

FINANCE COMMITTEE MEETING MINUTES
MAY 21, 2019

FINANCE COMMITTEE MEMBERS PRESENT: Shaw, O'Brien, LaPointe, Campbell, Hicks, Fedler, Hogan, Clary

FINANCE COMMITTEE MEMBERS ABSENT: Haff, Skellie, Middleton

SUPERVISORS: Henke, Moore

Debra Prehoda, Clerk of the Board

Al Nolette, County Treasurer

Chris DeBolt, County Administrator
Public

AGENDA AS PRESENTED IN COMMITTEE NOTICE:

1. Call to Order
2. 2018 Year-End Financials
3. Installment Payments for Taxes
4. Other Business
5. Adjournment

Chairman Shaw called the meeting to order at 1:00 P.M.

2018 YEAR-END FINANCIALS – Al Nolette, County Treasurer, addressed the following:

- Presented and discussed attached power point, Supplement to the Annual Update Document for the Year Ended 12/31/18 for various funds and an update on the 2019 General Fund. Included in the handout is the top 5 winners (under budget) and losers (over budget) which included community college tuition with the overage due to the Fashion Institute of Technology charges. The committee consensus was to stop paying for Fashion Institute of Technology tuition and send the State the bill.

INSTALLMENT PAYMENTS FOR TAXES:

- Presented and discussed the attached power point, Overview of Installment Payments. This was an informational session on installment payment options and discussion focused on Option No. 3. The Treasurer stated this was an informational session so at the next Finance Committee meeting if the choice is made to move forward then the next step would be to set a date for a public hearing at the June meeting and hold the public hearing in July.

OTHER BUSINESS: None.

The meeting adjourned at 3:02 P.M.

*Debra Prehoda, Clerk
Washington County Board of Supervisors*



Washington County Treasurer



Supplement to the Annual Update
Document for the Year Ended 12/31/2018

General Fund

- Assets Increased from \$35,420,557 to \$36,359,057 – Largely attributed to increased taxes and state aid receivables. Cash balance decreased by \$1,649,948.
- Liabilities increased from \$19,122,806 to \$22,359,112, largely attributed to the \$2,296,201 increase in deferred tax revenues of which \$1,900,000 was from a single taxpayer.

General Fund (Cont.)

- Total Fund Equity decreased from \$16,297,751. to \$13,999,945 of which \$10,362,337 was unreserved and \$2,000,000 of that balance was appropriated for 2019, leaving an unreserved-unappropriated fund balance of \$8,362,337.
- The net cost for 2018 was \$2,338,862., of which, \$2,296,201. is attributable to the increase in the deferred tax revenue adjustment. The net cost for 2017 was \$3,511,106. after a \$3,800,000. adjustment to the deferred tax revenues for the same taxpayer

General Fund (Cont.)

- The sales tax revenues increase by \$889,494. or 4.58%
- Payroll and Fringe costs increased by \$1,492,188. over 2017 or 4.37%. This represented 42.11% of the total General Fund expenses.
- The County adopted a five (5) year Capital Plan and funded it with \$2,063,430. of monies from the sale of the transfer stations, closure of 2 capital projects and the surplus monies from a tax auction property in the Town of Kingsbury

Car Pool Fund

- Assets decreased from \$940,447. to \$762,974, largely attributable to the decrease in cash.
- The liabilities increased from \$258,616. to \$410,066., attributable to the return of \$360,000. to the General Fund, net of a \$204,316 decrease in accounts payables at year end.
- Fund equity decreased from \$681,831. to \$352,908.

Car Pool Fund (Cont.)

- Revenues were within \$8,596. of 2017
- Expenses increase from \$747,836. to \$1,202,117., largely attributable to the \$360,000. transfer back to General Fund
- Net costs for 2018 were \$328,923. There would have been a surplus of \$31,077. if the transfer was not done. 2017 saw a surplus of \$133,954.

County Road Fund

- Total assets decreased by \$253,018. as a result of decreased cash, decreased state aid receivable and an increase in the inventory of salt and sand.
- Liabilities decreased by \$257,010., largely due to a decrease in year end payables.
- Fund equity decreased from \$2,363,499. to \$2,110,481., of which \$500,000. was appropriated for 2019 and \$542,560. is reserved.

