

A regular meeting of the Broome County Industrial Development Agency (the "Agency") was convened in public session via a telephone conference held on Wednesday, May 19, 2021, at 12:00 o'clock p.m., local time.

The meeting was called to order by the Chairman and, upon roll being called, the following members of the Agency were:

PRESENT:	John M. Bernardo	Chairman
	James R. Peduto	Vice Chairman
	Richard A. Bucci	Secretary
	Daniel E. Crocker	Treasurer
	Cheryl I. Sacco	Member
	Brian Rose	Member
	Joseph Mirabito	Member
	Stephen K. Cornwell	Member
	Daniel W. Gates	Member

ABSENT:

THE FOLLOWING PERSONS WERE ALSO PRESENT:

Stacey M. Duncan	Executive Director
Joseph B. Meagher, Esq.	Agency Counsel

The following resolution was offered by Mr. Bucci, seconded by Mr. Crocker, to wit:

RESOLUTION AUTHORIZING A LEASE/LEASEBACK TRANSACTION TO FACILITATE THE ACQUISITION, CONSTRUCTION AND EQUIPPING OF A HOUSING DEVELOPMENT COMMUNITY TO BE LOCATED AT 105 ½ SKYE ISLAND DRIVE IN THE VILLAGE OF ENDICOTT, TOWN OF UNION, COUNTY OF BROOME AND STATE OF NEW YORK AND APPOINTING AMERICAN HORIZONS GROUP, LLC (THE "COMPANY") AGENT OF THE AGENCY FOR THE PURPOSE OF CONSTRUCTING AND EQUIPPING THE PROJECT AND AUTHORIZING THE EXECUTION AND DELIVERY OF CERTAIN DOCUMENTS WITH RESPECT THERETO, INCLUDING A SALES AND USE TAX EXEMPTION AGREEMENT IN AN AMOUNT NOT TO EXCEED \$800,000.00, A MORTGAGE TAX EXEMPTION IN AN AMOUNT NOT TO EXCEED \$160,000.00, AND A REAL PROPERTY TAX EXEMPTION, DEVIATING FROM THE AGENCY'S UNIFORM TAX EXEMPTION POLICY, IN AN AMOUNT NOT TO EXCEED \$8,811,446.24.

WHEREAS, the Broome County Industrial Development Agency (the "Agency") is authorized and empowered by the provisions of Chapter 1030 of the 1969 Laws of New York, constituting Title 1 of Article 18-A of the General Municipal Law, Chapter 24 of the Consolidated Laws of New York, as amended (the "Enabling Act") and Chapter 564 of the 1970 Laws of New York, as amended, constituting Section 895-a of said General Municipal Law (said Chapter and the Enabling Act being hereinafter collectively referred to as the "Act") to promote, develop, encourage and assist in the acquiring, constructing, reconstructing, improving, maintaining, equipping and furnishing of industrial, manufacturing, warehousing, commercial, research, recreation and civic facilities, among others, for the purpose of promoting, attracting and developing economically sound commerce and industry to advance the job opportunities, health, general prosperity and economic welfare of the people of the State of New York, to

improve their prosperity and standard of living, and to prevent unemployment and economic deterioration; and

WHEREAS, to accomplish its stated purposes, the Agency is authorized and empowered under the Act to acquire, construct and equip one or more "projects" (as defined in the Act), or to cause said projects to be acquired, constructed and equipped, and to convey said projects or to lease said projects with the obligation to purchase; and

WHEREAS, pursuant to an application submitted to the Agency by the Company, the members of the Agency, on April 21, 2021, adopted a resolution (the "Resolution") accepting an application to consider undertaking a project (the "Project") consisting of the following: (A) (1) the acquisition of a leasehold interest in a 21+/- acre parcel of land located at 105 ½ Skye Island Drive in the Village of Endicott, Town of Union, County of Broome and State of New York (the "Land"), (2) the construction and equipping on the Land of a 120 unit, 4 story housing development community consisting of 1 bedroom (800 square feet) units with a fireplace, 2 bedroom (1,200 square feet) units with a fireplace, and 2 bedroom (1,500 square feet) units with a den and fireplace to be named Altura at Skye View Heights, for individuals 55+, to include landscaping, a portico and fountain at the entrance, an indoor pool with jacuzzi, and a community room (the "Facility"), and (3) the acquisition and equipping therein and thereon of certain equipment (the "Equipment") (the Land, the Facility and the Equipment being hereinafter collectively referred to as the "Project"), all of the foregoing to be utilized as a 55+ rental community and any other directly or indirectly related activities; (B) the granting of certain "financial assistance" (within the meaning of Section 854(14) of the Act) with respect to the foregoing, including potential exemptions from certain New York State and local sales and use taxes in an amount not to exceed \$800,000.00, mortgage tax in an amount not to exceed \$160,000.00, and real property taxes, including a deviation from the Agency's Uniform Tax Exemption Policy, in an amount not to exceed \$8,811,446.24 (collectively, the "Financial Assistance"); (C) the lease of the Project from the Company to the Agency; and (D) the lease of the Project from the Agency back to the Company or such other person(s) or entity(ies) as may be designated by the Company and agreed upon by the Agency; and

