

ATTACHMENT 7

INCIDENTAL COSTS REPORT

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Introduction

This report provides information that supports the expansion of Mine Subsidence Insurance (MSI) coverage to provide a moderate amount of compensation for incidental costs. Incidental costs are expenses such as relocation costs, increased utility costs, work loss, loss of business income and transportation costs that are consequential to the repair of a typical covered loss. Incidental costs are often some of the first expenses a claimant will encounter. They can begin on the day the subsidence event first occurs, and the majority of incidental costs are likely to be sustained before compensation for subsidence damages are provided. As a result, incidental costs can often require claimants to use their own or borrowed funds to pay for incidental costs, which can result in considerable financial, psychological and emotional hardships for claimants during the same time they are experiencing the even more significant impacts that result from the subsidence damage to their structure.

Providing modest yet meaningful financial assistance to help cover a claimant's increased living costs at or near to the time when they are incurring these costs will be a great benefit to most claimants. This is consistent with one of the purposes of the Mine Subsidence Insurance Fund which is to, among other things, “. . . combat distress resulting from subsidence[.]” 52. P.S. § 3201. Incidental cost payments are not expected to have a negative impact on the MSI Fund's financial performance or premium rates. Expanding coverage to provide compensation for incidental costs is expected to generate sufficient premium income to offset the expense of incidental costs payments, just as experienced after the MSI Board increased coverage limits and expanded coverage to include appurtenances.

Background

MSI claimants typically look to their MSI policy to provide some compensation for extra living costs that are associated with the loss of the use of their structure or the extra costs to maintain their structure during the repair process, even though it is excluded from the current MSI Insuring Agreement. MSI claim investigators and processors often observe that claimants routinely incur such expenses, which are directly attributable to the mine subsidence loss but that are not covered by their MSI policy. Although those costs are usually insignificant in relation to the magnitude of the cost to repair subsidence damage, they can be a significant financial burden to the subscribers at a time when they are least prepared to address those

costs, either financially or emotionally. Providing some small amount of compensation to mitigate those financial losses that are a direct result of the subsidence event and to provide it at the time when it is most needed will have a significant positive impact on the lives of the MSI Fund's claimants.

Throughout the history of the MSI Fund, the MSI Board has constantly maintained the objectives to improve service to its subscribers while maintaining low cost coverage. As proposed in this report, expanding coverage to provide compensation for incidental costs associated with subsidence events is in keeping with those objectives. In addition, expanding coverage to provide compensation for the increased living expenses claimants encounter during the processing of a claim was also analyzed and recommended in the Actuarial Report of December 11, 2011, which was commissioned and accepted by the MSI Board. Inherent to that recommendation is the need to develop an economical method to provide reasonable and equitable compensation, as contained in this report.

Insurance that provides compensation for incidental losses is already available in the private insurance sector. Standard property and causality insurance policies that also provide mine subsidence coverage usually include coverage for relocation and other minor costs that are incurred as a part of a typical damage claim. As a result, the private insurance sector is providing a level of service that is superior to that offered by the MSI Fund. In addition, provisions of the Bituminous Mine Subsidence and Land Conservation Act, as revised, and known as Act 54 of 1994, which is the law regulating active coal mining in Pennsylvania, require active mine operators who cause damage to structures protected under Act 54 to provide compensation for relocation expenses and incidental costs, again extending coverage beyond what is offered by the MSI Fund. Given that there is demand for insurance to cover incidental costs and that coverage is being provided by private insurers and mine operators, the issues remaining before the MSI Board relate to the financial impacts incidental cost coverage would have on the Fund and the ability of the MSI Program to efficiently and economically deliver coverage and process claim payments.

Financial Impacts of Incidental Cost Coverage to the MSI Fund

Financial models developed by MSI staff indicate that the expense resulting from incidental costs will be offset by increased premium income generated from the expansion of coverage. That expectation is consistent with the income and expense experience associated with every other coverage expansion and increase that the MSI Board has offered. The incidental cost models indicate that annual incidental costs paid by the MSI Fund will be approximately \$72,000, and the annual increased premium income generated by offering incidental cost coverage is estimated at \$75,000. The expense and income estimates were

based upon compensation amounts prescribed in the Incidental Cost Table, attached to this report, and from approximations of the most recent ten year averages of coverage amounts (\$137,000), claim amounts (\$42,000), numbers of subscriptions (57,000), numbers of claims (18), the estimated average annual incidental cost expense (\$72,000) at the average incidental cost payment (\$4,000), and the estimated increase to premium income that will be generated from the availability of incidental cost coverage (between \$50,000 and \$100,000, say, \$75,000).

Payment Method

Two incidental cost payment methods were considered by DEP. The method not chosen would have reimbursed costs after they were incurred. That method requires an analysis of individual expenses and receipts, and then the acceptance or rejection of the expenses. It was deemed to be administratively inefficient and, due to the subjectivity inherent to the expense evaluations, it would create opportunities for disputes between the MSI Fund and its claimants. It would also not provide timely incidental cost payments to claimants who would often be in immediate need of assistance. The payment method that was chosen provides compensation for incidental costs as lump sum payments, which have been established in the attached Incidental Cost Table (table). Although that method required considerable analysis and effort to develop, its use eliminates the oversight and control issues that are inherent to the cost reimbursement method. Providing standard payments from the table not only minimizes the administrative costs associated with incidental cost payments, it also expedites payments to claimants because payments can begin as soon as the claim is validated. The standardized payment method also assures that consistent and equitable payments are made to all claimants.

Incidental Cost Table

The Incidental Cost Table (table) establishes payment amounts that reflect the amount of damage to the structure and the severity of the loss and repairs. The table provides 3 payment categories (Base Payment, Impact Level and Balance of Incidental Costs) that provide up to two lump sum payments. The payment amounts in the table were established by estimating the value of the various incidental costs and then extrapolating those costs so that the payment amounts in the table reflect the cost of repairs, the types of repairs and the time it will take to make the repairs. MSI employees will use the table to make a preliminary analysis of the damages and repair costs of a valid claim and determine if the final repair cost will be under \$6,000 or over \$25,000. Then the damage "Impact Level" is determined. Impact levels establish payments based on the degree of damage and the degree of impact on the claimants' lives; factors that impact the amount of incidental costs they will incur. The Impact Level 1 payment is \$500, the Impact Level 2 payment is \$1,000, and the Impact Level 3 payment is \$2,000.

Impact Level 1 payments provide compensation for mostly cosmetic damage, with perhaps some functional problems (i.e. sticking doors and windows) and slight structural damage. Impact Level 3 covers cases where extensive damage to the structure requires total or near total replacement, and relocation will be required during the repair process and possibly from the onset of the mine subsidence event. Impact Level 2 includes all other cases, which constitute the vast majority of MSI claims.

The table provides Incidental Cost payments as follows: If the total repair cost is estimated to be below \$6,000, the incidental cost payment is \$600, with no additional Impact Level payment, and the payment is made as soon as possible. If the total cost is estimated to be at or above \$6,000 but less than \$25,000, a payment of \$600 plus an amount for the selected Impact Level is made as soon as possible, with an additional payment at the time of final claim settlement, as shown in the table. If the total cost is estimated to be equal to or greater than \$25,000, a payment of \$2,000 plus the Impact Level payment is made as soon as possible, with an additional payment at the time of final claim settlement, as shown in the table.

Conclusion

There is strong demand from MSI subscribers for MSI coverage to be expanded to provide compensation for incidental losses. The coverage will pay for itself through increased premium revenue, if implemented as described in this report. The MSI program managers recommend that the MSI Board authorize the expansion of coverage to provide compensation for incidental costs, as described in this report.

