DE PERE

Redevelopment Authority Regular Meeting Agenda

Monday, August 24, 2026 at 5:30 PM

Council Chambers and Virtual

In-Person Attendance:	**Electronic Meeting Access:**	**Telephonic Meeting Access:**
City Hall Council Chambers 2nd Floor City Hall 335 S Broadway	https://www.gotomeet.me/DePere	(866) 899-4679 -or- (312) 757-3117 Access Code: 154-883-28

1. **Call to Order**

2. **Roll Call**

3. **Public Comments**

   Comments made during the public comment period shall pertain only to matters under the jurisdiction of the Redevelopment Authority. §6-3(f) DPMC

4. **New Business**

   A. Approval of the minutes of the July 28, 2025 Redevelopment Authority meeting.

   B. Election of Vice Chair Person.

   C. Consideration and Possible Action on the De Pere Home Improvement Loan for Cinthia Dziaduch, property owner at 1305 Lost Dauphin, De Pere WI 54115.*

5. **Adjournment**

Any person wishing to attend this meeting who, because of disability, requires special accommodations should contact the Clerk's office at 339-4050 by Noon, the previous day so that arrangements can be made.

The Public or Members of the Redevelopment Authority, which may count toward an official quorum, may attend the meeting either in person in the Council Chambers or telephonically or electronically via video conferencing or other appropriate technological means.

This meeting may also be rebroadcast on TV throughout the week and available on demand at https://deperewi.portal.civicclerk.com/.

City of De Pere, Wisconsin

4.A

Request for Redevelopment Authority Action

Meeting Date:	August 24, 2026
Department:	Development Services
From:	Kelly Barker, Administrative Assistant
Subject:	Approval of the minutes of the July 28, 2025 Redevelopment Authority meeting.
Recommendation:	Motion to approve.

Attachments:
RDA_Jul2025_Minutes_Draft

Redevelopment Authority

Regular Meeting

Minutes

335 South Broadway
De Pere, WI 54115
www.deperewi.gov

Monday, July 28, 2025	**5:30 PM**	**335 S Broadway, De Pere, Wisconsin 54115**

I. Call to Order

1. Roll Call

Also present: Economic Development Planner Quasan Shaw.

2. Approval of the minutes of the April 28, 2025 Redevelopment Authority meeting.

RESULT:	**Approved**
MOVER:	Joe Van Deurzen
SECONDER:	Lisa VandenAvond
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond, Joe Van Deurzen

3. Public Comment on Matters not on the Agenda. Comments made during the public comment period shall pertain only to matters under the jurisdiction of the Redevelopment Authority. §6-3(f) DPMC

There were no public comments.

4. Annual Election of Chairperson and Vice Chairperson.

Joe Van Deurzen moved, ,seconded by Jerry Henrigillis, to nominate Ted Penn as chairperson. Upon vote, motion carried unanimously. Joe then suggested nominating Julie Van Straten as vice chair. Carol Karls suggested waiting to re-elect her until she was present at the meeting. Ted said he would reach out to her. For now, it was decided to table the nomination of vice chair until the next meeting. Ted Penn moved, seconded by Lisa VandenAvond, to table the nomination; the motion carried 5-1.

RESULT:	**Approved**
MOVER:	Joe Van Deurzen
SECONDER:	Jerry Henrigillis
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond, Joe Van Deurzen

RESULT:	**Tabled (5-1)**
MOVER:	Ted Penn
SECONDER:	Lisa VandenAvond
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond
NAYES:	Joe Van Deurzen

5. Introduction of City Manager Kimberly Flom.

City Manager Kim Flom thanked Jerry Henrigillis for his service, as he is leaving his position on the RDA.

6. Consideration and Possible Action on the De Pere Home Improvement Loan for Sue Brosig, property owner at 618 N. Clay Street, De Pere WI 54115*

Economic Development Planner Quasan Shaw reviewed the home improvement loan. The homeowner is replacing windows and remodeling a bathroom.. Joe Van Deurzen moved, seconded by Lisa VandenAvond, to approve the loan in the amount of $20,000. Upon vote, motion carried unanimously.