County Road Fund (Cont.)

- Total Revenues and expenses were similar to 2017 with the exception of a \$52,658. decrease in the transfer from General Fund and a lower Snow & Ice revenue for the fall.
- 2018 saw a surplus of \$3,992. in comparison to the \$160,792. surplus in 2017.
- The total salary and fringe costs actually decreased by \$10,511. over 2017

County Road Machinery

- Total assets increased by \$447,156. mostly due to an increase in cash.
- Total liabilities were only \$16,890. higher than 2017, due to an increase in year end payables
- Total Fund Equity increased from \$1,484,026. to \$1,914,292. or \$430,266. \$1,056,442 of this total is unreserved, leaving \$156,442. eligible for “The Sweep”

County Road Machinery (Cont.)

- Revenues increased by \$374,744. attributable to an increase in machinery rentals, \$211,922 from just the Road Fund.
- Equipment purchases were only \$428,960. compared to \$673,395. in 2017. \$1,040,872. was budgeted for 2019
- Payroll expenses increased by \$46,117. or 7.34%
- There was a surplus of \$430,268. compared to the \$302,304. deficit in 2017.

Sewer District No. 1-IDA

- Assets increased by \$19,968., attributable to an increase in cash
- Liabilities only increased by \$1,287. due to an increase in a year end payable to the Town of Queensbury
- Fund Equity increased from \$97,876. to \$115,556.
- There was a surplus of \$17,681. compared to \$23,659. in 2017. There are significant changes ahead for this fund.

Sewer District No. 2

- Total assets decreased by \$824,141., attributed to the decrease in cash on hand. This decrease is due to retiring of debt and an investment in the FE-1A capital project.
- Liabilities decreased by \$103,044. as a result of lower year end payables and a decrease in the sewer rents deferred for 2019
- Total Fund Equity decreased by \$721,097., however, the unreserved fund equity grew from \$242,873. to 533,603. The decrease was attributed to the Decrease in the Capital Reserve as noted above.

Sewer District No. 2 (Cont.)

- Total revenues increased by \$210,368., due to an increase in user fees and state aid.
- Expenditures were up by \$1,239,563.
(\$827,607. debt; \$630,000. cap proj;
(\$218,044) other costs)
- There is a deficit of \$721,098. for 2018, however, adjusting for the debt retirement and capital expense, there would have been a \$736,509. surplus.

Self Insurance-Health Insurance

- Total assets grew by \$1,152,152., due to an increase in cash on hand
- Liabilities decreased by \$69,021. due to a decrease in year end claims and a decrease in the terminal liability.
- The fund equity grew from \$1,833,022. to \$3,050,222. This is highly attributed to a decrease in claims from \$8,245,286. in 2017 to \$7,492,112. in 2018 or 9.13%

Workers Compensation

- Total Assets decreased by \$214,032., due to a decrease in cash on hand
- Liabilities increased by \$141,414., due to the timing of the payment to General Fund for the safety officer that crossed fiscal years.
- Fund Equity decreased by \$355,446. to \$2,248,280., of which \$1,750,000. is reserve. Of the \$498,280. of unreserved, \$360,796. was appropriated for 2019. This practice will need to stop as the fund balance is almost depleted.

Workers Compensation (Cont.)

- Total revenues decreased from \$1,028,466. to \$994,110.
- Total expenses stayed moderately level at \$1,349,071. compared to \$1,342,256. in 2017
- The fund ran a deficit of \$355,445. in 2018 in comparison to the \$316,520. deficit in 2017. The rate structure and use of Fund Balance will have to change in 2020 and will, unfortunately mean higher contributions from the participants.

