

**MURRAY PARK CONDOMINIUMS ASSOCIATION OF UNIT OWNERS**  
**MAINTENANCE PLAN & RESERVE STUDY**  
**WITH VISUAL SITE INSPECTION**  
Year Built: **1980**

*Prepared by:*



Sellers. Buyers. Property Management.  
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Murray Park Condominiums Association of Unit Owners - RESERVE STUDY: Component Summary By Year

Reviewed: 11/5/2020

Description	Year	Serv.	Rep.	Adj.	Rem.	Units	Cost	Current	Previous	Revision	Expenditures	Proj. Balance	Act. Balance	Year
													101,388.56	2017
Building Envelope Inspection	2018	1980	7	0	7	1	5,381.25	5,381.25	5,381.25	0.00				
Exterior Building Repairs (2018)	2018	2013	7	-3	10	1	30,783.96	30,783.96	30,783.96	0.00	36,165.21	137,223.35	152,764.92	2018
Asphalt & Curb Painting	2019	2012	3	0	3	1	1,000.00	1,000.00	0.00	1,000.00				
Bark Mulch 1	2019	2012	3	0	3	1	5,400.00	5,400.00	0.00	5,400.00				
Carport Support Poles - Replacement 1	2019	1980	20	0	20	1	25,000.00	25,000.00	0.00	25,000.00				
Concrete Walkway - Repairs	2019	2008	5	2	3	599	11.59	6,942.41	6,942.41	0.00				
Curb Repair	2019	2009	5	0	5	1	3,073.96	3,073.96	3,073.96	0.00				
Contingency Reserve Expenses	2019	2018	3	0	3	1	15,500.00	15,500.00	0.00	15,500.00				
Decks, Landings & Stairs - Repair/Replace	2019	2016	3	0	3	1	22,000.00	22,000.00	0.00	22,000.00				
Fence: Wood - Repairs	2019	2007	7	0	7	240	30.13	7,231.20	7,231.20	0.00				
Irrigation Controller - Replacement	2019	2004	15	-5	20	1	1,159.00	1,159.00	1,159.00	0.00				
Landscaping - Renovation	2019	2000	10	0	10	1	2,500.00	2,500.00	0.00	2,500.00				
Lighting - Exterior Repairs/Replacement	2019	2000	5	0	5	1	2,500.00	2,500.00	0.00	2,500.00				
Pressure Washing - Curbs & Garbage Areas	2019	2017	3	0	3	1	3,500.00	3,500.00	0.00	3,500.00				
Retaining Walls & Handrails - Repair	2019	1980	10	0	10	1	5,795.01	5,795.01	5,795.01	0.00				
Wood Trash/Recycle Enclosures - Repair	2019	2012	5	0	5	1	2,387.55	2,387.55	2,387.55	0.00	103,989.13	123,115.79	125,405.73	2019
Bark Mulch 2	2020	2017	3	0	3	1	4,500.00	4,500.00	0.00	4,500.00				
Carport Support Poles - Replacement 2	2020	2000	20	0	20	1	25,000.00	25,000.00	0.00	25,000.00				
Chimney Inspections (Exterior) & Cleaning	2020	2017	3	0	3	1	7,500.00	7,500.00	0.00	7,500.00				
Decks, Landings & Stairs - Repair/Replace	2020	2017	3	0	3	1	22,000.00	15,000.00	0.00	15,000.00				
Exterior Building Repairs (2020)	2020	2013	7	0	7	1	30,783.73	30,783.73	30,783.73	0.00				
Pressure Washing - Sidewalks	2020	2015	5	0	5	1	3,588.00	3,588.00	0.00	3,588.00				
Tree Trimming & Pruning (Moderate)	2020	2017	3	0	3	1	1,500.00	1,500.00	0.00	1,500.00	87,871.73	117,821.20	117,821.20	2020
Bark Mulch 3	2021	2018	3	0	3	1	3,500.00	3,500.00	0.00	3,500.00				
Concrete Curbs & Sidewalks - Repair/Replace	2021	2006	15	0	15	1	7,500.00	7,500.00	0.00	7,500.00				
Exterior Building Repairs (2021)	2021	2014	7	0	7	1	35,000.00	35,000.00	30,783.73	4,216.27				
Plumbing Study	2021	1981	40	0	40	1	11,590.04	11,590.04	11,590.04	0.00				
Pressure Washing - Stairways & Landings	2021	2016	5	0	5	1	2,692.00	2,692.00	0.00	2,692.00				
Tree Trimming & Pruning (Elevated)	2021	2016	5	0	5	1	3,000.00	3,000.00	0.00	3,000.00				
Unit Sign Lights - Replacement	2021	1991	30	8	22	80	150.00	12,000.00	12,000.00	0.00	75,282.04	129,249.34	129,249.34	2021
Asphalt Repairs	2022	2017	5	0	5	1	4,259.34	4,259.34	4,259.34	0.00				
Bark Mulch 1	2022	2017	5	0	5	1	1,938.00	1,938.00	0.00	1,938.00				
Concrete Curbs & Sidewalks - Repair/Replace	2022	2007	15	0	15	1	7,500.00	7,500.00	0.00	7,500.00				
Exterior Building Repairs (2022)	2022	2015	7	0	7	1	35,000.00	35,000.00	30,783.73	4,216.27				

