



Vision Fund Committee

MEETING AGENDA March 27, 2025

Tom Baker Meeting Room	City/County Office Building 221 N 5th St Bismarck, ND 58501	4:00 PM
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CALL TO ORDER

REGULAR AGENDA

1. Approval of Meeting Minutes
2. Receive Vision Fund Financial Statements
3. Consider Application from Simply You Wellness

ADJOURN



MEETING OF THE VISION FUND COMMITTEE

1/23/2025 - Minutes

CALL TO ORDER

Michael Frohlich called the meeting to order at 4:00 PM. Committee members present included Michael Frohlich, Andrea Petersen, Jade Scherr, and Joel Stugelmeyer. Member Mike Schmitz was absent.

REGULAR AGENDA

1. Introduction of New Members

Newly appointed Vision Fund Committee members Jade Scherr and Joel Stugelmeyer introduced themselves to the committee.

2. Election of Officers

Member Peterson nominated member Michael Frohlich to act as chair of the committee and Member Stugelmeyer seconded. Upon a roll call vote, all voted aye. M/C.

Member Frohlich nominated Andrea Peterson to act as vice chair of the committee and Member Scherr seconded. Upon a roll call vote, all voted aye. M/C.

3. Approval of Meeting Minutes

Member Peterson moved to approve the minutes as presented and Member Frohlich seconded. Upon a roll call vote, all voted aye. M/C.

4. Receive Vision Fund Financial Statements.

There were no new financial statements to review.

5. Vision Fund 101 Presentation

Nathan Schneider, Vice President of the Bismarck Mandan Chamber EDC, provided an overview of the history of the Vision Fund Committee.

- [Introduction to Vision Fund Presentation](#)

6. Consider Application from Surya, LLC dba Lightspring, LLC

Nathan Schneider, Vice President of the Bismarck Mandan Chamber EDC, presented information on the application from Surya, LLC dba Lightspring, LLC for a Vision Fund PACE program interest buy-down loan. Committee members discussed conflicts of

interest, as Member Peterson, Member Stugelmeyer, and Member Frohlich each had a potential conflict of interest with the applicant. After discussion, it was decided that Member Stugelmeyer would abstain from voting due to a possible conflict of interest. Applicant James Kambeitz presented information about his company and how the Vision Fund funding will support economic growth within Bismarck and North Dakota.

Member Petersen moved to grant the PACE program interest buy-down for Surya, LLC dba Lightspring, LLC structured as a loan for \$85,000 as presented and Member Studelmeyer seconded. Upon a roll call vote, members Petersen, Scherr and Frohlich voted aye. Member Stugelmeyer abstained. M/C.

7. Eat Thai Corporation Update

Mr. Schneider let the committee know that Eat Thai Corporation would no longer be pursuing a Pace loan and that the community match portion from the City of Bismarck may be rescinded.

ADJOURN

There being no further business to discuss, the meeting adjourned at 5:06 PM.



BISMARCK VISION FUND APPLICATION

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

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

GENERAL CONTACT INFORMATION		
Business Name: <i>Tara B Fertility DBA Simply You Wellness</i>	FOR INTERNAL USE ONLY	
Business Address: <i>3000 N 14th & Suite 2b</i>	Date Received:	
City: <i>Bismarck</i> State: <i>ND</i> Zip Code: <i>58503</i>	Date to Vision Fund Committee:	
Project Address: <i>5016 0510 Lane</i>	Date to Commission:	
City: <i>Bismarck</i> State: <i>ND</i> Zip Code: <i>58503</i>	Date Commission Approved:	
Contact: <i>Tara Harding</i>	Funding Amount Approved:	
Business Phone Number: <i>701-203-3442</i> Cell Number: <i>701-471-9745</i>	Other:	
Federal Tax ID Number: <i>86-2711215</i>		
E-Mail: <i>tara@simplyyouclinic.com</i>		
Date Business Established: <i>8/2021</i>		
Amount Vision Fund Funds Requested: <i>100,350.89</i>		
FINANCIAL INFORMATION		
Total Project Cost: <i>3,322,500</i>	Owner's Equity: <i>10%</i>	
PURPOSE OF REQUEST		
☐ New Business ☐ Business/Equipment Updates ☒ Business Expansion ☐ Other:		
BUSINESS OWNERSHIP INFORMATION		
Ownership Structure ☒ Sole Proprietorship ☐ Partnership ☐ Limited Liability Corporation ☐ Public Corporation ☐ Other:		
Key Owner Names (List all with a 20% interest or more) <i>Tara Harding</i>	% Ownership <i>100%</i>	Social Security Number - - - - - - - -
Key Management Name/ Phone Number <i>Tara Harding</i>	Titles <i>Owner, DBA-Simply You</i>	