INCIDENTAL COST TABLE

DAMAGE REPAIR COST THRESHOLDS	ESTIMATED REPAIR COSTS (ERC)	INCIDENTAL COSTS (IC)	% IC COMPARED TO ECR	BASE PAYMENT	FIRST PAYMENT			SECOND PAYMENT	TOTAL OF FIRST & SECOND PAYMENTS		
					BASE + IMPACT LEVEL 1, \$500	BASE + IMPACT LEVEL 2, \$1,000	BASE + IMPACT LEVEL 3, \$2,000	BALANCE OF INCIDENTAL COSTS (IC - BASE)	IMPACT LEVEL 1	IMPACT LEVEL 2	IMPACT LEVEL 3
Below \$6,000 (Note: Base Payment Only)	N/A	\$600	N/A	\$600							
At or above \$6,000 and Below \$25,000	\$6,000	\$600	10.000	\$600	\$1,100	\$1,600	\$2,600	\$0	\$1,100	\$1,600	\$2,600
	\$7,000	\$700	10.000	\$600	\$1,100	\$1,600	\$2,600	\$100	\$1,200	\$1,700	\$2,700
	\$8,000	\$800	10.000	\$600	\$1,100	\$1,600	\$2,600	\$200	\$1,300	\$1,800	\$2,800
	\$9,000	\$900	10.000	\$600	\$1,100	\$1,600	\$2,600	\$300	\$1,400	\$1,900	\$2,900
	\$10,000	\$1,000	10.000	\$600	\$1,100	\$1,600	\$2,600	\$400	\$1,500	\$2,000	\$3,000
	\$11,000	\$1,100	10.000	\$600	\$1,100	\$1,600	\$2,600	\$500	\$1,600	\$2,100	\$3,100
	\$12,000	\$1,200	10.000	\$600	\$1,100	\$1,600	\$2,600	\$600	\$1,700	\$2,200	\$3,200
	\$13,000	\$1,300	10.000	\$600	\$1,100	\$1,600	\$2,600	\$700	\$1,800	\$2,300	\$3,300
	\$14,000	\$1,400	10.000	\$600	\$1,100	\$1,600	\$2,600	\$800	\$1,900	\$2,400	\$3,400
	\$15,000	\$1,500	10.000	\$600	\$1,100	\$1,600	\$2,600	\$900	\$2,000	\$2,500	\$3,500
	\$16,000	\$1,550	9.688	\$600	\$1,100	\$1,600	\$2,600	\$950	\$2,050	\$2,550	\$3,550
	\$17,000	\$1,600	9.412	\$600	\$1,100	\$1,600	\$2,600	\$1,000	\$2,100	\$2,600	\$3,600
	\$18,000	\$1,650	9.167	\$600	\$1,100	\$1,600	\$2,600	\$1,050	\$2,150	\$2,650	\$3,650
	\$19,000	\$1,700	8.947	\$600	\$1,100	\$1,600	\$2,600	\$1,100	\$2,200	\$2,700	\$3,700
	\$20,000	\$1,750	8.750	\$600	\$1,100	\$1,600	\$2,600	\$1,150	\$2,250	\$2,750	\$3,750
	\$21,000	\$1,800	8.571	\$600	\$1,100	\$1,600	\$2,600	\$1,200	\$2,300	\$2,800	\$3,800
	\$22,000	\$1,850	8.409	\$600	\$1,100	\$1,600	\$2,600	\$1,250	\$2,350	\$2,850	\$3,850
	\$23,000	\$1,900	8.261	\$600	\$1,100	\$1,600	\$2,600	\$1,300	\$2,400	\$2,900	\$3,900
	\$24,000	\$1,950	8.125	\$600	\$1,100	\$1,600	\$2,600	\$1,350	\$2,450	\$2,950	\$3,950
At or Above \$25,000	\$25,000	\$2,000	8.000	\$2,000	\$2,500	\$3,000	\$4,000	\$0	\$2,500	\$3,000	\$4,000
	\$26,000	\$2,050	7.885	\$2,000	\$2,500	\$3,000	\$4,000	\$50	\$2,550	\$3,050	\$4,050
	\$27,000	\$2,100	7.778	\$2,000	\$2,500	\$3,000	\$4,000	\$100	\$2,600	\$3,100	\$4,100
	\$28,000	\$2,150	7.679	\$2,000	\$2,500	\$3,000	\$4,000	\$150	\$2,650	\$3,150	\$4,150
	\$29,000	\$2,200	7.586	\$2,000	\$2,500	\$3,000	\$4,000	\$200	\$2,700	\$3,200	\$4,200
	\$30,000	\$2,250	7.500	\$2,000	\$2,500	\$3,000	\$4,000	\$250	\$2,750	\$3,250	\$4,250
	\$31,000	\$2,300	7.419	\$2,000	\$2,500	\$3,000	\$4,000	\$300	\$2,800	\$3,300	\$4,300
	\$32,000	\$2,350	7.344	\$2,000	\$2,500	\$3,000	\$4,000	\$350	\$2,850	\$3,350	\$4,350
	\$33,000	\$2,400	7.273	\$2,000	\$2,500	\$3,000	\$4,000	\$400	\$2,900	\$3,400	\$4,400
	\$34,000	\$2,450	7.206	\$2,000	\$2,500	\$3,000	\$4,000	\$450	\$2,950	\$3,450	\$4,450
	\$35,000	\$2,500	7.143	\$2,000	\$2,500	\$3,000	\$4,000	\$500	\$3,000	\$3,500	\$4,500
	\$36,000	\$2,550	7.083	\$2,000	\$2,500	\$3,000	\$4,000	\$550	\$3,050	\$3,550	\$4,550
	\$37,000	\$2,600	7.027	\$2,000	\$2,500	\$3,000	\$4,000	\$600	\$3,100	\$3,600	\$4,600
	\$38,000	\$2,650	6.974	\$2,000	\$2,500	\$3,000	\$4,000	\$650	\$3,150	\$3,650	\$4,650
	\$39,000	\$2,700	6.923	\$2,000	\$2,500	\$3,000	\$4,000	\$700	\$3,200	\$3,700	\$4,700
	\$40,000	\$2,750	6.875	\$2,000	\$2,500	\$3,000	\$4,000	\$750	\$3,250	\$3,750	\$4,750
	\$41,000	\$2,775	6.768	\$2,000	\$2,500	\$3,000	\$4,000	\$775	\$3,275	\$3,775	\$4,775
	\$42,000	\$2,800	6.667	\$2,000	\$2,500	\$3,000	\$4,000	\$800	\$3,300	\$3,800	\$4,800
	\$43,000	\$2,825	6.570	\$2,000	\$2,500	\$3,000	\$4,000	\$825	\$3,325	\$3,825	\$4,825
	\$44,000	\$2,850	6.477	\$2,000	\$2,500	\$3,000	\$4,000	\$850	\$3,350	\$3,850	\$4,850
	\$45,000	\$2,875	6.389	\$2,000	\$2,500	\$3,000	\$4,000	\$875	\$3,375	\$3,875	\$4,875
	\$46,000	\$2,900	6.304	\$2,000	\$2,500	\$3,000	\$4,000	\$900	\$3,400	\$3,900	\$4,900
	\$47,000	\$2,925	6.223	\$2,000	\$2,500	\$3,000	\$4,000	\$925	\$3,425	\$3,925	\$4,925
	\$48,000	\$2,950	6.146	\$2,000	\$2,500	\$3,000	\$4,000	\$950	\$3,450	\$3,950	\$4,950
	\$49,000	\$2,975	6.071	\$2,000	\$2,500	\$3,000	\$4,000	\$975	\$3,475	\$3,975	\$4,975
	\$50,000	\$3,000	6.000	\$2,000	\$2,500	\$3,000	\$4,000	\$1,000	\$3,500	\$4,000	\$5,000
	\$51,000	\$3,025	5.931	\$2,000	\$2,500	\$3,000	\$4,000	\$1,025	\$3,525	\$4,025	\$5,025
	\$52,000	\$3,050	5.865	\$2,000	\$2,500	\$3,000	\$4,000	\$1,050	\$3,550	\$4,050	\$5,050
	\$53,000	\$3,075	5.802	\$2,000	\$2,500	\$3,000	\$4,000	\$1,075	\$3,575	\$4,075	\$5,075
	\$54,000	\$3,100	5.741	\$2,000	\$2,500	\$3,000	\$4,000	\$1,100	\$3,600	\$4,100	\$5,100
	\$55,000	\$3,125	5.682	\$2,000	\$2,500	\$3,000	\$4,000	\$1,125	\$3,625	\$4,125	\$5,125
	\$56,000	\$3,150	5.625	\$2,000	\$2,500	\$3,000	\$4,000	\$1,150	\$3,650	\$4,150	\$5,150
	\$57,000	\$3,175	5.570	\$2,000	\$2,500	\$3,000	\$4,000	\$1,175	\$3,675	\$4,175	\$5,175
	\$58,000	\$3,200	5.517	\$2,000	\$2,500	\$3,000	\$4,000	\$1,200	\$3,700	\$4,200	\$5,200
	\$59,000	\$3,225	5.466	\$2,000	\$2,500	\$3,000	\$4,000	\$1,225	\$3,725	\$4,225	\$5,225
	\$60,000	\$3,250	5.417	\$2,000	\$2,500	\$3,000	\$4,000	\$1,250	\$3,750	\$4,250	\$5,250
	\$61,000	\$3,275	5.369	\$2,000	\$2,500	\$3,000	\$4,000	\$1,275	\$3,775	\$4,275	\$5,275
	\$62,000	\$3,300	5.323	\$2,000	\$2,500	\$3,000	\$4,000	\$1,300	\$3,800	\$4,300	\$5,300

