses the last month's actual percentage to allocate Type 148 expense amounts. CWH does not true up the non-RPP GA expense from estimate to actual.</p> <p>(2) CWH booked 2015 STLT transfer expense into RPP totally in 2016. Therefore, the portion of non-RPP expense of \$5,385.21 should be removed from RPP expense in 2016 to non-RPP expenses for 2015.</p>	<p>-\$40,414.16 (Y2014)</p> <p>\$23,574.16 (Y2015)</p> <p>\$15,646.86 & -\$5,385.21 (Y2016)</p>
v	RPP Settlement: Charge Type 142 including any data used for determining the RPP/HOEP/RPP GA components of the charge type	<p>Estimate (2014)</p> <p>Actual (2015)</p> <p>Actual (2016)</p>	<p>The 2014 RPP settlement true up in the amount of \$69,771.51 receivable is recorded in Power Purchase in 2015.</p> <p>In 2015, CWH started to accrue the RPP settlement reconciliation in the year in which it relates to.</p>	<p>-\$69,771.51 (Y2014)</p> <p>\$69,771.51 (Y2015)</p>

9-Staff-102

Ref: DVA Continuity Schedule

Question(s):

In the DVA Continuity Schedule:

- a) The opening principal and interest balance of Account 1551 have not been inputted. Please confirm whether the balance requested for disposition as at Dec. 31, 2016 is accurate or not, given the missing input in the DVA Continuity Schedule. If not, please revise the DVA Continuity Schedule.
- b) Account 1580, sub-account CBR Class B is expected to have accumulated a balance starting in April 2015. There are no amounts inputted in the DVA Continuity Schedule in 2015. Please confirm whether the balance requested for disposition as at Dec. 31, 2016 is accurate or not, given the missing input in the DVA Continuity Schedule. If not, please revise the DVA Continuity Schedule.
- c) The principal and interest of Account 1595 (2013) in the OEB Approved Disposition during 2013 is different than the credit \$116k approved for disposition in Centre Wellington Hydro's 2013 cost of service application. Please explain why there is a difference and revise the DVA Continuity Schedule as necessary.
- d) Centre Wellington Hydro is requesting Account 1595 (2015) for disposition. Per the section 2.9.5 of the Chapter 2 Filing Requirements for 2018 Rate Applications, the audited Account 1595 balance is expected to be requested for disposition a year after a rate rider's sunset date has expired. Centre Wellington Hydro's rate rider expired April 30, 2016. Centre Wellington Hydro should request this sub-account for disposition in its 2019 rate application to dispose 2017 balances. Please revise the DVA Continuity Schedule to remove the disposition request

Response(s):

- a) Centre Wellington Hydro confirms that the amount requested for disposal of account 1551 is accurate. The opening principal amount was recorded in cell Z25 and Interest was recorded in cell AE25 for 2013.
- b) CWH has revised the DVA Continuity Schedule showing the 2015 amount in the adjustment column for 2016 as the 2015 rows were greyed out. The 2015

amount was originally included in the 2016 Principal Transaction Debit / Credit during 2016 Column.

- c) The principal and interest of Account 1595 (2013) shows an amount different from the OEB Approved Disposition during 2013 of \$116,407 because it is net of the disposition of the LRAMVA amount of principal and interest amount of \$5,997 which was also approved during the 2013 cost of service application.
- d) Centre Wellington Hydro acknowledges that at December 31, 2016 it hadn't been a year since the rate's sunset date has expired but as the balances have been audited by a third party, CWH felt it would be prudent to deal with the balance of \$5,574 at this time. The DVA continuity has not been revised at this time.

9.0-VECC -37

Reference: Exhibit 9/pg. 14

- a) Please confirm that the entire amount of \$90,845 in Deferred IFRS Transition Costs was paid to BDO.
- b) If this is not confirmed please provide a breakdown of that amount paid to BDO and all other amounts.

Response(s):

- a) Centre Wellington Hydro confirms that the entire amount of \$90845 relates to fees paid directly to BDO only. This amount consists of \$84,518.20 principal and \$6,326.80 in interest charges.
- b) Not required.

Exhibit 5, 6, 7, 8 and 9

Appendix A

Amortizing Promissory Note Schedule

Organization Name Centre Wellington Hydro Ltd.
Principal Amount \$1,329,000.00
Annual Interest Rate 4.52% Semi- annual (4.48% Monthly Equivalent)
Loan Term (Year) 25
Debenture Date (m/d/yyyy) 10/1/2013
Maturity Date (m/d/yyyy) 10/1/2038
Payment Frequency Monthly
Loan Type Amortizing

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
11/1/2013	\$7,371.93	\$2,410.33	\$4,961.60	\$1,326,589.67
12/2/2013	\$7,371.93	\$2,419.33	\$4,952.60	\$1,324,170.34
1/2/2014	\$7,371.93	\$2,428.36	\$4,943.57	\$1,321,741.98
2/3/2014	\$7,371.93	\$2,437.43	\$4,934.50	\$1,319,304.55
3/3/2014	\$7,371.93	\$2,446.53	\$4,925.40	\$1,316,858.02
4/1/2014	\$7,371.93	\$2,455.66	\$4,916.27	\$1,314,402.36
5/1/2014	\$7,371.93	\$2,464.83	\$4,907.10	\$1,311,937.53
6/2/2014	\$7,371.93	\$2,474.03	\$4,897.90	\$1,309,463.50
7/2/2014	\$7,371.93	\$2,483.27	\$4,888.66	\$1,306,980.23
8/1/2014	\$7,371.93	\$2,492.54	\$4,879.39	\$1,304,487.69
9/2/2014	\$7,371.93	\$2,501.84	\$4,870.09	\$1,301,985.85
10/1/2014	\$7,371.93	\$2,511.18	\$4,860.75	\$1,299,474.67
11/3/2014	\$7,371.93	\$2,520.56	\$4,851.37	\$1,296,954.11
12/1/2014	\$7,371.93	\$2,529.97	\$4,841.96	\$1,294,424.14
1/2/2015	\$7,371.93	\$2,539.41	\$4,832.52	\$1,291,884.73
2/2/2015	\$7,371.93	\$2,548.89	\$4,823.04	\$1,289,335.84
3/2/2015	\$7,371.93	\$2,558.41	\$4,813.52	\$1,286,777.43
4/1/2015	\$7,371.93	\$2,567.96	\$4,803.97	\$1,284,209.47
5/1/2015	\$7,371.93	\$2,577.55	\$4,794.38	\$1,281,631.92
6/1/2015	\$7,371.93	\$2,587.17	\$4,784.76	\$1,279,044.75
7/2/2015	\$7,371.93	\$2,596.83	\$4,775.10	\$1,276,447.92

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
8/4/2015	\$7,371.93	\$2,606.52	\$4,765.41	\$1,273,841.40
9/1/2015	\$7,371.93	\$2,616.26	\$4,755.67	\$1,271,225.14
10/1/2015	\$7,371.93	\$2,626.02	\$4,745.91	\$1,268,599.12
11/2/2015	\$7,371.93	\$2,635.83	\$4,736.10	\$1,265,963.29
12/1/2015	\$7,371.93	\$2,645.67	\$4,726.26	\$1,263,317.62
1/4/2016	\$7,371.93	\$2,655.54	\$4,716.39	\$1,260,662.08
2/1/2016	\$7,371.93	\$2,665.46	\$4,706.47	\$1,257,996.62
3/1/2016	\$7,371.93	\$2,675.41	\$4,696.52	\$1,255,321.21
4/1/2016	\$7,371.93	\$2,685.40	\$4,686.53	\$1,252,635.81
5/2/2016	\$7,371.93	\$2,695.42	\$4,676.51	\$1,249,940.39
6/1/2016	\$7,371.93	\$2,705.49	\$4,666.44	\$1,247,234.90
7/4/2016	\$7,371.93	\$2,715.59	\$4,656.34	\$1,244,519.31
8/2/2016	\$7,371.93	\$2,725.72	\$4,646.21	\$1,241,793.59
9/1/2016	\$7,371.93	\$2,735.90	\$4,636.03	\$1,239,057.69
10/3/2016	\$7,371.93	\$2,746.11	\$4,625.82	\$1,236,311.58
11/1/2016	\$7,371.93	\$2,756.37	\$4,615.56	\$1,233,555.21
12/1/2016	\$7,371.93	\$2,766.66	\$4,605.27	\$1,230,788.55
1/3/2017	\$7,371.93	\$2,776.99	\$4,594.94	\$1,228,011.56
2/1/2017	\$7,371.93	\$2,787.35	\$4,584.58	\$1,225,224.21
3/1/2017	\$7,371.93	\$2,797.76	\$4,574.17	\$1,222,426.45
4/3/2017	\$7,371.93	\$2,808.20	\$4,563.73	\$1,219,618.25
5/1/2017	\$7,371.93	\$2,818.69	\$4,553.24	\$1,216,799.56
6/1/2017	\$7,371.93	\$2,829.21	\$4,542.72	\$1,213,970.35
7/4/2017	\$7,371.93	\$2,839.77	\$4,532.16	\$1,211,130.58
8/1/2017	\$7,371.93	\$2,850.38	\$4,521.55	\$1,208,280.20
9/1/2017	\$7,371.93	\$2,861.02	\$4,510.91	\$1,205,419.18
10/2/2017	\$7,371.93	\$2,871.70	\$4,500.23	\$1,202,547.48
11/1/2017	\$7,371.93	\$2,882.42	\$4,489.51	\$1,199,665.06
12/1/2017	\$7,371.93	\$2,893.18	\$4,478.75	\$1,196,771.88
1/2/2018	\$7,371.93	\$2,903.98	\$4,467.95	\$1,193,867.90