WHEREAS, in compliance with the provisions of Section 859-a of the Act, the Resolution indicated that the undertakings of the Agency contained therein are contingent upon the Agency making a determination to proceed with the Project following compliance by the Agency with the public notice and public hearing requirements set forth in Section 859-a of the Act; and

WHEREAS, pursuant to the authorization contained in the Resolution, the Chairman of the Agency (A) caused notices of a public hearing of the Agency pursuant to Section 859-a of the Act (the "Public Hearing"), to hear all persons interested in the Project and the financial assistance being contemplated by the Agency with respect to the Project, to be mailed on May 4, 2021 to the chief executive officers of the village, town, county, and school district in which the Project is to be located, (B) caused notice of the Public Hearing to be posted at the Village of Endicott Village Hall located at 1009 East Main Street, Endicott, Broome County, New York on May 4, 2021, (C) caused notice of the Public Hearing to be published on May 4, 2021 in the Press and Sun Bulletin, a newspaper of general circulation available to residents of the Village of Endicott, (D) conducted the Public Hearing on May 18, 2021 at 5:00 o'clock p.m., local time, and (E) prepared a report of the Public Hearing (the "Report") which fairly summarized the views presented at said Public Hearing and distributed same to the members of the Agency; and

WHEREAS, pursuant to Article 8 of the Environmental Conservation Law, Chapter 43-B of the Consolidated Laws of New York, as amended, and the regulations adopted pursuant

thereto by the Department of Environmental Conservation of the State of New York (collectively, "SEQRA"), the Agency has determined that the Project constitutes an "unlisted action" that will not have a "significant effect on the environment" (as such quoted terms are defined in SEQRA); and

WHEREAS, in order to complete the documentation necessary to consummate the aforesaid Project described in the Notice of Public Hearing, the Agency proposes to enter into the following documents (hereinafter collectively referred to as the "Agency Documents"):

- (A) a lease agreement (and a memorandum thereof) (the "Lease Agreement") by the Company to the Agency, pursuant to which, among other things, the Agency acquires an interest in the Project;
- (B) a leaseback agreement (and a memorandum thereof) (the "Leaseback Agreement") by the Agency to the Company, pursuant to which, among other things, the Company agrees to undertake and complete the Project as agent of the Agency and the Company further agrees to lease the Project back from the Agency and, as rental thereunder, to pay the Agency's administrative fee relating to the Project and to pay all expenses incurred by the Agency with respect to the Project;
- (C) a payment-in-lieu-of-tax agreement, deviating from the Agency's Uniform Tax Exemption Policy, (the "Payment-in-Lieu-of-Tax Agreement") by and among the Company and the Agency, pursuant to which the Company agrees to make payments in lieu of taxes with respect to the Project as set forth in Exhibit "A" attached hereto; and
- (D) a project agreement (the "Project Agreement") by and between the Company and the Agency;
- (E) an agency agreement (the "Agency Agreement") authorizing the Company to act as the agent of the Agency for the purpose of the construction and equipping of the Project;
- (F) a sales and use tax exemption agreement exempting the Company from certain New York State and local sales and use tax for purchases related to the Project which would, otherwise, be subject to tax in an amount not to exceed \$800,000.00; and
- (G) any and all documents necessary to effect this Project (the "Closing Documents").