	\$63,000	\$3,325	5.278	\$2,000	\$2,500	\$3,000	\$4,000	\$1,325	\$3,825	\$4,325	\$5,325
	\$64,000	\$3,350	5.234	\$2,000	\$2,500	\$3,000	\$4,000	\$1,350	\$3,850	\$4,350	\$5,350
	\$65,000	\$3,375	5.192	\$2,000	\$2,500	\$3,000	\$4,000	\$1,375	\$3,875	\$4,375	\$5,375
	\$66,000	\$3,400	5.152	\$2,000	\$2,500	\$3,000	\$4,000	\$1,400	\$3,900	\$4,400	\$5,400
	\$67,000	\$3,425	5.112	\$2,000	\$2,500	\$3,000	\$4,000	\$1,425	\$3,925	\$4,425	\$5,425
	\$68,000	\$3,450	5.074	\$2,000	\$2,500	\$3,000	\$4,000	\$1,450	\$3,950	\$4,450	\$5,450
	\$69,000	\$3,475	5.036	\$2,000	\$2,500	\$3,000	\$4,000	\$1,475	\$3,975	\$4,475	\$5,475
	\$70,000	\$3,500	5.000	\$2,000	\$2,500	\$3,000	\$4,000	\$1,500	\$4,000	\$4,500	\$5,500
	\$71,000	\$3,520	4.958	\$2,000	\$2,500	\$3,000	\$4,000	\$1,520	\$4,020	\$4,520	\$5,520
	\$72,000	\$3,540	4.917	\$2,000	\$2,500	\$3,000	\$4,000	\$1,540	\$4,040	\$4,540	\$5,540
	\$73,000	\$3,560	4.877	\$2,000	\$2,500	\$3,000	\$4,000	\$1,560	\$4,060	\$4,560	\$5,560
	\$74,000	\$3,580	4.838	\$2,000	\$2,500	\$3,000	\$4,000	\$1,580	\$4,080	\$4,580	\$5,580
	\$75,000	\$3,600	4.800	\$2,000	\$2,500	\$3,000	\$4,000	\$1,600	\$4,100	\$4,600	\$5,600
	\$76,000	\$3,620	4.763	\$2,000	\$2,500	\$3,000	\$4,000	\$1,620	\$4,120	\$4,620	\$5,620
	\$77,000	\$3,640	4.727	\$2,000	\$2,500	\$3,000	\$4,000	\$1,640	\$4,140	\$4,640	\$5,640
	\$78,000	\$3,660	4.692	\$2,000	\$2,500	\$3,000	\$4,000	\$1,660	\$4,160	\$4,660	\$5,660
	\$79,000	\$3,680	4.658	\$2,000	\$2,500	\$3,000	\$4,000	\$1,680	\$4,180	\$4,680	\$5,680
	\$80,000	\$3,700	4.625	\$2,000	\$2,500	\$3,000	\$4,000	\$1,700	\$4,200	\$4,700	\$5,700
	\$81,000	\$3,720	4.593	\$2,000	\$2,500	\$3,000	\$4,000	\$1,720	\$4,220	\$4,720	\$5,720
	\$82,000	\$3,740	4.561	\$2,000	\$2,500	\$3,000	\$4,000	\$1,740	\$4,240	\$4,740	\$5,740
	\$83,000	\$3,760	4.530	\$2,000	\$2,500	\$3,000	\$4,000	\$1,760	\$4,260	\$4,760	\$5,760
	\$84,000	\$3,780	4.500	\$2,000	\$2,500	\$3,000	\$4,000	\$1,780	\$4,280	\$4,780	\$5,780
	\$85,000	\$3,800	4.471	\$2,000	\$2,500	\$3,000	\$4,000	\$1,800	\$4,300	\$4,800	\$5,800
	\$86,000	\$3,820	4.442	\$2,000	\$2,500	\$3,000	\$4,000	\$1,820	\$4,320	\$4,820	\$5,820
	\$87,000	\$3,840	4.414	\$2,000	\$2,500	\$3,000	\$4,000	\$1,840	\$4,340	\$4,840	\$5,840
	\$88,000	\$3,860	4.386	\$2,000	\$2,500	\$3,000	\$4,000	\$1,860	\$4,360	\$4,860	\$5,860
	\$89,000	\$3,880	4.360	\$2,000	\$2,500	\$3,000	\$4,000	\$1,880	\$4,380	\$4,880	\$5,880
	\$90,000	\$3,900	4.333	\$2,000	\$2,500	\$3,000	\$4,000	\$1,900	\$4,400	\$4,900	\$5,900
	\$91,000	\$3,910	4.297	\$2,000	\$2,500	\$3,000	\$4,000	\$1,910	\$4,410	\$4,910	\$5,910
	\$92,000	\$3,920	4.261	\$2,000	\$2,500	\$3,000	\$4,000	\$1,920	\$4,420	\$4,920	\$5,920
	\$93,000	\$3,930	4.226	\$2,000	\$2,500	\$3,000	\$4,000	\$1,930	\$4,430	\$4,930	\$5,930
	\$94,000	\$3,940	4.191	\$2,000	\$2,500	\$3,000	\$4,000	\$1,940	\$4,440	\$4,940	\$5,940
	\$95,000	\$3,950	4.158	\$2,000	\$2,500	\$3,000	\$4,000	\$1,950	\$4,450	\$4,950	\$5,950
	\$96,000	\$3,960	4.125	\$2,000	\$2,500	\$3,000	\$4,000	\$1,960	\$4,460	\$4,960	\$5,960
	\$97,000	\$3,970	4.093	\$2,000	\$2,500	\$3,000	\$4,000	\$1,970	\$4,470	\$4,970	\$5,970
	\$98,000	\$3,980	4.061	\$2,000	\$2,500	\$3,000	\$4,000	\$1,980	\$4,480	\$4,980	\$5,980
	\$99,000	\$3,990	4.030	\$2,000	\$2,500	\$3,000	\$4,000	\$1,990	\$4,490	\$4,990	\$5,990
	\$100,000	\$4,000	4.000	\$2,000	\$2,500	\$3,000	\$4,000	\$2,000	\$4,500	\$5,000	\$6,000
	\$101,000	\$4,005	3.965	\$2,000	\$2,500	\$3,000	\$4,000	\$2,005	\$4,505	\$5,005	\$6,005
	\$102,000	\$4,010	3.931	\$2,000	\$2,500	\$3,000	\$4,000	\$2,010	\$4,510	\$5,010	\$6,010
	\$103,000	\$4,015	3.898	\$2,000	\$2,500	\$3,000	\$4,000	\$2,015	\$4,515	\$5,015	\$6,015
	\$104,000	\$4,020	3.865	\$2,000	\$2,500	\$3,000	\$4,000	\$2,020	\$4,520	\$5,020	\$6,020
	\$105,000	\$4,025	3.833	\$2,000	\$2,500	\$3,000	\$4,000	\$2,025	\$4,525	\$5,025	\$6,025
	\$106,000	\$4,030	3.802	\$2,000	\$2,500	\$3,000	\$4,000	\$2,030	\$4,530	\$5,030	\$6,030
	\$107,000	\$4,035	3.771	\$2,000	\$2,500	\$3,000	\$4,000	\$2,035	\$4,535	\$5,035	\$6,035
	\$108,000	\$4,040	3.741	\$2,000	\$2,500	\$3,000	\$4,000	\$2,040	\$4,540	\$5,040	\$6,040
	\$109,000	\$4,045	3.711	\$2,000	\$2,500	\$3,000	\$4,000	\$2,045	\$4,545	\$5,045	\$6,045
	\$110,000	\$4,050	3.682	\$2,000	\$2,500	\$3,000	\$4,000	\$2,050	\$4,550	\$5,050	\$6,050
	\$111,000	\$4,055	3.653	\$2,000	\$2,500	\$3,000	\$4,000	\$2,055	\$4,555	\$5,055	\$6,055
	\$112,000	\$4,060	3.625	\$2,000	\$2,500	\$3,000	\$4,000	\$2,060	\$4,560	\$5,060	\$6,060
	\$113,000	\$4,065	3.597	\$2,000	\$2,500	\$3,000	\$4,000	\$2,065	\$4,565	\$5,065	\$6,065
	\$114,000	\$4,070	3.570	\$2,000	\$2,500	\$3,000	\$4,000	\$2,070	\$4,570	\$5,070	\$6,070
	\$115,000	\$4,075	3.543	\$2,000	\$2,500	\$3,000	\$4,000	\$2,075	\$4,575	\$5,075	\$6,075
	\$116,000	\$4,080	3.517	\$2,000	\$2,500	\$3,000	\$4,000	\$2,080	\$4,580	\$5,080	\$6,080
	\$117,000	\$4,085	3.491	\$2,000	\$2,500	\$3,000	\$4,000	\$2,085	\$4,585	\$5,085	\$6,085
	\$118,000	\$4,090	3.466	\$2,000	\$2,500	\$3,000	\$4,000	\$2,090	\$4,590	\$5,090	\$6,090
	\$119,000	\$4,095	3.441	\$2,000	\$2,500	\$3,000	\$4,000	\$2,095	\$4,595	\$5,095	\$6,095
	\$120,000	\$4,100	3.417	\$2,000	\$2,500	\$3,000	\$4,000	\$2,100	\$4,600	\$5,100	\$6,100
	\$121,000	\$4,105	3.393	\$2,000	\$2,500	\$3,000	\$4,000	\$2,105	\$4,605	\$5,105	\$6,105
	\$122,000	\$4,110	3.369	\$2,000	\$2,500	\$3,000	\$4,000	\$2,110	\$4,610	\$5,110	\$6,110
	\$123,000	\$4,115	3.346	\$2,000	\$2,500	\$3,000	\$4,000	\$2,115	\$4,615	\$5,115	\$6,115
	\$124,000	\$4,120	3.323	\$2,000	\$2,500	\$3,000	\$4,000	\$2,120	\$4,620	\$5,120	\$6,120
	\$125,000	\$4,125	3.300	\$2,000	\$2,500	\$3,000	\$4,000	\$2,125	\$4,625	\$5,125	\$6,125
	\$126,000	\$4,130	3.278	\$2,000	\$2,500	\$3,000	\$4,000	\$2,130	\$4,630	\$5,130	\$6,130
	\$127,000	\$4,135	3.256	\$2,000	\$2,500	\$3,000	\$4,000	\$2,135	\$4,635	\$5,135	\$6,135
	\$128,000	\$4,140	3.234	\$2,000	\$2,500	\$3,000	\$4,000	\$2,140	\$4,640	\$5,140	\$6,140
	\$129,000	\$4,145	3.213	\$2,000	\$2,500	\$3,000	\$4,000	\$2,145	\$4,645	\$5,145	\$6,145
	\$130,000	\$4,150	3.192	\$2,000	\$2,500	\$3,000	\$4,000	\$2,150	\$4,650	\$5,150	\$6,150
	\$131,000	\$4,155	3.172	\$2,000	\$2,500	\$3,000	\$4,000	\$2,155	\$4,655	\$5,155	\$6,155
	\$132,000	\$4,160	3.152	\$2,000	\$2,500	\$3,000	\$4,000	\$2,160	\$4,660	\$5,160	\$6,160
	\$133,000	\$4,165	3.132	\$2,000	\$2,500	\$3,000	\$4,000	\$2,165	\$4,665	\$5,165	\$6,165
	\$134,000	\$4,170	3.112	\$2,000	\$2,500	\$3,000	\$4,000	\$2,170	\$4,670	\$5,170	\$6,170