RESULT:	**Approved**
MOVER:	Joe Van Deurzen
SECONDER:	Lisa VandenAvond
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond, Joe Van Deurzen

7. Consideration and Possible Action on Façade Grant Request for 301 Main Avenue (WD-906), Gavic Holdings LLC.*

Economic Development Planner Quasan Shaw reviewed the facade grant request. In 2011, a facade grant was approved for $10,000. It has been over 10 years ago, so the owner can apply again. Staff recommended approval of the facade grant in the amount of $30,000. Ted Penn moved, seconded by Carol, to open the meeting. Tom Gavic addressed the board. He explained that the back entrance (South entrance) is going to become the main commercial entrance to the building. Jerry Henrigillis moved, seconded by Carol Karls, to close the meeting. Joe Van Deurzen moved, seconded by Jerry Henrigillis, to approve the request. Upon vote, motion carried unanimously.

RESULT:	**Approved**
MOVER:	Joe Van Deurzen
SECONDER:	Jerry Henrigillis
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond, Joe Van Deurzen

8. Consideration and Possible Action on Façade Grant Request for 305 Main Avenue (WD-907), Gavic Holdings LLC.*

Economic Development Planner Quasan Shaw reviewed the facade grant request. Joe Van Deurzen moved, seconded by Jerry Henrigilllis, to open the meeting. Upon vote, motion carried unanimously. This is the property next door to 301 Main Avenue. Tom Gavic stated that this is a rental property upstairs. Jerry Henrigillis moved, seconded by Joe Van Deurzen, to go back to closed session. Upon vote, motion carried unanimously. Carol Karls moved, seconded by Kendall Dvorak, to approve the request. Upon vote, motion carried unanimously.

RESULT:	**Approved**
MOVER:	Carol Karls
SECONDER:	Kendall Dworak
AYES:	Kendall Dworak, Jerry Henrigillis, Carol Karls, Ted Penn, Lisa VandenAvond, Joe Van Deurzen

9. Adjournment.

Lisa VandenAvond moved, seconded by Joe Van Deurzen, to adjourn the meeting at 6:03 PM. Upon vote, motion carried unanimously.

Respectfully submitted,
Kelly Barker

City of De Pere, Wisconsin

4.B

Request for Redevelopment Authority Action

Meeting Date:	August 24, 2026
Department:	Development Services
From:	Kelly Barker, Administrative Assistant
Subject:	Election of Vice Chair Person.
Recommendation:	Motion to approve.

Attachments:
None

City of De Pere, Wisconsin

4.C

Request for Redevelopment Authority Action

Meeting Date:	August 24, 2026
Department:	Development Services
From:	Quasan Shaw, Community & Economic Development Specialist
Subject:	Consideration and Possible Action on the De Pere Home Improvement Loan for Cinthia Dziaduch, property owner at 1305 Lost Dauphin, De Pere WI 54115.*
Recommendation:	Motion to approve.

De Pere Home Improvement Loan application.

Attachments:
(DR-2602) Dziaduch Review Memo 08242026, Dziaduch Housing Loan Amortization

CITY OF DE PERE
MEMO

To: Redevelopment Authority
From: Quasan Shaw, Economic Development Planner
Date: August 24, 2026

RE: Consideration and Possible Action on the De Pere Home Improvement Loan for Cinthia Dziaduch, property owner at 1305 Lost Dauphin, De Pere WI 54115.*

Background:

The City received the Home Improvement Loan application on July 14, 2026, from Cinthia Dziaduch, property owner at 1305 Lost Dauphin. The applicant is proposing to remove existing stucco from the home and replace it with new vinyl siding and paint the existing basement foundation.

Proposed Scope of Work	1) Remove existing stucco from home. 2) Add a new vinyl siding to home. 3) Paint basement foundation.
Applicants:	Cinthia Dziaduch
Location of Home:	1304 Lost Dauphin
Number of Bedrooms:	3
Age of Structure:	Unknown
Owner Occupied:	Yes
Household Size:	1
Own Home/Purchasing:	Owned – 6 Years
Received multiple Quotes:	Yes Based on the preliminary review of income the applicant qualifies. Based on the preliminary review the home qualifies for the program.
Uses of Funds Cost Summary:	The total cost for structural and interior improvements is $32,700.