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE BROOME COUNTY INDUSTRIAL DEVELOPMENT AGENCY, AS FOLLOWS:

SECTION 1. The Agency hereby finds and determines that:

- (A) By virtue of the Act, the Agency has been vested with all powers necessary and convenient to carry out and effectuate the purposes and provisions of the Act and to exercise all powers granted to it under the Act; and
- (B) The Project constitutes a "project," as such term is defined in the Act; and



(C) The construction and equipping of the Project, the lease of the Project by the Company to the Agency and the lease of the Project by the Agency back to the Company will promote and maintain the job opportunities, general prosperity and economic welfare of the citizens of Broome County, New York and the State of New York and improve their standard of living; and

(D) The grant of enhanced benefits in the form of a deviation from the Agency's Uniform Tax Exemption Policy are based upon the following findings:

- (i) The need for additional significant drivers of employment and economic activity within the Village of Endicott, Broome County, New York area;
- (ii) The availability of the Project site in the Village of Endicott, Broome County, New York for acquisition;
- (iii) The need for new housing inventory in the Village of Endicott, Broome County, New York;
- (iv) The current economic condition of the Village of Endicott, Broome County, New York;
- (v) The value of the proposed deviation from the Agency's Uniform Tax Exemption Policy;
- (vi) The impact that the Project and the proposed tax exemptions will have on the affected tax jurisdictions;
- (vii) The impact of the proposed Project on existing and proposed businesses and economic development in the Broome County area;
- (viii) The amount of private sector investment in the Project;
- (ix) The opportunity to generate PILOT revenues for the taxing jurisdictions from the sites far in excess of the revenues currently generated; and
- (x) The extent to which the Project will provide an economic benefit not otherwise available within the Village of Endicott and the County of Broome, New York.

(E) Having reviewed the Report of the Public Hearing and having fully considered all comments contained therein, the Agency hereby further determines that it is desirable and in the public interest for the Agency to proceed with the Project and enter into the Agency Documents.

SECTION 2. In consequence of the foregoing, the Agency hereby determines to: (A) proceed with the Project; (B) acquire the Project from the Company pursuant to the Lease Agreement; (C) construct and equip the Project, or cause the Project to be constructed and equipped; (D) lease the Project back to the Company pursuant to the Leaseback Agreement between the Agency and the Company pursuant to which, among other things, the Company shall be obligated (1) to pay all costs incurred by the Agency with respect to the Project, including all costs of operation and maintenance, all taxes and other governmental charges, any required payments in lieu of taxes, and the reasonable fees and expenses incurred by the Agency with respect to or in connection with the Project, and (2) to comply with the provisions of the

Act applicable to beneficiaries of financial assistance from the Agency; and (3) enter into the Payment-in-Lieu-of-Tax Agreement deviating from the Agency's Uniform Tax Exemption Policy.

SECTION 3. The Agency is hereby authorized to acquire (A) a leasehold interest in the Project pursuant to the Lease Agreement by the Company to the Agency, and (B) title to the Equipment pursuant to a bill of sale (the "Bill of Sale") by the Company to the Agency and to do all things necessary or appropriate for the accomplishment thereof, and all acts heretofore taken by the Agency with respect to such acquisitions are hereby approved, ratified and confirmed.

SECTION 4. The Agency is hereby authorized to acquire, construct and equip the Project described in the Lease Agreement and to do all things necessary or appropriate for the accomplishment thereof, and all acts heretofore taken by the Agency with respect to such acquisition, construction and equipping are hereby approved, ratified and confirmed.

SECTION 5. The form and substance of the Agency Documents (in substantially the forms presented to this meeting) are hereby approved.

SECTION 6. The Chairman, Vice Chairman, Secretary or Executive Director of the Agency are hereby authorized, on behalf of the Agency, to execute and deliver the Agency Documents and, where appropriate, the Secretary of the Agency is hereby authorized to affix the seal of the Agency thereto and to attest the same, all in substantially the forms thereof presented to this meeting, with such changes, variations, omissions and insertions thereto as the Chairman, Vice Chairman, Secretary or Executive Director shall approve, the execution thereof by the Chairman, Vice Chairman, Secretary or Executive Director to constitute conclusive evidence of such approval.

SECTION 7. The officers, employees and agents of the Agency are hereby authorized and directed, for and in the name and on behalf of the Agency, to do all acts and things required or provided for by the provisions of the Agency Documents, and to execute and deliver all such additional certificates, instruments and documents, to pay all such fees, charges and expenses and to do all such further acts and things as may be necessary or, in the opinion of the officer, employee or agent acting, desirable and proper to effect the purposes of the foregoing Resolution and to cause compliance by the Agency with all of the terms, covenants and provisions of the Agency Documents binding upon the Agency.