Net Costs Budget to Actual

		Revenues Budgeted	Expenses Budgeted	Budgeted Net Cost	Actual Revenues	Actual Expenses	Actual Net Cost	Variance
	Total General Fund	\$83,678,468	\$86,438,854	\$2,760,386	\$82,203,973	\$84,542,835	\$2,338,862	\$421,524
CD	Community Development	\$381,046	\$381,046	\$0	\$216,649	\$216,649	\$0	\$0
CLB	Solid Waste	\$105,800	\$105,800	\$0	\$895,513	\$1,087,933	\$192,420	(\$192,420)
CM	Car Pool	\$1,292,506	\$1,292,506	\$0	\$873,194	\$1,202,117	\$328,922	(\$328,922)
D	County Road	\$13,455,732	\$13,455,732	\$0	\$13,126,954	\$13,122,962	(\$3,992)	\$3,992
DM	Road Machinery	\$3,655,026	\$3,655,026	\$0	\$3,241,072	\$2,810,804	(\$430,267)	\$430,267
GA	Sewer District No. 1	\$47,500	\$47,500	\$0	\$75,929	\$58,248	(\$17,681)	\$17,681
GB	Sewer District No. 2	\$2,671,503	\$2,671,503	\$0	\$2,480,779	\$3,201,877	\$721,098	(\$721,098)
S	Workers Compensation	\$1,333,139	\$1,333,139	\$0	\$994,110	\$1,349,555	\$355,445	(\$355,445)
V	Debt Service Reserve	\$1,107,397	\$1,107,397	\$0	\$196,325	\$1,254,546	\$1,058,221	(\$1,058,221)
	All Funds Grand Total	\$107,728,117	\$110,488,503	\$2,760,386	\$104,304,497	\$108,847,526	\$4,543,029	(\$1,782,643)

Top 5 Winner and Losers

		Revenues Budgeted	Expenses Budgeted	Budgeted Net Cost	Actual Revenues	Actual Expenses	Actual Net Cost	Variance
A1170	Public Defender	\$799,859	\$1,369,030	\$569,171	\$177,566	\$1,131,642	\$954,076	(\$384,905)
A1171	Assigned Council	\$284,004	\$883,569	\$599,565	\$48,316	\$850,054	\$801,738	(\$202,173)
A4300	Mental Health Admin	\$2,682,472	\$2,813,994	\$131,522	\$2,341,641	\$2,647,495	\$305,854	(\$174,332)
A2960	CWSN (Handicapped Children)	\$2,046,700	\$3,418,679	\$1,371,979	\$1,470,088	\$3,015,152	\$1,545,064	(\$173,085)
A2490	Community College		\$500,000	\$500,000		\$641,129	\$641,129	(\$141,129)

		Revenues Budgeted	Expenses Budgeted	Budgeted Net Cost	Actual Revenues	Actual Expenses	Actual Net Cost	Variance
A1620	Buildings & Grounds	\$188,002	\$2,173,025	\$1,985,023	\$163,291	\$1,978,305	\$1,815,014	\$170,009
A4000	Public Health	\$754,108	\$1,525,097	\$770,989	\$771,153	\$1,321,616	\$550,463	\$220,526
A3640	Public Safety	\$483,979	\$1,948,606	\$1,464,627	\$591,410	\$1,801,395	\$1,209,985	\$254,642
A3150	Jail	\$806,420	\$6,932,022	\$6,125,602	\$605,234	\$6,406,867	\$5,801,632	\$323,970
A6000	Social Services/ADRC	\$15,942,428	\$32,309,853	\$16,367,425	\$14,637,349	\$30,282,050	\$15,644,701	\$722,724

Payroll & Fringe Costs

		Salaries	NYS retirement (89010)	Soc. Sec & Medicare (89030)	Workers Compensation (89040)	Unemployment (89050)	Disability (89055)	Health & Dental (89060)	Retirees Helath (9065.8)	Total Employee Benefits (ACTIVE ONLY)	% of Salaries
	Total General Fund	\$23,970,611	\$3,138,565	\$1,703,577	\$525,073	\$17,443	\$22,491	\$4,798,181	\$1,388,665	\$10,205,330	42.57%
CD	Community Development									\$0	
CLB	Solid Waste									\$0	
CM	Car Pool	\$88,240	\$10,789	\$6,540	\$1,653		\$0	\$7,318		\$26,300	29.80%
D	County Road	\$3,042,777	\$426,599	\$219,269	\$60,378	\$118		\$737,890	\$376,076	\$1,444,255	47.47%
DM	Road Machinery	\$450,689	\$58,369	\$30,631	\$8,147	\$4,857	\$0	\$76,556	\$45,550	\$178,559	39.62%
GA	Sewer District No. 1									\$0	
GB	Sewer District No. 2	\$591,907	\$94,988	\$47,762	\$12,290	\$0		\$152,205	\$29,562	\$307,244	51.91%
S	Workers Compensation								\$484		
	Total County-Wide	\$28,144,224	\$3,729,310	\$2,007,779	\$607,541	\$22,418	\$22,491	\$5,772,149	\$1,840,338	\$12,161,688	43.21%

