

# Hardin County Water District No. 1

*Serving Radcliff and Hardin County for Over 60 Years*

1400 Rogersville Road  
Radcliff, KY. 40160

RECEIVED

February 26, 2014

FEB 26 2014

Mr. Jeff Derouen  
Executive Director - Kentucky Public Service Commission  
211 Sower Blvd.  
P.O. Box 615  
Frankfort, KY 40620-0615

PUBLIC SERVICE  
COMMISSION

**SUBJECT: Stipulation and Recommendation of Settlement Motion  
Case 2013-00050 - Radcliff Sewer General Rate Case**

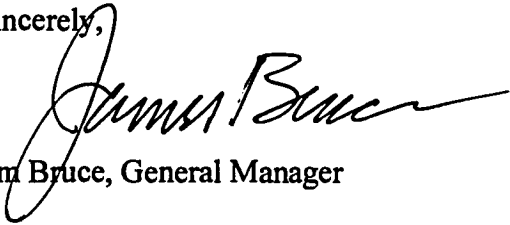
Dear Director Derouen,

Enclosed please find an original and eight copies of a Stipulation and Recommendation for Settlement for the above case.

Our Board of Commissioners at their January 29, 2014 meeting also approved these terms. Attached to this letter is a copy of the minutes for that meeting.

We also understand that if these terms are acceptable to the Commission, that the settlement terms will be voted on for approval by the Commission at the upcoming March 18, 2014 hearing.

Sincerely,



Jim Bruce, General Manager

Cf; Mr. David Wilson II, HCWD1 Attorney

Encl.

**Hardin County Water District No. 1  
Minutes of Special Meeting  
of the Board of Commissioners**

**January 29, 2014**

This was a video teleconference meeting. Proper public notice was made in accordance with KRS/KAR requirements. Chairman William Gossett attended by video teleconference from Ft. Myers, Florida. Chairman Gossett called the meeting to order at 1:08 P.M. with Commissioners John Tindall, Ron Hockman, Howard Williams, and Jim Shelton in attendance. Staff present included Jim Bruce, General Manager; Scott Schmuck, Finance and Accounting Manager; and attorney Dustin Humphrey.

Mr. Humphrey updated the Board on attorney Mr. David Wilson's health condition and status. Mr. Wilson could not attend the meeting as he was still in the hospital for a heart procedure, but was expected to be released the following day.

Chairman Gossett asked Treasurer Tindall to chair the meeting for him, in the event the teleconference connection failed and Chairman Gossett would not be able to participate or vote. Treasurer Tindall agreed and took over chairing the meeting.

**Executive Session:** Mr. Bruce and Mr. Humphrey noted that the Board needed to discuss a litigation matter regarding the Radcliff Sewer Rate Case and requested a closed session in accordance with KRS 61.810.1.c. Commissioner Hockman made a motion to enter into closed session. The motion was seconded by Commissioner Williams and passed.

**Executive Session Action Item:** Acting Chairman Tindall reconvened open session at 1:55 P.M. Commissioner Gossett made a motion to task staff and legal counsel to draft a settlement agreement and motion to accept a settlement offer presented by the Public Service Commission to staff on January 23, 2014 and to file same at the earliest convenience. The motion was seconded by Commissioner Williams and passed.

**Adjourn:** Secretary Hockman made a motion to adjourn at 1:58 PM. Motion was seconded by Commissioner Williams and the motion passed.