	\$135,000	\$4,175	3.093	\$2,000	\$2,500	\$3,000	\$4,000	\$2,175	\$4,675	\$5,175	\$6,175
	\$136,000	\$4,180	3.074	\$2,000	\$2,500	\$3,000	\$4,000	\$2,180	\$4,680	\$5,180	\$6,180
	\$137,000	\$4,185	3.055	\$2,000	\$2,500	\$3,000	\$4,000	\$2,185	\$4,685	\$5,185	\$6,185
	\$138,000	\$4,190	3.036	\$2,000	\$2,500	\$3,000	\$4,000	\$2,190	\$4,690	\$5,190	\$6,190
	\$139,000	\$4,195	3.018	\$2,000	\$2,500	\$3,000	\$4,000	\$2,195	\$4,695	\$5,195	\$6,195
	\$140,000	\$4,200	3.000	\$2,000	\$2,500	\$3,000	\$4,000	\$2,200	\$4,700	\$5,200	\$6,200
	\$141,000	\$4,205	2.982	\$2,000	\$2,500	\$3,000	\$4,000	\$2,205	\$4,705	\$5,205	\$6,205
	\$142,000	\$4,210	2.965	\$2,000	\$2,500	\$3,000	\$4,000	\$2,210	\$4,710	\$5,210	\$6,210
	\$143,000	\$4,215	2.948	\$2,000	\$2,500	\$3,000	\$4,000	\$2,215	\$4,715	\$5,215	\$6,215
	\$144,000	\$4,220	2.931	\$2,000	\$2,500	\$3,000	\$4,000	\$2,220	\$4,720	\$5,220	\$6,220
	\$145,000	\$4,225	2.914	\$2,000	\$2,500	\$3,000	\$4,000	\$2,225	\$4,725	\$5,225	\$6,225
	\$146,000	\$4,230	2.897	\$2,000	\$2,500	\$3,000	\$4,000	\$2,230	\$4,730	\$5,230	\$6,230
	\$147,000	\$4,235	2.881	\$2,000	\$2,500	\$3,000	\$4,000	\$2,235	\$4,735	\$5,235	\$6,235
	\$148,000	\$4,240	2.865	\$2,000	\$2,500	\$3,000	\$4,000	\$2,240	\$4,740	\$5,240	\$6,240
	\$149,000	\$4,245	2.849	\$2,000	\$2,500	\$3,000	\$4,000	\$2,245	\$4,745	\$5,245	\$6,245
	\$150,000	\$4,250	2.833	\$2,000	\$2,500	\$3,000	\$4,000	\$2,250	\$4,750	\$5,250	\$6,250
	\$151,000	\$4,255	2.818	\$2,000	\$2,500	\$3,000	\$4,000	\$2,255	\$4,755	\$5,255	\$6,255
	\$152,000	\$4,260	2.803	\$2,000	\$2,500	\$3,000	\$4,000	\$2,260	\$4,760	\$5,260	\$6,260
	\$153,000	\$4,265	2.788	\$2,000	\$2,500	\$3,000	\$4,000	\$2,265	\$4,765	\$5,265	\$6,265
	\$154,000	\$4,270	2.773	\$2,000	\$2,500	\$3,000	\$4,000	\$2,270	\$4,770	\$5,270	\$6,270
	\$155,000	\$4,275	2.758	\$2,000	\$2,500	\$3,000	\$4,000	\$2,275	\$4,775	\$5,275	\$6,275
	\$156,000	\$4,280	2.744	\$2,000	\$2,500	\$3,000	\$4,000	\$2,280	\$4,780	\$5,280	\$6,280
	\$157,000	\$4,285	2.729	\$2,000	\$2,500	\$3,000	\$4,000	\$2,285	\$4,785	\$5,285	\$6,285
	\$158,000	\$4,290	2.715	\$2,000	\$2,500	\$3,000	\$4,000	\$2,290	\$4,790	\$5,290	\$6,290
	\$159,000	\$4,295	2.701	\$2,000	\$2,500	\$3,000	\$4,000	\$2,295	\$4,795	\$5,295	\$6,295
	\$160,000	\$4,300	2.688	\$2,000	\$2,500	\$3,000	\$4,000	\$2,300	\$4,800	\$5,300	\$6,300
	\$161,000	\$4,305	2.674	\$2,000	\$2,500	\$3,000	\$4,000	\$2,305	\$4,805	\$5,305	\$6,305
	\$162,000	\$4,310	2.660	\$2,000	\$2,500	\$3,000	\$4,000	\$2,310	\$4,810	\$5,310	\$6,310
	\$163,000	\$4,315	2.647	\$2,000	\$2,500	\$3,000	\$4,000	\$2,315	\$4,815	\$5,315	\$6,315
	\$164,000	\$4,320	2.634	\$2,000	\$2,500	\$3,000	\$4,000	\$2,320	\$4,820	\$5,320	\$6,320
	\$165,000	\$4,325	2.621	\$2,000	\$2,500	\$3,000	\$4,000	\$2,325	\$4,825	\$5,325	\$6,325
	\$166,000	\$4,330	2.608	\$2,000	\$2,500	\$3,000	\$4,000	\$2,330	\$4,830	\$5,330	\$6,330
	\$167,000	\$4,335	2.596	\$2,000	\$2,500	\$3,000	\$4,000	\$2,335	\$4,835	\$5,335	\$6,335
	\$168,000	\$4,340	2.583	\$2,000	\$2,500	\$3,000	\$4,000	\$2,340	\$4,840	\$5,340	\$6,340
	\$169,000	\$4,345	2.571	\$2,000	\$2,500	\$3,000	\$4,000	\$2,345	\$4,845	\$5,345	\$6,345
	\$170,000	\$4,350	2.559	\$2,000	\$2,500	\$3,000	\$4,000	\$2,350	\$4,850	\$5,350	\$6,350
	\$171,000	\$4,355	2.547	\$2,000	\$2,500	\$3,000	\$4,000	\$2,355	\$4,855	\$5,355	\$6,355
	\$172,000	\$4,360	2.535	\$2,000	\$2,500	\$3,000	\$4,000	\$2,360	\$4,860	\$5,360	\$6,360
	\$173,000	\$4,365	2.523	\$2,000	\$2,500	\$3,000	\$4,000	\$2,365	\$4,865	\$5,365	\$6,365
	\$174,000	\$4,370	2.511	\$2,000	\$2,500	\$3,000	\$4,000	\$2,370	\$4,870	\$5,370	\$6,370
	\$175,000	\$4,375	2.500	\$2,000	\$2,500	\$3,000	\$4,000	\$2,375	\$4,875	\$5,375	\$6,375
	\$176,000	\$4,380	2.489	\$2,000	\$2,500	\$3,000	\$4,000	\$2,380	\$4,880	\$5,380	\$6,380
	\$177,000	\$4,385	2.477	\$2,000	\$2,500	\$3,000	\$4,000	\$2,385	\$4,885	\$5,385	\$6,385
	\$178,000	\$4,390	2.466	\$2,000	\$2,500	\$3,000	\$4,000	\$2,390	\$4,890	\$5,390	\$6,390
	\$179,000	\$4,395	2.455	\$2,000	\$2,500	\$3,000	\$4,000	\$2,395	\$4,895	\$5,395	\$6,395
	\$180,000	\$4,400	2.444	\$2,000	\$2,500	\$3,000	\$4,000	\$2,400	\$4,900	\$5,400	\$6,400
	\$181,000	\$4,405	2.434	\$2,000	\$2,500	\$3,000	\$4,000	\$2,405	\$4,905	\$5,405	\$6,405
	\$182,000	\$4,410	2.423	\$2,000	\$2,500	\$3,000	\$4,000	\$2,410	\$4,910	\$5,410	\$6,410
	\$183,000	\$4,415	2.413	\$2,000	\$2,500	\$3,000	\$4,000	\$2,415	\$4,915	\$5,415	\$6,415
	\$184,000	\$4,420	2.402	\$2,000	\$2,500	\$3,000	\$4,000	\$2,420	\$4,920	\$5,420	\$6,420
	\$185,000	\$4,425	2.392	\$2,000	\$2,500	\$3,000	\$4,000	\$2,425	\$4,925	\$5,425	\$6,425
	\$186,000	\$4,430	2.382	\$2,000	\$2,500	\$3,000	\$4,000	\$2,430	\$4,930	\$5,430	\$6,430
	\$187,000	\$4,435	2.372	\$2,000	\$2,500	\$3,000	\$4,000	\$2,435	\$4,935	\$5,435	\$6,435
	\$188,000	\$4,440	2.362	\$2,000	\$2,500	\$3,000	\$4,000	\$2,440	\$4,940	\$5,440	\$6,440
	\$189,000	\$4,445	2.352	\$2,000	\$2,500	\$3,000	\$4,000	\$2,445	\$4,945	\$5,445	\$6,445
	\$190,000	\$4,450	2.342	\$2,000	\$2,500	\$3,000	\$4,000	\$2,450	\$4,950	\$5,450	\$6,450
	\$191,000	\$4,455	2.332	\$2,000	\$2,500	\$3,000	\$4,000	\$2,455	\$4,955	\$5,455	\$6,455
	\$192,000	\$4,460	2.323	\$2,000	\$2,500	\$3,000	\$4,000	\$2,460	\$4,960	\$5,460	\$6,460
	\$193,000	\$4,465	2.313	\$2,000	\$2,500	\$3,000	\$4,000	\$2,465	\$4,965	\$5,465	\$6,465
	\$194,000	\$4,470	2.304	\$2,000	\$2,500	\$3,000	\$4,000	\$2,470	\$4,970	\$5,470	\$6,470
	\$195,000	\$4,475	2.295	\$2,000	\$2,500	\$3,000	\$4,000	\$2,475	\$4,975	\$5,475	\$6,475
	\$196,000	\$4,480	2.286	\$2,000	\$2,500	\$3,000	\$4,000	\$2,480	\$4,980	\$5,480	\$6,480
	\$197,000	\$4,485	2.277	\$2,000	\$2,500	\$3,000	\$4,000	\$2,485	\$4,985	\$5,485	\$6,485
	\$198,000	\$4,490	2.268	\$2,000	\$2,500	\$3,000	\$4,000	\$2,490	\$4,990	\$5,490	\$6,490
	\$199,000	\$4,495	2.259	\$2,000	\$2,500	\$3,000	\$4,000	\$2,495	\$4,995	\$5,495	\$6,495
	\$200,000	\$4,500	2.250	\$2,000	\$2,500	\$3,000	\$4,000	\$2,500	\$5,000	\$5,500	\$6,500
	\$201,000	\$4,505	2.241	\$2,000	\$2,500	\$3,000	\$4,000	\$2,505	\$5,005	\$5,505	\$6,505
	\$202,000	\$4,510	2.233	\$2,000	\$2,500	\$3,000	\$4,000	\$2,510	\$5,010	\$5,510	\$6,510
	\$203,000	\$4,515	2.224	\$2,000	\$2,500	\$3,000	\$4,000	\$2,515	\$5,015	\$5,515	\$6,515
	\$204,000	\$4,520	2.216	\$2,000	\$2,500	\$3,000	\$4,000	\$2,520	\$5,020	\$5,520	\$6,520
	\$205,000	\$4,525	2.207	\$2,000	\$2,500	\$3,000	\$4,000	\$2,525	\$5,025	\$5,525	\$6,525
	\$206,000	\$4,530	2.199	\$2,000	\$2,500	\$3,000	\$4,000	\$2,530	\$5,030	\$5,530	\$6,530