2019 Update – General Fund

- Total Assets have increase as of 04/30/2019 compared to 04/30/2018 by \$2,977,197.
- Cash year over year increased by \$3,071,650.
- Taxes receivable decreased by \$4,257,208.
- Due from other governments increased by \$2,584,724. (\$360,168. T/F.E.; \$94,390. F.E. Fire;\$1,765,375 F.E. School; \$340,277. V/F.E.; \$38,253. SD#2)

2019 Update General Fund (Cont.)

- Liabilities are still \$4,551,176. higher mainly due to the increased deferred tax revenues and liabilities to other funds that crossed into 2019.
- There is an increase of \$1,573,980. in fund equity year over year. There will be a substantial increase at the end of 2019 due to the year end adjustment to the deferred tax revenue. I estimate, all things being equal, that around \$3.6M will be restored to Fund Balance through the adjustment.

Installment Payments

An overview

Hon. Albert B. Nolette

Washington County Treasurer



Item #	Town	Village	Owner of Record	Map #	Property Location	Approx Size	Type	Lien Amount	24 payments: (Base Only)	Sale Price	Surplus / (Deficit) Over Lien
32	Fort Edward		Woodard Beth	203.-2-21.2	189 Blodgett Rd	95 x 217	210 1 Family Res				
								\$4,526.45	\$188.60	\$45,000.00	\$40,473.55
36	Granville	Granville	Williams Pliny / Williams Donna	117.13-2-11	20 Columbus St	70 x 95	210 1 Family Res				
								\$12,261.25	\$510.89	\$20,000.00	\$7,738.75
37	Granville	Granville	Perry Dorie M	117.14-11-41	10 Factory St	25 x 92	210 1 Family Res				
								\$5,994.99	\$249.79	\$7,500.00	\$1,505.01
49	Granville		McGraw William J	135.-1-13	79 County Route 29	184 x 200	210 1 Family Res				
								\$2,873.70	\$119.74	\$3,700.00	\$826.30
51	Granville		Smith David A / Belden Donna L	88.-1-31.5	1270 Thomas Rd	210 x 190	270 Mfg Housing	\$1,691.85			
									\$70.49	\$15,000.00	\$13,308.15
77	Kingsbury	Hudson Falls	Houlihan Marie A	154.14-2-23	9 Cherry St	94 x 70	210 1 Family Res				
								\$10,459.25	\$435.80	\$42,000.00	\$31,540.75
94	Kingsbury		Morris Martin L / Morris Linda J	154.11-5-7	9 Bly Ave	30 x 162	210 1 Family Res				
								\$3,129.20	\$130.38	\$19,500.00	\$16,370.80
104	White Creek		Zusy Mariana B	291.-2-1	240 State Route 22	3 Ac	210 1 Family Res				
								\$13,058.95	\$544.12	\$19,000.00	\$5,941.05
103	White Creek		Russell Richard F	290.-1-22.1	237 River Rd	122 x 264	270 Mfg housing	\$4,292.49			
									\$178.85	\$6,400.00	\$2,107.51
								\$58,288.13	\$2,428.67	\$178,100.00	\$119,811.87
2018		out of 45 parcels									