(Minutes submitted by Jim Bruce, General Manager)

**APPROVAL OF MINUTES**

I hereby certify that the foregoing minutes were duly approved by the Board of Commissioners of the Hardin County Water District No. 1 at a meeting held on the date shown below:

HARDIN COUNTY WATER DISTRICT No.1



Mr. Ron Hockman, Secretary

2-18-2014

Date Approved

**COMMONWEALTH OF KENTUCKY**

**BEFORE THE PUBLIC SERVICE COMMISSION**

In the Matter of:

APPLICATION OF HARDIN COUNTY WATER )  
DISTRICT NO. 1 TO ADJUST ITS RATES FOR ) CASE NO. 2013-00050  
SEWER SERVICE )

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**STIPULATION AND RECOMMENDATION**

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It is the intent and purpose of the parties to this proceeding, namely Hardin County Water District No. 1 (“Hardin District”) and the Attorney General of the Commonwealth of Kentucky (“Attorney General”) to express their agreement on a mutually satisfactory resolution of all of the issues in the instant proceeding.

It is understood by all parties hereto that this Stipulation and Recommendation is not binding upon the Public Service Commission (“Commission”), nor does it represent agreement on any specific theory supporting the appropriateness of any recommended adjustments to Hardin District’s rates. The parties have expended considerable efforts to reach the agreements that form the basis of this Stipulation and Recommendation. All of the parties, representing diverse interests and divergent viewpoints, agree that this Stipulation and Recommendation, viewed in its entirety, constitutes a reasonable resolution of all issues in this proceeding.

In addition, the adoption of this Stipulation and Recommendation will eliminate the need for the Commission and the parties to expend significant resources in litigation of this proceeding, and eliminate the possibility of, and any need for, rehearing or appeals of the Commission’s final order herein. It is the position of the parties hereto that this Stipulation and Recommendation is supported

by sufficient and adequate data and information, and is entitled to serious consideration by the Commission.

WHEREFORE, based upon the parties' participation in settlement conferences and the materials on file with the Commission, and upon the belief that these materials adequately support this Stipulation and Recommendation, the parties hereby stipulate and recommend the following:

1. Hardin District should be authorized to adjust its base rates in order to permit it an opportunity to recover \$571,464.00 more in annual revenue than it is recovering under its current base rates, with such revised rates to be effective for service billed on and after May 1, 2014. The pro-forma tariff sheets attached hereto as Attachment A are recommended as reflecting the new rates to be effective as of May 1, 2014. These pro-forma tariff sheets reflect rates that are designed to allow Hardin District to recover the increased revenue from its two classes of customers, in the manner agreed to by the parties to this Stipulation and Recommendation.

2. All of the tariff changes proposed in Hardin District's Application shall be adopted.

3. The aforementioned changes are reflected in the proposed tariff sheets attached to this Stipulation and Recommendation as Attachment A.

4. Hardin District's actual rate case expenses will be deferred, amortized and recovered over a five-year period.

5. Attached to this Stipulation and Recommendation as Attachment B are proof-of-revenue sheets, showing that the rates set forth in Attachment A will generate the proposed revenue increase to which the parties have agreed in Paragraph number 1 hereof.

6. Attached to this Stipulation and Recommendation as Attachment C is a revised Billing Analysis Comparison reflecting the customer impact of the proposed revenue increase to which the parties have agreed in Paragraph number 1 hereof.

7. The Parties agree that the foregoing terms and conditions represent a fair, just, and reasonable resolution of the issues addressed herein.

8. The Attorney General reserves his right to file testimony or comments in lieu of testimony, and Hardin District reserves the right to file rebuttal testimony should the Commission not approve this Stipulation and Recommendation.

9. Each party hereto waives all cross-examination of the witnesses of the other parties hereto except in support of the Stipulation and Recommendation, or unless the Commission disapproves this Stipulation and Recommendation, and each party further stipulates and recommends that the Notice of Intent, Notice, Application, testimony, pleadings and responses to data requests filed in this proceeding be admitted into the record. The parties also agree that if the Commission issues an order adopting this Stipulation and Recommendation in its entirety there will be no need for any party to file a post-hearing brief.

10. This Stipulation and Recommendation is submitted for purposes of this case only and is not deemed binding upon the parties hereto in any other proceeding, nor is it to be offered or relied upon in any other proceeding involving Hardin District or any other utility.