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
2/1/2018	\$7,371.93	\$2,914.82	\$4,457.11	\$1,190,953.08
3/1/2018	\$7,371.93	\$2,925.71	\$4,446.22	\$1,188,027.37
4/2/2018	\$7,371.93	\$2,936.63	\$4,435.30	\$1,185,090.74
5/1/2018	\$7,371.93	\$2,947.59	\$4,424.34	\$1,182,143.15
6/1/2018	\$7,371.93	\$2,958.60	\$4,413.33	\$1,179,184.55
7/3/2018	\$7,371.93	\$2,969.64	\$4,402.29	\$1,176,214.91
8/1/2018	\$7,371.93	\$2,980.73	\$4,391.20	\$1,173,234.18
9/4/2018	\$7,371.93	\$2,991.86	\$4,380.07	\$1,170,242.32
10/1/2018	\$7,371.93	\$3,003.03	\$4,368.90	\$1,167,239.29
11/1/2018	\$7,371.93	\$3,014.24	\$4,357.69	\$1,164,225.05
12/3/2018	\$7,371.93	\$3,025.49	\$4,346.44	\$1,161,199.56
1/2/2019	\$7,371.93	\$3,036.78	\$4,335.15	\$1,158,162.78
2/1/2019	\$7,371.93	\$3,048.12	\$4,323.81	\$1,155,114.66
3/1/2019	\$7,371.93	\$3,059.50	\$4,312.43	\$1,152,055.16
4/1/2019	\$7,371.93	\$3,070.92	\$4,301.01	\$1,148,984.24
5/1/2019	\$7,371.93	\$3,082.39	\$4,289.54	\$1,145,901.85
6/3/2019	\$7,371.93	\$3,093.90	\$4,278.03	\$1,142,807.95
7/2/2019	\$7,371.93	\$3,105.45	\$4,266.48	\$1,139,702.50
8/1/2019	\$7,371.93	\$3,117.04	\$4,254.89	\$1,136,585.46
9/3/2019	\$7,371.93	\$3,128.68	\$4,243.25	\$1,133,456.78
10/1/2019	\$7,371.93	\$3,140.36	\$4,231.57	\$1,130,316.42
11/1/2019	\$7,371.93	\$3,152.08	\$4,219.85	\$1,127,164.34
12/2/2019	\$7,371.93	\$3,163.85	\$4,208.08	\$1,124,000.49
1/2/2020	\$7,371.93	\$3,175.66	\$4,196.27	\$1,120,824.83
2/3/2020	\$7,371.93	\$3,187.52	\$4,184.41	\$1,117,637.31
3/2/2020	\$7,371.93	\$3,199.42	\$4,172.51	\$1,114,437.89
4/1/2020	\$7,371.93	\$3,211.36	\$4,160.57	\$1,111,226.53
5/1/2020	\$7,371.93	\$3,223.35	\$4,148.58	\$1,108,003.18
6/1/2020	\$7,371.93	\$3,235.38	\$4,136.55	\$1,104,767.80
7/2/2020	\$7,371.93	\$3,247.46	\$4,124.47	\$1,101,520.34

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
8/4/2020	\$7,371.93	\$3,259.59	\$4,112.34	\$1,098,260.75
9/1/2020	\$7,371.93	\$3,271.76	\$4,100.17	\$1,094,988.99
10/1/2020	\$7,371.93	\$3,283.97	\$4,087.96	\$1,091,705.02
11/2/2020	\$7,371.93	\$3,296.23	\$4,075.70	\$1,088,408.79
12/1/2020	\$7,371.93	\$3,308.54	\$4,063.39	\$1,085,100.25
1/4/2021	\$7,371.93	\$3,320.89	\$4,051.04	\$1,081,779.36
2/1/2021	\$7,371.93	\$3,333.29	\$4,038.64	\$1,078,446.07
3/1/2021	\$7,371.93	\$3,345.73	\$4,026.20	\$1,075,100.34
4/1/2021	\$7,371.93	\$3,358.22	\$4,013.71	\$1,071,742.12
5/3/2021	\$7,371.93	\$3,370.76	\$4,001.17	\$1,068,371.36
6/1/2021	\$7,371.93	\$3,383.34	\$3,988.59	\$1,064,988.02
7/2/2021	\$7,371.93	\$3,395.97	\$3,975.96	\$1,061,592.05
8/3/2021	\$7,371.93	\$3,408.65	\$3,963.28	\$1,058,183.40
9/1/2021	\$7,371.93	\$3,421.38	\$3,950.55	\$1,054,762.02
10/1/2021	\$7,371.93	\$3,434.15	\$3,937.78	\$1,051,327.87
11/1/2021	\$7,371.93	\$3,446.97	\$3,924.96	\$1,047,880.90
12/1/2021	\$7,371.93	\$3,459.84	\$3,912.09	\$1,044,421.06
1/4/2022	\$7,371.93	\$3,472.76	\$3,899.17	\$1,040,948.30
2/1/2022	\$7,371.93	\$3,485.72	\$3,886.21	\$1,037,462.58
3/1/2022	\$7,371.93	\$3,498.74	\$3,873.19	\$1,033,963.84
4/1/2022	\$7,371.93	\$3,511.80	\$3,860.13	\$1,030,452.04
5/2/2022	\$7,371.93	\$3,524.91	\$3,847.02	\$1,026,927.13
6/1/2022	\$7,371.93	\$3,538.07	\$3,833.86	\$1,023,389.06
7/4/2022	\$7,371.93	\$3,551.28	\$3,820.65	\$1,019,837.78
8/2/2022	\$7,371.93	\$3,564.54	\$3,807.39	\$1,016,273.24
9/1/2022	\$7,371.93	\$3,577.84	\$3,794.09	\$1,012,695.40
10/3/2022	\$7,371.93	\$3,591.20	\$3,780.73	\$1,009,104.20
11/1/2022	\$7,371.93	\$3,604.61	\$3,767.32	\$1,005,499.59
12/1/2022	\$7,371.93	\$3,618.06	\$3,753.87	\$1,001,881.53

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
1/3/2023	\$7,371.93	\$3,631.57	\$3,740.36	\$998,249.96
2/1/2023	\$7,371.93	\$3,645.13	\$3,726.80	\$994,604.83
3/1/2023	\$7,371.93	\$3,658.74	\$3,713.19	\$990,946.09
4/3/2023	\$7,371.93	\$3,672.40	\$3,699.53	\$987,273.69
5/1/2023	\$7,371.93	\$3,686.11	\$3,685.82	\$983,587.58
6/1/2023	\$7,371.93	\$3,699.87	\$3,672.06	\$979,887.71
7/4/2023	\$7,371.93	\$3,713.68	\$3,658.25	\$976,174.03
8/1/2023	\$7,371.93	\$3,727.55	\$3,644.38	\$972,446.48
9/1/2023	\$7,371.93	\$3,741.46	\$3,630.47	\$968,705.02
10/2/2023	\$7,371.93	\$3,755.43	\$3,616.50	\$964,949.59
11/1/2023	\$7,371.93	\$3,769.45	\$3,602.48	\$961,180.14
12/1/2023	\$7,371.93	\$3,783.52	\$3,588.41	\$957,396.62
1/2/2024	\$7,371.93	\$3,797.65	\$3,574.28	\$953,598.97
2/1/2024	\$7,371.93	\$3,811.83	\$3,560.10	\$949,787.14
3/1/2024	\$7,371.93	\$3,826.06	\$3,545.87	\$945,961.08
4/1/2024	\$7,371.93	\$3,840.34	\$3,531.59	\$942,120.74
5/1/2024	\$7,371.93	\$3,854.68	\$3,517.25	\$938,266.06
6/3/2024	\$7,371.93	\$3,869.07	\$3,502.86	\$934,396.99
7/2/2024	\$7,371.93	\$3,883.51	\$3,488.42	\$930,513.48
8/1/2024	\$7,371.93	\$3,898.01	\$3,473.92	\$926,615.47
9/3/2024	\$7,371.93	\$3,912.57	\$3,459.36	\$922,702.90
10/1/2024	\$7,371.93	\$3,927.17	\$3,444.76	\$918,775.73
11/1/2024	\$7,371.93	\$3,941.83	\$3,430.10	\$914,833.90
12/2/2024	\$7,371.93	\$3,956.55	\$3,415.38	\$910,877.35
1/2/2025	\$7,371.93	\$3,971.32	\$3,400.61	\$906,906.03
2/3/2025	\$7,371.93	\$3,986.15	\$3,385.78	\$902,919.88
3/3/2025	\$7,371.93	\$4,001.03	\$3,370.90	\$898,918.85
4/1/2025	\$7,371.93	\$4,015.97	\$3,355.96	\$894,902.88
5/1/2025	\$7,371.93	\$4,030.96	\$3,340.97	\$890,871.92
6/2/2025	\$7,371.93	\$4,046.01	\$3,325.92	\$886,825.91

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
7/2/2025	\$7,371.93	\$4,061.11	\$3,310.82	\$882,764.80
8/1/2025	\$7,371.93	\$4,076.27	\$3,295.66	\$878,688.53
9/2/2025	\$7,371.93	\$4,091.49	\$3,280.44	\$874,597.04
10/1/2025	\$7,371.93	\$4,106.77	\$3,265.16	\$870,490.27
11/3/2025	\$7,371.93	\$4,122.10	\$3,249.83	\$866,368.17
12/1/2025	\$7,371.93	\$4,137.49	\$3,234.44	\$862,230.68
1/2/2026	\$7,371.93	\$4,152.94	\$3,218.99	\$858,077.74
2/2/2026	\$7,371.93	\$4,168.44	\$3,203.49	\$853,909.30
3/2/2026	\$7,371.93	\$4,184.00	\$3,187.93	\$849,725.30
4/1/2026	\$7,371.93	\$4,199.62	\$3,172.31	\$845,525.68
5/1/2026	\$7,371.93	\$4,215.30	\$3,156.63	\$841,310.38
6/1/2026	\$7,371.93	\$4,231.04	\$3,140.89	\$837,079.34
7/2/2026	\$7,371.93	\$4,246.83	\$3,125.10	\$832,832.51
8/4/2026	\$7,371.93	\$4,262.69	\$3,109.24	\$828,569.82
9/1/2026	\$7,371.93	\$4,278.60	\$3,093.33	\$824,291.22
10/1/2026	\$7,371.93	\$4,294.58	\$3,077.35	\$819,996.64
11/2/2026	\$7,371.93	\$4,310.61	\$3,061.32	\$815,686.03
12/1/2026	\$7,371.93	\$4,326.70	\$3,045.23	\$811,359.33
1/4/2027	\$7,371.93	\$4,342.86	\$3,029.07	\$807,016.47
2/1/2027	\$7,371.93	\$4,359.07	\$3,012.86	\$802,657.40
3/1/2027	\$7,371.93	\$4,375.34	\$2,996.59	\$798,282.06
4/1/2027	\$7,371.93	\$4,391.68	\$2,980.25	\$793,890.38
5/3/2027	\$7,371.93	\$4,408.07	\$2,963.86	\$789,482.31
6/1/2027	\$7,371.93	\$4,424.53	\$2,947.40	\$785,057.78
7/2/2027	\$7,371.93	\$4,441.05	\$2,930.88	\$780,616.73
8/3/2027	\$7,371.93	\$4,457.63	\$2,914.30	\$776,159.10
9/1/2027	\$7,371.93	\$4,474.27	\$2,897.66	\$771,684.83
10/1/2027	\$7,371.93	\$4,490.97	\$2,880.96	\$767,193.86
11/1/2027	\$7,371.93	\$4,507.74	\$2,864.19	\$762,686.12
12/1/2027	\$7,371.93	\$4,524.57	\$2,847.36	\$758,161.55