	\$207,000	\$4,535	2.191	\$2,000	\$2,500	\$3,000	\$4,000	\$2,535	\$5,035	\$5,535	\$6,535
	\$208,000	\$4,540	2.183	\$2,000	\$2,500	\$3,000	\$4,000	\$2,540	\$5,040	\$5,540	\$6,540
	\$209,000	\$4,545	2.175	\$2,000	\$2,500	\$3,000	\$4,000	\$2,545	\$5,045	\$5,545	\$6,545
	\$210,000	\$4,550	2.167	\$2,000	\$2,500	\$3,000	\$4,000	\$2,550	\$5,050	\$5,550	\$6,550
	\$211,000	\$4,555	2.159	\$2,000	\$2,500	\$3,000	\$4,000	\$2,555	\$5,055	\$5,555	\$6,555
	\$212,000	\$4,560	2.151	\$2,000	\$2,500	\$3,000	\$4,000	\$2,560	\$5,060	\$5,560	\$6,560
	\$213,000	\$4,565	2.143	\$2,000	\$2,500	\$3,000	\$4,000	\$2,565	\$5,065	\$5,565	\$6,565
	\$214,000	\$4,570	2.136	\$2,000	\$2,500	\$3,000	\$4,000	\$2,570	\$5,070	\$5,570	\$6,570
	\$215,000	\$4,575	2.128	\$2,000	\$2,500	\$3,000	\$4,000	\$2,575	\$5,075	\$5,575	\$6,575
	\$216,000	\$4,580	2.120	\$2,000	\$2,500	\$3,000	\$4,000	\$2,580	\$5,080	\$5,580	\$6,580
	\$217,000	\$4,585	2.113	\$2,000	\$2,500	\$3,000	\$4,000	\$2,585	\$5,085	\$5,585	\$6,585
	\$218,000	\$4,590	2.106	\$2,000	\$2,500	\$3,000	\$4,000	\$2,590	\$5,090	\$5,590	\$6,590
	\$219,000	\$4,595	2.098	\$2,000	\$2,500	\$3,000	\$4,000	\$2,595	\$5,095	\$5,595	\$6,595
	\$220,000	\$4,600	2.091	\$2,000	\$2,500	\$3,000	\$4,000	\$2,600	\$5,100	\$5,600	\$6,600
	\$221,000	\$4,605	2.084	\$2,000	\$2,500	\$3,000	\$4,000	\$2,605	\$5,105	\$5,605	\$6,605
	\$222,000	\$4,610	2.077	\$2,000	\$2,500	\$3,000	\$4,000	\$2,610	\$5,110	\$5,610	\$6,610
	\$223,000	\$4,615	2.070	\$2,000	\$2,500	\$3,000	\$4,000	\$2,615	\$5,115	\$5,615	\$6,615
	\$224,000	\$4,620	2.063	\$2,000	\$2,500	\$3,000	\$4,000	\$2,620	\$5,120	\$5,620	\$6,620
	\$225,000	\$4,625	2.056	\$2,000	\$2,500	\$3,000	\$4,000	\$2,625	\$5,125	\$5,625	\$6,625
	\$226,000	\$4,630	2.049	\$2,000	\$2,500	\$3,000	\$4,000	\$2,630	\$5,130	\$5,630	\$6,630
	\$227,000	\$4,635	2.042	\$2,000	\$2,500	\$3,000	\$4,000	\$2,635	\$5,135	\$5,635	\$6,635
	\$228,000	\$4,640	2.035	\$2,000	\$2,500	\$3,000	\$4,000	\$2,640	\$5,140	\$5,640	\$6,640
	\$229,000	\$4,645	2.028	\$2,000	\$2,500	\$3,000	\$4,000	\$2,645	\$5,145	\$5,645	\$6,645
	\$230,000	\$4,650	2.022	\$2,000	\$2,500	\$3,000	\$4,000	\$2,650	\$5,150	\$5,650	\$6,650
	\$231,000	\$4,652	2.014	\$2,000	\$2,500	\$3,000	\$4,000	\$2,652	\$5,152	\$5,652	\$6,652
	\$232,000	\$4,654	2.006	\$2,000	\$2,500	\$3,000	\$4,000	\$2,654	\$5,154	\$5,654	\$6,654
	\$233,000	\$4,656	1.998	\$2,000	\$2,500	\$3,000	\$4,000	\$2,656	\$5,156	\$5,656	\$6,656
	\$234,000	\$4,658	1.991	\$2,000	\$2,500	\$3,000	\$4,000	\$2,658	\$5,158	\$5,658	\$6,658
	\$235,000	\$4,660	1.983	\$2,000	\$2,500	\$3,000	\$4,000	\$2,660	\$5,160	\$5,660	\$6,660
	\$236,000	\$4,662	1.975	\$2,000	\$2,500	\$3,000	\$4,000	\$2,662	\$5,162	\$5,662	\$6,662
	\$237,000	\$4,664	1.968	\$2,000	\$2,500	\$3,000	\$4,000	\$2,664	\$5,164	\$5,664	\$6,664
	\$238,000	\$4,666	1.961	\$2,000	\$2,500	\$3,000	\$4,000	\$2,666	\$5,166	\$5,666	\$6,666
	\$239,000	\$4,668	1.953	\$2,000	\$2,500	\$3,000	\$4,000	\$2,668	\$5,168	\$5,668	\$6,668
	\$240,000	\$4,670	1.946	\$2,000	\$2,500	\$3,000	\$4,000	\$2,670	\$5,170	\$5,670	\$6,670
	\$241,000	\$4,672	1.939	\$2,000	\$2,500	\$3,000	\$4,000	\$2,672	\$5,172	\$5,672	\$6,672
	\$242,000	\$4,674	1.931	\$2,000	\$2,500	\$3,000	\$4,000	\$2,674	\$5,174	\$5,674	\$6,674
	\$243,000	\$4,676	1.924	\$2,000	\$2,500	\$3,000	\$4,000	\$2,676	\$5,176	\$5,676	\$6,676
	\$244,000	\$4,678	1.917	\$2,000	\$2,500	\$3,000	\$4,000	\$2,678	\$5,178	\$5,678	\$6,678
	\$245,000	\$4,680	1.910	\$2,000	\$2,500	\$3,000	\$4,000	\$2,680	\$5,180	\$5,680	\$6,680
	\$246,000	\$4,682	1.903	\$2,000	\$2,500	\$3,000	\$4,000	\$2,682	\$5,182	\$5,682	\$6,682
	\$247,000	\$4,684	1.896	\$2,000	\$2,500	\$3,000	\$4,000	\$2,684	\$5,184	\$5,684	\$6,684
	\$248,000	\$4,686	1.890	\$2,000	\$2,500	\$3,000	\$4,000	\$2,686	\$5,186	\$5,686	\$6,686
	\$249,000	\$4,688	1.883	\$2,000	\$2,500	\$3,000	\$4,000	\$2,688	\$5,188	\$5,688	\$6,688
	\$250,000	\$4,690	1.876	\$2,000	\$2,500	\$3,000	\$4,000	\$2,690	\$5,190	\$5,690	\$6,690
	\$251,000	\$4,692	1.869	\$2,000	\$2,500	\$3,000	\$4,000	\$2,692	\$5,192	\$5,692	\$6,692
	\$252,000	\$4,694	1.863	\$2,000	\$2,500	\$3,000	\$4,000	\$2,694	\$5,194	\$5,694	\$6,694
	\$253,000	\$4,696	1.856	\$2,000	\$2,500	\$3,000	\$4,000	\$2,696	\$5,196	\$5,696	\$6,696
	\$254,000	\$4,698	1.850	\$2,000	\$2,500	\$3,000	\$4,000	\$2,698	\$5,198	\$5,698	\$6,698
	\$255,000	\$4,700	1.843	\$2,000	\$2,500	\$3,000	\$4,000	\$2,700	\$5,200	\$5,700	\$6,700
	\$256,000	\$4,702	1.837	\$2,000	\$2,500	\$3,000	\$4,000	\$2,702	\$5,202	\$5,702	\$6,702
	\$257,000	\$4,704	1.830	\$2,000	\$2,500	\$3,000	\$4,000	\$2,704	\$5,204	\$5,704	\$6,704
	\$258,000	\$4,706	1.824	\$2,000	\$2,500	\$3,000	\$4,000	\$2,706	\$5,206	\$5,706	\$6,706
	\$259,000	\$4,708	1.818	\$2,000	\$2,500	\$3,000	\$4,000	\$2,708	\$5,208	\$5,708	\$6,708
	\$260,000	\$4,710	1.812	\$2,000	\$2,500	\$3,000	\$4,000	\$2,710	\$5,210	\$5,710	\$6,710
	\$261,000	\$4,712	1.805	\$2,000	\$2,500	\$3,000	\$4,000	\$2,712	\$5,212	\$5,712	\$6,712
	\$262,000	\$4,714	1.799	\$2,000	\$2,500	\$3,000	\$4,000	\$2,714	\$5,214	\$5,714	\$6,714
	\$263,000	\$4,716	1.793	\$2,000	\$2,500	\$3,000	\$4,000	\$2,716	\$5,216	\$5,716	\$6,716
	\$264,000	\$4,718	1.787	\$2,000	\$2,500	\$3,000	\$4,000	\$2,718	\$5,218	\$5,718	\$6,718
	\$265,000	\$4,720	1.781	\$2,000	\$2,500	\$3,000	\$4,000	\$2,720	\$5,220	\$5,720	\$6,720
	\$266,000	\$4,722	1.775	\$2,000	\$2,500	\$3,000	\$4,000	\$2,722	\$5,222	\$5,722	\$6,722
	\$267,000	\$4,724	1.769	\$2,000	\$2,500	\$3,000	\$4,000	\$2,724	\$5,224	\$5,724	\$6,724
	\$268,000	\$4,726	1.763	\$2,000	\$2,500	\$3,000	\$4,000	\$2,726	\$5,226	\$5,726	\$6,726
	\$269,000	\$4,728	1.758	\$2,000	\$2,500	\$3,000	\$4,000	\$2,728	\$5,228	\$5,728	\$6,728
	\$270,000	\$4,730	1.752	\$2,000	\$2,500	\$3,000	\$4,000	\$2,730	\$5,230	\$5,730	\$6,730
	\$271,000	\$4,732	1.746	\$2,000	\$2,500	\$3,000	\$4,000	\$2,732	\$5,232	\$5,732	\$6,732
	\$272,000	\$4,734	1.740	\$2,000	\$2,500	\$3,000	\$4,000	\$2,734	\$5,234	\$5,734	\$6,734
	\$273,000	\$4,736	1.735	\$2,000	\$2,500	\$3,000	\$4,000	\$2,736	\$5,236	\$5,736	\$6,736
	\$274,000	\$4,738	1.729	\$2,000	\$2,500	\$3,000	\$4,000	\$2,738	\$5,238	\$5,738	\$6,738
	\$275,000	\$4,740	1.724	\$2,000	\$2,500	\$3,000	\$4,000	\$2,740	\$5,240	\$5,740	\$6,740
	\$276,000	\$4,742	1.718	\$2,000	\$2,500	\$3,000	\$4,000	\$2,742	\$5,242	\$5,742	\$6,742
	\$277,000	\$4,744	1.713	\$2,000	\$2,500	\$3,000	\$4,000	\$2,744	\$5,244	\$5,744	\$6,744
	\$278,000	\$4,746	1.707	\$2,000	\$2,500	\$3,000	\$4,000	\$2,746	\$5,246	\$5,746	\$6,746