NOTE: The funds may only be used for improvements made on the primary housing structure and any additions and not any accessory structures on a particular lot unless adding an accessory dwelling unit or backyard cottage to a structure. Work on garages where the primary use is parking cars used by the resident household is an eligible use of loan funds; however, higher priority will be given to attached garages or garages where the primary use is parking cars – other accessory garages do not qualify.

Funds may also be used to make upgrades to home systems including electrical, plumbing, mechanical, or other systems or functionally outdated systems, to bring them into compliance with current standards and codes, or to modernize them to current quality, efficiency, and performance levels. Replacement or maintenance of home components that are expected to be replaced periodically such as water heaters and fixtures will not be funded. Repayment of any loan application fees incurred as part of this program is an eligible use of loan funds received. All systems (listed above) impacted by improvements shall be brought into full code compliance prior to receiving an occupancy permit. In addition to home system upgrades, loan funds may also be used for sump pump connection, window replacement and insulation improvements, or other measures that will increase the heating and cooling efficiency and overall performance of the home.

Cost Detail:

1305 Lost Dauphin Home Loan Project Estimate (Applicant Submission)				
Vendor	**Detail**	**Budget**	**Eligible**	**Notes**
Exterior				
Siding	See estimates	$26,500	Yes	
Stucco removal	See estimates	$4,000	Yes	
	See estimates	$2,200	Yes	
Interior				
	See estimates		Yes	
	Total	**$32,700.00**		
	Total Eligible Cost	**$32,700.00**		
		$32,700.00		**Loan Maximum**
				$50,000

Current Property Value: $169,000 (Eligible)

Existing Loan and Debt: Reported and projected loans to value is 87%

Current Property Funding: The applicant is eligible and is requesting a $32,700 loan based on their proposed scope of work. The applicant has a mortgage with Rocket Mortgage.

Recommendation: Staff recommends approval of the loan request for 1305 Lost Dauphin (WD-260-1), in an amount not to exceed $32,700, to be funded by the Affordable Housing Fund, and that the recommendation be forwarded to Council, subject to the following conditions:

- Final income verifications submitted to the City of De Pere – 2 most recent paystubs for owner or if possible 2025 Tax Filing summary page (personal identification information redacted).
- Verification with the Primary Lender that they are in good standing.
- City Attorney final review and preparation of loan agreements.

De Pere Home Improvement Loan
Loan Amortization Schedule

ENTER VALUES		LOAN SUMMARY	
Loan amount	$32,700.00	*Scheduled payment*	$227.08
Interest rate	3.08%	*Scheduled number of payments*	180
Loan term in years	15	*Actual number of payments*	180
Payments made per year	12	*Years saved off original loan term*	0.00
Loan repayment start date	2/1/2026	*Total early payments*	$0.00
		Total interest	$8,174.49
Optional extra payments	$0.00	**LENDER NAME**	City of De Pere