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
1/4/2028	\$7,371.93	\$4,541.46	\$2,830.47	\$753,620.09
2/1/2028	\$7,371.93	\$4,558.41	\$2,813.52	\$749,061.68
3/1/2028	\$7,371.93	\$4,575.43	\$2,796.50	\$744,486.25
4/3/2028	\$7,371.93	\$4,592.51	\$2,779.42	\$739,893.74
5/1/2028	\$7,371.93	\$4,609.66	\$2,762.27	\$735,284.08
6/1/2028	\$7,371.93	\$4,626.87	\$2,745.06	\$730,657.21
7/4/2028	\$7,371.93	\$4,644.14	\$2,727.79	\$726,013.07
8/1/2028	\$7,371.93	\$4,661.48	\$2,710.45	\$721,351.59
9/1/2028	\$7,371.93	\$4,678.88	\$2,693.05	\$716,672.71
10/2/2028	\$7,371.93	\$4,696.35	\$2,675.58	\$711,976.36
11/1/2028	\$7,371.93	\$4,713.88	\$2,658.05	\$707,262.48
12/1/2028	\$7,371.93	\$4,731.48	\$2,640.45	\$702,531.00
1/2/2029	\$7,371.93	\$4,749.15	\$2,622.78	\$697,781.85
2/1/2029	\$7,371.93	\$4,766.88	\$2,605.05	\$693,014.97
3/1/2029	\$7,371.93	\$4,784.67	\$2,587.26	\$688,230.30
4/2/2029	\$7,371.93	\$4,802.54	\$2,569.39	\$683,427.76
5/1/2029	\$7,371.93	\$4,820.47	\$2,551.46	\$678,607.29
6/1/2029	\$7,371.93	\$4,838.46	\$2,533.47	\$673,768.83
7/3/2029	\$7,371.93	\$4,856.53	\$2,515.40	\$668,912.30
8/1/2029	\$7,371.93	\$4,874.66	\$2,497.27	\$664,037.64
9/4/2029	\$7,371.93	\$4,892.86	\$2,479.07	\$659,144.78
10/1/2029	\$7,371.93	\$4,911.12	\$2,460.81	\$654,233.66
11/1/2029	\$7,371.93	\$4,929.46	\$2,442.47	\$649,304.20
12/3/2029	\$7,371.93	\$4,947.86	\$2,424.07	\$644,356.34
1/2/2030	\$7,371.93	\$4,966.33	\$2,405.60	\$639,390.01
2/1/2030	\$7,371.93	\$4,984.87	\$2,387.06	\$634,405.14
3/1/2030	\$7,371.93	\$5,003.48	\$2,368.45	\$629,401.66
4/1/2030	\$7,371.93	\$5,022.16	\$2,349.77	\$624,379.50
5/1/2030	\$7,371.93	\$5,040.91	\$2,331.02	\$619,338.59

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
6/3/2030	\$7,371.93	\$5,059.73	\$2,312.20	\$614,278.86
7/2/2030	\$7,371.93	\$5,078.62	\$2,293.31	\$609,200.24
8/1/2030	\$7,371.93	\$5,097.58	\$2,274.35	\$604,102.66
9/3/2030	\$7,371.93	\$5,116.61	\$2,255.32	\$598,986.05
10/1/2030	\$7,371.93	\$5,135.72	\$2,236.21	\$593,850.33
11/1/2030	\$7,371.93	\$5,154.89	\$2,217.04	\$588,695.44
12/2/2030	\$7,371.93	\$5,174.13	\$2,197.80	\$583,521.31
1/2/2031	\$7,371.93	\$5,193.45	\$2,178.48	\$578,327.86
2/3/2031	\$7,371.93	\$5,212.84	\$2,159.09	\$573,115.02
3/3/2031	\$7,371.93	\$5,232.30	\$2,139.63	\$567,882.72
4/1/2031	\$7,371.93	\$5,251.83	\$2,120.10	\$562,630.89
5/1/2031	\$7,371.93	\$5,271.44	\$2,100.49	\$557,359.45
6/2/2031	\$7,371.93	\$5,291.12	\$2,080.81	\$552,068.33
7/2/2031	\$7,371.93	\$5,310.87	\$2,061.06	\$546,757.46
8/1/2031	\$7,371.93	\$5,330.70	\$2,041.23	\$541,426.76
9/2/2031	\$7,371.93	\$5,350.60	\$2,021.33	\$536,076.16
10/1/2031	\$7,371.93	\$5,370.58	\$2,001.35	\$530,705.58
11/3/2031	\$7,371.93	\$5,390.63	\$1,981.30	\$525,314.95
12/1/2031	\$7,371.93	\$5,410.75	\$1,961.18	\$519,904.20
1/2/2032	\$7,371.93	\$5,430.95	\$1,940.98	\$514,473.25
2/2/2032	\$7,371.93	\$5,451.23	\$1,920.70	\$509,022.02
3/1/2032	\$7,371.93	\$5,471.58	\$1,900.35	\$503,550.44
4/1/2032	\$7,371.93	\$5,492.01	\$1,879.92	\$498,058.43
5/3/2032	\$7,371.93	\$5,512.51	\$1,859.42	\$492,545.92
6/1/2032	\$7,371.93	\$5,533.09	\$1,838.84	\$487,012.83
7/2/2032	\$7,371.93	\$5,553.75	\$1,818.18	\$481,459.08
8/3/2032	\$7,371.93	\$5,574.48	\$1,797.45	\$475,884.60
9/1/2032	\$7,371.93	\$5,595.29	\$1,776.64	\$470,289.31
10/1/2032	\$7,371.93	\$5,616.18	\$1,755.75	\$464,673.13
11/1/2032	\$7,371.93	\$5,637.15	\$1,734.78	\$459,035.98

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
12/1/2032	\$7,371.93	\$5,658.20	\$1,713.73	\$453,377.78
1/4/2033	\$7,371.93	\$5,679.32	\$1,692.61	\$447,698.46
2/1/2033	\$7,371.93	\$5,700.52	\$1,671.41	\$441,997.94
3/1/2033	\$7,371.93	\$5,721.80	\$1,650.13	\$436,276.14
4/1/2033	\$7,371.93	\$5,743.17	\$1,628.76	\$430,532.97
5/2/2033	\$7,371.93	\$5,764.61	\$1,607.32	\$424,768.36
6/1/2033	\$7,371.93	\$5,786.13	\$1,585.80	\$418,982.23
7/4/2033	\$7,371.93	\$5,807.73	\$1,564.20	\$413,174.50
8/2/2033	\$7,371.93	\$5,829.41	\$1,542.52	\$407,345.09
9/1/2033	\$7,371.93	\$5,851.17	\$1,520.76	\$401,493.92
10/3/2033	\$7,371.93	\$5,873.02	\$1,498.91	\$395,620.90
11/1/2033	\$7,371.93	\$5,894.95	\$1,476.98	\$389,725.95
12/1/2033	\$7,371.93	\$5,916.95	\$1,454.98	\$383,809.00
1/3/2034	\$7,371.93	\$5,939.04	\$1,432.89	\$377,869.96
2/1/2034	\$7,371.93	\$5,961.22	\$1,410.71	\$371,908.74
3/1/2034	\$7,371.93	\$5,983.47	\$1,388.46	\$365,925.27
4/3/2034	\$7,371.93	\$6,005.81	\$1,366.12	\$359,919.46
5/1/2034	\$7,371.93	\$6,028.23	\$1,343.70	\$353,891.23
6/1/2034	\$7,371.93	\$6,050.74	\$1,321.19	\$347,840.49
7/4/2034	\$7,371.93	\$6,073.33	\$1,298.60	\$341,767.16
8/1/2034	\$7,371.93	\$6,096.00	\$1,275.93	\$335,671.16
9/1/2034	\$7,371.93	\$6,118.76	\$1,253.17	\$329,552.40
10/2/2034	\$7,371.93	\$6,141.60	\$1,230.33	\$323,410.80
11/1/2034	\$7,371.93	\$6,164.53	\$1,207.40	\$317,246.27
12/1/2034	\$7,371.93	\$6,187.54	\$1,184.39	\$311,058.73
1/2/2035	\$7,371.93	\$6,210.64	\$1,161.29	\$304,848.09
2/1/2035	\$7,371.93	\$6,233.83	\$1,138.10	\$298,614.26
3/1/2035	\$7,371.93	\$6,257.10	\$1,114.83	\$292,357.16
4/2/2035	\$7,371.93	\$6,280.46	\$1,091.47	\$286,076.70
5/1/2035	\$7,371.93	\$6,303.91	\$1,068.02	\$279,772.79

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
6/1/2035	\$7,371.93	\$6,327.44	\$1,044.49	\$273,445.35
7/3/2035	\$7,371.93	\$6,351.07	\$1,020.86	\$267,094.28
8/1/2035	\$7,371.93	\$6,374.78	\$997.15	\$260,719.50
9/4/2035	\$7,371.93	\$6,398.58	\$973.35	\$254,320.92
10/1/2035	\$7,371.93	\$6,422.47	\$949.46	\$247,898.45
11/1/2035	\$7,371.93	\$6,446.44	\$925.49	\$241,452.01
12/3/2035	\$7,371.93	\$6,470.51	\$901.42	\$234,981.50
1/2/2036	\$7,371.93	\$6,494.67	\$877.26	\$228,486.83
2/1/2036	\$7,371.93	\$6,518.91	\$853.02	\$221,967.92
3/3/2036	\$7,371.93	\$6,543.25	\$828.68	\$215,424.67
4/1/2036	\$7,371.93	\$6,567.68	\$804.25	\$208,856.99
5/1/2036	\$7,371.93	\$6,592.20	\$779.73	\$202,264.79
6/2/2036	\$7,371.93	\$6,616.81	\$755.12	\$195,647.98
7/2/2036	\$7,371.93	\$6,641.51	\$730.42	\$189,006.47
8/1/2036	\$7,371.93	\$6,666.31	\$705.62	\$182,340.16
9/2/2036	\$7,371.93	\$6,691.19	\$680.74	\$175,648.97
10/1/2036	\$7,371.93	\$6,716.17	\$655.76	\$168,932.80
11/3/2036	\$7,371.93	\$6,741.25	\$630.68	\$162,191.55
12/1/2036	\$7,371.93	\$6,766.41	\$605.52	\$155,425.14
1/2/2037	\$7,371.93	\$6,791.68	\$580.25	\$148,633.46
2/2/2037	\$7,371.93	\$6,817.03	\$554.90	\$141,816.43
3/2/2037	\$7,371.93	\$6,842.48	\$529.45	\$134,973.95
4/1/2037	\$7,371.93	\$6,868.03	\$503.90	\$128,105.92
5/1/2037	\$7,371.93	\$6,893.67	\$478.26	\$121,212.25
6/1/2037	\$7,371.93	\$6,919.40	\$452.53	\$114,292.85
7/2/2037	\$7,371.93	\$6,945.24	\$426.69	\$107,347.61
8/4/2037	\$7,371.93	\$6,971.17	\$400.76	\$100,376.44
9/1/2037	\$7,371.93	\$6,997.19	\$374.74	\$93,379.25
10/1/2037	\$7,371.93	\$7,023.31	\$348.62	\$86,355.94

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
11/2/2037	\$7,371.93	\$7,049.53	\$322.40	\$79,306.41
12/1/2037	\$7,371.93	\$7,075.85	\$296.08	\$72,230.56
1/4/2038	\$7,371.93	\$7,102.27	\$269.66	\$65,128.29
2/1/2038	\$7,371.93	\$7,128.78	\$243.15	\$57,999.51
3/1/2038	\$7,371.93	\$7,155.40	\$216.53	\$50,844.11
4/1/2038	\$7,371.93	\$7,182.11	\$189.82	\$43,662.00
5/3/2038	\$7,371.93	\$7,208.93	\$163.00	\$36,453.07
6/1/2038	\$7,371.93	\$7,235.84	\$136.09	\$29,217.23
7/2/2038	\$7,371.93	\$7,262.85	\$109.08	\$21,954.38
8/3/2038	\$7,371.93	\$7,289.97	\$81.96	\$14,664.41
9/1/2038	\$7,371.93	\$7,317.18	\$54.75	\$7,347.23
10/1/2038	\$7,374.66	\$7,347.23	\$27.43	\$0.00
Total	\$2,211,581.73	\$1,329,000.00	\$882,581.73	

