



Vision Fund Committee

MEETING September 25, 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 Ahlgren Properties, LLC
4. Business Bootcamp / Business Pitch Challenge Presentation

ADJOURN



MEETING OF THE VISION FUND COMMITTEE

8/28/2025 - MINUTES

CALL TO ORDER

The Vision Fund Committee met on August 28, 2025, in the Tom Baker Meeting Room, City/County Building, 221 N 5th St, Bismarck. Chair Michael Frohlich called the meeting to order at 4:00 PM. Committee members present included Jade Scherr, Andrea Petersen, and Chair Michael Frohlich. Mayor Mike Schmitz attended the meeting via Teams. Member Joel Studelmeyer was absent.

REGULAR AGENDA

1. Public Comment

No public comment was received.

2. Approval of Meeting Minutes

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

3. Receive Vision Fund Financial Statement

Eric Lund, City Comptroller, presented the Vision Fund Financials to the Committee.

- [Updated Vision Fund Financial Statements](#)

Mayor Schmitz moved to approve the financial statements as presented and Member Scherr seconded. Upon a roll call vote, all voted aye. M/C.

4. Discussion regarding offering prize money for Business Bootcamp / Business Pitch Challenge

Nathan Schneider, Vice President of Economic Development, presented information on the Bismarck-Mandan Chamber EDC's (EDC) Business Bootcamp and Business Pitch Challenge to gauge interest in supporting the two initiatives. The Business Bootcamp, currently in development, is targeted for launch in Fall 2025 with its first cohort beginning in early 2026. It aims to support very early-stage businesses in Bismarck-Mandan by offering a 12–16 week program modeled after the Goldman Sachs 10,000 Small Businesses initiative. The bootcamp will help entrepreneurs step back from day-to-day operations and focus on strategic growth through sessions on core business topics. A small cohort of 5–8 participants is planned to encourage peer learning and networking.

Mr. Schneider suggested offering forgivable loans to all bootcamp participants as a potential incentive to enhance participation. However, Committee members expressed concern over this idea, noting that the bootcamp itself is already a valuable resource

provided at no cost. There were worries about sustainability, the risk of businesses defaulting, and whether such financial incentives are necessary for a program meant to be educational and developmental.

The second part of the discussion focused on replicating Mandan's successful Business Pitch Challenge in Bismarck. The existing Mandan program awards a \$10,000 forgivable loan to the winner, with \$3,000 and \$2,000 going to second and third place, respectively. Eligibility is limited to businesses under two years old and earning less than \$250,000 in revenue. These loans are forgivable over a five-year period if the business remains active. The Committee was more receptive to this idea, viewing it as a more effective way to encourage true entrepreneurship and innovation. Members expressed a preference for rewarding standout business ideas through a competitive process rather than distributing funds broadly to all bootcamp participants.

The Committee encouraged Mr. Schneider to return with a formal proposal for a Bismarck Pitch Challenge, including detailed funding plans, loan terms, and how it might tie into the bootcamp as a culminating event. Overall, the Committee strongly supported the concept of the bootcamp and pitch challenge, with a clear preference for targeted financial incentives tied to competitive performance rather than general participation.

ADJOURN

There being no further business to discuss, the meeting adjourned at 4:32 PM.

**CITY OF BISMARCK, NORTH DAKOTA
VISION FUND
BALANCE SHEET**

	9/17/2025 2025 LTD	12/31/2024	12/31/2023	12/31/2022
ASSETS				
Cash and Investments (actual)	\$ 1,036,908	\$ 1,214,745	\$ 928,557	\$ 1,067,202
Reserved Cash Balance (approved but not drawn)	(199,421)	(433,841)	(348,888)	-
Subtotal Cash and Investments	837,487	780,904	579,669	1,067,202
Accounts Receivable	-	-	3,189	3,157
Notes Receivable (approved but not drawn)	199,421	433,841	348,888	-
Notes Receivable	1,073,653	823,474	284,603	322,450
Subtotal Notes Receivable	1,273,074	1,257,315	636,680	325,607
Total Assets	\$ 2,110,561	\$ 2,038,219	\$ 1,216,349	\$ 1,392,809
FUND BALANCE (EQUITY)				
Nonspendable (Notes Receivable)	1,073,653	823,474	284,603	322,450
Committed (Available for Committee's Use)	1,036,908	1,214,745	931,745	1,070,359
Total Fund Balances	2,110,561	2,038,219	1,216,348	1,392,809
Total Liabilities and Fund Balances	\$ 2,110,561	\$ 2,038,219	\$ 1,216,348	\$ 1,392,809
# of Projects Remaining at \$134K before Depletion	6.27	5.85	4.33	7.96