Washington County Treasurer

Summary of Action Parcels

For the Years 2006 Through 2018

Year of Sale	# of Parcels	Tax Liabilities	Purchase/ Repurchase Amount	Gain / Loss	Auctioneer Fees
2006	32	\$131,865.53	\$605,770.00	\$473,904.47	\$40,279.10
2007	15	\$73,367.76	\$228,210.00	\$154,842.24	\$18,359.50
2008	39	\$143,848.82	\$494,160.00	\$350,311.18	\$31,335.00
2009	28	\$160,461.15	\$554,750.00	\$394,288.85	\$34,865.50
2010	49	\$245,758.58	\$618,655.00	\$372,896.42	\$40,553.75
2011	48	\$303,261.01	\$489,225.00	\$185,963.99	\$37,386.25
2012	39	\$163,410.61	\$513,927.20	\$350,516.59	\$25,198.75
2013	45	\$303,372.14	\$723,300.00	\$419,927.86	\$36,165.00
2014	62	\$414,586.30	\$770,375.00	\$355,788.70	\$46,222.50
2015	59	\$342,427.75	\$585,575.00	\$243,147.25	\$35,134.50
2016	62	\$362,340.40	\$514,759.60	\$152,419.20	\$52,626.00
2017	106	\$600,504.99	\$906,174.99	\$305,670.00	\$54,370.50
2018	45	\$509,840.11	\$1,242,750.00	\$732,909.89	\$74,565.00



Option No. 1

In option no. 1, the County would pass a resolution authorizing the collection of taxes in equal installments to the Town tax collectors. A taxpayer would be able to pay January 1st, February 1st and March 1st for example. Any unpaid installments would be turned over the County Treasurer as unpaid and receive the 5% penalty to then be collected in whole by the Treasurer.

Note: This option would place all of the monitoring, recording and accounting for the installments in the hands of the Town Collectors, most of whom only work part time hours. Success would depend on the participation and cooperation of all of the collectors.

Potential Unintended consequence: The unpaid portion of the tax, if any would still be subject to enforcement by the County and the property could still be foreclosed upon with the partial payments lost. It could also potentially mean more staff at the town offices to handle the additional accounting.



Option No. 2

In option no. 2, the County would pass a resolution authorizing the collection of taxes in installments with the first made to the town collector and the remaining to the County Treasurer in the number of installments set forth in the resolution. A taxpayer would be able to pay, for example, January 1st, April 1st, July 1st and October 1st. This must be adopted by a Town Board by October 1st, certified by the Town Clerk and Clerk of the Board of Supervisors. No penalties would be applied to the unpaid amount turned over to the County Treasurer, but would still collect interest in accordance with the law.

Potential Unintended consequences: 1) cash flow, cash flow, cash flow. The monies the County receives in the first part of the year make operations possible such as making the schools and villages whole on April 1st, which for 2019 totaled \$7,283,679. after making a \$3,789,765.00 retirement payment on December 15th. 2) The Town is still made whole on even the partially paid taxes. 3) The accounting of the installments mean more time for the Town Collectors and the County Treasurer staff. 4) Any amount still owing after December 31st will be considered delinquent receive a 5% penalty and become subject to enforcement by the County Treasurer.

Option No. 3

In option no. 3, the County would pass a resolution authorizing the collection of delinquent taxes in installments with a deposit not to exceed 25% and the remainder spread out over a period of time not to exceed 24 months. All taxes after the installment agreement must be kept current including village and school. tax charged on unpaid balance at the rate allowed by law.

Potential Unintended consequences: If the taxpayer makes 23 of the 24 payments and goes delinquent for over 30 days, they lose the property and all of the partial payments made against the tax. Additional staff time at the Treasurer's Office.



RPTL Section 1184

- Board of Supervisors enacts Local Law
- Maximum Term of 24 months
- Schedule can be monthly, bi-monthly, quarterly or semi-annual
- Initial down payment not to exceed 25% of amount due
- Must designate; Residential; Residential & Farm; all properties within district