Amortizing Debenture Schedule

Organization Name Centre Wellington Hydro Ltd.
Principal Amount \$1,238,000.00
Annual Interest Rate 3.75% (3.78% semi-annual equivalent)
Loan Term (Year) 25
Debenture Date (m/d/yyyy) 9/15/2014
Maturity Date (m/d/yyyy) 9/15/2039
Payment Frequency Monthly
Loan Type Amortizing

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
10/15/2014	\$6,364.94	\$2,496.19	\$3,868.75	\$1,235,503.81
11/17/2014	\$6,364.94	\$2,503.99	\$3,860.95	\$1,232,999.82
12/15/2014	\$6,364.94	\$2,511.82	\$3,853.12	\$1,230,488.00
1/15/2015	\$6,364.94	\$2,519.66	\$3,845.28	\$1,227,968.34
2/16/2015	\$6,364.94	\$2,527.54	\$3,837.40	\$1,225,440.80
3/16/2015	\$6,364.94	\$2,535.44	\$3,829.50	\$1,222,905.36
4/15/2015	\$6,364.94	\$2,543.36	\$3,821.58	\$1,220,362.00
5/15/2015	\$6,364.94	\$2,551.31	\$3,813.63	\$1,217,810.69
6/15/2015	\$6,364.94	\$2,559.28	\$3,805.66	\$1,215,251.41
7/15/2015	\$6,364.94	\$2,567.28	\$3,797.66	\$1,212,684.13
8/17/2015	\$6,364.94	\$2,575.30	\$3,789.64	\$1,210,108.83
9/15/2015	\$6,364.94	\$2,583.35	\$3,781.59	\$1,207,525.48
10/15/2015	\$6,364.94	\$2,591.42	\$3,773.52	\$1,204,934.06
11/16/2015	\$6,364.94	\$2,599.52	\$3,765.42	\$1,202,334.54
12/15/2015	\$6,364.94	\$2,607.64	\$3,757.30	\$1,199,726.90
1/15/2016	\$6,364.94	\$2,615.79	\$3,749.15	\$1,197,111.11
2/15/2016	\$6,364.94	\$2,623.97	\$3,740.97	\$1,194,487.14
3/15/2016	\$6,364.94	\$2,632.17	\$3,732.77	\$1,191,854.97
4/15/2016	\$6,364.94	\$2,640.39	\$3,724.55	\$1,189,214.58
5/16/2016	\$6,364.94	\$2,648.64	\$3,716.30	\$1,186,565.94
6/15/2016	\$6,364.94	\$2,656.92	\$3,708.02	\$1,183,909.02

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
7/15/2016	\$6,364.94	\$2,665.22	\$3,699.72	\$1,181,243.80
8/15/2016	\$6,364.94	\$2,673.55	\$3,691.39	\$1,178,570.25
9/15/2016	\$6,364.94	\$2,681.91	\$3,683.03	\$1,175,888.34
10/17/2016	\$6,364.94	\$2,690.29	\$3,674.65	\$1,173,198.05
11/15/2016	\$6,364.94	\$2,698.70	\$3,666.24	\$1,170,499.35
12/15/2016	\$6,364.94	\$2,707.13	\$3,657.81	\$1,167,792.22
1/16/2017	\$6,364.94	\$2,715.59	\$3,649.35	\$1,165,076.63
2/15/2017	\$6,364.94	\$2,724.08	\$3,640.86	\$1,162,352.55
3/15/2017	\$6,364.94	\$2,732.59	\$3,632.35	\$1,159,619.96
4/17/2017	\$6,364.94	\$2,741.13	\$3,623.81	\$1,156,878.83
5/15/2017	\$6,364.94	\$2,749.69	\$3,615.25	\$1,154,129.14
6/15/2017	\$6,364.94	\$2,758.29	\$3,606.65	\$1,151,370.85
7/17/2017	\$6,364.94	\$2,766.91	\$3,598.03	\$1,148,603.94
8/15/2017	\$6,364.94	\$2,775.55	\$3,589.39	\$1,145,828.39
9/15/2017	\$6,364.94	\$2,784.23	\$3,580.71	\$1,143,044.16
10/16/2017	\$6,364.94	\$2,792.93	\$3,572.01	\$1,140,251.23
11/15/2017	\$6,364.94	\$2,801.65	\$3,563.29	\$1,137,449.58
12/15/2017	\$6,364.94	\$2,810.41	\$3,554.53	\$1,134,639.17
1/15/2018	\$6,364.94	\$2,819.19	\$3,545.75	\$1,131,819.98
2/15/2018	\$6,364.94	\$2,828.00	\$3,536.94	\$1,128,991.98
3/15/2018	\$6,364.94	\$2,836.84	\$3,528.10	\$1,126,155.14
4/16/2018	\$6,364.94	\$2,845.71	\$3,519.23	\$1,123,309.43
5/15/2018	\$6,364.94	\$2,854.60	\$3,510.34	\$1,120,454.83
6/15/2018	\$6,364.94	\$2,863.52	\$3,501.42	\$1,117,591.31
7/16/2018	\$6,364.94	\$2,872.47	\$3,492.47	\$1,114,718.84
8/15/2018	\$6,364.94	\$2,881.44	\$3,483.50	\$1,111,837.40
9/17/2018	\$6,364.94	\$2,890.45	\$3,474.49	\$1,108,946.95
10/15/2018	\$6,364.94	\$2,899.48	\$3,465.46	\$1,106,047.47
11/15/2018	\$6,364.94	\$2,908.54	\$3,456.40	\$1,103,138.93
12/17/2018	\$6,364.94	\$2,917.63	\$3,447.31	\$1,100,221.30

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
1/15/2019	\$6,364.94	\$2,926.75	\$3,438.19	\$1,097,294.55
2/15/2019	\$6,364.94	\$2,935.89	\$3,429.05	\$1,094,358.66
3/15/2019	\$6,364.94	\$2,945.07	\$3,419.87	\$1,091,413.59
4/15/2019	\$6,364.94	\$2,954.27	\$3,410.67	\$1,088,459.32
5/15/2019	\$6,364.94	\$2,963.50	\$3,401.44	\$1,085,495.82
6/17/2019	\$6,364.94	\$2,972.77	\$3,392.17	\$1,082,523.05
7/15/2019	\$6,364.94	\$2,982.06	\$3,382.88	\$1,079,540.99
8/15/2019	\$6,364.94	\$2,991.37	\$3,373.57	\$1,076,549.62
9/16/2019	\$6,364.94	\$3,000.72	\$3,364.22	\$1,073,548.90
10/15/2019	\$6,364.94	\$3,010.10	\$3,354.84	\$1,070,538.80
11/15/2019	\$6,364.94	\$3,019.51	\$3,345.43	\$1,067,519.29
12/16/2019	\$6,364.94	\$3,028.94	\$3,336.00	\$1,064,490.35
1/15/2020	\$6,364.94	\$3,038.41	\$3,326.53	\$1,061,451.94
2/17/2020	\$6,364.94	\$3,047.90	\$3,317.04	\$1,058,404.04
3/16/2020	\$6,364.94	\$3,057.43	\$3,307.51	\$1,055,346.61
4/15/2020	\$6,364.94	\$3,066.98	\$3,297.96	\$1,052,279.63
5/15/2020	\$6,364.94	\$3,076.57	\$3,288.37	\$1,049,203.06
6/15/2020	\$6,364.94	\$3,086.18	\$3,278.76	\$1,046,116.88
7/15/2020	\$6,364.94	\$3,095.82	\$3,269.12	\$1,043,021.06
8/17/2020	\$6,364.94	\$3,105.50	\$3,259.44	\$1,039,915.56
9/15/2020	\$6,364.94	\$3,115.20	\$3,249.74	\$1,036,800.36
10/15/2020	\$6,364.94	\$3,124.94	\$3,240.00	\$1,033,675.42
11/16/2020	\$6,364.94	\$3,134.70	\$3,230.24	\$1,030,540.72
12/15/2020	\$6,364.94	\$3,144.50	\$3,220.44	\$1,027,396.22
1/15/2021	\$6,364.94	\$3,154.33	\$3,210.61	\$1,024,241.89
2/15/2021	\$6,364.94	\$3,164.18	\$3,200.76	\$1,021,077.71
3/15/2021	\$6,364.94	\$3,174.07	\$3,190.87	\$1,017,903.64
4/15/2021	\$6,364.94	\$3,183.99	\$3,180.95	\$1,014,719.65
5/17/2021	\$6,364.94	\$3,193.94	\$3,171.00	\$1,011,525.71
6/15/2021	\$6,364.94	\$3,203.92	\$3,161.02	\$1,008,321.79

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
7/15/2021	\$6,364.94	\$3,213.93	\$3,151.01	\$1,005,107.86
8/16/2021	\$6,364.94	\$3,223.98	\$3,140.96	\$1,001,883.88
9/15/2021	\$6,364.94	\$3,234.05	\$3,130.89	\$998,649.83
10/15/2021	\$6,364.94	\$3,244.16	\$3,120.78	\$995,405.67
11/15/2021	\$6,364.94	\$3,254.30	\$3,110.64	\$992,151.37
12/15/2021	\$6,364.94	\$3,264.47	\$3,100.47	\$988,886.90
1/17/2022	\$6,364.94	\$3,274.67	\$3,090.27	\$985,612.23
2/15/2022	\$6,364.94	\$3,284.90	\$3,080.04	\$982,327.33
3/15/2022	\$6,364.94	\$3,295.17	\$3,069.77	\$979,032.16
4/18/2022	\$6,364.94	\$3,305.46	\$3,059.48	\$975,726.70
5/16/2022	\$6,364.94	\$3,315.79	\$3,049.15	\$972,410.91
6/15/2022	\$6,364.94	\$3,326.16	\$3,038.78	\$969,084.75
7/15/2022	\$6,364.94	\$3,336.55	\$3,028.39	\$965,748.20
8/15/2022	\$6,364.94	\$3,346.98	\$3,017.96	\$962,401.22
9/15/2022	\$6,364.94	\$3,357.44	\$3,007.50	\$959,043.78
10/17/2022	\$6,364.94	\$3,367.93	\$2,997.01	\$955,675.85
11/15/2022	\$6,364.94	\$3,378.45	\$2,986.49	\$952,297.40
12/15/2022	\$6,364.94	\$3,389.01	\$2,975.93	\$948,908.39
1/16/2023	\$6,364.94	\$3,399.60	\$2,965.34	\$945,508.79
2/15/2023	\$6,364.94	\$3,410.23	\$2,954.71	\$942,098.56
3/15/2023	\$6,364.94	\$3,420.88	\$2,944.06	\$938,677.68
4/17/2023	\$6,364.94	\$3,431.57	\$2,933.37	\$935,246.11
5/15/2023	\$6,364.94	\$3,442.30	\$2,922.64	\$931,803.81
6/15/2023	\$6,364.94	\$3,453.05	\$2,911.89	\$928,350.76
7/17/2023	\$6,364.94	\$3,463.84	\$2,901.10	\$924,886.92
8/15/2023	\$6,364.94	\$3,474.67	\$2,890.27	\$921,412.25
9/15/2023	\$6,364.94	\$3,485.53	\$2,879.41	\$917,926.72
10/16/2023	\$6,364.94	\$3,496.42	\$2,868.52	\$914,430.30
11/15/2023	\$6,364.94	\$3,507.35	\$2,857.59	\$910,922.95