Current 10 Year Treasury Note
8/4/2026
4.58%

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
1	2/1/2026	$32,700.00	$227.08	$227.08	$143.15	$83.93	$32,556.85	$83.93
2	3/1/2026	$32,556.85	$227.08	$227.08	$143.52	$83.56	$32,413.33	$167.49
3	4/1/2026	$32,413.33	$227.08	$227.08	$143.89	$83.19	$32,269.45	$250.69
4	5/1/2026	$32,269.45	$227.08	$227.08	$144.26	$82.82	$32,125.19	$333.51
5	6/1/2026	$32,125.19	$227.08	$227.08	$144.63	$82.45	$31,980.56	$415.97
6	7/1/2026	$31,980.56	$227.08	$227.08	$145.00	$82.08	$31,835.57	$498.05
7	8/1/2026	$31,835.57	$227.08	$227.08	$145.37	$81.71	$31,690.20	$579.76
8	9/1/2026	$31,690.20	$227.08	$227.08	$145.74	$81.34	$31,544.46	$661.10
9	10/1/2026	$31,544.46	$227.08	$227.08	$146.12	$80.96	$31,398.34	$742.06
10	11/1/2026	$31,398.34	$227.08	$227.08	$146.49	$80.59	$31,251.85	$822.65
11	12/1/2026	$31,251.85	$227.08	$227.08	$146.87	$80.21	$31,104.98	$902.87
12	1/1/2027	$31,104.98	$227.08	$227.08	$147.24	$79.84	$30,957.74	$982.70
13	2/1/2027	$30,957.74	$227.08	$227.08	$147.62	$79.46	$30,810.11	$1,062.16
14	3/1/2027	$30,810.11	$227.08	$227.08	$148.00	$79.08	$30,662.11	$1,141.24
15	4/1/2027	$30,662.11	$227.08	$227.08	$148.38	$78.70	$30,513.73	$1,219.94
16	5/1/2027	$30,513.73	$227.08	$227.08	$148.76	$78.32	$30,364.97	$1,298.26
17	6/1/2027	$30,364.97	$227.08	$227.08	$149.14	$77.94	$30,215.83	$1,376.19
18	7/1/2027	$30,215.83	$227.08	$227.08	$149.53	$77.55	$30,066.30	$1,453.75
19	8/1/2027	$30,066.30	$227.08	$227.08	$149.91	$77.17	$29,916.39	$1,530.92
20	9/1/2027	$29,916.39	$227.08	$227.08	$150.30	$76.79	$29,766.09	$1,607.70
21	10/1/2027	$29,766.09	$227.08	$227.08	$150.68	$76.40	$29,615.41	$1,684.10
22	11/1/2027	$29,615.41	$227.08	$227.08	$151.07	$76.01	$29,464.35	$1,760.12
23	12/1/2027	$29,464.35	$227.08	$227.08	$151.46	$75.63	$29,312.89	$1,835.74
24	1/1/2028	$29,312.89	$227.08	$227.08	$151.84	$75.24	$29,161.05	$1,910.98
25	2/1/2028	$29,161.05	$227.08	$227.08	$152.23	$74.85	$29,008.81	$1,985.82
26	3/1/2028	$29,008.81	$227.08	$227.08	$152.62	$74.46	$28,856.19	$2,060.28
27	4/1/2028	$28,856.19	$227.08	$227.08	$153.02	$74.06	$28,703.17	$2,134.34
28	5/1/2028	$28,703.17	$227.08	$227.08	$153.41	$73.67	$28,549.76	$2,208.02
29	6/1/2028	$28,549.76	$227.08	$227.08	$153.80	$73.28	$28,395.96	$2,281.29