RPTL Section 1184 Interest & Penalties

- 7. Interest and penalties. Interest on the total amount of eligible delinquent taxes, less the amount of the down payment made by the eligible owner, if any is required, shall be that amount as determined pursuant to section nine hundred twenty-four-a of this chapter, or such other law as may be applicable. The rate of interest in effect on the date the agreement is signed shall remain constant during the period of the agreement. If an installment is not paid on or before the date it is due, interest shall be added at the applicable rate for each month or portion thereof until paid. In addition, if an installment is not paid by the end of the fifteenth calendar day after the payment due date, a late charge of five percent of the overdue payment shall be added. 7-a. Waiver of interest and penalties for certain eligible deployed military members. A county, city, town, village or other taxing entity may adopt a local law, resolution or ordinance to waive interest, penalties and fees as would otherwise be imposed pursuant to this section, provided that: (a) the financial hardship was caused in substantial part by the owner's having been ordered to active military duty in the United States armed forces including the reserve components of such armed forces; (b) the deployment lasted for at least six contiguous months, or the owner was killed in acting during such activation; and (c) the owner provides satisfactory written evidence as prescribed in the local law, resolution or ordinance that the chief elected officer or such county, city, town, village or taxing entity, or their designee, or any other official that may be designated by such law, ordinance or regulation.



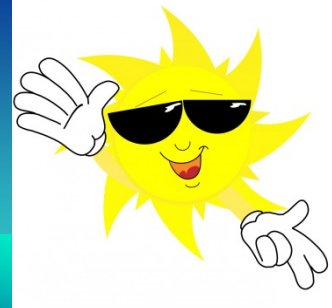
RPTL Section 1184 Not Eligible

- (a) there is a delinquent tax lien on the same property for which the application is made or on another property owned by such person and such delinquent tax lien is not eligible to be made part of the agreement pursuant to this section; (b) such person is the owner of another parcel within the tax district on which there is a delinquent tax lien, unless such delinquent tax lien is eligible to be and is made part of the agreement pursuant to this section; (c) such person was the owner of property on which there existed a delinquent tax lien and which lien was foreclosed within three years of the date on which an application is made to execute an agreement pursuant to this section; or (d) such person defaulted on an agreement executed pursuant to this section within three years of the date on which an application is made to execute an agreement pursuant to this section



Scenario 1

John Q. Public owes 3 years of taxes totaling \$4,526.45. He enters into a 24 month installment payment agreement. He makes the necessary 15% deposit of 678.97 and stays current on all of the taxes post agreement while paying \$181.11 per month on the back taxes and his property avoids the foreclosure auction.



Scenario 2

John Q. Public owes 3 years of taxes totaling \$4,526.45. He enters into a 24 month installment payment agreement. He makes the necessary 15% deposit of 678.97 on August 31st saving his property from the September foreclosure auction, but claims he was unaware that the Village and School taxes were not part of the agreement as they were sent to him before he signed the agreement. The School and Village taxes cannot be part of the agreement until either November 15 through December 1st or after they are re-levied onto the Town and County tax in January. As a result, John is in default of his agreement even though he has made every installment payment on time. The County can then proceed with the foreclosure action on his home.



Scenario 3

John Q. Public owes 3 years of taxes totaling \$4,526.45. He enters into a 24 month installment payment agreement. He makes the necessary 15% deposit of 678.97 and stays current on all of the taxes post agreement while paying \$181.11 per month, however in month 18, John loses his job and is unable to make the required payments . John is now in default after paying the 15% deposit and 18 of the required 24 installment payments. John is now in default and the County can move forward with the foreclosure action with only \$1,049.64 left on the delinquent taxes on a property that is assessed at \$52,000..



Scenario 4

John Q. Public owes 3 years of taxes totaling \$4,526.45. He enters into a 24 month installment payment agreement. He makes the necessary 15% deposit of 678.97 and stays current on all of the taxes post agreement while paying \$181.11 per month, however in month 4, having avoided the auction, John sells his property to his neighbor. The neighbor having trusted John, a long time friend, does not do a tax search, John stops making payments on the installment agreement. John is now in default and the County can move forward with the foreclosure action. The new owner wakes up to an auction sign on his property as the County is now free to proceed with enforcement based on John's default.