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
12/15/2023	\$6,364.94	\$3,518.31	\$2,846.63	\$907,404.64
1/15/2024	\$6,364.94	\$3,529.30	\$2,835.64	\$903,875.34
2/15/2024	\$6,364.94	\$3,540.33	\$2,824.61	\$900,335.01
3/15/2024	\$6,364.94	\$3,551.39	\$2,813.55	\$896,783.62
4/15/2024	\$6,364.94	\$3,562.49	\$2,802.45	\$893,221.13
5/15/2024	\$6,364.94	\$3,573.62	\$2,791.32	\$889,647.51
6/17/2024	\$6,364.94	\$3,584.79	\$2,780.15	\$886,062.72
7/15/2024	\$6,364.94	\$3,595.99	\$2,768.95	\$882,466.73
8/15/2024	\$6,364.94	\$3,607.23	\$2,757.71	\$878,859.50
9/16/2024	\$6,364.94	\$3,618.50	\$2,746.44	\$875,241.00
10/15/2024	\$6,364.94	\$3,629.81	\$2,735.13	\$871,611.19
11/15/2024	\$6,364.94	\$3,641.16	\$2,723.78	\$867,970.03
12/16/2024	\$6,364.94	\$3,652.53	\$2,712.41	\$864,317.50
1/15/2025	\$6,364.94	\$3,663.95	\$2,700.99	\$860,653.55
2/17/2025	\$6,364.94	\$3,675.40	\$2,689.54	\$856,978.15
3/17/2025	\$6,364.94	\$3,686.88	\$2,678.06	\$853,291.27
4/15/2025	\$6,364.94	\$3,698.40	\$2,666.54	\$849,592.87
5/15/2025	\$6,364.94	\$3,709.96	\$2,654.98	\$845,882.91
6/16/2025	\$6,364.94	\$3,721.56	\$2,643.38	\$842,161.35
7/15/2025	\$6,364.94	\$3,733.19	\$2,631.75	\$838,428.16
8/15/2025	\$6,364.94	\$3,744.85	\$2,620.09	\$834,683.31
9/15/2025	\$6,364.94	\$3,756.55	\$2,608.39	\$830,926.76
10/15/2025	\$6,364.94	\$3,768.29	\$2,596.65	\$827,158.47
11/17/2025	\$6,364.94	\$3,780.07	\$2,584.87	\$823,378.40
12/15/2025	\$6,364.94	\$3,791.88	\$2,573.06	\$819,586.52
1/15/2026	\$6,364.94	\$3,803.73	\$2,561.21	\$815,782.79
2/16/2026	\$6,364.94	\$3,815.62	\$2,549.32	\$811,967.17
3/16/2026	\$6,364.94	\$3,827.54	\$2,537.40	\$808,139.63
4/15/2026	\$6,364.94	\$3,839.50	\$2,525.44	\$804,300.13
5/15/2026	\$6,364.94	\$3,851.50	\$2,513.44	\$800,448.63

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
6/15/2026	\$6,364.94	\$3,863.54	\$2,501.40	\$796,585.09
7/15/2026	\$6,364.94	\$3,875.61	\$2,489.33	\$792,709.48
8/17/2026	\$6,364.94	\$3,887.72	\$2,477.22	\$788,821.76
9/15/2026	\$6,364.94	\$3,899.87	\$2,465.07	\$784,921.89
10/15/2026	\$6,364.94	\$3,912.06	\$2,452.88	\$781,009.83
11/16/2026	\$6,364.94	\$3,924.28	\$2,440.66	\$777,085.55
12/15/2026	\$6,364.94	\$3,936.55	\$2,428.39	\$773,149.00
1/15/2027	\$6,364.94	\$3,948.85	\$2,416.09	\$769,200.15
2/15/2027	\$6,364.94	\$3,961.19	\$2,403.75	\$765,238.96
3/15/2027	\$6,364.94	\$3,973.57	\$2,391.37	\$761,265.39
4/15/2027	\$6,364.94	\$3,985.99	\$2,378.95	\$757,279.40
5/17/2027	\$6,364.94	\$3,998.44	\$2,366.50	\$753,280.96
6/15/2027	\$6,364.94	\$4,010.94	\$2,354.00	\$749,270.02
7/15/2027	\$6,364.94	\$4,023.47	\$2,341.47	\$745,246.55
8/16/2027	\$6,364.94	\$4,036.04	\$2,328.90	\$741,210.51
9/15/2027	\$6,364.94	\$4,048.66	\$2,316.28	\$737,161.85
10/15/2027	\$6,364.94	\$4,061.31	\$2,303.63	\$733,100.54
11/15/2027	\$6,364.94	\$4,074.00	\$2,290.94	\$729,026.54
12/15/2027	\$6,364.94	\$4,086.73	\$2,278.21	\$724,939.81
1/17/2028	\$6,364.94	\$4,099.50	\$2,265.44	\$720,840.31
2/15/2028	\$6,364.94	\$4,112.31	\$2,252.63	\$716,728.00
3/15/2028	\$6,364.94	\$4,125.16	\$2,239.78	\$712,602.84
4/17/2028	\$6,364.94	\$4,138.06	\$2,226.88	\$708,464.78
5/15/2028	\$6,364.94	\$4,150.99	\$2,213.95	\$704,313.79
6/15/2028	\$6,364.94	\$4,163.96	\$2,200.98	\$700,149.83
7/17/2028	\$6,364.94	\$4,176.97	\$2,187.97	\$695,972.86
8/15/2028	\$6,364.94	\$4,190.02	\$2,174.92	\$691,782.84
9/15/2028	\$6,364.94	\$4,203.12	\$2,161.82	\$687,579.72
10/16/2028	\$6,364.94	\$4,216.25	\$2,148.69	\$683,363.47
11/15/2028	\$6,364.94	\$4,229.43	\$2,135.51	\$679,134.04

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
12/15/2028	\$6,364.94	\$4,242.65	\$2,122.29	\$674,891.39
1/15/2029	\$6,364.94	\$4,255.90	\$2,109.04	\$670,635.49
2/15/2029	\$6,364.94	\$4,269.20	\$2,095.74	\$666,366.29
3/15/2029	\$6,364.94	\$4,282.55	\$2,082.39	\$662,083.74
4/16/2029	\$6,364.94	\$4,295.93	\$2,069.01	\$657,787.81
5/15/2029	\$6,364.94	\$4,309.35	\$2,055.59	\$653,478.46
6/15/2029	\$6,364.94	\$4,322.82	\$2,042.12	\$649,155.64
7/16/2029	\$6,364.94	\$4,336.33	\$2,028.61	\$644,819.31
8/15/2029	\$6,364.94	\$4,349.88	\$2,015.06	\$640,469.43
9/17/2029	\$6,364.94	\$4,363.47	\$2,001.47	\$636,105.96
10/15/2029	\$6,364.94	\$4,377.11	\$1,987.83	\$631,728.85
11/15/2029	\$6,364.94	\$4,390.79	\$1,974.15	\$627,338.06
12/17/2029	\$6,364.94	\$4,404.51	\$1,960.43	\$622,933.55
1/15/2030	\$6,364.94	\$4,418.27	\$1,946.67	\$618,515.28
2/15/2030	\$6,364.94	\$4,432.08	\$1,932.86	\$614,083.20
3/15/2030	\$6,364.94	\$4,445.93	\$1,919.01	\$609,637.27
4/15/2030	\$6,364.94	\$4,459.82	\$1,905.12	\$605,177.45
5/15/2030	\$6,364.94	\$4,473.76	\$1,891.18	\$600,703.69
6/17/2030	\$6,364.94	\$4,487.74	\$1,877.20	\$596,215.95
7/15/2030	\$6,364.94	\$4,501.77	\$1,863.17	\$591,714.18
8/15/2030	\$6,364.94	\$4,515.83	\$1,849.11	\$587,198.35
9/16/2030	\$6,364.94	\$4,529.95	\$1,834.99	\$582,668.40
10/15/2030	\$6,364.94	\$4,544.10	\$1,820.84	\$578,124.30
11/15/2030	\$6,364.94	\$4,558.30	\$1,806.64	\$573,566.00
12/16/2030	\$6,364.94	\$4,572.55	\$1,792.39	\$568,993.45
1/15/2031	\$6,364.94	\$4,586.84	\$1,778.10	\$564,406.61
2/17/2031	\$6,364.94	\$4,601.17	\$1,763.77	\$559,805.44
3/17/2031	\$6,364.94	\$4,615.55	\$1,749.39	\$555,189.89
4/15/2031	\$6,364.94	\$4,629.97	\$1,734.97	\$550,559.92

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
5/15/2031	\$6,364.94	\$4,644.44	\$1,720.50	\$545,915.48
6/16/2031	\$6,364.94	\$4,658.95	\$1,705.99	\$541,256.53
7/15/2031	\$6,364.94	\$4,673.51	\$1,691.43	\$536,583.02
8/15/2031	\$6,364.94	\$4,688.12	\$1,676.82	\$531,894.90
9/15/2031	\$6,364.94	\$4,702.77	\$1,662.17	\$527,192.13
10/15/2031	\$6,364.94	\$4,717.46	\$1,647.48	\$522,474.67
11/17/2031	\$6,364.94	\$4,732.21	\$1,632.73	\$517,742.46
12/15/2031	\$6,364.94	\$4,746.99	\$1,617.95	\$512,995.47
1/15/2032	\$6,364.94	\$4,761.83	\$1,603.11	\$508,233.64
2/16/2032	\$6,364.94	\$4,776.71	\$1,588.23	\$503,456.93
3/15/2032	\$6,364.94	\$4,791.64	\$1,573.30	\$498,665.29
4/15/2032	\$6,364.94	\$4,806.61	\$1,558.33	\$493,858.68
5/17/2032	\$6,364.94	\$4,821.63	\$1,543.31	\$489,037.05
6/15/2032	\$6,364.94	\$4,836.70	\$1,528.24	\$484,200.35
7/15/2032	\$6,364.94	\$4,851.81	\$1,513.13	\$479,348.54
8/16/2032	\$6,364.94	\$4,866.98	\$1,497.96	\$474,481.56
9/15/2032	\$6,364.94	\$4,882.19	\$1,482.75	\$469,599.37
10/15/2032	\$6,364.94	\$4,897.44	\$1,467.50	\$464,701.93
11/15/2032	\$6,364.94	\$4,912.75	\$1,452.19	\$459,789.18
12/15/2032	\$6,364.94	\$4,928.10	\$1,436.84	\$454,861.08
1/17/2033	\$6,364.94	\$4,943.50	\$1,421.44	\$449,917.58
2/15/2033	\$6,364.94	\$4,958.95	\$1,405.99	\$444,958.63
3/15/2033	\$6,364.94	\$4,974.44	\$1,390.50	\$439,984.19
4/18/2033	\$6,364.94	\$4,989.99	\$1,374.95	\$434,994.20
5/16/2033	\$6,364.94	\$5,005.58	\$1,359.36	\$429,988.62
6/15/2033	\$6,364.94	\$5,021.23	\$1,343.71	\$424,967.39
7/15/2033	\$6,364.94	\$5,036.92	\$1,328.02	\$419,930.47
8/15/2033	\$6,364.94	\$5,052.66	\$1,312.28	\$414,877.81
9/15/2033	\$6,364.94	\$5,068.45	\$1,296.49	\$409,809.36
10/17/2033	\$6,364.94	\$5,084.29	\$1,280.65	\$404,725.07