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EMPLOYEE INFORMATION				
Current Employees	Full-Time: 9	Avg. Salary: 120,000	Part-Time: 3	Avg. Salary: 55,000
3-Year Projection	Full-Time: 13	Avg. Salary: 150,000	Part-Time: 5	Avg. Salary: 65,000
5-Year Projection	Full-Time: 25	Avg. Salary: 110,000	Part-Time: 7	Avg. Salary: 80,000
How many jobs will this project create?	Full-Time: 25		Part-Time: 7	
Average salary of new jobs?	Full-Time: 150,000 ⁺		Part-Time: 80,000 ⁺	
COMPANY INFORMATION				
Has the company or any of the principals ever been involved in bankruptcy? ☐ Yes ☒ No				
Plant/Facilities/Office Locations: Bismarck				
Current Employees	Full-Time: 9	Avg. Salary: 120,000	Part-Time: 3	Avg. Salary: 55,000
Briefly outline employee benefits provided:				

SOURCES

	USES				
	Bismarck Vision Fund Amount	Bank Amount	Equity Amount	Other Amount	Total Amount
Land Acquisition	\$	\$ 239,994	\$ 47,999	\$ 191,995	\$ 479,988
Acquisition of/or improvements to building	\$	\$ 1,142,442	\$ 228,488	\$ 913,954	\$ 2,284,884
Acquisition of machinery or equipment	\$	\$	\$	\$	\$
Inventory Purchased	\$	\$	\$	\$	\$
Other	\$	\$ 278,814	\$ 55,763	\$ 223,051	\$ 557,628
TOTALS:	\$	\$ 1,661,250	\$ 332,250	\$ 1,329,000	\$ 3,322,500
PACE/FLEX PACE Buydown	\$ 100,350.89	\$	\$	\$ 186,365.97	\$ 286,716.86



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PROJECT INFORMATION

See attached documents

Please provide a summary of the project.

Describe what your company does to add value to your product, process or service.

Describe the economic impact this project will have on the city of Bismarck.

Has or will this project receive any other incentive?
If yes, please explain.

☐ Yes ☒ No

Please attach a brief (no more than two pages) description of business, trade area served, kind of jobs to be created, and any other information that may help describe this project and demonstrate eligibility criteria are met.



BISMARCK VISION FUND APPLICATION - FORM 2

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

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

List of Required Attachments:

- A. A completed business plan to include two (2) years pro forma financial statements. (Only for New Business Ventures)
- B. If applying for a PACE or Flex PACE buy down, an amortization schedule from the Bank of North Dakota.

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

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

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

FOR INTERNAL USE ONLY	
Borrower:	Simply Golden Properties, LLC
Use of Funds:	Flex PACE local match
Amount:	Maximum of \$100,350.89
Interest Rate:	2.0%
Term:	60 months after buydown is complete
Fees:	1.0% of local amount
Security Requirement:	UCC Filing
Personal/Corporate Guaranty:	Tara Harding
Payment Term:	60 months
Payment:	\$1,914 +/-
Estimated Closing Date	



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Please allow 3 - 4 weeks for consideration.

Additional information or documentation may be requested if deemed necessary.

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

Certification and Authorization

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

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

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

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

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

Release of Information

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

All owners, officers or partners must sign this application.