SECTION 8. This Resolution shall take effect immediately.

The question of the adoption of the foregoing Resolution was duly put to a vote on roll call, which resulted as follows:

John M. Bernardo	voting	Aye
James R. Peduto	voting	Aye
Richard A. Bucci	voting	Aye
Daniel E. Crocker	voting	Aye
Cheryl I. Sacco	voting	Aye
Brian Rose	voting	Aye
Joseph Mirabito	voting	Aye
Stephen K. Cornwell	voting	Aye
Daniel W. Gates	voting	Abstained

The foregoing Resolution was thereon declared duly adopted.

STATE OF NEW YORK:

: ss.:

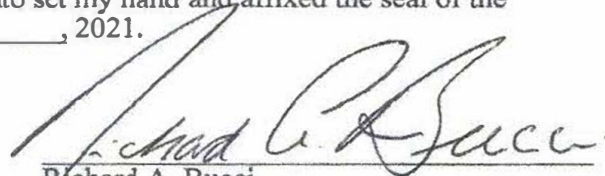
COUNTY OF BROOME:

I, the undersigned Secretary of the Broome County Industrial Development Agency (the "Agency"), DO HEREBY CERTIFY that I have compared the annexed extract of the minutes of the meeting of the Agency, including the Resolution contained therein, held on May 19, 2021, with the original thereof on file in my office, and that the same is a true and correct copy of said original and of the whole of such proceedings of the Agency and of such Resolution set forth therein and insofar as the same relates to the subject matters therein referred to.

I FURTHER CERTIFY that (A) all members of the Agency had due notice of said meeting, (B) said meeting was in all respects duly held, (C) pursuant to Executive Order No. 202.1 dated March 12, 2020, and amended by Executive Order 202.103 dated April 25, 2021 which expires on May 25, 2021, regarding the suspension of Article 7 of the Public Officers Law (the "Open Meetings Law"), said meeting was held remotely by telephone conference call and that the general public had the ability to listen to the proceeding, that such meeting has been transcribed and is available upon request, and that due notice of the date and telephone conference call-in instructions were duly provided to the public in accordance with Executive Order No. 202.1 and such Open Meetings Law; and (D) there was a quorum of the members of the Agency present throughout said meeting.

I FURTHER CERTIFY that, as of the date hereof, the attached Resolution is in full force and effect and has not been amended, repealed or rescinded.

IN WITNESS WHEREOF I have hereunto set my hand and affixed the seal of the Agency this 9 day of June, 2021.

  
Richard A. Bucci  
Secretary

(SEAL)

EXHIBIT "A"

(SEE ATTACHED PILOT DEVIATION SCHEDULE)

**PRELIMINARY DRAFT**  
**PAYMENT IN LIEU OF TAX SCHEDULE (Partial AV Yrs. 4 & 5)**  
**ALTURA at SKYE VIEW ~ 105 1/2 SKY VIEW DR REAR, ENDICOTT, NY**