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
30	7/1/2028	$28,395.96	$227.08	$227.08	$154.20	$72.88	$28,241.76	$2,354.18
31	8/1/2028	$28,241.76	$227.08	$227.08	$154.59	$72.49	$28,087.17	$2,426.66
32	9/1/2028	$28,087.17	$227.08	$227.08	$154.99	$72.09	$27,932.18	$2,498.75
33	10/1/2028	$27,932.18	$227.08	$227.08	$155.39	$71.69	$27,776.79	$2,570.45
34	11/1/2028	$27,776.79	$227.08	$227.08	$155.79	$71.29	$27,621.00	$2,641.74
35	12/1/2028	$27,621.00	$227.08	$227.08	$156.19	$70.89	$27,464.82	$2,712.63
36	1/1/2029	$27,464.82	$227.08	$227.08	$156.59	$70.49	$27,308.23	$2,783.13
37	2/1/2029	$27,308.23	$227.08	$227.08	$156.99	$70.09	$27,151.24	$2,853.22
38	3/1/2029	$27,151.24	$227.08	$227.08	$157.39	$69.69	$26,993.85	$2,922.91
39	4/1/2029	$26,993.85	$227.08	$227.08	$157.80	$69.28	$26,836.05	$2,992.19
40	5/1/2029	$26,836.05	$227.08	$227.08	$158.20	$68.88	$26,677.85	$3,061.07
41	6/1/2029	$26,677.85	$227.08	$227.08	$158.61	$68.47	$26,519.24	$3,129.54
42	7/1/2029	$26,519.24	$227.08	$227.08	$159.01	$68.07	$26,360.23	$3,197.61
43	8/1/2029	$26,360.23	$227.08	$227.08	$159.42	$67.66	$26,200.81	$3,265.27
44	9/1/2029	$26,200.81	$227.08	$227.08	$159.83	$67.25	$26,040.97	$3,332.52
45	10/1/2029	$26,040.97	$227.08	$227.08	$160.24	$66.84	$25,880.73	$3,399.35
46	11/1/2029	$25,880.73	$227.08	$227.08	$160.65	$66.43	$25,720.08	$3,465.78
47	12/1/2029	$25,720.08	$227.08	$227.08	$161.07	$66.01	$25,559.01	$3,531.80
48	1/1/2030	$25,559.01	$227.08	$227.08	$161.48	$65.60	$25,397.54	$3,597.40
49	2/1/2030	$25,397.54	$227.08	$227.08	$161.89	$65.19	$25,235.64	$3,662.59
50	3/1/2030	$25,235.64	$227.08	$227.08	$162.31	$64.77	$25,073.33	$3,727.36
51	4/1/2030	$25,073.33	$227.08	$227.08	$162.73	$64.35	$24,910.61	$3,791.71
52	5/1/2030	$24,910.61	$227.08	$227.08	$163.14	$63.94	$24,747.46	$3,855.65
53	6/1/2030	$24,747.46	$227.08	$227.08	$163.56	$63.52	$24,583.90	$3,919.17
54	7/1/2030	$24,583.90	$227.08	$227.08	$163.98	$63.10	$24,419.92	$3,982.27
55	8/1/2030	$24,419.92	$227.08	$227.08	$164.40	$62.68	$24,255.52	$4,044.94
56	9/1/2030	$24,255.52	$227.08	$227.08	$164.82	$62.26	$24,090.69	$4,107.20
57	10/1/2030	$24,090.69	$227.08	$227.08	$165.25	$61.83	$23,925.44	$4,169.03
58	11/1/2030	$23,925.44	$227.08	$227.08	$165.67	$61.41	$23,759.77	$4,230.44
59	12/1/2030	$23,759.77	$227.08	$227.08	$166.10	$60.98	$23,593.68	$4,291.42
60	1/1/2031	$23,593.68	$227.08	$227.08	$166.52	$60.56	$23,427.15	$4,351.98
61	2/1/2031	$23,427.15	$227.08	$227.08	$166.95	$60.13	$23,260.20	$4,412.11
62	3/1/2031	$23,260.20	$227.08	$227.08	$167.38	$59.70	$23,092.82	$4,471.81
63	4/1/2031	$23,092.82	$227.08	$227.08	$167.81	$59.27	$22,925.01	$4,531.08
64	5/1/2031	$22,925.01	$227.08	$227.08	$168.24	$58.84	$22,756.77	$4,589.92
65	6/1/2031	$22,756.77	$227.08	$227.08	$168.67	$58.41	$22,588.10	$4,648.33
66	7/1/2031	$22,588.10	$227.08	$227.08	$169.10	$57.98	$22,419.00	$4,706.31
67	8/1/2031	$22,419.00	$227.08	$227.08	$169.54	$57.54	$22,249.46	$4,763.85
68	9/1/2031	$22,249.46	$227.08	$227.08	$169.97	$57.11	$22,079.49	$4,820.96
69	10/1/2031	$22,079.49	$227.08	$227.08	$170.41	$56.67	$21,909.08	$4,877.63
70	11/1/2031	$21,909.08	$227.08	$227.08	$170.85	$56.23	$21,738.23	$4,933.86
71	12/1/2031	$21,738.23	$227.08	$227.08	$171.29	$55.79	$21,566.94	$4,989.66
72	1/1/2032	$21,566.94	$227.08	$227.08	$171.73	$55.36	$21,395.22	$5,045.01