**CITY OF BISMARCK, NORTH DAKOTA
VISION FUND
INCOME STATEMENT**

	9/17/2025 2025 YTD	12/31/2024	12/31/2023	12/31/2022
REVENUES				
Investment Income	\$ 22,343	\$ 71,840	\$ 23,539	\$ (6,910)
Miscellaneous	-	30	-	-
Total Revenues	22,343	71,870	23,539	(6,910)
EXPENDITURES				
Professional Consultants - ChamberEDC (\$200K)	150,000	200,000	200,000	200,000
Professional Consultants - Downtowners (\$50K)	50,000	50,000	-	-
Total Expenditures	200,000	250,000	200,000	200,000
Excess (Deficiency) of Revenues Over (Under) Expenditures	(177,657)	(178,130)	(176,461)	(206,910)
OTHER FINANCING SOURCES (USES)				
Transfers In	250,000	1,000,000	-	-
Net Change in Fund Balance	72,343	821,870	(176,461)	(206,910)
Fund Balances, Beginning of Year	2,038,218	1,216,348	1,392,809	1,599,719
Fund Balances, Ending	\$ 2,110,561	\$ 2,038,218	\$ 1,216,348	\$ 1,392,809

BORROWER	INTEREST		REPAYMENT	ORIGINAL	RECEIVABLE	RECEIVABLE	RECEIVABLE	DIFFERENCE					
	RATE	CONTRACT LENGTH	START DATE	AMOUNT	BALANCE 12/31/2023	BALANCE 12/31/2024	BALANCE 9/17/2025						
Laughing Sun Brewing Company, LLC	2%	5/18/2018 - 12/1/2030	6/1/2026	103,337	103,337	103,337	103,337	-					
ND Safety Council	2%	5/24/2018 - 1/1/2024	3/1/2021	106,015	3,329	-	-	-					
JB Lozensky Properties, LLP	2%	12/31/2018 - 6/1/2036	7/1/2029	39,627	39,627	39,627	39,627	-					
Activities for Learning Inc	2%	12/23/2019 - 11/23/2038	7/1/2030	32,611	32,611	32,611	32,611	-					
CK Properties	2%	5/3/2022 - 7/1/2037	4/1/2030	105,698	105,699	105,699	105,699	-					
Simson Holding Company (Bismarck Aero Center Corp.)	2%	1/31/2024 - 9/1/2032	9/1/2032	106,745	-	106,745	106,745	-					
Cloverdale Foods Company	0%	3/19/2024 - 1/1/2031	2/1/2026	133,503	-	133,503	133,503	-					
Venture Building Company, LLC (Epic Homes)	2%	9/19/24 - 7/1/2040	8/1/2035	107,692	-	107,692	107,692	-					
CMK Holdings LLC (dba Knutson Companies)	2%	12/17/2024 - 3/1/2034	4/1/2029	107,692	-	107,692	107,692	-					
Great Plains Restorative Services	2%	12/17/2024 - 12/1/2030	1/1/2027	86,567	-	86,567	86,567	-					
Superior Precast, LLC	2%			250,180	-	-	250,180	250,180					
TOTAL NOTES RECEIVABLE				\$	1,179,668	\$	284,603	\$	823,474	\$	1,073,653	\$	250,180
Approved Loan Buydowns Not Yet Drawn:													
Light Spring	1%				99,133.64								
Simply Golden Properties, LLC	2%				100,287.20								
Eat Thai	3%				-								
Total					\$	1,379,088.47							



BISMARCK VISION FUND APPLICATION

(03-2025)

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.