Pressure Washing - Curbs & Garbage Areas	2022	2017	5	0	5	1	3,677.00	3,677.00	0.00	3,677.00	52,374.34	170,521.99	170,521.99	2022
Asphalt - Seal Coat 1	2023	2018	5	0	5	49,250	0.22	10,835.00	10,835.00	0.00				
Bark Mulch 2	2023	2018	5	0	5	1	1,987.00	1,987.00	0.00	1,987.00				
Building Lights - Replacement	2023	1993	30	8	22	240	86.92	20,860.80	20,860.80	0.00				
Common Area Lights - Replacement	2023	1998	25	0	25	1	29,510.08	29,510.08	29,510.08	0.00				
Concrete Curbs & Sidewalks - Repair/Replace	2023	2008	15	0	15	1	7,500.00	7,500.00	0.00	7,500.00				
Pressure Washing - Sidewalks	2022	2017	5	0	5	1	3,863.00	3,863.00	0.00	3,863.00				
Tree Trimming & Pruning (Moderate)	2023	2020	3	0	3	1	2,000.00	2,000.00	0.00	2,000.00	76,555.88	195,104.86	195,104.86	2023
Bark Mulch 3	2024	2019	5	0	5	1	1,987.00	1,987.00	0.00	1,987.00				
Concrete Curbs & Sidewalks - Repair/Replace	2024	2009	15	0	15	1	7,500.00	7,500.00	0.00	7,500.00				
Landscaping - Renovation	2024	2019	5	0	5	1	10,000.00	10,000.00	0.00	10,000.00				
Pressure Washing - Stairways & Landings	2024	2019	5	0	5	1	3,960.00	3,960.00	0.00	3,960.00	23,447.00	280,887.70	280,887.70	2024
Bark Mulch 1	2025	2020	5	0	5	1	2,087.00	2,087.00	0.00	2,087.00				
Concrete Curbs & Sidewalks - Repair/Replace	2025	2010	15	0	15	1	7,500.00	7,500.00	0.00	7,500.00				
Insurance Deductible	2025	2024	1	0	1	1	10,000.00	10,000.00	10,000.00	0.00				
Mailboxes - Repair	2025	2021	4	0	4	1	632.70	632.70	632.70	0.00				
Pressure Washing - Curbs & Garbage Areas	2025	2022	3	0	3	1	4,059.00	4,059.00	0.00	4,059.00				
Roof & Gutter - Replacement (Phase 1)	2025	1995	30	0	30	1	157,500.00	157,500.00	0.00	157,500.00	181,778.70	217,077.24	217,077.24	2025
Bark Mulch 2	2026	2021	5	0	5	1	2,140.00	2,140.00	0.00	2,140.00				
Landscaping - Renovation	2026	2021	5	0	5	1	5,381.25	5,381.25	5,381.25	0.00				