Signatures:

Applicant/Business Owner

3-3-2025

Date

Applicant/Business Owner

Date

Simply You Clinic is seeking funding to construct a commercial medical facility to accommodate rapid growth, expand patient access, and enhance specialized healthcare services. In just 15 months, Simply You Clinic has grown from a solo practice to a team of 14 staff members, including secretaries, nurses, and nurse practitioners. Few businesses—let alone healthcare facilities—have experienced such rapid growth in the region. The new building will allow us to grow our services and hire additional providers and staff, expanding job opportunities across multiple income levels while improving access to care.

We are the only specialized fertility clinic between Fargo, ND, and Billings, MT, serving patients from four states. Our patient-centered, innovative approach has positioned us as a leading fertility and reproductive health provider, drawing patients from North Dakota, South Dakota, Montana, and Minnesota who previously had limited access to fertility treatments. In addition to infertility care, Simply You Clinic's comprehensive women's health, men's health, pediatric care, hormone therapy, and integrative medicine services attract patients from the four states we serve, as many seek specialized treatments they cannot access in their local communities. This influx of patients directly supports the local economy, generating revenue for hotels, restaurants, and retail businesses as they stay in Bismarck for treatment.

Additionally, we offer specialized therapies, including Transcranial Magnetic Stimulation (TMS) therapy, which requires in-person treatment five days per week for seven consecutive weeks. With no other provider in the region offering this service, our clinic plays a critical role in addressing the growing mental health crisis while further boosting economic activity as patients and their families travel to Bismarck for extended stays.

However, due to exponential growth and lack of space, we are completely maxed out. Our current 3,940-square-foot facility is split between two separate locations on different floors, creating inefficiencies in patient care and provider workflow. We have outgrown every expansion effort and are now forced to have providers share exam rooms and stagger workdays just to accommodate demand. This new, purpose-built facility will finally provide the infrastructure necessary to expand services, reduce wait times, and accommodate growing patient needs.

Beyond clinical care, this facility will serve as a high-quality, modern event space for educational workshops, training sessions, private events, and professional seminars, seating up to 60 attendees. There is a local need for a well-designed venue that is professional, comfortable, and purpose-built—something beyond the typical hotel meeting room. This dedicated space will allow us to host patient education programs, provider training, and professional development events, attracting attendees from across the country. Additionally, it will generate non-clinical revenue as a rental space for community events.

Describe what your company does to add value to your product , process, or service

Infertility affects 1 in 6 couples nationwide, and 15% of pregnancies end in miscarriage, yet access to fertility specialists is extremely limited in this region. North Dakota has fewer than two fertility clinics in the entire state, forcing many patients to travel out of state, leading to lost revenue for North Dakota and increased financial and emotional burdens on families. Simply You Clinic eliminates that gap, offering comprehensive fertility services, advanced diagnostic testing, and treatments. We also serve as a monitoring site for those who are being seen out of state to have ultrasounds and lab work done at. However, our ability to meet this growing demand is limited by space constraints. Wait times for fertility services are pushing patients out of state, and without this expansion, many individuals will be forced to delay or forego treatment entirely. Dr. Tara has a national platform unmatched by any other provider in

this space, drawing patients from across the country. The new facility will allow Simply You Clinic to expand fertility treatments, increase provider availability, and reduce patient wait times, ensuring that more families have access to the most advanced reproductive care available in the region.

The mental health crisis in North Dakota is severe, with 92% of counties classified as having a shortage of mental health professionals. One in five adults in the state experiences mental illness, and suicide rates have increased by nearly 58% since 1999. North Dakota is also among the top 10 states with the highest youth suicide rates, making mental health care a critical and urgent need.

Simply You Clinic is the only provider in the region offering Neurostar Transcranial Magnetic Stimulation (TMS) therapy, the only FDA-approved, non-invasive treatment for depression and anxiety, particularly for teens and adults who have not responded to medication or therapy. This treatment is especially vital for military patients, many of whom struggle with PTSD, depression, and anxiety and often lack access to advanced mental health treatments; our clinic provides a critical resource for active-duty service members, veterans, and their families seeking effective, non-medication-based care. This treatment requires patients to attend in-person sessions five days per week for seven weeks, meaning they often stay in Bismarck for extended periods, further supporting local hotels, restaurants, and businesses.