	\$279,000	\$4,748	1.702	\$2,000	\$2,500	\$3,000	\$4,000	\$2,748	\$5,248	\$5,748	\$6,748
	\$280,000	\$4,750	1.696	\$2,000	\$2,500	\$3,000	\$4,000	\$2,750	\$5,250	\$5,750	\$6,750
	\$281,000	\$4,752	1.691	\$2,000	\$2,500	\$3,000	\$4,000	\$2,752	\$5,252	\$5,752	\$6,752
	\$282,000	\$4,754	1.686	\$2,000	\$2,500	\$3,000	\$4,000	\$2,754	\$5,254	\$5,754	\$6,754
	\$283,000	\$4,756	1.681	\$2,000	\$2,500	\$3,000	\$4,000	\$2,756	\$5,256	\$5,756	\$6,756
	\$284,000	\$4,758	1.675	\$2,000	\$2,500	\$3,000	\$4,000	\$2,758	\$5,258	\$5,758	\$6,758
	\$285,000	\$4,760	1.670	\$2,000	\$2,500	\$3,000	\$4,000	\$2,760	\$5,260	\$5,760	\$6,760
	\$286,000	\$4,762	1.665	\$2,000	\$2,500	\$3,000	\$4,000	\$2,762	\$5,262	\$5,762	\$6,762
	\$287,000	\$4,764	1.660	\$2,000	\$2,500	\$3,000	\$4,000	\$2,764	\$5,264	\$5,764	\$6,764
	\$288,000	\$4,766	1.655	\$2,000	\$2,500	\$3,000	\$4,000	\$2,766	\$5,266	\$5,766	\$6,766
	\$289,000	\$4,768	1.650	\$2,000	\$2,500	\$3,000	\$4,000	\$2,768	\$5,268	\$5,768	\$6,768
	\$290,000	\$4,770	1.645	\$2,000	\$2,500	\$3,000	\$4,000	\$2,770	\$5,270	\$5,770	\$6,770
	\$291,000	\$4,772	1.640	\$2,000	\$2,500	\$3,000	\$4,000	\$2,772	\$5,272	\$5,772	\$6,772
	\$292,000	\$4,774	1.635	\$2,000	\$2,500	\$3,000	\$4,000	\$2,774	\$5,274	\$5,774	\$6,774
	\$293,000	\$4,776	1.630	\$2,000	\$2,500	\$3,000	\$4,000	\$2,776	\$5,276	\$5,776	\$6,776
	\$294,000	\$4,778	1.625	\$2,000	\$2,500	\$3,000	\$4,000	\$2,778	\$5,278	\$5,778	\$6,778
	\$295,000	\$4,780	1.620	\$2,000	\$2,500	\$3,000	\$4,000	\$2,780	\$5,280	\$5,780	\$6,780
	\$296,000	\$4,782	1.616	\$2,000	\$2,500	\$3,000	\$4,000	\$2,782	\$5,282	\$5,782	\$6,782
	\$297,000	\$4,784	1.611	\$2,000	\$2,500	\$3,000	\$4,000	\$2,784	\$5,284	\$5,784	\$6,784
	\$298,000	\$4,786	1.606	\$2,000	\$2,500	\$3,000	\$4,000	\$2,786	\$5,286	\$5,786	\$6,786
	\$299,000	\$4,788	1.601	\$2,000	\$2,500	\$3,000	\$4,000	\$2,788	\$5,288	\$5,788	\$6,788
	\$300,000	\$4,790	1.597	\$2,000	\$2,500	\$3,000	\$4,000	\$2,790	\$5,290	\$5,790	\$6,790
	\$301,000	\$4,792	1.592	\$2,000	\$2,500	\$3,000	\$4,000	\$2,792	\$5,292	\$5,792	\$6,792
	\$302,000	\$4,794	1.587	\$2,000	\$2,500	\$3,000	\$4,000	\$2,794	\$5,294	\$5,794	\$6,794
	\$303,000	\$4,796	1.583	\$2,000	\$2,500	\$3,000	\$4,000	\$2,796	\$5,296	\$5,796	\$6,796
	\$304,000	\$4,798	1.578	\$2,000	\$2,500	\$3,000	\$4,000	\$2,798	\$5,298	\$5,798	\$6,798
	\$305,000	\$4,800	1.574	\$2,000	\$2,500	\$3,000	\$4,000	\$2,800	\$5,300	\$5,800	\$6,800
	\$306,000	\$4,802	1.569	\$2,000	\$2,500	\$3,000	\$4,000	\$2,802	\$5,302	\$5,802	\$6,802
	\$307,000	\$4,804	1.565	\$2,000	\$2,500	\$3,000	\$4,000	\$2,804	\$5,304	\$5,804	\$6,804
	\$308,000	\$4,806	1.560	\$2,000	\$2,500	\$3,000	\$4,000	\$2,806	\$5,306	\$5,806	\$6,806
	\$309,000	\$4,808	1.556	\$2,000	\$2,500	\$3,000	\$4,000	\$2,808	\$5,308	\$5,808	\$6,808
	\$310,000	\$4,810	1.552	\$2,000	\$2,500	\$3,000	\$4,000	\$2,810	\$5,310	\$5,810	\$6,810
	\$311,000	\$4,811	1.547	\$2,000	\$2,500	\$3,000	\$4,000	\$2,811	\$5,311	\$5,811	\$6,811
	\$312,000	\$4,812	1.542	\$2,000	\$2,500	\$3,000	\$4,000	\$2,812	\$5,312	\$5,812	\$6,812
	\$313,000	\$4,813	1.538	\$2,000	\$2,500	\$3,000	\$4,000	\$2,813	\$5,313	\$5,813	\$6,813
	\$314,000	\$4,814	1.533	\$2,000	\$2,500	\$3,000	\$4,000	\$2,814	\$5,314	\$5,814	\$6,814
	\$315,000	\$4,815	1.529	\$2,000	\$2,500	\$3,000	\$4,000	\$2,815	\$5,315	\$5,815	\$6,815
	\$316,000	\$4,816	1.524	\$2,000	\$2,500	\$3,000	\$4,000	\$2,816	\$5,316	\$5,816	\$6,816
	\$317,000	\$4,817	1.520	\$2,000	\$2,500	\$3,000	\$4,000	\$2,817	\$5,317	\$5,817	\$6,817
	\$318,000	\$4,818	1.515	\$2,000	\$2,500	\$3,000	\$4,000	\$2,818	\$5,318	\$5,818	\$6,818
	\$319,000	\$4,819	1.511	\$2,000	\$2,500	\$3,000	\$4,000	\$2,819	\$5,319	\$5,819	\$6,819
	\$320,000	\$4,820	1.506	\$2,000	\$2,500	\$3,000	\$4,000	\$2,820	\$5,320	\$5,820	\$6,820
	\$321,000	\$4,821	1.502	\$2,000	\$2,500	\$3,000	\$4,000	\$2,821	\$5,321	\$5,821	\$6,821
	\$322,000	\$4,822	1.498	\$2,000	\$2,500	\$3,000	\$4,000	\$2,822	\$5,322	\$5,822	\$6,822
	\$323,000	\$4,823	1.493	\$2,000	\$2,500	\$3,000	\$4,000	\$2,823	\$5,323	\$5,823	\$6,823
	\$324,000	\$4,824	1.489	\$2,000	\$2,500	\$3,000	\$4,000	\$2,824	\$5,324	\$5,824	\$6,824
	\$325,000	\$4,825	1.485	\$2,000	\$2,500	\$3,000	\$4,000	\$2,825	\$5,325	\$5,825	\$6,825
	\$326,000	\$4,826	1.480	\$2,000	\$2,500	\$3,000	\$4,000	\$2,826	\$5,326	\$5,826	\$6,826
	\$327,000	\$4,827	1.476	\$2,000	\$2,500	\$3,000	\$4,000	\$2,827	\$5,327	\$5,827	\$6,827
	\$328,000	\$4,828	1.472	\$2,000	\$2,500	\$3,000	\$4,000	\$2,828	\$5,328	\$5,828	\$6,828
	\$329,000	\$4,829	1.468	\$2,000	\$2,500	\$3,000	\$4,000	\$2,829	\$5,329	\$5,829	\$6,829
	\$330,000	\$4,830	1.464	\$2,000	\$2,500	\$3,000	\$4,000	\$2,830	\$5,330	\$5,830	\$6,830
	\$331,000	\$4,831	1.460	\$2,000	\$2,500	\$3,000	\$4,000	\$2,831	\$5,331	\$5,831	\$6,831
	\$332,000	\$4,832	1.455	\$2,000	\$2,500	\$3,000	\$4,000	\$2,832	\$5,332	\$5,832	\$6,832
	\$333,000	\$4,833	1.451	\$2,000	\$2,500	\$3,000	\$4,000	\$2,833	\$5,333	\$5,833	\$6,833
	\$334,000	\$4,834	1.447	\$2,000	\$2,500	\$3,000	\$4,000	\$2,834	\$5,334	\$5,834	\$6,834
	\$335,000	\$4,835	1.443	\$2,000	\$2,500	\$3,000	\$4,000	\$2,835	\$5,335	\$5,835	\$6,835
	\$336,000	\$4,836	1.439	\$2,000	\$2,500	\$3,000	\$4,000	\$2,836	\$5,336	\$5,836	\$6,836
	\$337,000	\$4,837	1.435	\$2,000	\$2,500	\$3,000	\$4,000	\$2,837	\$5,337	\$5,837	\$6,837
	\$338,000	\$4,838	1.431	\$2,000	\$2,500	\$3,000	\$4,000	\$2,838	\$5,338	\$5,838	\$6,838
	\$339,000	\$4,839	1.427	\$2,000	\$2,500	\$3,000	\$4,000	\$2,839	\$5,339	\$5,839	\$6,839
	\$340,000	\$4,840	1.424	\$2,000	\$2,500	\$3,000	\$4,000	\$2,840	\$5,340	\$5,840	\$6,840
	\$341,000	\$4,841	1.420	\$2,000	\$2,500	\$3,000	\$4,000	\$2,841	\$5,341	\$5,841	\$6,841
	\$342,000	\$4,842	1.416	\$2,000	\$2,500	\$3,000	\$4,000	\$2,842	\$5,342	\$5,842	\$6,842
	\$343,000	\$4,843	1.412	\$2,000	\$2,500	\$3,000	\$4,000	\$2,843	\$5,343	\$5,843	\$6,843
	\$344,000	\$4,844	1.408	\$2,000	\$2,500	\$3,000	\$4,000	\$2,844	\$5,344	\$5,844	\$6,844
	\$345,000	\$4,845	1.404	\$2,000	\$2,500	\$3,000	\$4,000	\$2,845	\$5,345	\$5,845	\$6,845
	\$346,000	\$4,846	1.401	\$2,000	\$2,500	\$3,000	\$4,000	\$2,846	\$5,346	\$5,846	\$6,846
	\$347,000	\$4,847	1.397	\$2,000	\$2,500	\$3,000	\$4,000	\$2,847	\$5,347	\$5,847	\$6,847
	\$348,000	\$4,848	1.393	\$2,000	\$2,500	\$3,000	\$4,000	\$2,848	\$5,348	\$5,848	\$6,848
	\$349,000	\$4,849	1.389	\$2,000	\$2,500	\$3,000	\$4,000	\$2,849	\$5,349	\$5,849	\$6,849
	\$350,000	\$4,850	1.386	\$2,000	\$2,500	\$3,000	\$4,000	\$2,850	\$5,350	\$5,850	\$6,850