Pressure Washing - Sidewalks	2026	2021	5	0	5	1	4,160.00	4,160.00	0.00	4,160.00				
Tree Trimming & Pruning (Elevated)	2026	2023	3	0	3	1	3,500.00	3,500.00	0.00	3,500.00	15,181.25	329,301.69	329,301.69	2026
Bark Mulch 3	2027	2022	5	0	5	1	2,193.00	2,193.00	0.00	2,193.00				
Electrical Study	2027	1987	40	0	40	1	11,590.00	11,590.00	11,590.00	0.00				
Painting - Exterior Siding, Trim, & Carports	2027	2020	7	0	7	1	115,831.41	115,831.41	115,831.41	0.00				
Pressure Washing - Stairways & Landings	2027	2022	5	0	5	1	4,059.00	4,059.00	0.00	4,059.00				
Roof & Gutter - Replacement (Phase 2)	2027	1997	30	0	30	1	150,000.00	150,000.00	0.00	150,000.00	283,673.41	180,678.32	180,678.32	2027
Bark Mulch 1	2028	2023	5	0	5	1	2,248.00	2,248.00	0.00	2,248.00				
Metal Chimney Caps - Replacement	2028	2013	15	4	11	1	7,162.64	7,162.64	7,162.64	0.00	9,410.64	314,420.72	314,420.72	2028
Bark Mulch 2	2029	2024	5	0	5	1	2,304.00	2,304.00	0.00	2,304.00				
Pressure Washing - Curbs & Garbage Areas	2029	2024	5	0	5	1	4,480.00	4,480.00	0.00	4,480.00				
Roof & Gutter - Replacement (Phase 3)	2029	1999	30	0	30	1	165,375.00	165,375.00	0.00	165,375.00				
Tree Trimming & Pruning (Moderate)	2029	2026	3	0	3	1	2,500.00	2,500.00	0.00	2,500.00	174,659.00	291,503.94	291,503.94	2029
Asphalt - Overlay	2030	2006	24	29	-5	49,250	2.32	114,260.00	114,260.00	0.00				
Bark Mulch 3	2030	2025	5	0	5	1	2,362.00	2,362.00	0.00	2,362.00				
Chain Link Fence - Replacement	2030	1980	50	0	50	911	30.13	27,448.43	27,448.43	0.00				
Gutters & Downspouts - Partial Replacement	2030	1980	50	-34	84	1	55,331.40	55,331.40	55,331.40	0.00				
Pressure Washing - Sidewalks	2030	2025	5	0	5	1	4,592.00	4,592.00	0.00	4,592.00	203,993.83	248,356.86	248,356.86	2030
Asphalt - Seal Coat 2	2031	2026	5	0	5	49,250	0.22	7,409.52	7,409.52	0.00				