11. If the Commission issues an order adopting this Stipulation and Recommendation in its entirety, each of the parties hereto agrees that it shall file neither an application for rehearing with the Commission, nor an appeal to the Franklin County Circuit Court with respect to such order.

12. In the event the Commission should reject or modify all or any portion of this Stipulation and Recommendation, or impose additional conditions or requirements upon the signatory parties, each signatory party shall have the right, within twenty (20) days of the Commission's order, to either file an application for rehearing or terminate and withdraw from the Stipulation and Recommendation by filing a notice with the Commission. Upon rehearing,

any signatory party shall have the right within fifteen (15) days of the Commission's order on rehearing to file a notice of termination or withdrawal from this Stipulation and Recommendation. In such event the terms of this Stipulation and Recommendation shall not be deemed binding upon the parties hereto, nor shall such Stipulation and Recommendation be admitted into evidence, or referred to, or relied upon in any manner by any party hereto.

13. All of the parties hereto agree that the foregoing Stipulation and Recommendation is reasonable and in the best interests of all concerned, and urge the Commission to adopt the Stipulation and Recommendation in its entirety.

AGREED, this 26<sup>TH</sup> day of February, 2014.

HARDIN COUNTY WATER DISTRICT NO. 1

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Honorable David T. Wilson II  
Attorney at Law  
Skeeters, Bennett, Wilson & Pike  
550 W. Lincoln Trail Blvd.  
P.O. Box 610  
Radcliff, Kentucky 40160

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Jim Bruce  
General Manager  
Hardin County Water District #1  
1400 Rogersville Road  
Radcliff, Kentucky 40159-0489

JACK CONWAY  
ATTORNEY GENERAL

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Honorable Jennifer Black Hans  
Honorable Gregory T. Dutton  
Assistant Attorney General  
Office of Rate Intervention  
1024 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601-8204

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Stipulation and Recommendation was served upon all parties of record by regular U. S. mail this 26 day of February, 2014.

  
David T. Wilson II

**SERVICE LIST**

Jim Bruce  
General Manager  
Hardin County Water District #1  
1400 Rogersville Road  
Radcliff, KY 40159-0489

Gregory T. Dutton  
Assistant Attorney General  
Office of the Attorney General  
Utility & Rate Intervention Division  
1024 Capital Center Drive, Suite 200  
Frankfort KY 40601-8204

Jennifer B. Hans  
Assistant Attorney General  
Office of the Attorney General  
1024 Capital Center Drive, Suite 200  
Frankfort, KY 40601-8204

Jeff Derouen  
Executive Director  
Public Service Commission  
211 Sower Boulevard  
P.O. Box 615  
Frankfort, KY 40602-0615

**ATTACHMENT A**

**TARIFFS**



Hardin County Water District No. 1

CLASSIFICATION OF SERVICE:  
 RATES, MONTHLY CHARGES, BILLING POLICIES  
 SANITARY SEWER SERVICES (EXCLUDING FORT KNOX)

**2. Sewer Rates;**

- a. **Minimum Bill:** Each customer shall pay this charge monthly which shall include up to for each month in which part of the month the account was active. This charge applies to all customer classes including Wholesale accounts. If the customer's account was active less than a full billing month, the minimum bill will be pro-rated by the number of days actually active. The Minimum Bill shall include and recover all billing related costs, and the first 2,000 gallons of billed sewer volume use. The amount is;

i. **Minimum Bill = \$19.63**

- b. **Volume Charge Rate:** This amount is charged for measured water use as described and defined in paragraph 1.a of this Article;

i. **Water Billed 2,000 to 15,000 Gallons = \$6.40**

ii. **Water Billed Above 15,000 Gallons = \$5.76**

- c. **Wholesale Rate:** The wholesale rate shall apply to all water use billed and shall be based on each 1,000 gallons used and shall be rounded for amounts smaller than 1,000 gallons depending on the capabilities of the District's billing software. Typically Wholesale Customers will be required to install a special sewer meter to measure actual volume of sewage being treated by the District, which volume amount may include sanitary sewage discharge and inflow and infiltration water collected by the customer's sewage collection system and pipes. The rate is as follows;