GENERAL CONTACT INFORMATION

Business Name: Ahlgren Properties LLC	FOR INTERNAL USE ONLY
Borrower's Name: (If Different Than Business Name)	Date Received:
Business Address: 6500 Selland Loop	Date to Vision Fund Committee:
City: Bismarck State: ND Zip Code: 58503	Date to Commission:
Project Address: 5115 Stockholm Loop	Date Commission Approved:
City: Bismarck State: ND Zip Code: 58503	Funding Amount Approved:
Contact: Shaun Ahlgren	Other:
Business Phone Number: 7012210948 Cell Number: 7012201170	
Federal Tax ID Number: [REDACTED]	
E-Mail: shaun@armorinteractive.com	
Date Business Established: 2025	
Amount Vision Fund Funds Requested: Up to \$87,120.96	

FINANCIAL INFORMATION

Total Project Cost: \$2,061,088

Owner's Equity: 10%

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)

Shaun Ahlgren

Amanda Ahlgren

% Ownership

50%

50%

Social Security Number

[REDACTED]

[REDACTED]

- -

- -

- -

Key Management Name/ Phone Number

Shaun Ahlgren

Teddie Lawler

Jen Baltrusch

Titles

President

IT Manager

Office Manager



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Please allow 3 - 4 weeks for consideration.

EMPLOYEE INFORMATION				
Current Employees	Full-Time: 13	Avg. Salary: 62,000	Part-Time: 0	Avg. Salary:
3-Year Projection	Full-Time: 17	Avg. Salary: 66,000	Part-Time:	Avg. Salary:
5-Year Projection	Full-Time: 20	Avg. Salary: 70,000	Part-Time:	Avg. Salary:
How many jobs will this project create?	Full-Time: 4-7		Part-Time:	
Average salary of new jobs?	Full-Time: 52,000		Part-Time:	
COMPANY INFORMATION				
Has the company or any of the principals ever been involved in bankruptcy? ☐ Yes ☒ No				
Plant/Facilities/Office Locations:				
Current Employees	Full-Time: 13	Avg. Salary: 62,000	Part-Time:	Avg. Salary:
Briefly outline employee benefits provided:				

SOURCES

USES	Bismarck Vision Fund Amount	Bank Amount	Equity Amount	Other Amount	Total Amount
	Land Acquisition	\$ 307,800	\$ 34,200	\$	\$ 342,000
	Acquisition of/or improvements to building	\$ 1,547,179	\$ 171,908	\$	\$ 1,719,088
	Acquisition of machinery or equipment	\$	\$	\$	\$
	Inventory Purchased	\$	\$	\$	\$
	Other	\$	\$	\$	\$
	TOTALS:	\$ 1,854,979	\$ 206,108	\$	\$ 2,061,088
	PACE/FLEX PACE Buydown	\$ 87,120.96	\$	\$ 161,796.03	\$ 248,916.99



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PROJECT INFORMATION

Please provide a summary of the project.

This project will be a newly constructed stand-alone office building that will act as our sole operating location. It will provide us the space and infrastructure to grow our technology services in the Bismarck-Mandan area and beyond. There is a huge demand for IT services with an ever-expanding emphasis on Cyber Security with little supply of available companies to provide these important services in our community. This project will enable us to provide a better structure to meet clients when going over their needs and desires, while also improving the work environment for our expanding team. Armor Interactive is excited about the prospects that come with having a permanent location in Bismarck with the great potential to facilitate almost double the number of employees serving our current and future clients in an even more thorough manner.

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

Armor Interactive is an Information Technology Managed Service Provider (MSP) with a focus on Cyber Security. In 2025 we transitioned to a Managed Security Service Provider (MSSP) allowing us to focus our products and services on the expanding security requirements of our clients' systems and data that prove to be paramount to the success of the local businesses in our area. This transition added tremendous value to our catalogue of products and services we offer our existing and future client base. We are dedicated to streamlining workflows to provide a fast and effective resolution to any of the various needs of our clients. In our area Armor Interactive is the largest company in this field, serving both private and government clients.

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

This project would have a significant economic impact by allowing Armor Interactive to establish a permanent location, while attracting new clientele to foster job creation through not only our business but also the businesses that we provide vital support to by strengthening their technological infrastructure. The high-quality office space will also potentially encourage other startups and established firms to expand or relocate, which boosts additional employment opportunities even further. Construction creates jobs in design, labor, materials and more - benefiting several sectors of the local economy. The physical act of building brings workers to the area, leading to an increased demand for local restaurants, transportation and many other services. Higher property tax values and tax revenues further benefit the city, allowing for additional re-investment in infrastructure. Overall, this building project stimulates local economic activity, encourages local business growth while uplifting our cities' commercial appeal to entrepreneurs.

Has or will this project receive any other incentive?

☐ Yes ☒ No

If yes, please explain.