Currently, our clinic has only one TMS chair, limiting the number of patients we can treat. Our goal is to expand to four chairs within the next three years, but this will not be possible without a larger facility. The new building will allow us to increase mental health services, hire additional behavioral health providers, and expand access to life-saving mental health treatments, addressing North Dakota's severe provider shortage while strengthening Bismarck's role as a regional healthcare hub.

Economic Impact on Bismarck North Dakota

The expansion of Simply You Clinic will drive economic growth and job creation, reinforcing Bismarck's position as a regional leader in specialized healthcare:

- Job Creation – Expanding the clinic will create new healthcare positions, including administrative staff, nurses, nurse practitioners, and mental health professionals, as well as indirect jobs through construction, suppliers, and service industries.
- Increased Tax Revenue – With patients traveling from four states, this expansion will generate additional property taxes, healthcare service taxes, and local sales taxes, directly benefiting Bismarck's economy. Dr. Tara is uniquely positioned to host events and specialized services that will attract attendees and patients from across the country, bringing new visitors to Bismarck and further boosting the local economy through increased tourism, hospitality, and business engagement.
- Boost to Local Businesses – Extended patient visits for fertility treatments and TMS therapy bring significant economic benefits to hotels, restaurants, and retail businesses, strengthening the local economy.
- Improved Healthcare Access – This project will reduce patient wait times, expand services, and attract skilled medical professionals, ensuring that patients in North Dakota and neighboring states receive the care they need without leaving the region.

This project aligns directly with the grant's goals of economic development, job creation, and enhanced community healthcare services. Simply You Clinic's expansion is not just necessary—it is critical to addressing growing healthcare needs while creating a stronger, more sustainable economic future for Bismarck.

Exhibit A: Simply Golden Properties, LLC

LOAN NUMBER	
LOAN TYPE	Flex PACE
LEAD BANK	BNC NATIONAL BANK

NOTE: The borrower and originating lender should be aware that the fund will provide a set stream of subsidy payments (interest buydown) based upon the payment schedule below. The amount of the borrower's payment, the amortization and all other terms of the loan shall be governed by the promissory note. The balances shown here, other than the specific buydown amounts, are intended for illustrative purposes only.

Buydown Account Details

INTEREST BUYDOWN AMOUNT	\$307,692.30
BND BUYDOWN AMOUNT	\$200,000.00
COMMUNITY BUYDOWN AMT	\$107,692.30
PRESENT VALUE BND	\$186,365.97
PRESENT VALUE COMMUNITY	\$100,350.89
CREATED DATE	3/13/2025
PRINCIPAL	\$1,661,250.00
YIELD RATE	6.9900
BORROWING RATE	2.5000
AMORTIZATION	300
PAYMENT	\$11,838.77

Loan without buydown				
#	Payment	Principal	Interest	Balance
1	\$11,838.77	\$1,839.43	\$9,999.34	\$1,659,410.57
2	\$11,838.77	\$2,172.70	\$9,666.07	\$1,657,237.87
3	\$11,838.77	\$1,863.58	\$9,975.19	\$1,655,374.29
4	\$11,838.77	\$1,874.80	\$9,963.97	\$1,653,499.49
5	\$11,838.77	\$2,207.14	\$9,631.63	\$1,651,292.35
6	\$11,838.77	\$1,899.37	\$9,939.40	\$1,649,392.98
7	\$11,838.77	\$2,231.06	\$9,607.71	\$1,647,161.92
8	\$11,838.77	\$1,924.23	\$9,914.54	\$1,645,237.69
9	\$11,838.77	\$1,935.81	\$9,902.96	\$1,643,301.88
10	\$11,838.77	\$2,904.69	\$8,934.08	\$1,640,397.19
11	\$11,838.77	\$1,964.95	\$9,873.82	\$1,638,432.24
12	\$11,838.77	\$2,294.90	\$9,543.87	\$1,636,137.34
13	\$11,838.77	\$1,990.59	\$9,848.18	\$1,634,146.75
14	\$11,838.77	\$2,319.87	\$9,518.90	\$1,631,826.88
15	\$11,838.77	\$2,016.53	\$9,822.24	\$1,629,810.35
16	\$11,838.77	\$2,028.67	\$9,810.10	\$1,627,781.68
17	\$11,838.77	\$2,356.94	\$9,481.83	\$1,625,424.74
18	\$11,838.77	\$2,055.07	\$9,783.70	\$1,623,369.67
19	\$11,838.77	\$2,382.64	\$9,456.13	\$1,620,987.03
20	\$11,838.77	\$2,081.78	\$9,756.99	\$1,618,905.25