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
11/15/2033	\$6,364.94	\$5,100.17	\$1,264.77	\$399,624.90
12/15/2033	\$6,364.94	\$5,116.11	\$1,248.83	\$394,508.79
1/16/2034	\$6,364.94	\$5,132.10	\$1,232.84	\$389,376.69
2/15/2034	\$6,364.94	\$5,148.14	\$1,216.80	\$384,228.55
3/15/2034	\$6,364.94	\$5,164.23	\$1,200.71	\$379,064.32
4/17/2034	\$6,364.94	\$5,180.36	\$1,184.58	\$373,883.96
5/15/2034	\$6,364.94	\$5,196.55	\$1,168.39	\$368,687.41
6/15/2034	\$6,364.94	\$5,212.79	\$1,152.15	\$363,474.62
7/17/2034	\$6,364.94	\$5,229.08	\$1,135.86	\$358,245.54
8/15/2034	\$6,364.94	\$5,245.42	\$1,119.52	\$353,000.12
9/15/2034	\$6,364.94	\$5,261.81	\$1,103.13	\$347,738.31
10/16/2034	\$6,364.94	\$5,278.26	\$1,086.68	\$342,460.05
11/15/2034	\$6,364.94	\$5,294.75	\$1,070.19	\$337,165.30
12/15/2034	\$6,364.94	\$5,311.30	\$1,053.64	\$331,854.00
1/15/2035	\$6,364.94	\$5,327.90	\$1,037.04	\$326,526.10
2/15/2035	\$6,364.94	\$5,344.55	\$1,020.39	\$321,181.55
3/15/2035	\$6,364.94	\$5,361.25	\$1,003.69	\$315,820.30
4/16/2035	\$6,364.94	\$5,378.00	\$986.94	\$310,442.30
5/15/2035	\$6,364.94	\$5,394.81	\$970.13	\$305,047.49
6/15/2035	\$6,364.94	\$5,411.67	\$953.27	\$299,635.82
7/16/2035	\$6,364.94	\$5,428.58	\$936.36	\$294,207.24
8/15/2035	\$6,364.94	\$5,445.54	\$919.40	\$288,761.70
9/17/2035	\$6,364.94	\$5,462.56	\$902.38	\$283,299.14
10/15/2035	\$6,364.94	\$5,479.63	\$885.31	\$277,819.51
11/15/2035	\$6,364.94	\$5,496.75	\$868.19	\$272,322.76
12/17/2035	\$6,364.94	\$5,513.93	\$851.01	\$266,808.83
1/15/2036	\$6,364.94	\$5,531.16	\$833.78	\$261,277.67
2/15/2036	\$6,364.94	\$5,548.45	\$816.49	\$255,729.22
3/17/2036	\$6,364.94	\$5,565.79	\$799.15	\$250,163.43
4/15/2036	\$6,364.94	\$5,583.18	\$781.76	\$244,580.25

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
5/15/2036	\$6,364.94	\$5,600.63	\$764.31	\$238,979.62
6/16/2036	\$6,364.94	\$5,618.13	\$746.81	\$233,361.49
7/15/2036	\$6,364.94	\$5,635.69	\$729.25	\$227,725.80
8/15/2036	\$6,364.94	\$5,653.30	\$711.64	\$222,072.50
9/15/2036	\$6,364.94	\$5,670.96	\$693.98	\$216,401.54
10/15/2036	\$6,364.94	\$5,688.69	\$676.25	\$210,712.85
11/17/2036	\$6,364.94	\$5,706.46	\$658.48	\$205,006.39
12/15/2036	\$6,364.94	\$5,724.30	\$640.64	\$199,282.09
1/15/2037	\$6,364.94	\$5,742.18	\$622.76	\$193,539.91
2/16/2037	\$6,364.94	\$5,760.13	\$604.81	\$187,779.78
3/16/2037	\$6,364.94	\$5,778.13	\$586.81	\$182,001.65
4/15/2037	\$6,364.94	\$5,796.18	\$568.76	\$176,205.47
5/15/2037	\$6,364.94	\$5,814.30	\$550.64	\$170,391.17
6/15/2037	\$6,364.94	\$5,832.47	\$532.47	\$164,558.70
7/15/2037	\$6,364.94	\$5,850.69	\$514.25	\$158,708.01
8/17/2037	\$6,364.94	\$5,868.98	\$495.96	\$152,839.03
9/15/2037	\$6,364.94	\$5,887.32	\$477.62	\$146,951.71
10/15/2037	\$6,364.94	\$5,905.72	\$459.22	\$141,045.99
11/16/2037	\$6,364.94	\$5,924.17	\$440.77	\$135,121.82
12/15/2037	\$6,364.94	\$5,942.68	\$422.26	\$129,179.14
1/15/2038	\$6,364.94	\$5,961.26	\$403.68	\$123,217.88
2/15/2038	\$6,364.94	\$5,979.88	\$385.06	\$117,238.00
3/15/2038	\$6,364.94	\$5,998.57	\$366.37	\$111,239.43
4/15/2038	\$6,364.94	\$6,017.32	\$347.62	\$105,222.11
5/17/2038	\$6,364.94	\$6,036.12	\$328.82	\$99,185.99
6/15/2038	\$6,364.94	\$6,054.98	\$309.96	\$93,131.01
7/15/2038	\$6,364.94	\$6,073.91	\$291.03	\$87,057.10
8/16/2038	\$6,364.94	\$6,092.89	\$272.05	\$80,964.21
9/15/2038	\$6,364.94	\$6,111.93	\$253.01	\$74,852.28

Payment Date	Total Payment	Principal Amount	Interest Amount	Principal Balance
10/15/2038	\$6,364.94	\$6,131.03	\$233.91	\$68,721.25
11/15/2038	\$6,364.94	\$6,150.19	\$214.75	\$62,571.06
12/15/2038	\$6,364.94	\$6,169.41	\$195.53	\$56,401.65
1/17/2039	\$6,364.94	\$6,188.68	\$176.26	\$50,212.97
2/15/2039	\$6,364.94	\$6,208.02	\$156.92	\$44,004.95
3/15/2039	\$6,364.94	\$6,227.42	\$137.52	\$37,777.53
4/15/2039	\$6,364.94	\$6,246.89	\$118.05	\$31,530.64
5/16/2039	\$6,364.94	\$6,266.41	\$98.53	\$25,264.23
6/15/2039	\$6,364.94	\$6,285.99	\$78.95	\$18,978.24
7/15/2039	\$6,364.94	\$6,305.63	\$59.31	\$12,672.61
8/15/2039	\$6,364.94	\$6,325.34	\$39.60	\$6,347.27
9/15/2039	\$6,367.11	\$6,347.27	\$19.84	\$0.00
Total	\$1,909,484.17	\$1,238,000.00	\$671,484.17	

Schedule A

LOAN AMORTIZATION SCHEDULE

Loan.....: 1330
 Name.....: Centre Wellington Hydro Ltd.
 Principal: 1,926,000.00
 Rate.....: 03.56%
 Term.....: 300
 Am Period: 300
 Compound.: Month
 Paid.....: Month
 Plan.....: Blended
 Accel.....: no
 Method...: Equivalent
 Prin/Int.: 9,704.10
 Total Int: 985,228.83
 Remaining: 0.00
 Matures...: 07/02/2040

Pay #	Date	Amount Due	Principal Due	Interest Due	Rem. Principal
1	08/02/2015	9,704.10	3,990.30	5,713.80	1,922,009.70
2	09/02/2015	9,704.10	4,002.14	5,701.96	1,918,007.56
3	10/02/2015	9,704.10	4,014.01	5,690.09	1,913,993.55
4	11/02/2015	9,704.10	4,025.92	5,678.18	1,909,967.63
5	12/02/2015	9,704.10	4,037.86	5,666.24	1,905,929.77
6	01/02/2016	9,704.10	4,049.84	5,654.26	1,901,879.93
7	02/02/2016	9,704.10	4,061.86	5,642.24	1,897,818.07
8	03/02/2016	9,704.10	4,073.91	5,630.19	1,893,744.16
9	04/02/2016	9,704.10	4,085.99	5,618.11	1,889,658.17
10	05/02/2016	9,704.10	4,098.11	5,605.99	1,885,560.06
11	06/02/2016	9,704.10	4,110.27	5,593.83	1,881,449.79
12	07/02/2016	9,704.10	4,122.47	5,581.63	1,877,327.32
13	08/02/2016	9,704.10	4,134.70	5,569.40	1,873,192.62
14	09/02/2016	9,704.10	4,146.96	5,557.14	1,869,045.66
15	10/02/2016	9,704.10	4,159.26	5,544.84	1,864,886.40
16	11/02/2016	9,704.10	4,171.60	5,532.50	1,860,714.80
17	12/02/2016	9,704.10	4,183.98	5,520.12	1,856,530.82
18	01/02/2017	9,704.10	4,196.39	5,507.71	1,852,334.43
19	02/02/2017	9,704.10	4,208.84	5,495.26	1,848,125.59
20	03/02/2017	9,704.10	4,221.33	5,482.77	1,843,904.26
21	04/02/2017	9,704.10	4,233.85	5,470.25	1,839,670.41
22	05/02/2017	9,704.10	4,246.41	5,457.69	1,835,424.00
23	06/02/2017	9,704.10	4,259.01	5,445.09	1,831,164.99
24	07/02/2017	9,704.10	4,271.64	5,432.46	1,826,893.35
25	08/02/2017	9,704.10	4,284.32	5,419.78	1,822,609.03
26	09/02/2017	9,704.10	4,297.03	5,407.07	1,818,312.00
27	10/02/2017	9,704.10	4,309.77	5,394.33	1,814,002.23
28	11/02/2017	9,704.10	4,322.56	5,381.54	1,809,679.67
29	12/02/2017	9,704.10	4,335.38	5,368.72	1,805,344.29
30	01/02/2018	9,704.10	4,348.25	5,355.85	1,800,996.04
31	02/02/2018	9,704.10	4,361.15	5,342.95	1,796,634.89
32	03/02/2018	9,704.10	4,374.08	5,330.02	1,792,260.81