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
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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: Ahlgren Properties, LLC
Use of Funds: Local Match of Flex PACE
Amount: \$87,120.96
Interest Rate: 2.0% (1% to Vision Fund & 1% to Lewis & Clark Development Group)
Term: 120 months (60 months of buydown & 60 months of P & I repayment)
Fees: \$871 (1% fee to Lewis & Clark Development Group)
Security Requirement: None
Personal/Corporate Guaranty: Shaun Ahlgren & Amanda Ahlgren
Payment Term: 60 Months
Payment: \$1,687.50 +/-
Estimated Closing Date: September 30 2025



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Additional information or documentation may be requested if deemed necessary.

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

Certification and Authorization

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

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

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

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

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

Release of Information

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

All owners, officers or partners must sign this application.

Signatures:

Applicant/Business Owner

9-15-25

Date

Applicant/Business Owner

9-15-25

Date

Additional Information

Amor Interactive Corp. was established in 2010 and currently serves roughly 180 clients in the central and western areas of North Dakota.

Our Services include:

- IT Managed Service
- Backup & Disaster Recovery
- Managed Firewall/Switches
- Hardware & Software Procurement
- Server Deployment & Support
- Wireless Solutions
- Cyber Security Solutions
- IT Budgeting
- 3rd Party Application Support
- Project Consulting

Our job creation will be primarily in the expanding Information Technology and Cyber Security fields, while also providing opportunities for a few positions in the Office and Administrative Support fields. The market currently shows the Bismarck-Mandan area is being underserved in the IT and Cyber Security fields, and once this project is completed we will be helping to fill that crucial need.

This Bismarck Vision Fund is a fantastic opportunity for a small local business owner that has been renting office space for 24 years to finally get the chance to be a property owner. Without the Bismarck Vision Fund, it would make projects such as this one a much more difficult process.

I want to thank you for this opportunity!

Exhibit A: Ahlgren Properties

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	248916.99
BND BUYDOWN AMOUNT	161796.03
COMMUNITY BUYDOWN AMT	87120.96
PRESENT VALUE BND	148842.99
PRESENT VALUE COMMUNITY	80146.24
CREATED DATE	9/11/2025
PRINCIPAL	\$1,075,200.00
YIELD RATE	7.2500
BORROWING RATE	2.5000
AMORTIZATION	300
PAYMENT	\$7,844.87

Loan without buydown				
#	Payment	Principal	Interest	Balance
1	\$7,844.87	\$1,132.34	\$6,712.53	\$1,074,067.66
2	\$7,844.87	\$1,788.32	\$6,056.55	\$1,072,279.34
3	\$7,844.87	\$1,150.57	\$6,694.30	\$1,071,128.77
4	\$7,844.87	\$1,373.47	\$6,471.40	\$1,069,755.30
5	\$7,844.87	\$1,166.33	\$6,678.54	\$1,068,588.97
6	\$7,844.87	\$1,388.81	\$6,456.06	\$1,067,200.16
7	\$7,844.87	\$1,182.28	\$6,662.59	\$1,066,017.88
8	\$7,844.87	\$1,189.66	\$6,655.21	\$1,064,828.22
9	\$7,844.87	\$1,411.53	\$6,433.34	\$1,063,416.69
10	\$7,844.87	\$1,205.90	\$6,638.97	\$1,062,210.79
11	\$7,844.87	\$1,427.35	\$6,417.52	\$1,060,783.44
12	\$7,844.87	\$1,222.34	\$6,622.53	\$1,059,561.10
13	\$7,844.87	\$1,229.97	\$6,614.90	\$1,058,331.13
14	\$7,844.87	\$1,877.06	\$5,967.81	\$1,056,454.07
15	\$7,844.87	\$1,249.37	\$6,595.50	\$1,055,204.70
16	\$7,844.87	\$1,469.67	\$6,375.20	\$1,053,735.03
17	\$7,844.87	\$1,266.34	\$6,578.53	\$1,052,468.69
18	\$7,844.87	\$1,486.20	\$6,358.67	\$1,050,982.49
19	\$7,844.87	\$1,283.53	\$6,561.34	\$1,049,698.96
20	\$7,844.87	\$1,291.54	\$6,553.33	\$1,048,407.42