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
73	2/1/2032	$21,395.22	$227.08	$227.08	$172.17	$54.91	$21,223.05	$5,099.93
74	3/1/2032	$21,223.05	$227.08	$227.08	$172.61	$54.47	$21,050.44	$5,154.40
75	4/1/2032	$21,050.44	$227.08	$227.08	$173.05	$54.03	$20,877.39	$5,208.43
76	5/1/2032	$20,877.39	$227.08	$227.08	$173.50	$53.59	$20,703.90	$5,262.01
77	6/1/2032	$20,703.90	$227.08	$227.08	$173.94	$53.14	$20,529.96	$5,315.15
78	7/1/2032	$20,529.96	$227.08	$227.08	$174.39	$52.69	$20,355.57	$5,367.85
79	8/1/2032	$20,355.57	$227.08	$227.08	$174.83	$52.25	$20,180.74	$5,420.09
80	9/1/2032	$20,180.74	$227.08	$227.08	$175.28	$51.80	$20,005.45	$5,471.89
81	10/1/2032	$20,005.45	$227.08	$227.08	$175.73	$51.35	$19,829.72	$5,523.24
82	11/1/2032	$19,829.72	$227.08	$227.08	$176.18	$50.90	$19,653.54	$5,574.13
83	12/1/2032	$19,653.54	$227.08	$227.08	$176.64	$50.44	$19,476.90	$5,624.58
84	1/1/2033	$19,476.90	$227.08	$227.08	$177.09	$49.99	$19,299.81	$5,674.57
85	2/1/2033	$19,299.81	$227.08	$227.08	$177.54	$49.54	$19,122.27	$5,724.11
86	3/1/2033	$19,122.27	$227.08	$227.08	$178.00	$49.08	$18,944.27	$5,773.19
87	4/1/2033	$18,944.27	$227.08	$227.08	$178.46	$48.62	$18,765.81	$5,821.81
88	5/1/2033	$18,765.81	$227.08	$227.08	$178.91	$48.17	$18,586.89	$5,869.98
89	6/1/2033	$18,586.89	$227.08	$227.08	$179.37	$47.71	$18,407.52	$5,917.68
90	7/1/2033	$18,407.52	$227.08	$227.08	$179.83	$47.25	$18,227.68	$5,964.93
91	8/1/2033	$18,227.68	$227.08	$227.08	$180.30	$46.78	$18,047.39	$6,011.71
92	9/1/2033	$18,047.39	$227.08	$227.08	$180.76	$46.32	$17,866.63	$6,058.03
93	10/1/2033	$17,866.63	$227.08	$227.08	$181.22	$45.86	$17,685.41	$6,103.89
94	11/1/2033	$17,685.41	$227.08	$227.08	$181.69	$45.39	$17,503.72	$6,149.28
95	12/1/2033	$17,503.72	$227.08	$227.08	$182.15	$44.93	$17,321.56	$6,194.21
96	1/1/2034	$17,321.56	$227.08	$227.08	$182.62	$44.46	$17,138.94	$6,238.67
97	2/1/2034	$17,138.94	$227.08	$227.08	$183.09	$43.99	$16,955.85	$6,282.66
98	3/1/2034	$16,955.85	$227.08	$227.08	$183.56	$43.52	$16,772.29	$6,326.18
99	4/1/2034	$16,772.29	$227.08	$227.08	$184.03	$43.05	$16,588.26	$6,369.23
100	5/1/2034	$16,588.26	$227.08	$227.08	$184.50	$42.58	$16,403.76	$6,411.80
101	6/1/2034	$16,403.76	$227.08	$227.08	$184.98	$42.10	$16,218.78	$6,453.91
102	7/1/2034	$16,218.78	$227.08	$227.08	$185.45	$41.63	$16,033.33	$6,495.54
103	8/1/2034	$16,033.33	$227.08	$227.08	$185.93	$41.15	$15,847.40	$6,536.69
104	9/1/2034	$15,847.40	$227.08	$227.08	$186.41	$40.67	$15,660.99	$6,577.36
105	10/1/2034	$15,660.99	$227.08	$227.08	$186.88	$40.20	$15,474.11	$6,617.56
106	11/1/2034	$15,474.11	$227.08	$227.08	$187.36	$39.72	$15,286.75	$6,657.28
107	12/1/2034	$15,286.75	$227.08	$227.08	$187.84	$39.24	$15,098.90	$6,696.51
108	1/1/2035	$15,098.90	$227.08	$227.08	$188.33	$38.75	$14,910.57	$6,735.27
109	2/1/2035	$14,910.57	$227.08	$227.08	$188.81	$38.27	$14,721.76	$6,773.54
110	3/1/2035	$14,721.76	$227.08	$227.08	$189.29	$37.79	$14,532.47	$6,811.32
111	4/1/2035	$14,532.47	$227.08	$227.08	$189.78	$37.30	$14,342.69	$6,848.62
112	5/1/2035	$14,342.69	$227.08	$227.08	$190.27	$36.81	$14,152.42	$6,885.44
113	6/1/2035	$14,152.42	$227.08	$227.08	$190.76	$36.32	$13,961.67	$6,921.76
114	7/1/2035	$13,961.67	$227.08	$227.08	$191.25	$35.83	$13,770.42	$6,957.59
115	8/1/2035	$13,770.42	$227.08	$227.08	$191.74	$35.34	$13,578.68	$6,992.94