33	04/02/2018	9,704.10	4,387.06	5,317.04	1,787,873.75
34	05/02/2018	9,704.10	4,400.07	5,304.03	1,783,473.68
35	06/02/2018	9,704.10	4,413.13	5,290.97	1,779,060.55
36	07/02/2018	9,704.10	4,426.22	5,277.88	1,774,634.33
37	08/02/2018	9,704.10	4,439.35	5,264.75	1,770,194.98
38	09/02/2018	9,704.10	4,452.52	5,251.58	1,765,742.46
39	10/02/2018	9,704.10	4,465.73	5,238.37	1,761,276.73
40	11/02/2018	9,704.10	4,478.98	5,225.12	1,756,797.75
41	12/02/2018	9,704.10	4,492.27	5,211.83	1,752,305.48
42	01/02/2019	9,704.10	4,505.59	5,198.51	1,747,799.89
43	02/02/2019	9,704.10	4,518.96	5,185.14	1,743,280.93
44	03/02/2019	9,704.10	4,532.37	5,171.73	1,738,748.56
45	04/02/2019	9,704.10	4,545.81	5,158.29	1,734,202.75
46	05/02/2019	9,704.10	4,559.30	5,144.80	1,729,643.45
47	06/02/2019	9,704.10	4,572.82	5,131.28	1,725,070.63
48	07/02/2019	9,704.10	4,586.39	5,117.71	1,720,484.24
49	08/02/2019	9,704.10	4,600.00	5,104.10	1,715,884.24
50	09/02/2019	9,704.10	4,613.64	5,090.46	1,711,270.60
51	10/02/2019	9,704.10	4,627.33	5,076.77	1,706,643.27
52	11/02/2019	9,704.10	4,641.06	5,063.04	1,702,002.21
53	12/02/2019	9,704.10	4,654.83	5,049.27	1,697,347.38
54	01/02/2020	9,704.10	4,668.64	5,035.46	1,692,678.74
55	02/02/2020	9,704.10	4,682.49	5,021.61	1,687,996.25
56	03/02/2020	9,704.10	4,696.38	5,007.72	1,683,299.87
57	04/02/2020	9,704.10	4,710.31	4,993.79	1,678,589.56
58	05/02/2020	9,704.10	4,724.28	4,979.82	1,673,865.28
59	06/02/2020	9,704.10	4,738.30	4,965.80	1,669,126.98
60	07/02/2020	9,704.10	4,752.36	4,951.74	1,664,374.62
61	08/02/2020	9,704.10	4,766.46	4,937.64	1,659,608.16
62	09/02/2020	9,704.10	4,780.60	4,923.50	1,654,827.56
63	10/02/2020	9,704.10	4,794.78	4,909.32	1,650,032.78
64	11/02/2020	9,704.10	4,809.00	4,895.10	1,645,223.78
65	12/02/2020	9,704.10	4,823.27	4,880.83	1,640,400.51
66	01/02/2021	9,704.10	4,837.58	4,866.52	1,635,562.93
67	02/02/2021	9,704.10	4,851.93	4,852.17	1,630,711.00
68	03/02/2021	9,704.10	4,866.32	4,837.78	1,625,844.68
69	04/02/2021	9,704.10	4,880.76	4,823.34	1,620,963.92
70	05/02/2021	9,704.10	4,895.24	4,808.86	1,616,068.68
71	06/02/2021	9,704.10	4,909.76	4,794.34	1,611,158.92
72	07/02/2021	9,704.10	4,924.33	4,779.77	1,606,234.59
73	08/02/2021	9,704.10	4,938.94	4,765.16	1,601,295.65
74	09/02/2021	9,704.10	4,953.59	4,750.51	1,596,342.06
75	10/02/2021	9,704.10	4,968.29	4,735.81	1,591,373.77
76	11/02/2021	9,704.10	4,983.02	4,721.08	1,586,390.75
77	12/02/2021	9,704.10	4,997.81	4,706.29	1,581,392.94
78	01/02/2022	9,704.10	5,012.63	4,691.47	1,576,380.31
79	02/02/2022	9,704.10	5,027.51	4,676.59	1,571,352.80
80	03/02/2022	9,704.10	5,042.42	4,661.68	1,566,310.38
81	04/02/2022	9,704.10	5,057.38	4,646.72	1,561,253.00
82	05/02/2022	9,704.10	5,072.38	4,631.72	1,556,180.62
83	06/02/2022	9,704.10	5,087.43	4,616.67	1,551,093.19
84	07/02/2022	9,704.10	5,102.52	4,601.58	1,545,990.67
85	08/02/2022	9,704.10	5,117.66	4,586.44	1,540,873.01
86	09/02/2022	9,704.10	5,132.84	4,571.26	1,535,740.17

87	10/02/2022	9,704.10	5,148.07	4,556.03	1,530,592.10
88	11/02/2022	9,704.10	5,163.34	4,540.76	1,525,428.76
89	12/02/2022	9,704.10	5,178.66	4,525.44	1,520,250.10
90	01/02/2023	9,704.10	5,194.02	4,510.08	1,515,056.08
91	02/02/2023	9,704.10	5,209.43	4,494.67	1,509,846.65
92	03/02/2023	9,704.10	5,224.89	4,479.21	1,504,621.76
93	04/02/2023	9,704.10	5,240.39	4,463.71	1,499,381.37
94	05/02/2023	9,704.10	5,255.94	4,448.16	1,494,125.43
95	06/02/2023	9,704.10	5,271.53	4,432.57	1,488,853.90
96	07/02/2023	9,704.10	5,287.17	4,416.93	1,483,566.73
97	08/02/2023	9,704.10	5,302.85	4,401.25	1,478,263.88
98	09/02/2023	9,704.10	5,318.58	4,385.52	1,472,945.30
99	10/02/2023	9,704.10	5,334.36	4,369.74	1,467,610.94
100	11/02/2023	9,704.10	5,350.19	4,353.91	1,462,260.75
101	12/02/2023	9,704.10	5,366.06	4,338.04	1,456,894.69
102	01/02/2024	9,704.10	5,381.98	4,322.12	1,451,512.71
103	02/02/2024	9,704.10	5,397.95	4,306.15	1,446,114.76
104	03/02/2024	9,704.10	5,413.96	4,290.14	1,440,700.80
105	04/02/2024	9,704.10	5,430.02	4,274.08	1,435,270.78
106	05/02/2024	9,704.10	5,446.13	4,257.97	1,429,824.65
107	06/02/2024	9,704.10	5,462.29	4,241.81	1,424,362.36
108	07/02/2024	9,704.10	5,478.49	4,225.61	1,418,883.87
109	08/02/2024	9,704.10	5,494.74	4,209.36	1,413,389.13
110	09/02/2024	9,704.10	5,511.05	4,193.05	1,407,878.08
111	10/02/2024	9,704.10	5,527.39	4,176.71	1,402,350.69
112	11/02/2024	9,704.10	5,543.79	4,160.31	1,396,806.90
113	12/02/2024	9,704.10	5,560.24	4,143.86	1,391,246.66
114	01/02/2025	9,704.10	5,576.73	4,127.37	1,385,669.93
115	02/02/2025	9,704.10	5,593.28	4,110.82	1,380,076.65
116	03/02/2025	9,704.10	5,609.87	4,094.23	1,374,466.78
117	04/02/2025	9,704.10	5,626.52	4,077.58	1,368,840.26
118	05/02/2025	9,704.10	5,643.21	4,060.89	1,363,197.05
119	06/02/2025	9,704.10	5,659.95	4,044.15	1,357,537.10
120	07/02/2025	9,704.10	5,676.74	4,027.36	1,351,860.36
121	08/02/2025	9,704.10	5,693.58	4,010.52	1,346,166.78
122	09/02/2025	9,704.10	5,710.47	3,993.63	1,340,456.31
123	10/02/2025	9,704.10	5,727.41	3,976.69	1,334,728.90
124	11/02/2025	9,704.10	5,744.40	3,959.70	1,328,984.50
125	12/02/2025	9,704.10	5,761.45	3,942.65	1,323,223.05
126	01/02/2026	9,704.10	5,778.54	3,925.56	1,317,444.51
127	02/02/2026	9,704.10	5,795.68	3,908.42	1,311,648.83
128	03/02/2026	9,704.10	5,812.88	3,891.22	1,305,835.95
129	04/02/2026	9,704.10	5,830.12	3,873.98	1,300,005.83
130	05/02/2026	9,704.10	5,847.42	3,856.68	1,294,158.41
131	06/02/2026	9,704.10	5,864.76	3,839.34	1,288,293.65
132	07/02/2026	9,704.10	5,882.16	3,821.94	1,282,411.49
133	08/02/2026	9,704.10	5,899.61	3,804.49	1,276,511.88
134	09/02/2026	9,704.10	5,917.11	3,786.99	1,270,594.77
135	10/02/2026	9,704.10	5,934.67	3,769.43	1,264,660.10
136	11/02/2026	9,704.10	5,952.27	3,751.83	1,258,707.83
137	12/02/2026	9,704.10	5,969.93	3,734.17	1,252,737.90
138	01/02/2027	9,704.10	5,987.64	3,716.46	1,246,750.26
139	02/02/2027	9,704.10	6,005.41	3,698.69	1,240,744.85
140	03/02/2027	9,704.10	6,023.22	3,680.88	1,234,721.63