Bark Mulch 1	2031	2026	5	0	5	1	2,421.00	2,421.00	0.00	2,421.00				
Insurance Deductible	2031	2030	1	0	1	1	10,000.00	10,000.00	10,000.00	0.00				
Landscaping - Renovation	2031	2026	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Pressure Washing - Stairways & Landings	2031	2028	3	0	3	1	4,707.00	4,707.00	0.00	4,707.00				
Tree Trimming & Pruning (Elevated)	2031	2028	3	0	3	1	4,000.00	4,000.00	0.00	4,000.00	43,537.52	375,316.91	375,316.91	2031
Bark Mulch 2	2032	2027	5	0	5	1	2,481.00	2,481.00	0.00	2,481.00				
Tree Trimming & Pruning (Moderate)	2032	2029	3	0	3	1	3,000.00	3,000.00	0.00	3,000.00				
Bark Mulch 2	2032	2027	5	0	5	1	2,481.00	2,481.00	0.00	2,481.00	5,481.00	550,563.32	550,563.32	2032
Bark Mulch 3	2033	2028	5	0	5	1	2,607.00	2,543.00	0.00	2,543.00				
Pressure Washing - Curbs & Garbage Areas	2033	2028	5	0	5	1	3,532.00	3,532.00	0.00	3,532.00	6,075.00	736,059.38	736,059.38	2033
Bark Mulch 1	2034	2029	5	0	5	1	2,672.00	2,607.00	0.00	2,607.00				
Pressure Washing - Sidewalks	2034	2029	5	0	5	1	3,677.00	3,677.00	0.00	3,677.00				
Window - Replacement	2034	2029	5	0	5	1	350,000.00	350,000.00	0.00	350,000.00	356,284.00	582,840.70	582,840.70	2034
Bark Mulch 2	2035	2030	5	0	5	1	2,481.00	2,672.00	0.00	2,672.00				
Pressure Washing - Stairways & Landings	2035	2032	3	0	3	1	5,196.00	5,196.00	0.00	5,196.00				
Tree Trimming & Pruning (Moderate)	2035	2032	3	0	3	1	3,500.00	3,500.00	0.00	3,500.00	11,368.00	786,721.95	786,721.95	2035
Bark Mulch 3	2036	2031	5	0	5	1	2,543.00	2,739.00	0.00	2,739.00				
Landscaping - Renovation	2036	2031	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Siding - Replacement Phase 1	2036	2031	5	0	5	1	410,000.00	410,000.00	0.00	410,000.00				
Tree Trimming & Pruning (Elevated)	2036	2031	5	0	5	1	4,500.00	4,500.00	0.00	4,500.00	432,239.00	582,647.14	582,647.14	2036
Bark Mulch 1	2037	2032	5	0	5	1	2,672.00	2,807.00	0.00	2,807.00				
Landscaping - Renovation	2037	2032	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Pressure Washing - Curbs & Garbage Areas	2037	2034	3	0	3	1	2,899.00	2,899.00	0.00	2,899.00				
Siding - Replacement Phase 2	2037	2032	5	0	5	1	420,250.00	420,250.00	0.00	420,250.00	440,956.00	383,545.19	383,545.19	2037
Bark Mulch 2	2038	2033	5	0	5	1	2,878.00	2,878.00	0.00	2,878.00				
Insurance Deductible	2038	2037	1	0	1	1	10,000.00	10,000.00	10,000.00	0.00				
Tree Trimming & Pruning (Moderate)	2038	2035	3	0	3	1	4,000.00	4,000.00	0.00	4,000.00	16,878.00	608,521.24	608,521.24	2038
Bark Mulch 3	2039	2034	5	0	5	1	2,950.00	2,950.00	0.00	2,950.00				
Carport Support Poles - Replacement 1	2039	2019	20	0	20	1	40,965.00	40,965.00	0.00	40,965.00				
Siding - Replacement Phase 3	2039	2034	5	0	5	1	430,500.00	430,500.00	0.00	430,500.00	474,415.00	375,960.29	375,960.29	2039
Bark Mulch 1	2040	2035	5	0	5	1	2,672.00	2,672.00	0.00	2,672.00				
Carport Support Poles - Replacement 2	2040	2020	20	0	20	1	41,990.00	41,990.00	0.00	41,990.00	44,662.00	573,152.34	573,152.34	2040
Balcony Deck & Entry Stairs - Repairs 1	2041	2016	25	0	25	1	235,000.00	235,000.00	235,000.00	0.00				
Bark Mulch 2	2041	2036	5	0	5	1	2,878.00	2,099.00	0.00	2,099.00				
Landscaping - Renovation	2041	2036	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Tree Trimming & Pruning (Elevated)	2041	2036	5	0	5	1	5,000.00	5,000.00	0.00	5,000.00	257,099.00	545,814.69	545,814.69	2041
Balcony Deck & Entry Stairs - Repairs 2	2042	2017	25	0	25	1	235,000.00	235,000.00	235,000.00	0.00				
Bark Mulch 3	2042	2037	5	0	5	1	2,950.00	3,176.00	0.00	3,176.00				
Balcony Deck & Entry Stairs - Repairs 3	2042	2017	25	0	25	1	235,000.00	235,000.00	227,000.00	8,000.00	473,176.00	290,911.97	290,911.97	2042