Loan with buydown				
#	Payment	Principal	Interest	Balance
1	\$5,415.73	\$1,839.43	\$3,576.30	\$1,659,410.57
2	\$5,629.81	\$2,172.70	\$3,457.11	\$1,657,237.87
3	\$5,431.24	\$1,863.58	\$3,567.66	\$1,655,374.29
4	\$5,438.45	\$1,874.80	\$3,563.65	\$1,653,499.49
5	\$5,651.93	\$2,207.14	\$3,444.79	\$1,651,292.35
6	\$5,454.23	\$1,899.37	\$3,554.86	\$1,649,392.98
7	\$5,667.29	\$2,231.06	\$3,436.23	\$1,647,161.92
8	\$5,470.20	\$1,924.23	\$3,545.97	\$1,645,237.69
9	\$5,477.64	\$1,935.81	\$3,541.83	\$1,643,301.88
10	\$6,100.00	\$2,904.69	\$3,195.31	\$1,640,397.19
11	\$5,496.36	\$1,964.95	\$3,531.41	\$1,638,432.24
12	\$5,708.30	\$2,294.90	\$3,413.40	\$1,636,137.34
13	\$5,512.83	\$1,990.59	\$3,522.24	\$1,634,146.75
14	\$5,724.34	\$2,319.87	\$3,404.47	\$1,631,826.88
15	\$5,529.49	\$2,016.53	\$3,512.96	\$1,629,810.35
16	\$5,537.29	\$2,028.67	\$3,508.62	\$1,627,781.68
17	\$5,748.15	\$2,356.94	\$3,391.21	\$1,625,424.74
18	\$5,554.25	\$2,055.07	\$3,499.18	\$1,623,369.67
19	\$5,764.66	\$2,382.64	\$3,382.02	\$1,620,987.03
20	\$5,571.40	\$2,081.78	\$3,489.62	\$1,618,905.25

Interest Buydown			
#	Int. Buydown	BND (65.00%)	Comm. (35.00%)
1	\$6,423.04	\$4,174.98	\$2,248.06
2	\$6,208.96	\$4,035.82	\$2,173.14
3	\$6,407.53	\$4,164.89	\$2,242.64
4	\$6,400.32	\$4,160.21	\$2,240.11
5	\$6,186.84	\$4,021.45	\$2,165.39
6	\$6,384.54	\$4,149.95	\$2,234.59
7	\$6,171.48	\$4,011.46	\$2,160.02
8	\$6,368.57	\$4,139.57	\$2,229.00
9	\$6,361.13	\$4,134.73	\$2,226.40
10	\$5,738.77	\$3,730.20	\$2,008.57
11	\$6,342.41	\$4,122.57	\$2,219.84
12	\$6,130.47	\$3,984.81	\$2,145.66
13	\$6,325.94	\$4,111.86	\$2,214.08
14	\$6,114.43	\$3,974.38	\$2,140.05
15	\$6,309.28	\$4,101.03	\$2,208.25
16	\$6,301.48	\$4,095.96	\$2,205.52
17	\$6,090.62	\$3,958.90	\$2,131.72
18	\$6,284.52	\$4,084.94	\$2,199.58
19	\$6,074.11	\$3,948.17	\$2,125.94
20	\$6,267.37	\$4,073.79	\$2,193.58