	\$351,000	\$4,851	1.382	\$2,000	\$2,500	\$3,000	\$4,000	\$2,851	\$5,351	\$5,851	\$6,851
	\$352,000	\$4,852	1.378	\$2,000	\$2,500	\$3,000	\$4,000	\$2,852	\$5,352	\$5,852	\$6,852
	\$353,000	\$4,853	1.375	\$2,000	\$2,500	\$3,000	\$4,000	\$2,853	\$5,353	\$5,853	\$6,853
	\$354,000	\$4,854	1.371	\$2,000	\$2,500	\$3,000	\$4,000	\$2,854	\$5,354	\$5,854	\$6,854
	\$355,000	\$4,855	1.368	\$2,000	\$2,500	\$3,000	\$4,000	\$2,855	\$5,355	\$5,855	\$6,855
	\$356,000	\$4,856	1.364	\$2,000	\$2,500	\$3,000	\$4,000	\$2,856	\$5,356	\$5,856	\$6,856
	\$357,000	\$4,857	1.361	\$2,000	\$2,500	\$3,000	\$4,000	\$2,857	\$5,357	\$5,857	\$6,857
	\$358,000	\$4,858	1.357	\$2,000	\$2,500	\$3,000	\$4,000	\$2,858	\$5,358	\$5,858	\$6,858
	\$359,000	\$4,859	1.353	\$2,000	\$2,500	\$3,000	\$4,000	\$2,859	\$5,359	\$5,859	\$6,859
	\$360,000	\$4,860	1.350	\$2,000	\$2,500	\$3,000	\$4,000	\$2,860	\$5,360	\$5,860	\$6,860
	\$361,000	\$4,861	1.347	\$2,000	\$2,500	\$3,000	\$4,000	\$2,861	\$5,361	\$5,861	\$6,861
	\$362,000	\$4,862	1.343	\$2,000	\$2,500	\$3,000	\$4,000	\$2,862	\$5,362	\$5,862	\$6,862
	\$363,000	\$4,863	1.340	\$2,000	\$2,500	\$3,000	\$4,000	\$2,863	\$5,363	\$5,863	\$6,863
	\$364,000	\$4,864	1.336	\$2,000	\$2,500	\$3,000	\$4,000	\$2,864	\$5,364	\$5,864	\$6,864
	\$365,000	\$4,865	1.333	\$2,000	\$2,500	\$3,000	\$4,000	\$2,865	\$5,365	\$5,865	\$6,865
	\$366,000	\$4,866	1.330	\$2,000	\$2,500	\$3,000	\$4,000	\$2,866	\$5,366	\$5,866	\$6,866
	\$367,000	\$4,867	1.326	\$2,000	\$2,500	\$3,000	\$4,000	\$2,867	\$5,367	\$5,867	\$6,867
	\$368,000	\$4,868	1.323	\$2,000	\$2,500	\$3,000	\$4,000	\$2,868	\$5,368	\$5,868	\$6,868
	\$369,000	\$4,869	1.320	\$2,000	\$2,500	\$3,000	\$4,000	\$2,869	\$5,369	\$5,869	\$6,869
	\$370,000	\$4,870	1.316	\$2,000	\$2,500	\$3,000	\$4,000	\$2,870	\$5,370	\$5,870	\$6,870
	\$371,000	\$4,871	1.313	\$2,000	\$2,500	\$3,000	\$4,000	\$2,871	\$5,371	\$5,871	\$6,871
	\$372,000	\$4,872	1.310	\$2,000	\$2,500	\$3,000	\$4,000	\$2,872	\$5,372	\$5,872	\$6,872
	\$373,000	\$4,873	1.306	\$2,000	\$2,500	\$3,000	\$4,000	\$2,873	\$5,373	\$5,873	\$6,873
	\$374,000	\$4,874	1.303	\$2,000	\$2,500	\$3,000	\$4,000	\$2,874	\$5,374	\$5,874	\$6,874
	\$375,000	\$4,875	1.300	\$2,000	\$2,500	\$3,000	\$4,000	\$2,875	\$5,375	\$5,875	\$6,875
	\$376,000	\$4,876	1.297	\$2,000	\$2,500	\$3,000	\$4,000	\$2,876	\$5,376	\$5,876	\$6,876
	\$377,000	\$4,877	1.294	\$2,000	\$2,500	\$3,000	\$4,000	\$2,877	\$5,377	\$5,877	\$6,877
	\$378,000	\$4,878	1.290	\$2,000	\$2,500	\$3,000	\$4,000	\$2,878	\$5,378	\$5,878	\$6,878
	\$379,000	\$4,879	1.287	\$2,000	\$2,500	\$3,000	\$4,000	\$2,879	\$5,379	\$5,879	\$6,879
	\$380,000	\$4,880	1.284	\$2,000	\$2,500	\$3,000	\$4,000	\$2,880	\$5,380	\$5,880	\$6,880
	\$381,000	\$4,881	1.281	\$2,000	\$2,500	\$3,000	\$4,000	\$2,881	\$5,381	\$5,881	\$6,881
	\$382,000	\$4,882	1.278	\$2,000	\$2,500	\$3,000	\$4,000	\$2,882	\$5,382	\$5,882	\$6,882
	\$383,000	\$4,883	1.275	\$2,000	\$2,500	\$3,000	\$4,000	\$2,883	\$5,383	\$5,883	\$6,883
	\$384,000	\$4,884	1.272	\$2,000	\$2,500	\$3,000	\$4,000	\$2,884	\$5,384	\$5,884	\$6,884
	\$385,000	\$4,885	1.269	\$2,000	\$2,500	\$3,000	\$4,000	\$2,885	\$5,385	\$5,885	\$6,885
	\$386,000	\$4,886	1.266	\$2,000	\$2,500	\$3,000	\$4,000	\$2,886	\$5,386	\$5,886	\$6,886
	\$387,000	\$4,887	1.263	\$2,000	\$2,500	\$3,000	\$4,000	\$2,887	\$5,387	\$5,887	\$6,887
	\$388,000	\$4,888	1.260	\$2,000	\$2,500	\$3,000	\$4,000	\$2,888	\$5,388	\$5,888	\$6,888
	\$389,000	\$4,889	1.257	\$2,000	\$2,500	\$3,000	\$4,000	\$2,889	\$5,389	\$5,889	\$6,889
	\$390,000	\$4,890	1.254	\$2,000	\$2,500	\$3,000	\$4,000	\$2,890	\$5,390	\$5,890	\$6,890
	\$391,000	\$4,891	1.251	\$2,000	\$2,500	\$3,000	\$4,000	\$2,891	\$5,391	\$5,891	\$6,891
	\$392,000	\$4,892	1.248	\$2,000	\$2,500	\$3,000	\$4,000	\$2,892	\$5,392	\$5,892	\$6,892
	\$393,000	\$4,893	1.245	\$2,000	\$2,500	\$3,000	\$4,000	\$2,893	\$5,393	\$5,893	\$6,893
	\$394,000	\$4,894	1.242	\$2,000	\$2,500	\$3,000	\$4,000	\$2,894	\$5,394	\$5,894	\$6,894
	\$395,000	\$4,895	1.239	\$2,000	\$2,500	\$3,000	\$4,000	\$2,895	\$5,395	\$5,895	\$6,895
	\$396,000	\$4,896	1.236	\$2,000	\$2,500	\$3,000	\$4,000	\$2,896	\$5,396	\$5,896	\$6,896
	\$397,000	\$4,897	1.234	\$2,000	\$2,500	\$3,000	\$4,000	\$2,897	\$5,397	\$5,897	\$6,897
	\$398,000	\$4,898	1.231	\$2,000	\$2,500	\$3,000	\$4,000	\$2,898	\$5,398	\$5,898	\$6,898
	\$399,000	\$4,899	1.228	\$2,000	\$2,500	\$3,000	\$4,000	\$2,899	\$5,399	\$5,899	\$6,899
	\$400,000	\$4,900	1.225	\$2,000	\$2,500	\$3,000	\$4,000	\$2,900	\$5,400	\$5,900	\$6,900
	\$401,000	\$4,901	1.222	\$2,000	\$2,500	\$3,000	\$4,000	\$2,901	\$5,401	\$5,901	\$6,901
	\$402,000	\$4,902	1.219	\$2,000	\$2,500	\$3,000	\$4,000	\$2,902	\$5,402	\$5,902	\$6,902
	\$403,000	\$4,903	1.217	\$2,000	\$2,500	\$3,000	\$4,000	\$2,903	\$5,403	\$5,903	\$6,903
	\$404,000	\$4,904	1.214	\$2,000	\$2,500	\$3,000	\$4,000	\$2,904	\$5,404	\$5,904	\$6,904
	\$405,000	\$4,905	1.211	\$2,000	\$2,500	\$3,000	\$4,000	\$2,905	\$5,405	\$5,905	\$6,905
	\$406,000	\$4,906	1.208	\$2,000	\$2,500	\$3,000	\$4,000	\$2,906	\$5,406	\$5,906	\$6,906
	\$407,000	\$4,907	1.206	\$2,000	\$2,500	\$3,000	\$4,000	\$2,907	\$5,407	\$5,907	\$6,907
	\$408,000	\$4,908	1.203	\$2,000	\$2,500	\$3,000	\$4,000	\$2,908	\$5,408	\$5,908	\$6,908
	\$409,000	\$4,909	1.200	\$2,000	\$2,500	\$3,000	\$4,000	\$2,909	\$5,409	\$5,909	\$6,909
	\$410,000	\$4,910	1.198	\$2,000	\$2,500	\$3,000	\$4,000	\$2,910	\$5,410	\$5,910	\$6,910
	\$411,000	\$4,911	1.195	\$2,000	\$2,500	\$3,000	\$4,000	\$2,911	\$5,411	\$5,911	\$6,911
	\$412,000	\$4,912	1.192	\$2,000	\$2,500	\$3,000	\$4,000	\$2,912	\$5,412	\$5,912	\$6,912
	\$413,000	\$4,913	1.190	\$2,000	\$2,500	\$3,000	\$4,000	\$2,913	\$5,413	\$5,913	\$6,913
	\$414,000	\$4,914	1.187	\$2,000	\$2,500	\$3,000	\$4,000	\$2,914	\$5,414	\$5,914	\$6,914
	\$415,000	\$4,915	1.184	\$2,000	\$2,500	\$3,000	\$4,000	\$2,915	\$5,415	\$5,915	\$6,915
	\$416,000	\$4,916	1.182	\$2,000	\$2,500	\$3,000	\$4,000	\$2,916	\$5,416	\$5,916	\$6,916
	\$417,000	\$4,917	1.179	\$2,000	\$2,500	\$3,000	\$4,000	\$2,917	\$5,417	\$5,917	\$6,917
	\$418,000	\$4,918	1.177	\$2,000	\$2,500	\$3,000	\$4,000	\$2,918	\$5,418	\$5,918	\$6,918
	\$419,000	\$4,919	1.174	\$2,000	\$2,500	\$3,000	\$4,000	\$2,919	\$5,419	\$5,919	\$6,919
	\$420,000	\$4,920	1.171	\$2,000	\$2,500	\$3,000	\$4,000	\$2,920	\$5,420	\$5,920	\$6,920
	\$421,000	\$4,921	1.169	\$2,000	\$2,500	\$3,000	\$4,000	\$2,921	\$5,421	\$5,921	\$6,921
	\$422,000	\$4,922	1.166	\$2,000	\$2,500	\$3,000	\$4,000	\$2,922	\$5,422	\$5,922	\$6,922