Bark Mulch 1	2043	2038	5	0	5	1	2,672.00	3,256.00	0.00	3,256.00				
Tree Trimming & Pruning (Moderate)	2043	2040	3	0	3	1	4,500.00	4,500.00	0.00	4,500.00	7,756.00	490,515.58	490,515.58	2043
Bark Mulch 2	2044	2039	5	0	5	1	2,878.00	3,337.00	0.00	3,337.00	3,337.00	484,566.60	484,566.60	2044
Bark Mulch 3	2045	2040	5	0	5	1	2,950.00	3,421.00	0.00	3,421.00				
Insurance Deductible	2045	2044	1	0	1	1	10,000.00	10,000.00	10,000.00	0.00	13,421.00	658,287.66	658,287.66	2045
Bark Mulch 1	2046	2041	5	0	5	1	2,950.00	3,506.00	0.00	3,506.00				
Landscaping - Renovation	2046	2041	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Tree Trimming & Pruning (Elevated)	2046	2041	5	0	5	1	5,500.00	5,500.00	0.00	5,500.00	5,500.00	830,572.61	830,572.61	2046
Bark Mulch 2	2047	2042	5	0	5	1	2,672.00	3,594.00	0.00	3,594.00	3,594.00	986,985.06	986,985.06	2047
Bark Mulch 3	2048	2043	5	0	5	1	2,878.00	3,684.00	0.00	3,684.00				
Building Envelope Inspection	2048	1980	10	0	10	1	9,425.00	9,425.00	0.00	9,425.00				
Exterior Building Repairs (2048)	2048	2013	7	-3	10	1	53,872.00	53,872.00	0.00	53,872.00	66,981.00	1,064,009.87	1,064,009.87	2048
Bark Mulch 1	2049	2044	5	0	5	1	2,950.00	3,776.00	3,776.00	0.00	3,776.00	1,189,839.10	1,189,839.10	2049
Carport Support Poles - Replacement 1	2049	2029	20	0	20	1	43,750.00	43,750.00	0.00	43,750.00				
Concrete Walkway - Repairs	2049	2044	5	2	3	599	20.28	12,147.72	0.00	12,147.72				
Curb Repair	2049	2044	5	0	5	1	5,379.00	5,379.00	0.00	5,379.00				
Contingency Reserve Expenses	2049	2046	3	0	3	1	27,125.00	27,125.00	0.00	27,125.00				
Decks, Landings & Stairs - Repair/Replace	2049	2046	3	0	3	1	38,500.00	38,500.00	0.00	38,500.00				
Fence: Wood - Repairs	2049	2042	7	0	7	240	52.73	12,655.20	0.00	12,655.20				
Irrigation Controller - Replacement	2049	2034	15	-5	20	1	2,028.00	2,028.00	0.00	2,028.00				
Landscaping - Renovation	2049	2044	5	0	5	1	4,375.00	4,375.00	0.00	4,375.00				
Lighting - Exterior Repairs/Replacement	2049	2044	5	0	5	1	4,375.00	4,375.00	0.00	4,375.00				
Pressure Washing - Curbs & Garbage Areas	2049	2046	3	0	3	1	6,125.00	6,125.00	0.00	6,125.00				
Retaining Walls & Handrails - Repair	2049	2039	10	0	10	1	10,141.00	10,141.00	0.00	10,141.00				
Tree Trimming & Pruning (Moderate)	2049	2046	3	0	3	1	5,000.00	5,000.00	0.00	5,000.00				
Wood Trash/Recycle Enclosures - Repair	2049	2044	5	0	5	1	4,178.00	4,178.00	0.00	4,178.00	179,554.92	1,139,889.41	1,139,889.41	2049
Bark Mulch 2	2050	2045	5	0	5	1	2,672.00	3,870.00	3,870.00	0.00				
Carport Support Poles - Replacement 2	2050	2030	20	0	20	1	43,750.00	43,750.00	0.00	43,750.00				
Chimney Inspections (Exterior) & Cleaning	2050	2047	3	0	3	1	13,125.00	13,125.00	0.00	13,125.00				
Decks, Landings & Stairs - Repair/Replace	2050	2047	3	0	3	1	38,500.00	15,000.00	0.00	15,000.00				
Exterior Building Repairs (2020)	2050	2043	7	0	7	1	53,872.00	53,872.00	0.00	53,872.00				
Pressure Washing - Sidewalks	2050	2045	5	0	5	1	6,279.00	6,279.00	0.00	6,279.00	135,896.00	1,133,598.64	1,133,598.64	2050
Asphalt - Replacement	2051	2021	30	0	30	49,250	3.54	174,345.00	174,345.00	0.00				
Bark Mulch 3	2051	2046	5	0	5	1	2,950.00	2,950.00	2,950.00	0.00				
Exterior Building Repairs (2021)	2051	2044	7	0	7	1	35,000.00	35,000.00	0.00	35,000.00				
Landscaping - Renovation	2051	2046	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Plumbing Study	2051	2011	40	0	40	1	11,590.04	11,590.04	0.00	11,590.04				
Pressure Washing - Stairways & Landings	2051	2046	5	0	5	1	2,692.00	2,692.00	0.00	2,692.00				
Tree Trimming & Pruning (Elevated)	2051	2046	5	0	5	1	6,000.00	6,000.00	0.00	6,000.00				