Loan with buydown				
#	Payment	Principal	Interest	Balance
1	\$3,447.01	\$1,132.34	\$2,314.67	\$1,074,067.66
2	\$3,876.79	\$1,788.32	\$2,088.47	\$1,072,279.34
3	\$3,458.95	\$1,150.57	\$2,308.38	\$1,071,128.77
4	\$3,604.99	\$1,373.47	\$2,231.52	\$1,069,755.30
5	\$3,469.27	\$1,166.33	\$2,302.94	\$1,068,588.97
6	\$3,615.04	\$1,388.81	\$2,226.23	\$1,067,200.16
7	\$3,479.72	\$1,182.28	\$2,297.44	\$1,066,017.88
8	\$3,484.56	\$1,189.66	\$2,294.90	\$1,064,828.22
9	\$3,629.92	\$1,411.53	\$2,218.39	\$1,063,416.69
10	\$3,495.20	\$1,205.90	\$2,289.30	\$1,062,210.79
11	\$3,640.29	\$1,427.35	\$2,212.94	\$1,060,783.44
12	\$3,505.97	\$1,222.34	\$2,283.63	\$1,059,561.10
13	\$3,510.97	\$1,229.97	\$2,281.00	\$1,058,331.13
14	\$3,934.93	\$1,877.06	\$2,057.87	\$1,056,454.07
15	\$3,523.68	\$1,249.37	\$2,274.31	\$1,055,204.70
16	\$3,668.01	\$1,469.67	\$2,198.34	\$1,053,735.03
17	\$3,534.80	\$1,266.34	\$2,268.46	\$1,052,468.69
18	\$3,678.84	\$1,486.20	\$2,192.64	\$1,050,982.49
19	\$3,546.06	\$1,283.53	\$2,262.53	\$1,049,698.96
20	\$3,551.31	\$1,291.54	\$2,259.77	\$1,048,407.42

Interest Buydown			
#	Int. Buydown	BND (65.00%)	Comm. (35.00%)
1	\$4,397.86	\$2,858.61	\$1,539.25
2	\$3,968.08	\$2,579.25	\$1,388.83
3	\$4,385.92	\$2,850.85	\$1,535.07
4	\$4,239.88	\$2,755.92	\$1,483.96
5	\$4,375.60	\$2,844.14	\$1,531.46
6	\$4,229.83	\$2,749.39	\$1,480.44
7	\$4,365.15	\$2,837.35	\$1,527.80
8	\$4,360.31	\$2,834.20	\$1,526.11
9	\$4,214.95	\$2,739.72	\$1,475.23
10	\$4,349.67	\$2,827.29	\$1,522.38
11	\$4,204.58	\$2,732.98	\$1,471.60
12	\$4,338.90	\$2,820.28	\$1,518.62
13	\$4,333.90	\$2,817.04	\$1,516.86
14	\$3,909.94	\$2,541.46	\$1,368.48
15	\$4,321.19	\$2,808.77	\$1,512.42
16	\$4,176.86	\$2,714.96	\$1,461.90
17	\$4,310.07	\$2,801.55	\$1,508.52
18	\$4,166.03	\$2,707.92	\$1,458.11
19	\$4,298.81	\$2,794.23	\$1,504.58
20	\$4,293.56	\$2,790.81	\$1,502.75