Installment Payment Contract Amortization Schedule				Parcel I.D. : 203.-2-21.2			Town: Fort Edward		
	Delinquent Amount		\$4,526.45						
	Deposit Amount - 15%		\$678.97						
	Installment Agreement Amount		\$3,847.48		Scheduled payment		\$181.11		
	Annual interest rate		12.00%		Scheduled number of payments		24		
	Loan period in years		2		Actual number of payments		24		
	Number of payments per year		12		Total early payments		\$0.00		
	Start date of loan		6/1/2019		Total interest		\$499.26		
	Optional extra payments		\$0.00		Taxpayer's Name		Beth Woodard		
PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	EXTRA PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
1	6/1/2019	\$3,847.48	\$181.11	\$0.00	\$181.11	\$142.64	\$38.47	\$3,704.84	\$38.47
2	7/1/2019	\$3,704.84	\$181.11	\$0.00	\$181.11	\$144.07	\$37.05	\$3,560.77	\$75.52
3	8/1/2019	\$3,560.77	\$181.11	\$0.00	\$181.11	\$145.51	\$35.61	\$3,415.27	\$111.13
4	9/1/2019	\$3,415.27	\$181.11	\$0.00	\$181.11	\$146.96	\$34.15	\$3,268.31	\$145.28
5	10/1/2019	\$3,268.31	\$181.11	\$0.00	\$181.11	\$148.43	\$32.68	\$3,119.88	\$177.97
6	11/1/2019	\$3,119.88	\$181.11	\$0.00	\$181.11	\$149.92	\$31.20	\$2,969.96	\$209.17
7	12/1/2019	\$2,969.96	\$181.11	\$0.00	\$181.11	\$151.41	\$29.70	\$2,818.55	\$238.87
8	1/1/2020	\$2,818.55	\$181.11	\$0.00	\$181.11	\$152.93	\$28.19	\$2,665.62	\$267.05
9	2/1/2020	\$2,665.62	\$181.11	\$0.00	\$181.11	\$154.46	\$26.66	\$2,511.16	\$293.71
10	3/1/2020	\$2,511.16	\$181.11	\$0.00	\$181.11	\$156.00	\$25.11	\$2,355.16	\$318.82
11	4/1/2020	\$2,355.16	\$181.11	\$0.00	\$181.11	\$157.56	\$23.55	\$2,197.59	\$342.37
12	5/1/2020	\$2,197.59	\$181.11	\$0.00	\$181.11	\$159.14	\$21.98	\$2,038.45	\$364.35
13	6/1/2020	\$2,038.45	\$181.11	\$0.00	\$181.11	\$160.73	\$20.38	\$1,877.73	\$384.73
14	7/1/2020	\$1,877.73	\$181.11	\$0.00	\$181.11	\$162.34	\$18.78	\$1,715.39	\$403.51
15	8/1/2020	\$1,715.39	\$181.11	\$0.00	\$181.11	\$163.96	\$17.15	\$1,551.43	\$420.66
16	9/1/2020	\$1,551.43	\$181.11	\$0.00	\$181.11	\$165.60	\$15.51	\$1,385.83	\$436.18
17	10/1/2020	\$1,385.83	\$181.11	\$0.00	\$181.11	\$167.26	\$13.86	\$1,218.57	\$450.03
18	11/1/2020	\$1,218.57	\$181.11	\$0.00	\$181.11	\$168.93	\$12.19	\$1,049.64	\$462.22
19	12/1/2020	\$1,049.64	\$181.11	\$0.00	\$181.11	\$170.62	\$10.50	\$879.03	\$472.72
20	1/1/2021	\$879.03	\$181.11	\$0.00	\$181.11	\$172.32	\$8.79	\$706.70	\$481.51
21	2/1/2021	\$706.70	\$181.11	\$0.00	\$181.11	\$174.05	\$7.07	\$532.65	\$488.57
22	3/1/2021	\$532.65	\$181.11	\$0.00	\$181.11	\$175.79	\$5.33	\$356.87	\$493.90
23	4/1/2021	\$356.87	\$181.11	\$0.00	\$181.11	\$177.55	\$3.57	\$179.32	\$497.47
24	5/1/2021	\$179.32	\$181.11	\$0.00	\$179.32	\$177.53	\$1.79	\$0.00	\$499.26