Unit Sign Lights - Replacement	2051	2021	30	8	22	80	150.00	12,000.00	0.00	12,000.00	259,577.04	1,003,626.83	1,003,626.83	2051
Asphalt Repairs	2052	2047	5	0	5	1	4,259.34	4,259.34	0.00	4,259.34				
Bark Mulch 1	2052	2047	5	0	5	1	2,950.00	3,776.00	3,776.00	0.00				
Carport Support Poles - Replacement 3	2052	2022	30	0	30	1	43,750.00	43,750.00	0.00	43,750.00				
Exterior Building Repairs (2022)	2052	2045	7	0	7	1	35,000.00	35,000.00	30,783.73	4,216.27				
Pressure Washing - Curbs & Garbage Areas	2052	2047	5	0	5	1	3,677.00	3,677.00	0.00	3,677.00				
Tree Trimming & Pruning (Moderate)	2052	2049	3	0	3	1	5,500.00	5,500.00	0.00	5,500.00	95,962.34	1,037,269.72	1,037,269.72	2052
Bark Mulch 2	2053	2048	5	0	5	1	2,672.00	3,594.00	3,594.00	0.00	3,594.00	1,163,280.94	1,163,280.94	2053
Bark Mulch 3	2054	2049	5	0	5	1	2,878.00	3,684.00	3,684.00	0.00				
Roof - Replacement (Phase 1)	2054	2024	30	0	30	1	322,501.00	322,501.00	322,501.00	322,501.00	326,185.00	966,701.17	966,701.17	2054
Bark Mulch 1	2055	2050	5	0	5	1	2,950.00	3,776.00	3,776.00	3,776.00				
Roof - Replacement (Phase 2)	2055	2025	30	0	30	1	338,626.00	338,626.00	338,626.00	338,626.00	342,402.00	753,904.40	753,904.40	2055
Bark Mulch 2	2056	2051	5	0	5	1	2,672.00	3,594.00	3,594.00	3,594.00				
Landscaping - Renovation	2056	2051	5	0	5	1	15,000.00	15,000.00	0.00	15,000.00				
Roof - Replacement (Phase 3)	2056	2026	30	0	30	1	355,557.00	355,557.00	355,557.00	355,557.00				
Tree Trimming & Pruning (Elevated)	2056	2051	5	0	5	1	6,000.00	6,000.00	0.00	6,000.00	380,151.00	503,358.63	503,358.63	2056
<b>Total Asset Summary</b> .....							<b>5,731,451</b>	<b>2,577,041</b>	<b>4,178,464</b>	<b>5,714,240</b>				