21	\$7,844.87	\$1,510.74	\$6,334.13	\$1,046,896.68
22	\$7,844.87	\$1,309.04	\$6,535.83	\$1,045,587.64
23	\$7,844.87	\$1,527.78	\$6,317.09	\$1,044,059.86
24	\$7,844.87	\$1,326.75	\$6,518.12	\$1,042,733.11
25	\$7,844.87	\$1,335.03	\$6,509.84	\$1,041,398.08
26	\$7,844.87	\$1,762.82	\$6,082.05	\$1,039,635.26
27	\$7,844.87	\$1,354.37	\$6,490.50	\$1,038,280.89
28	\$7,844.87	\$1,571.92	\$6,272.95	\$1,036,708.97
29	\$7,844.87	\$1,372.64	\$6,472.23	\$1,035,336.33
30	\$7,844.87	\$1,589.71	\$6,255.16	\$1,033,746.62
31	\$7,844.87	\$1,391.13	\$6,453.74	\$1,032,355.49
32	\$7,844.87	\$1,399.82	\$6,445.05	\$1,030,955.67
33	\$7,844.87	\$1,616.18	\$6,228.69	\$1,029,339.49
34	\$7,844.87	\$1,418.65	\$6,426.22	\$1,027,920.84
35	\$7,844.87	\$1,634.51	\$6,210.36	\$1,026,286.33
36	\$7,844.87	\$1,437.71	\$6,407.16	\$1,024,848.62
37	\$7,844.87	\$1,446.68	\$6,398.19	\$1,023,401.94
38	\$7,844.87	\$2,074.02	\$5,770.85	\$1,021,327.92
39	\$7,844.87	\$1,468.66	\$6,376.21	\$1,019,859.26
40	\$7,844.87	\$1,683.22	\$6,161.65	\$1,018,176.04
41	\$7,844.87	\$1,488.34	\$6,356.53	\$1,016,687.70
42	\$7,844.87	\$1,702.38	\$6,142.49	\$1,014,985.32
43	\$7,844.87	\$1,508.26	\$6,336.61	\$1,013,477.06
44	\$7,844.87	\$1,517.68	\$6,327.19	\$1,011,959.38
45	\$7,844.87	\$1,730.95	\$6,113.92	\$1,010,228.43
46	\$7,844.87	\$1,537.96	\$6,306.91	\$1,008,690.47
47	\$7,844.87	\$1,750.70	\$6,094.17	\$1,006,939.77
48	\$7,844.87	\$1,558.49	\$6,286.38	\$1,005,381.28
49	\$7,844.87	\$1,568.22	\$6,276.65	\$1,003,813.06
50	\$7,844.87	\$2,184.48	\$5,660.39	\$1,001,628.58
51	\$7,844.87	\$1,591.65	\$6,253.22	\$1,000,036.93
52	\$7,844.87	\$1,802.98	\$6,041.89	\$998,233.95
53	\$7,844.87	\$1,612.84	\$6,232.03	\$996,621.11
54	\$7,844.87	\$1,823.62	\$6,021.25	\$994,797.49
55	\$7,844.87	\$1,634.29	\$6,210.58	\$993,163.20
56	\$7,844.87	\$1,644.50	\$6,200.37	\$991,518.70
57	\$7,844.87	\$1,854.44	\$5,990.43	\$989,664.26
58	\$7,844.87	\$1,666.34	\$6,178.53	\$987,997.92
59	\$7,844.87	\$1,875.72	\$5,969.15	\$986,122.20
60	\$7,844.87	\$1,688.45	\$6,156.42	\$984,433.75
	\$470,692.20	\$90,766.25	\$379,925.95	

21	\$3,694.92	\$1,510.74	\$2,184.18	\$1,046,896.68
22	\$3,562.77	\$1,309.04	\$2,253.73	\$1,045,587.64
23	\$3,706.09	\$1,527.78	\$2,178.31	\$1,044,059.86
24	\$3,574.38	\$1,326.75	\$2,247.63	\$1,042,733.11
25	\$3,579.80	\$1,335.03	\$2,244.77	\$1,041,398.08
26	\$3,860.08	\$1,762.82	\$2,097.26	\$1,039,635.26
27	\$3,592.47	\$1,354.37	\$2,238.10	\$1,038,280.89
28	\$3,735.01	\$1,571.92	\$2,163.09	\$1,036,708.97
29	\$3,604.44	\$1,372.64	\$2,231.80	\$1,035,336.33
30	\$3,746.66	\$1,589.71	\$2,156.95	\$1,033,746.62
31	\$3,616.56	\$1,391.13	\$2,225.43	\$1,032,355.49
32	\$3,622.25	\$1,399.82	\$2,222.43	\$1,030,955.67
33	\$3,764.00	\$1,616.18	\$2,147.82	\$1,029,339.49
34	\$3,634.59	\$1,418.65	\$2,215.94	\$1,027,920.84
35	\$3,776.01	\$1,634.51	\$2,141.50	\$1,026,286.33
36	\$3,647.08	\$1,437.71	\$2,209.37	\$1,024,848.62
37	\$3,652.95	\$1,446.68	\$2,206.27	\$1,023,401.94
38	\$4,063.97	\$2,074.02	\$1,989.95	\$1,021,327.92
39	\$3,667.35	\$1,468.66	\$2,198.69	\$1,019,859.26
40	\$3,807.93	\$1,683.22	\$2,124.71	\$1,018,176.04
41	\$3,680.25	\$1,488.34	\$2,191.91	\$1,016,687.70
42	\$3,820.48	\$1,702.38	\$2,118.10	\$1,014,985.32
43	\$3,693.30	\$1,508.26	\$2,185.04	\$1,013,477.06
44	\$3,699.47	\$1,517.68	\$2,181.79	\$1,011,959.38
45	\$3,839.20	\$1,730.95	\$2,108.25	\$1,010,228.43
46	\$3,712.76	\$1,537.96	\$2,174.80	\$1,008,690.47
47	\$3,852.14	\$1,750.70	\$2,101.44	\$1,006,939.77
48	\$3,726.21	\$1,558.49	\$2,167.72	\$1,005,381.28
49	\$3,732.58	\$1,568.22	\$2,164.36	\$1,003,813.06
50	\$4,136.34	\$2,184.48	\$1,951.86	\$1,001,628.58
51	\$3,747.93	\$1,591.65	\$2,156.28	\$1,000,036.93
52	\$3,886.39	\$1,802.98	\$2,083.41	\$998,233.95
53	\$3,761.82	\$1,612.84	\$2,148.98	\$996,621.11
54	\$3,899.91	\$1,823.62	\$2,076.29	\$994,797.49
55	\$3,775.87	\$1,634.29	\$2,141.58	\$993,163.20
56	\$3,782.56	\$1,644.50	\$2,138.06	\$991,518.70
57	\$3,920.11	\$1,854.44	\$2,065.67	\$989,664.26
58	\$3,796.87	\$1,666.34	\$2,130.53	\$987,997.92
59	\$3,934.05	\$1,875.72	\$2,058.33	\$986,122.20
60	\$3,811.35	\$1,688.45	\$2,122.90	\$984,433.75
	221775.21	90766.25	131008.96	