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
116	9/1/2035	$13,578.68	$227.08	$227.08	$192.23	$34.85	$13,386.46	$7,027.79
117	10/1/2035	$13,386.46	$227.08	$227.08	$192.72	$34.36	$13,193.73	$7,062.15
118	11/1/2035	$13,193.73	$227.08	$227.08	$193.22	$33.86	$13,000.52	$7,096.01
119	12/1/2035	$13,000.52	$227.08	$227.08	$193.71	$33.37	$12,806.80	$7,129.38
120	1/1/2036	$12,806.80	$227.08	$227.08	$194.21	$32.87	$12,612.59	$7,162.25
121	2/1/2036	$12,612.59	$227.08	$227.08	$194.71	$32.37	$12,417.89	$7,194.62
122	3/1/2036	$12,417.89	$227.08	$227.08	$195.21	$31.87	$12,222.68	$7,226.50
123	4/1/2036	$12,222.68	$227.08	$227.08	$195.71	$31.37	$12,026.97	$7,257.87
124	5/1/2036	$12,026.97	$227.08	$227.08	$196.21	$30.87	$11,830.76	$7,288.74
125	6/1/2036	$11,830.76	$227.08	$227.08	$196.71	$30.37	$11,634.04	$7,319.10
126	7/1/2036	$11,634.04	$227.08	$227.08	$197.22	$29.86	$11,436.82	$7,348.96
127	8/1/2036	$11,436.82	$227.08	$227.08	$197.73	$29.35	$11,239.10	$7,378.32
128	9/1/2036	$11,239.10	$227.08	$227.08	$198.23	$28.85	$11,040.86	$7,407.17
129	10/1/2036	$11,040.86	$227.08	$227.08	$198.74	$28.34	$10,842.12	$7,435.50
130	11/1/2036	$10,842.12	$227.08	$227.08	$199.25	$27.83	$10,642.87	$7,463.33
131	12/1/2036	$10,642.87	$227.08	$227.08	$199.76	$27.32	$10,443.11	$7,490.65
132	1/1/2037	$10,443.11	$227.08	$227.08	$200.28	$26.80	$10,242.83	$7,517.45
133	2/1/2037	$10,242.83	$227.08	$227.08	$200.79	$26.29	$10,042.04	$7,543.74
134	3/1/2037	$10,042.04	$227.08	$227.08	$201.31	$25.77	$9,840.73	$7,569.52
135	4/1/2037	$9,840.73	$227.08	$227.08	$201.82	$25.26	$9,638.91	$7,594.77
136	5/1/2037	$9,638.91	$227.08	$227.08	$202.34	$24.74	$9,436.57	$7,619.51
137	6/1/2037	$9,436.57	$227.08	$227.08	$202.86	$24.22	$9,233.71	$7,643.74
138	7/1/2037	$9,233.71	$227.08	$227.08	$203.38	$23.70	$9,030.33	$7,667.44
139	8/1/2037	$9,030.33	$227.08	$227.08	$203.90	$23.18	$8,826.43	$7,690.61
140	9/1/2037	$8,826.43	$227.08	$227.08	$204.43	$22.65	$8,622.00	$7,713.27
141	10/1/2037	$8,622.00	$227.08	$227.08	$204.95	$22.13	$8,417.05	$7,735.40
142	11/1/2037	$8,417.05	$227.08	$227.08	$205.48	$21.60	$8,211.57	$7,757.00
143	12/1/2037	$8,211.57	$227.08	$227.08	$206.00	$21.08	$8,005.57	$7,778.08
144	1/1/2038	$8,005.57	$227.08	$227.08	$206.53	$20.55	$7,799.04	$7,798.63
145	2/1/2038	$7,799.04	$227.08	$227.08	$207.06	$20.02	$7,591.97	$7,818.64
146	3/1/2038	$7,591.97	$227.08	$227.08	$207.59	$19.49	$7,384.38	$7,838.13
147	4/1/2038	$7,384.38	$227.08	$227.08	$208.13	$18.95	$7,176.25	$7,857.08
148	5/1/2038	$7,176.25	$227.08	$227.08	$208.66	$18.42	$6,967.59	$7,875.50
149	6/1/2038	$6,967.59	$227.08	$227.08	$209.20	$17.88	$6,758.39	$7,893.38
150	7/1/2038	$6,758.39	$227.08	$227.08	$209.73	$17.35	$6,548.66	$7,910.73
151	8/1/2038	$6,548.66	$227.08	$227.08	$210.27	$16.81	$6,338.39	$7,927.54
152	9/1/2038	$6,338.39	$227.08	$227.08	$210.81	$16.27	$6,127.58	$7,943.81
153	10/1/2038	$6,127.58	$227.08	$227.08	$211.35	$15.73	$5,916.22	$7,959.54
154	11/1/2038	$5,916.22	$227.08	$227.08	$211.90	$15.18	$5,704.33	$7,974.72
155	12/1/2038	$5,704.33	$227.08	$227.08	$212.44	$14.64	$5,491.89	$7,989.36
156	1/1/2039	$5,491.89	$227.08	$227.08	$212.98	$14.10	$5,278.90	$8,003.46
157	2/1/2039	$5,278.90	$227.08	$227.08	$213.53	$13.55	$5,065.37	$8,017.01
158	3/1/2039	$5,065.37	$227.08	$227.08	$214.08	$13.00	$4,851.29	$8,030.01