\* Future expenses are calculated at a 2.5% growth, compounded yearly.

\*\* Minimum projected Reserve balance threshold..... Year: **2020** Amount: **117,821.20**

**Key:**

Completed Components
Components Not Included in Previous Reserve Study
Large Component Costs >\$10K
Projected Reserve Acct. Balances/Year
Components Moved from Prior or Subsequent Years
Unfunded in Previous Reserve Study



Revised: 11/5/2020

**Murray Park Condominiums Association of Unit Owners - RESERVE STUDY: Contribution Summary By Year**

Year	Reserves	Multiplier	Num. Year	% Chg/yr	Avg/Unit/Mo
2013	52,503	1.000	-5	0.00%	0.00
2014	53,004	1.010	-4	0.95%	0.52
2015	54,864	1.054	-3	5.39%	1.94
2016	56,784	1.069	-2	6.90%	2.00
2017	63,030	1.110	-1	11.00%	6.51
2018	72,000	1.142	0	14.23%	9.34
2019	74,340	1.035	1	3.50%	2.44
2020	80,287	1.080	2	8.00%	6.20
2021	86,710	1.080	3	8.00%	6.69
2022	93,647	1.080	4	8.00%	7.23
2023	101,139	1.080	5	8.00%	7.80
2024	109,230	1.080	6	8.00%	8.43
2025	117,968	1.080	7	8.00%	9.10
2026	127,406	1.080	8	8.00%	9.83
2027	135,050	1.060	9	6.00%	7.96
2028	143,153	1.060	10	6.00%	8.44
2029	151,742	1.060	11	6.00%	8.95
2030	160,847	1.060	12	6.00%	9.48
2031	170,498	1.060	13	6.00%	10.05
2032	180,727	1.060	14	6.00%	10.66
2033	191,571	1.060	15	6.00%	11.30
2034	203,065	1.060	16	6.00%	11.97
2035	215,249	1.060	17	6.00%	12.69
2036	228,164	1.060	18	6.00%	13.45
2037	241,854	1.060	19	6.00%	14.26
2038	241,854	1.000	20	0.00%	0.00
2039	241,854	1.000	21	0.00%	0.00
2040	241,854	1.000	22	0.00%	0.00
2041	229,761	0.950	23	-5.00%	-12.60
2042	218,273	0.950	24	-5.00%	-11.97
2043	207,360	0.950	25	-5.00%	-11.37
2044	196,992	0.950	26	-5.00%	-10.80
2045	187,142	0.950	27	-5.00%	-10.26
2046	177,785	0.950	28	-5.00%	-9.75
2047	160,006	0.900	29	-10.00%	-18.52

2048	144,006	0.900	<b>30</b>	-10.00%	-16.67
2049	129,605	0.900	<b>31</b>	-10.00%	-15.00
2050	129,605	1.000	<b>32</b>	0.00%	0.00
2051	129,605	1.000	<b>33</b>	0.00%	0.00
2052	129,605	1.000	<b>34</b>	0.00%	0.00
2053	129,605	1.000	<b>35</b>	0.00%	0.00
2054	129,605	1.000	<b>36</b>	0.00%	0.00
2055	129,605	1.000	<b>37</b>	0.00%	0.00
2056	129,605	1.000	<b>38</b>	0.00%	0.00
2057	129,605	1.000	<b>39</b>	0.00%	0.00
2058	129,605	1.000	<b>40</b>	0.00%	0.00
2059	129,605	1.000	<b>41</b>	0.00%	0.00
2060	129,605	1.000	<b>42</b>	0.00%	0.00
2061	129,605	1.000	<b>43</b>	0.00%	0.00
2062	129,605	1.000	<b>44</b>	0.00%	0.00
2063	129,605	1.000	<b>45</b>	0.00%	0.00

Prepared by:



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