YEAR	TOWN	VILLAGE	COUNTY	SCHOOL	TOTAL	DEV PILOT TAXABLE VALUE	PROJECT PROPOSED MARKET VALUE	PILOT PCT
1	2021	\$108	\$1,741	\$723	\$2,816	\$5,388	\$102,190	
2	2022	\$110	\$1,776	\$737	\$2,872	\$5,496	\$102,190	
3	2023	\$113	\$1,811	\$752	\$2,930	\$5,606	\$102,190	
4	2024	\$2,250	\$36,163	\$15,013	\$58,484	\$111,909	\$2,000,000	\$8,000,000 75.00%
5	2025	\$3,321	\$53,387	\$22,164	\$86,341	\$165,214	\$2,894,737	\$10,000,000 71.05%
6	2026	\$7,121	\$114,480	\$47,528	\$185,142	\$354,271	\$6,085,526	\$18,500,000 67.11%
7	2027	\$8,135	\$130,782	\$54,296	\$211,506	\$404,719	\$6,815,789	\$18,500,000 63.16%
8	2028	\$9,187	\$147,690	\$61,315	\$238,851	\$457,043	\$7,546,052	\$18,500,000 59.21%
9	2029	\$10,278	\$165,222	\$68,594	\$267,205	\$511,299	\$8,276,315	\$18,500,000 55.26%
10	2030	\$11,408	\$183,396	\$76,139	\$296,598	\$567,541	\$9,006,578	\$18,500,000 51.32%
11	2031	\$12,580	\$202,232	\$83,959	\$327,059	\$625,829	\$9,736,842	\$18,500,000 47.37%
12	2032	\$13,794	\$221,747	\$92,061	\$358,620	\$686,222	\$10,467,105	\$18,500,000 43.42%
13	2033	\$15,051	\$241,962	\$100,454	\$391,313	\$748,780	\$11,197,368	\$18,500,000 39.47%
14	2034	\$16,354	\$262,897	\$109,145	\$425,170	\$813,566	\$11,927,631	\$18,500,000 35.53%
15	2035	\$17,702	\$284,573	\$118,144	\$460,225	\$880,643	\$12,657,894	\$18,500,000 31.58%
16	2036	\$19,098	\$307,010	\$127,459	\$496,512	\$950,079	\$13,388,157	\$18,500,000 27.63%
17	2037	\$20,542	\$330,231	\$137,100	\$534,066	\$1,021,939	\$14,118,420	\$18,500,000 23.68%
18	2038	\$22,037	\$354,258	\$147,075	\$572,924	\$1,096,294	\$14,848,683	\$18,500,000 19.74%
19	2039	\$23,583	\$379,115	\$157,394	\$613,123	\$1,173,214	\$15,578,946	\$18,500,000 15.79%
20	2040	\$25,182	\$404,823	\$168,067	\$654,700	\$1,252,773	\$16,309,209	\$18,500,000 11.84%
21	2041	\$26,836	\$431,409	\$179,105	\$697,695	\$1,335,045	\$17,039,472	\$18,500,000 7.89%
22	2042	\$28,546	\$458,896	\$190,516	\$742,149	\$1,420,106	\$17,769,735	\$18,500,000 3.95%
22.5	2042.5	\$30,313	\$487,309	\$202,313	\$788,101	\$1,508,036	\$18,499,999	\$18,500,000 0.00%
<b>Cumulative</b>		<b>\$323,649</b>	<b>\$5,202,910</b>	<b>\$2,160,052</b>	<b>\$8,414,401</b>	<b>\$16,101,012</b>		



**ALTURA AT SKYE VIEW PROJECT: ANNUAL SPEC DIST TAX AT 2% ANNUAL TAX INCREASE**

YEAR	EST SP DIST EFF RATE (2% INC ANNUALLY)	STATUS QUO TAXABLE VALUE	ESTIMATED ANNUAL SPEC DIST TAX STATUS QUO	PROJECT TAXABLE VALUE	ESTIMATED ANNUAL SPEC DIST TAX PROPOSED PROJECT	YEAR
2021	0.000733250	\$102,190	\$74.93	\$102,190	\$74.93	2021
2022	0.000747915	\$102,190	\$76.43	\$102,190	\$76.43	2022
2023	0.000762873	\$102,190	\$77.96	\$102,190	\$77.96	2023
2024	0.000778131	\$102,190	\$79.52	\$18,500,000	\$14,395.42	2024
2025	0.000793693	\$102,190	\$81.11	\$18,500,000	\$14,683.33	2025
2026	0.000809567	\$102,190	\$82.73	\$18,500,000	\$14,976.99	2026
2027	0.000825759	\$102,190	\$84.38	\$18,500,000	\$15,276.53	2027
2028	0.000842274	\$102,190	\$86.07	\$18,500,000	\$15,582.06	2028
2029	0.000859119	\$102,190	\$87.79	\$18,500,000	\$15,893.71	2029
2030	0.000876302	\$102,190	\$89.55	\$18,500,000	\$16,211.58	2030
2031	0.000893828	\$102,190	\$91.34	\$18,500,000	\$16,535.81	2031
2032	0.000911704	\$102,190	\$93.17	\$18,500,000	\$16,866.53	2032
2033	0.000929938	\$102,190	\$95.03	\$18,500,000	\$17,203.86	2033
2034	0.000948537	\$102,190	\$96.93	\$18,500,000	\$17,547.94	2034
2035	0.000967508	\$102,190	\$98.87	\$18,500,000	\$17,898.89	2035
2036	0.000986858	\$102,190	\$100.85	\$18,500,000	\$18,256.87	2036
2037	0.001006595	\$102,190	\$102.86	\$18,500,000	\$18,622.01	2037
2038	0.001026727	\$102,190	\$104.92	\$18,500,000	\$18,994.45	2038
2039	0.001047262	\$102,190	\$107.02	\$18,500,000	\$19,374.34	2039
2040	0.001068207	\$102,190	\$109.16	\$18,500,000	\$19,761.83	2040
2041	0.001089571	\$102,190	\$111.34	\$18,500,000	\$20,157.06	2041
2042	0.001111362	\$102,190	\$113.57	\$18,500,000	\$20,560.20	2042
2042.5	0.001133590	\$102,190	\$115.84	\$18,500,000	\$20,971.41	2042.5
<b>TOTALS:</b>			<b>\$2,161.38</b>		<b>\$350,000.14</b>	