	\$423,000	\$4,923	1.164	\$2,000	\$2,500	\$3,000	\$4,000	\$2,923	\$5,423	\$5,923	\$6,923
	\$424,000	\$4,924	1.161	\$2,000	\$2,500	\$3,000	\$4,000	\$2,924	\$5,424	\$5,924	\$6,924
	\$425,000	\$4,925	1.159	\$2,000	\$2,500	\$3,000	\$4,000	\$2,925	\$5,425	\$5,925	\$6,925
	\$426,000	\$4,926	1.156	\$2,000	\$2,500	\$3,000	\$4,000	\$2,926	\$5,426	\$5,926	\$6,926
	\$427,000	\$4,927	1.154	\$2,000	\$2,500	\$3,000	\$4,000	\$2,927	\$5,427	\$5,927	\$6,927
	\$428,000	\$4,928	1.151	\$2,000	\$2,500	\$3,000	\$4,000	\$2,928	\$5,428	\$5,928	\$6,928
	\$429,000	\$4,929	1.149	\$2,000	\$2,500	\$3,000	\$4,000	\$2,929	\$5,429	\$5,929	\$6,929
	\$430,000	\$4,930	1.147	\$2,000	\$2,500	\$3,000	\$4,000	\$2,930	\$5,430	\$5,930	\$6,930
	\$431,000	\$4,931	1.144	\$2,000	\$2,500	\$3,000	\$4,000	\$2,931	\$5,431	\$5,931	\$6,931
	\$432,000	\$4,932	1.142	\$2,000	\$2,500	\$3,000	\$4,000	\$2,932	\$5,432	\$5,932	\$6,932
	\$433,000	\$4,933	1.139	\$2,000	\$2,500	\$3,000	\$4,000	\$2,933	\$5,433	\$5,933	\$6,933
	\$434,000	\$4,934	1.137	\$2,000	\$2,500	\$3,000	\$4,000	\$2,934	\$5,434	\$5,934	\$6,934
	\$435,000	\$4,935	1.134	\$2,000	\$2,500	\$3,000	\$4,000	\$2,935	\$5,435	\$5,935	\$6,935
	\$436,000	\$4,936	1.132	\$2,000	\$2,500	\$3,000	\$4,000	\$2,936	\$5,436	\$5,936	\$6,936
	\$437,000	\$4,937	1.130	\$2,000	\$2,500	\$3,000	\$4,000	\$2,937	\$5,437	\$5,937	\$6,937
	\$438,000	\$4,938	1.127	\$2,000	\$2,500	\$3,000	\$4,000	\$2,938	\$5,438	\$5,938	\$6,938
	\$439,000	\$4,939	1.125	\$2,000	\$2,500	\$3,000	\$4,000	\$2,939	\$5,439	\$5,939	\$6,939
	\$440,000	\$4,940	1.123	\$2,000	\$2,500	\$3,000	\$4,000	\$2,940	\$5,440	\$5,940	\$6,940
	\$441,000	\$4,941	1.120	\$2,000	\$2,500	\$3,000	\$4,000	\$2,941	\$5,441	\$5,941	\$6,941
	\$442,000	\$4,942	1.118	\$2,000	\$2,500	\$3,000	\$4,000	\$2,942	\$5,442	\$5,942	\$6,942
	\$443,000	\$4,943	1.116	\$2,000	\$2,500	\$3,000	\$4,000	\$2,943	\$5,443	\$5,943	\$6,943
	\$444,000	\$4,944	1.114	\$2,000	\$2,500	\$3,000	\$4,000	\$2,944	\$5,444	\$5,944	\$6,944
	\$445,000	\$4,945	1.111	\$2,000	\$2,500	\$3,000	\$4,000	\$2,945	\$5,445	\$5,945	\$6,945
	\$446,000	\$4,946	1.109	\$2,000	\$2,500	\$3,000	\$4,000	\$2,946	\$5,446	\$5,946	\$6,946
	\$447,000	\$4,947	1.107	\$2,000	\$2,500	\$3,000	\$4,000	\$2,947	\$5,447	\$5,947	\$6,947
	\$448,000	\$4,948	1.104	\$2,000	\$2,500	\$3,000	\$4,000	\$2,948	\$5,448	\$5,948	\$6,948
	\$449,000	\$4,949	1.102	\$2,000	\$2,500	\$3,000	\$4,000	\$2,949	\$5,449	\$5,949	\$6,949
	\$450,000	\$4,950	1.100	\$2,000	\$2,500	\$3,000	\$4,000	\$2,950	\$5,450	\$5,950	\$6,950
	\$451,000	\$4,951	1.098	\$2,000	\$2,500	\$3,000	\$4,000	\$2,951	\$5,451	\$5,951	\$6,951
	\$452,000	\$4,952	1.096	\$2,000	\$2,500	\$3,000	\$4,000	\$2,952	\$5,452	\$5,952	\$6,952
	\$453,000	\$4,953	1.093	\$2,000	\$2,500	\$3,000	\$4,000	\$2,953	\$5,453	\$5,953	\$6,953
	\$454,000	\$4,954	1.091	\$2,000	\$2,500	\$3,000	\$4,000	\$2,954	\$5,454	\$5,954	\$6,954
	\$455,000	\$4,955	1.089	\$2,000	\$2,500	\$3,000	\$4,000	\$2,955	\$5,455	\$5,955	\$6,955
	\$456,000	\$4,956	1.087	\$2,000	\$2,500	\$3,000	\$4,000	\$2,956	\$5,456	\$5,956	\$6,956
	\$457,000	\$4,957	1.085	\$2,000	\$2,500	\$3,000	\$4,000	\$2,957	\$5,457	\$5,957	\$6,957
	\$458,000	\$4,958	1.083	\$2,000	\$2,500	\$3,000	\$4,000	\$2,958	\$5,458	\$5,958	\$6,958
	\$459,000	\$4,959	1.080	\$2,000	\$2,500	\$3,000	\$4,000	\$2,959	\$5,459	\$5,959	\$6,959
	\$460,000	\$4,960	1.078	\$2,000	\$2,500	\$3,000	\$4,000	\$2,960	\$5,460	\$5,960	\$6,960
	\$461,000	\$4,961	1.076	\$2,000	\$2,500	\$3,000	\$4,000	\$2,961	\$5,461	\$5,961	\$6,961
	\$462,000	\$4,962	1.074	\$2,000	\$2,500	\$3,000	\$4,000	\$2,962	\$5,462	\$5,962	\$6,962
	\$463,000	\$4,963	1.072	\$2,000	\$2,500	\$3,000	\$4,000	\$2,963	\$5,463	\$5,963	\$6,963
	\$464,000	\$4,964	1.070	\$2,000	\$2,500	\$3,000	\$4,000	\$2,964	\$5,464	\$5,964	\$6,964
	\$465,000	\$4,965	1.068	\$2,000	\$2,500	\$3,000	\$4,000	\$2,965	\$5,465	\$5,965	\$6,965
	\$466,000	\$4,966	1.066	\$2,000	\$2,500	\$3,000	\$4,000	\$2,966	\$5,466	\$5,966	\$6,966
	\$467,000	\$4,967	1.064	\$2,000	\$2,500	\$3,000	\$4,000	\$2,967	\$5,467	\$5,967	\$6,967
	\$468,000	\$4,968	1.062	\$2,000	\$2,500	\$3,000	\$4,000	\$2,968	\$5,468	\$5,968	\$6,968
	\$469,000	\$4,969	1.059	\$2,000	\$2,500	\$3,000	\$4,000	\$2,969	\$5,469	\$5,969	\$6,969
	\$470,000	\$4,970	1.057	\$2,000	\$2,500	\$3,000	\$4,000	\$2,970	\$5,470	\$5,970	\$6,970
	\$471,000	\$4,971	1.055	\$2,000	\$2,500	\$3,000	\$4,000	\$2,971	\$5,471	\$5,971	\$6,971
	\$472,000	\$4,972	1.053	\$2,000	\$2,500	\$3,000	\$4,000	\$2,972	\$5,472	\$5,972	\$6,972
	\$473,000	\$4,973	1.051	\$2,000	\$2,500	\$3,000	\$4,000	\$2,973	\$5,473	\$5,973	\$6,973
	\$474,000	\$4,974	1.049	\$2,000	\$2,500	\$3,000	\$4,000	\$2,974	\$5,474	\$5,974	\$6,974
	\$475,000	\$4,975	1.047	\$2,000	\$2,500	\$3,000	\$4,000	\$2,975	\$5,475	\$5,975	\$6,975
	\$476,000	\$4,976	1.045	\$2,000	\$2,500	\$3,000	\$4,000	\$2,976	\$5,476	\$5,976	\$6,976
	\$477,000	\$4,977	1.043	\$2,000	\$2,500	\$3,000	\$4,000	\$2,977	\$5,477	\$5,977	\$6,977
	\$478,000	\$4,978	1.041	\$2,000	\$2,500	\$3,000	\$4,000	\$2,978	\$5,478	\$5,978	\$6,978
	\$479,000	\$4,979	1.039	\$2,000	\$2,500	\$3,000	\$4,000	\$2,979	\$5,479	\$5,979	\$6,979
	\$480,000	\$4,980	1.038	\$2,000	\$2,500	\$3,000	\$4,000	\$2,980	\$5,480	\$5,980	\$6,980
	\$481,000	\$4,981	1.036	\$2,000	\$2,500	\$3,000	\$4,000	\$2,981	\$5,481	\$5,981	\$6,981
	\$482,000	\$4,982	1.034	\$2,000	\$2,500	\$3,000	\$4,000	\$2,982	\$5,482	\$5,982	\$6,982
	\$483,000	\$4,983	1.032	\$2,000	\$2,500	\$3,000	\$4,000	\$2,983	\$5,483	\$5,983	\$6,983
	\$484,000	\$4,984	1.030	\$2,000	\$2,500	\$3,000	\$4,000	\$2,984	\$5,484	\$5,984	\$6,984
	\$485,000	\$4,985	1.028	\$2,000	\$2,500	\$3,000	\$4,000	\$2,985	\$5,485	\$5,985	\$6,985
	\$486,000	\$4,986	1.026	\$2,000	\$2,500	\$3,000	\$4,000	\$2,986	\$5,486	\$5,986	\$6,986
	\$487,000	\$4,987	1.024	\$2,000	\$2,500	\$3,000	\$4,000	\$2,987	\$5,487	\$5,987	\$6,987
	\$488,000	\$4,988	1.022	\$2,000	\$2,500	\$3,000	\$4,000	\$2,988	\$5,488	\$5,988	\$6,988
	\$489,000	\$4,989	1.020	\$2,000	\$2,500	\$3,000	\$4,000	\$2,989	\$5,489	\$5,989	\$6,989
	\$490,000	\$4,990	1.018	\$2,000	\$2,500	\$3,000	\$4,000	\$2,990	\$5,490	\$5,990	\$6,990
	\$491,000	\$4,991	1.016	\$2,000	\$2,500	\$3,000	\$4,000	\$2,991	\$5,491	\$5,991	\$6,991
	\$492,000	\$4,992	1.015	\$2,000	\$2,500	\$3,000	\$4,000	\$2,992	\$5,492	\$5,992	\$6,992
	\$493,000	\$4,993	1.013	\$2,000	\$2,500	\$3,000	\$4,000	\$2,993	\$5,493	\$5,993	\$6,993
	\$494,000	\$4,994	1.011	\$2,000	\$2,500	\$3,000	\$4,000	\$2,994	\$5,494	\$5,994	\$6,994

	\$495,000	\$4,995	1.009	\$2,000	\$2,500	\$3,000	\$4,000	\$2,995	\$5,495	\$5,995	\$6,995
	\$496,000	\$4,996	1.007	\$2,000	\$2,500	\$3,000	\$4,000	\$2,996	\$5,496	\$5,996	\$6,996
	\$497,000	\$4,997	1.005	\$2,000	\$2,500	\$3,000	\$4,000	\$2,997	\$5,497	\$5,997	\$6,997
	\$498,000	\$4,998	1.004	\$2,000	\$2,500	\$3,000	\$4,000	\$2,998	\$5,498	\$5,998	\$6,998
	\$499,000	\$4,999	1.002	\$2,000	\$2,500	\$3,000	\$4,000	\$2,999	\$5,499	\$5,999	\$6,999
	\$500,000	\$5,000	1.000	\$2,000	\$2,500	\$3,000	\$4,000	\$3,000	\$5,500	\$6,000	\$7,000