141	04/02/2027	9,704.10	6,041.09	3,663.01	1,228,680.54
142	05/02/2027	9,704.10	6,059.01	3,645.09	1,222,621.53
143	06/02/2027	9,704.10	6,076.99	3,627.11	1,216,544.54
144	07/02/2027	9,704.10	6,095.02	3,609.08	1,210,449.52
145	08/02/2027	9,704.10	6,113.10	3,591.00	1,204,336.42
146	09/02/2027	9,704.10	6,131.24	3,572.86	1,198,205.18
147	10/02/2027	9,704.10	6,149.42	3,554.68	1,192,055.76
148	11/02/2027	9,704.10	6,167.67	3,536.43	1,185,888.09
149	12/02/2027	9,704.10	6,185.97	3,518.13	1,179,702.12
150	01/02/2028	9,704.10	6,204.32	3,499.78	1,173,497.80
151	02/02/2028	9,704.10	6,222.72	3,481.38	1,167,275.08
152	03/02/2028	9,704.10	6,241.18	3,462.92	1,161,033.90
153	04/02/2028	9,704.10	6,259.70	3,444.40	1,154,774.20
154	05/02/2028	9,704.10	6,278.27	3,425.83	1,148,495.93
155	06/02/2028	9,704.10	6,296.90	3,407.20	1,142,199.03
156	07/02/2028	9,704.10	6,315.58	3,388.52	1,135,883.45
157	08/02/2028	9,704.10	6,334.31	3,369.79	1,129,549.14
158	09/02/2028	9,704.10	6,353.10	3,351.00	1,123,196.04
159	10/02/2028	9,704.10	6,371.95	3,332.15	1,116,824.09
160	11/02/2028	9,704.10	6,390.86	3,313.24	1,110,433.23
161	12/02/2028	9,704.10	6,409.81	3,294.29	1,104,023.42
162	01/02/2029	9,704.10	6,428.83	3,275.27	1,097,594.59
163	02/02/2029	9,704.10	6,447.90	3,256.20	1,091,146.69
164	03/02/2029	9,704.10	6,467.03	3,237.07	1,084,679.66
165	04/02/2029	9,704.10	6,486.22	3,217.88	1,078,193.44
166	05/02/2029	9,704.10	6,505.46	3,198.64	1,071,687.98
167	06/02/2029	9,704.10	6,524.76	3,179.34	1,065,163.22
168	07/02/2029	9,704.10	6,544.12	3,159.98	1,058,619.10
169	08/02/2029	9,704.10	6,563.53	3,140.57	1,052,055.57
170	09/02/2029	9,704.10	6,583.00	3,121.10	1,045,472.57
171	10/02/2029	9,704.10	6,602.53	3,101.57	1,038,870.04
172	11/02/2029	9,704.10	6,622.12	3,081.98	1,032,247.92
173	12/02/2029	9,704.10	6,641.76	3,062.34	1,025,606.16
174	01/02/2030	9,704.10	6,661.47	3,042.63	1,018,944.69
175	02/02/2030	9,704.10	6,681.23	3,022.87	1,012,263.46
176	03/02/2030	9,704.10	6,701.05	3,003.05	1,005,562.41
177	04/02/2030	9,704.10	6,720.93	2,983.17	998,841.48
178	05/02/2030	9,704.10	6,740.87	2,963.23	992,100.61
179	06/02/2030	9,704.10	6,760.87	2,943.23	985,339.74
180	07/02/2030	9,704.10	6,780.93	2,923.17	978,558.81
181	08/02/2030	9,704.10	6,801.04	2,903.06	971,757.77
182	09/02/2030	9,704.10	6,821.22	2,882.88	964,936.55
183	10/02/2030	9,704.10	6,841.45	2,862.65	958,095.10
184	11/02/2030	9,704.10	6,861.75	2,842.35	951,233.35
185	12/02/2030	9,704.10	6,882.11	2,821.99	944,351.24
186	01/02/2031	9,704.10	6,902.52	2,801.58	937,448.72
187	02/02/2031	9,704.10	6,923.00	2,781.10	930,525.72
188	03/02/2031	9,704.10	6,943.54	2,760.56	923,582.18
189	04/02/2031	9,704.10	6,964.14	2,739.96	916,618.04
190	05/02/2031	9,704.10	6,984.80	2,719.30	909,633.24
191	06/02/2031	9,704.10	7,005.52	2,698.58	902,627.72
192	07/02/2031	9,704.10	7,026.30	2,677.80	895,601.42
193	08/02/2031	9,704.10	7,047.15	2,656.95	888,554.27
194	09/02/2031	9,704.10	7,068.06	2,636.04	881,486.21

195	10/02/2031	9,704.10	7,089.02	2,615.08	874,397.19
196	11/02/2031	9,704.10	7,110.05	2,594.05	867,287.14
197	12/02/2031	9,704.10	7,131.15	2,572.95	860,155.99
198	01/02/2032	9,704.10	7,152.30	2,551.80	853,003.69
199	02/02/2032	9,704.10	7,173.52	2,530.58	845,830.17
200	03/02/2032	9,704.10	7,194.80	2,509.30	838,635.37
201	04/02/2032	9,704.10	7,216.15	2,487.95	831,419.22
202	05/02/2032	9,704.10	7,237.56	2,466.54	824,181.66
203	06/02/2032	9,704.10	7,259.03	2,445.07	816,922.63
204	07/02/2032	9,704.10	7,280.56	2,423.54	809,642.07
205	08/02/2032	9,704.10	7,302.16	2,401.94	802,339.91
206	09/02/2032	9,704.10	7,323.82	2,380.28	795,016.09
207	10/02/2032	9,704.10	7,345.55	2,358.55	787,670.54
208	11/02/2032	9,704.10	7,367.34	2,336.76	780,303.20
209	12/02/2032	9,704.10	7,389.20	2,314.90	772,914.00
210	01/02/2033	9,704.10	7,411.12	2,292.98	765,502.88
211	02/02/2033	9,704.10	7,433.11	2,270.99	758,069.77
212	03/02/2033	9,704.10	7,455.16	2,248.94	750,614.61
213	04/02/2033	9,704.10	7,477.28	2,226.82	743,137.33
214	05/02/2033	9,704.10	7,499.46	2,204.64	735,637.87
215	06/02/2033	9,704.10	7,521.71	2,182.39	728,116.16
216	07/02/2033	9,704.10	7,544.02	2,160.08	720,572.14
217	08/02/2033	9,704.10	7,566.40	2,137.70	713,005.74
218	09/02/2033	9,704.10	7,588.85	2,115.25	705,416.89
219	10/02/2033	9,704.10	7,611.36	2,092.74	697,805.53
220	11/02/2033	9,704.10	7,633.94	2,070.16	690,171.59
221	12/02/2033	9,704.10	7,656.59	2,047.51	682,515.00
222	01/02/2034	9,704.10	7,679.31	2,024.79	674,835.69
223	02/02/2034	9,704.10	7,702.09	2,002.01	667,133.60
224	03/02/2034	9,704.10	7,724.94	1,979.16	659,408.66
225	04/02/2034	9,704.10	7,747.85	1,956.25	651,660.81
226	05/02/2034	9,704.10	7,770.84	1,933.26	643,889.97
227	06/02/2034	9,704.10	7,793.89	1,910.21	636,096.08
228	07/02/2034	9,704.10	7,817.01	1,887.09	628,279.07
229	08/02/2034	9,704.10	7,840.21	1,863.89	620,438.86
230	09/02/2034	9,704.10	7,863.46	1,840.64	612,575.40
231	10/02/2034	9,704.10	7,886.79	1,817.31	604,688.61
232	11/02/2034	9,704.10	7,910.19	1,793.91	596,778.42
233	12/02/2034	9,704.10	7,933.66	1,770.44	588,844.76
234	01/02/2035	9,704.10	7,957.19	1,746.91	580,887.57
235	02/02/2035	9,704.10	7,980.80	1,723.30	572,906.77
236	03/02/2035	9,704.10	8,004.48	1,699.62	564,902.29
237	04/02/2035	9,704.10	8,028.22	1,675.88	556,874.07
238	05/02/2035	9,704.10	8,052.04	1,652.06	548,822.03
239	06/02/2035	9,704.10	8,075.93	1,628.17	540,746.10
240	07/02/2035	9,704.10	8,099.89	1,604.21	532,646.21
241	08/02/2035	9,704.10	8,123.92	1,580.18	524,522.29
242	09/02/2035	9,704.10	8,148.02	1,556.08	516,374.27
243	10/02/2035	9,704.10	8,172.19	1,531.91	508,202.08
244	11/02/2035	9,704.10	8,196.43	1,507.67	500,005.65
245	12/02/2035	9,704.10	8,220.75	1,483.35	491,784.90
246	01/02/2036	9,704.10	8,245.14	1,458.96	483,539.76
247	02/02/2036	9,704.10	8,269.60	1,434.50	475,270.16
248	03/02/2036	9,704.10	8,294.13	1,409.97	466,976.03

249	04/02/2036	9,704.10	8,318.74	1,385.36	458,657.29
250	05/02/2036	9,704.10	8,343.42	1,360.68	450,313.87
251	06/02/2036	9,704.10	8,368.17	1,335.93	441,945.70
252	07/02/2036	9,704.10	8,392.99	1,311.11	433,552.71
253	08/02/2036	9,704.10	8,417.89	1,286.21	425,134.82
254	09/02/2036	9,704.10	8,442.87	1,261.23	416,691.95
255	10/02/2036	9,704.10	8,467.91	1,236.19	408,224.04
256	11/02/2036	9,704.10	8,493.04	1,211.06	399,731.00
257	12/02/2036	9,704.10	8,518.23	1,185.87	391,212.77
258	01/02/2037	9,704.10	8,543.50	1,160.60	382,669.27
259	02/02/2037	9,704.10	8,568.85	1,135.25	374,100.42
260	03/02/2037	9,704.10	8,594.27	1,109.83	365,506.15
261	04/02/2037	9,704.10	8,619.77	1,084.33	356,886.38
262	05/02/2037	9,704.10	8,645.34	1,058.76	348,241.04
263	06/02/2037	9,704.10	8,670.98	1,033.12	339,570.06
264	07/02/2037	9,704.10	8,696.71	1,007.39	330,873.35
265	08/02/2037	9,704.10	8,722.51	981.59	322,150.84
266	09/02/2037	9,704.10	8,748.39	955.71	313,402.45
267	10/02/2037	9,704.10	8,774.34	929.76	304,628.11
268	11/02/2037	9,704.10	8,800.37	903.73	295,827.74
269	12/02/2037	9,704.10	8,826.48	877.62	287,001.26
270	01/02/2038	9,704.10	8,852.66	851.44	278,148.60
271	02/02/2038	9,704.10	8,878.93	825.17	269,269.67
272	03/02/2038	9,704.10	8,905.27	798.83	260,364.40
273	04/02/2038	9,704.10	8,931.69	772.41	251,432.71
274	05/02/2038	9,704.10	8,958.18	745.92	242,474.53
275	06/02/2038	9,704.10	8,984.76	719.34	233,489.77
276	07/02/2038	9,704.10	9,011.41	692.69	224,478.36
277	08/02/2038	9,704.10	9,038.15	665.95	215,440.21
278	09/02/2038	9,704.10	9,064.96	639.14	206,375.25
279	10/02/2038	9,704.10	9,091.85	612.25	197,283.40
280	11/02/2038	9,704.10	9,118.83	585.27	188,164.57
281	12/02/2038	9,704.10	9,145.88	558.22	179,018.69
282	01/02/2039	9,704.10	9,173.01	531.09	169,845.68
283	02/02/2039	9,704.10	9,200.22	503.88	160,645.46
284	03/02/2039	9,704.10	9,227.52	476.58	151,417.94
285	04/02/2039	9,704.10	9,254.89	449.21	142,163.05
286	05/02/2039	9,704.10	9,282.35	421.75	132,880.70
287	06/02/2039	9,704.10	9,309.89	394.21	123,570.81
288	07/02/2039	9,704.10	9,337.51	366.59	114,233.30
289	08/02/2039	9,704.10	9,365.21	338.89	104,868.09
290	09/02/2039	9,704.10	9,392.99	311.11	95,475.10
291	10/02/2039	9,704.10	9,420.86	283.24	86,054.24
292	11/02/2039	9,704.10	9,448.81	255.29	76,605.43
293	12/02/2039	9,704.10	9,476.84	227.26	67,128.59
294	01/02/2040	9,704.10	9,504.95	199.15	57,623.64
295	02/02/2040	9,704.10	9,533.15	170.95	48,090.49
296	03/02/2040	9,704.10	9,561.43	142.67	38,529.06
297	04/02/2040	9,704.10	9,589.80	114.30	28,939.26
298	05/02/2040	9,704.10	9,618.25	85.85	19,321.01
299	06/02/2040	9,704.10	9,646.78	57.32	9,674.23
300	07/02/2040	9,702.93	9,674.23	28.70	0.00

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