PMT NO	PAYMENT DATE	BEGINNING BALANCE	SCHEDULED PAYMENT	TOTAL PAYMENT	PRINCIPAL	INTEREST	ENDING BALANCE	CUMULATIVE INTEREST
159	4/1/2039	$4,851.29	$227.08	$227.08	$214.63	$12.45	$4,636.66	$8,042.46
160	5/1/2039	$4,636.66	$227.08	$227.08	$215.18	$11.90	$4,421.48	$8,054.36
161	6/1/2039	$4,421.48	$227.08	$227.08	$215.73	$11.35	$4,205.75	$8,065.71
162	7/1/2039	$4,205.75	$227.08	$227.08	$216.29	$10.79	$3,989.47	$8,076.50
163	8/1/2039	$3,989.47	$227.08	$227.08	$216.84	$10.24	$3,772.62	$8,086.74
164	9/1/2039	$3,772.62	$227.08	$227.08	$217.40	$9.68	$3,555.23	$8,096.43
165	10/1/2039	$3,555.23	$227.08	$227.08	$217.96	$9.13	$3,337.27	$8,105.55
166	11/1/2039	$3,337.27	$227.08	$227.08	$218.51	$8.57	$3,118.76	$8,114.12
167	12/1/2039	$3,118.76	$227.08	$227.08	$219.08	$8.00	$2,899.68	$8,122.12
168	1/1/2040	$2,899.68	$227.08	$227.08	$219.64	$7.44	$2,680.04	$8,129.56
169	2/1/2040	$2,680.04	$227.08	$227.08	$220.20	$6.88	$2,459.84	$8,136.44
170	3/1/2040	$2,459.84	$227.08	$227.08	$220.77	$6.31	$2,239.07	$8,142.76
171	4/1/2040	$2,239.07	$227.08	$227.08	$221.33	$5.75	$2,017.74	$8,148.50
172	5/1/2040	$2,017.74	$227.08	$227.08	$221.90	$5.18	$1,795.84	$8,153.68
173	6/1/2040	$1,795.84	$227.08	$227.08	$222.47	$4.61	$1,573.37	$8,158.29
174	7/1/2040	$1,573.37	$227.08	$227.08	$223.04	$4.04	$1,350.33	$8,162.33
175	8/1/2040	$1,350.33	$227.08	$227.08	$223.61	$3.47	$1,126.71	$8,165.80
176	9/1/2040	$1,126.71	$227.08	$227.08	$224.19	$2.89	$902.52	$8,168.69
177	10/1/2040	$902.52	$227.08	$227.08	$224.76	$2.32	$677.76	$8,171.00
178	11/1/2040	$677.76	$227.08	$227.08	$225.34	$1.74	$452.42	$8,172.74
179	12/1/2040	$452.42	$227.08	$227.08	$225.92	$1.16	$226.50	$8,173.90
180	1/1/2041	$226.50	$227.08	$226.50	$225.92	$0.58	$0.00	$8,174.49