21	\$11,838.77	\$2,094.31	\$9,744.46	\$1,616,810.94
22	\$11,838.77	\$3,048.71	\$8,790.06	\$1,613,762.23
23	\$11,838.77	\$2,125.27	\$9,713.50	\$1,611,636.96
24	\$11,838.77	\$2,450.98	\$9,387.79	\$1,609,185.98
25	\$11,838.77	\$2,152.81	\$9,685.96	\$1,607,033.17
26	\$11,838.77	\$2,477.80	\$9,360.97	\$1,604,555.37
27	\$11,838.77	\$2,180.68	\$9,658.09	\$1,602,374.69
28	\$11,838.77	\$2,193.81	\$9,644.96	\$1,600,180.88
29	\$11,838.77	\$2,517.72	\$9,321.05	\$1,597,663.16
30	\$11,838.77	\$2,222.17	\$9,616.60	\$1,595,440.99
31	\$11,838.77	\$2,545.33	\$9,293.44	\$1,592,895.66
32	\$11,838.77	\$2,250.87	\$9,587.90	\$1,590,644.79
33	\$11,838.77	\$2,264.41	\$9,574.36	\$1,588,380.38
34	\$11,838.77	\$2,894.86	\$8,943.91	\$1,585,485.52
35	\$11,838.77	\$2,295.47	\$9,543.30	\$1,583,190.05
36	\$11,838.77	\$2,616.69	\$9,222.08	\$1,580,573.36
37	\$11,838.77	\$2,325.04	\$9,513.73	\$1,578,248.32
38	\$11,838.77	\$2,645.47	\$9,193.30	\$1,575,602.85
39	\$11,838.77	\$2,354.95	\$9,483.82	\$1,573,247.90
40	\$11,838.77	\$2,369.13	\$9,469.64	\$1,570,878.77
41	\$11,838.77	\$2,688.40	\$9,150.37	\$1,568,190.37
42	\$11,838.77	\$2,399.57	\$9,439.20	\$1,565,790.80
43	\$11,838.77	\$2,718.04	\$9,120.73	\$1,563,072.76
44	\$11,838.77	\$2,430.37	\$9,408.40	\$1,560,642.39
45	\$11,838.77	\$2,445.00	\$9,393.77	\$1,558,197.39
46	\$11,838.77	\$3,367.37	\$8,471.40	\$1,554,830.02
47	\$11,838.77	\$2,479.99	\$9,358.78	\$1,552,350.03
48	\$11,838.77	\$2,796.33	\$9,042.44	\$1,549,553.70
49	\$11,838.77	\$2,511.75	\$9,327.02	\$1,547,041.95
50	\$11,838.77	\$2,827.25	\$9,011.52	\$1,544,214.70
51	\$11,838.77	\$2,543.88	\$9,294.89	\$1,541,670.82
	\$603,777.27	\$119,579.18	\$484,198.09	