21	\$4,149.95	\$2,697.47	\$1,452.48
22	\$4,282.10	\$2,783.36	\$1,498.74
23	\$4,138.78	\$2,690.21	\$1,448.57
24	\$4,270.49	\$2,775.82	\$1,494.67
25	\$4,265.07	\$2,772.30	\$1,492.77
26	\$3,984.79	\$2,590.11	\$1,394.68
27	\$4,252.40	\$2,764.06	\$1,488.34
28	\$4,109.86	\$2,671.41	\$1,438.45
29	\$4,240.43	\$2,756.28	\$1,484.15
30	\$4,098.21	\$2,663.84	\$1,434.37
31	\$4,228.31	\$2,748.40	\$1,479.91
32	\$4,222.62	\$2,744.70	\$1,477.92
33	\$4,080.87	\$2,652.57	\$1,428.30
34	\$4,210.28	\$2,736.68	\$1,473.60
35	\$4,068.86	\$2,644.76	\$1,424.10
36	\$4,197.79	\$2,728.56	\$1,469.23
37	\$4,191.92	\$2,724.75	\$1,467.17
38	\$3,780.90	\$2,457.58	\$1,323.32
39	\$4,177.52	\$2,715.39	\$1,462.13
40	\$4,036.94	\$2,624.01	\$1,412.93
41	\$4,164.62	\$2,707.00	\$1,457.62
42	\$4,024.39	\$2,615.85	\$1,408.54
43	\$4,151.57	\$2,698.52	\$1,453.05
44	\$4,145.40	\$2,694.51	\$1,450.89
45	\$4,005.67	\$2,603.69	\$1,401.98
46	\$4,132.11	\$2,685.87	\$1,446.24
47	\$3,992.73	\$2,595.27	\$1,397.46
48	\$4,118.66	\$2,677.13	\$1,441.53
49	\$4,112.29	\$2,672.99	\$1,439.30
50	\$3,708.53	\$2,410.54	\$1,297.99
51	\$4,096.94	\$2,663.01	\$1,433.93
52	\$3,958.48	\$2,573.01	\$1,385.47
53	\$4,083.05	\$2,653.98	\$1,429.07
54	\$3,944.96	\$2,564.22	\$1,380.74
55	\$4,069.00	\$2,644.85	\$1,424.15
56	\$4,062.31	\$2,640.50	\$1,421.81
57	\$3,924.76	\$2,551.09	\$1,373.67
58	\$4,048.00	\$2,631.20	\$1,416.80
59	\$3,910.82	\$2,542.03	\$1,368.79
60	\$4,033.52	\$2,621.79	\$1,411.73
	248916.99	161796.03	87120.96