**ALTURA AT SKYE VIEW HEIGHTS PROJECT: PROPOSED DEVIATED PILOT SCHEDULE (Partial AV Yrs 4 & 5)**

2020 Eq Rate	4.11%	2020 Schl Rate	670.447013	2020 TOU Rate	\$26	2020 Compos	1282.90
2020 AV	\$4,200	2020 Co. Rate	172.109765	2020 Village Rate	\$415		

Year	Est Equalized (@4.11%) Tax Rate (2.00% Annual Inc)	Est TV Status Quo (Equalized @4.11%)	Project TV	Project PILOT TV	Year	Est Annual Tax (Status Quo)	Est Annual Tax (Project Deviated PILOT)	PILOT Abatement %	Year
	2021	0.05273	\$102,190	\$102,190	\$102,190	2021	\$5,388	\$5,388	0.00%
2022	0.05378	\$102,190	\$102,190	\$102,190	2022	\$5,496	\$5,496	0.00%	2022
2023	0.05486	\$102,190	\$102,190	\$102,190	2023	\$5,606	\$5,606	0.00%	2023
2024	0.05595	\$102,190	\$8,000,000	\$2,000,000	2024	\$5,718	\$111,909	75.00%	2024
2025	0.05707	\$102,190	\$10,000,000	\$2,894,737	2025	\$5,832	\$165,214	71.05%	2025
2026	0.05822	\$102,190	\$18,500,000	\$6,085,526	2026	\$5,949	\$354,271	67.11%	2026
2027	0.05938	\$102,190	\$18,500,000	\$6,815,789	2027	\$6,068	\$404,719	63.16%	2027
2028	0.06057	\$102,190	\$18,500,000	\$7,546,052	2028	\$6,189	\$457,043	59.21%	2028
2029	0.06178	\$102,190	\$18,500,000	\$8,276,315	2029	\$6,313	\$511,299	55.26%	2029
2030	0.06301	\$102,190	\$18,500,000	\$9,006,578	2030	\$6,439	\$567,541	51.32%	2030
2031	0.06427	\$102,190	\$18,500,000	\$9,736,842	2031	\$6,568	\$625,829	47.37%	2031
2032	0.06556	\$102,190	\$18,500,000	\$10,467,105	2032	\$6,700	\$686,222	49.42%	2032
2033	0.06687	\$102,190	\$18,500,000	\$11,197,368	2033	\$6,834	\$748,780	39.47%	2033
2034	0.06821	\$102,190	\$18,500,000	\$11,927,631	2034	\$6,970	\$813,566	35.53%	2034
2035	0.06957	\$102,190	\$18,500,000	\$12,657,894	2035	\$7,110	\$880,643	31.58%	2035
2036	0.07096	\$102,190	\$18,500,000	\$13,388,157	2036	\$7,252	\$950,079	27.63%	2036
2037	0.07238	\$102,190	\$18,500,000	\$14,118,420	2037	\$7,397	\$1,021,939	23.68%	2037
2038	0.07383	\$102,190	\$18,500,000	\$14,848,683	2038	\$7,545	\$1,096,294	19.74%	2038
2039	0.07531	\$102,190	\$18,500,000	\$15,578,946	2039	\$7,696	\$1,173,214	15.79%	2039
2040	0.07681	\$102,190	\$18,500,000	\$16,309,209	2040	\$7,850	\$1,252,773	11.84%	2040
2041	0.07835	\$102,190	\$18,500,000	\$17,039,472	2041	\$8,007	\$1,335,045	7.89%	2041
2042	0.07992	\$102,190	\$18,500,000	\$17,769,735	2042	\$8,167	\$1,420,106	3.95%	2042
2042.5	0.08152	\$102,190	\$18,500,000	\$18,499,999	2042.5	\$8,330	\$1,508,036	0.00%	2042.5
						\$155,422	\$16,101,012		