21	\$5,579.45	\$2,094.31	\$3,485.14	\$1,616,810.94
22	\$6,192.51	\$3,048.71	\$3,143.80	\$1,613,762.23
23	\$5,599.34	\$2,125.27	\$3,474.07	\$1,611,636.96
24	\$5,808.56	\$2,450.98	\$3,357.58	\$1,609,185.98
25	\$5,617.03	\$2,152.81	\$3,464.22	\$1,607,033.17
26	\$5,825.79	\$2,477.80	\$3,347.99	\$1,604,555.37
27	\$5,634.93	\$2,180.68	\$3,454.25	\$1,602,374.69
28	\$5,643.37	\$2,193.81	\$3,449.56	\$1,600,180.88
29	\$5,851.43	\$2,517.72	\$3,333.71	\$1,597,663.16
30	\$5,661.58	\$2,222.17	\$3,439.41	\$1,595,440.99
31	\$5,869.16	\$2,545.33	\$3,323.83	\$1,592,895.66
32	\$5,680.02	\$2,250.87	\$3,429.15	\$1,590,644.79
33	\$5,688.72	\$2,264.41	\$3,424.31	\$1,588,380.38
34	\$6,093.68	\$2,894.86	\$3,198.82	\$1,585,485.52
35	\$5,708.67	\$2,295.47	\$3,413.20	\$1,583,190.05
36	\$5,915.00	\$2,616.69	\$3,298.31	\$1,580,573.36
37	\$5,727.66	\$2,325.04	\$3,402.62	\$1,578,248.32
38	\$5,933.49	\$2,645.47	\$3,288.02	\$1,575,602.85
39	\$5,746.87	\$2,354.95	\$3,391.92	\$1,573,247.90
40	\$5,755.98	\$2,369.13	\$3,386.85	\$1,570,878.77
41	\$5,961.06	\$2,688.40	\$3,272.66	\$1,568,190.37
42	\$5,775.54	\$2,399.57	\$3,375.97	\$1,565,790.80
43	\$5,980.10	\$2,718.04	\$3,262.06	\$1,563,072.76
44	\$5,795.32	\$2,430.37	\$3,364.95	\$1,560,642.39
45	\$5,804.72	\$2,445.00	\$3,359.72	\$1,558,197.39
46	\$6,397.20	\$3,367.37	\$3,029.83	\$1,554,830.02
47	\$5,827.19	\$2,479.99	\$3,347.20	\$1,552,350.03
48	\$6,030.39	\$2,796.33	\$3,234.06	\$1,549,553.70
49	\$5,847.59	\$2,511.75	\$3,335.84	\$1,547,041.95
50	\$6,050.25	\$2,827.25	\$3,223.00	\$1,544,214.70
51	\$5,868.23	\$2,543.88	\$3,324.35	\$1,541,670.82
	\$292,754.42	\$119,579.18	\$173,175.24	

21	\$6,259.32	\$4,068.56	\$2,190.76
22	\$5,646.26	\$3,670.07	\$1,976.19
23	\$6,239.43	\$4,055.63	\$2,183.80
24	\$6,030.21	\$3,919.64	\$2,110.57
25	\$6,221.74	\$4,044.13	\$2,177.61
26	\$6,012.98	\$3,908.44	\$2,104.54
27	\$6,203.84	\$4,032.50	\$2,171.34
28	\$6,195.40	\$4,027.01	\$2,168.39
29	\$5,987.34	\$3,891.77	\$2,095.57
30	\$6,177.19	\$4,015.17	\$2,162.02
31	\$5,969.61	\$3,880.25	\$2,089.36
32	\$6,158.75	\$4,003.19	\$2,155.56
33	\$6,150.05	\$3,997.53	\$2,152.52
34	\$5,745.09	\$3,734.31	\$2,010.78
35	\$6,130.10	\$3,984.56	\$2,145.54
36	\$5,923.77	\$3,850.45	\$2,073.32
37	\$6,111.11	\$3,972.22	\$2,138.89
38	\$5,905.28	\$3,838.43	\$2,066.85
39	\$6,091.90	\$3,959.74	\$2,132.16
40	\$6,082.79	\$3,953.81	\$2,128.98
41	\$5,877.71	\$3,820.51	\$2,057.20
42	\$6,063.23	\$3,941.10	\$2,122.13
43	\$5,858.67	\$3,808.14	\$2,050.53
44	\$6,043.45	\$3,928.24	\$2,115.21
45	\$6,034.05	\$3,922.13	\$2,111.92
46	\$5,441.57	\$3,537.02	\$1,904.55
47	\$6,011.58	\$3,907.53	\$2,104.05
48	\$5,808.38	\$3,775.45	\$2,032.93
49	\$5,991.18	\$3,894.27	\$2,096.91
50	\$5,788.52	\$3,762.54	\$2,025.98
51	\$2,639.99	\$1,715.99	\$924.00
	\$307,692.30	\$200,000.00	\$107,692.30