i. **All Measured Volume = \$3.00 per 1,000 gallons**

ii. All other terms and conditions for a Wholesale Customer will be included in the Wholesale Sewer Agreement which must be approved in advance by the Kentucky Public Service Commission. Each wholesale customer must sign the agreement which shall also include the rate and volume of sewage treatment that will be provided and what are the responsibilities of both the customer and the District.

iii. In addition to agreeing to the terms of the Wholesale Sewer Agreement, the Wholesale Customer will also be required to agree to the terms and sign a Wastewater Discharge Permit which requirements are set forth in Article V of this tariff.

- d. **Surcharges for Excessive Strength:** As set forth in Article V - certain customers with a special discharge permit, or those found to be discharging on a recurring basis sewage strengths above those limits set herein and Article V, will be charged a monthly surcharge for the following high strength surcharges. The excessive strength surcharge is based on the difference between the customer's discharge concentration in milligrams per litre for each pound above the normal wastewater strength multiplied by the surcharge rate, weight of one gallon of water (8.34lbs.) and the user's monthly discharge to the sewer system for total million gallons during the billing period;

i. **Suspended Solids (SS):** Users having a discharge over the normal suspended solids strength of (250) mg/l total suspended solids shall incur an additional charge of twenty-two cents (\$0.22) per pound of SS above the allowable amounts.

DATE OF ISSUE February 24, 2014DATE EFFECTIVE May 1, 2014ISSUED BY: , Mr. Jim Bruce, General Manager  
Hardin County Water District No. 1, Radcliff, Kentucky

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION

IN CASE NO. 2013-00050 DATED \_\_\_\_\_

Hardin County Water District No. 1

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CLASSIFICATION OF SERVICE:  
RATES, MONTHLY CHARGES, BILLING POLICIES  
SANITARY SEWER SERVICES (EXCLUDING FORT KNOX)

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- ii. Biological Oxygen Demand (BOD): Users having a discharge over the normal biochemical oxygen demand strength of two hundred fifty (250) mg/l shall incur an additional charge of thirty-two cents (\$0.32) per pound of BOD above the allowable amounts.
- iii. Ammonia / Nitrogen: Users having a discharge over the normal ammonia / nitrogen demand strength of twenty five (25) mg/l shall incur an additional charge of ninety-five cents (\$0.95) per pound of ammonia / nitrogen above the allowable amounts.

**END OF ARTICLE VII**

**ARTICLE VIII. PENALTIES (This Article has been deleted with First Revision of this sheet) (D)**

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DATE OF ISSUE February 24, 2014

DATE EFFECTIVE May 1, 2014

ISSUED BY: , Mr. Jim Bruce, General Manager  
Hardin County Water District No. 1, Radcliff, Kentucky

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION

IN CASE NO. 2013-00050 DATED \_\_\_\_\_

Hardin County Water District No. 1

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CLASSIFICATION OF SERVICE:  
RATES, MONTHLY CHARGES, BILLING POLICIES  
SANITARY SEWER SERVICES (EXCLUDING FORT KNOX)

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(D)

**ARTICLE XI. SEWER SERVICE CHARGES**

**(This Article and all subsequent sections has been eliminated and replaced with First Revision of Sheets 5-35.1 through 5-35.3)**

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DATE OF ISSUE February 24, 2014

DATE EFFECTIVE May 1, 2014

ISSUED BY: , Mr. Jim Bruce, General Manager  
Hardin County Water District No. 1, Radcliff, Kentucky

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION

IN CASE NO. 2013-00050 DATED \_\_\_\_\_

Hardin County Water District No. 1


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CLASSIFICATION OF SERVICE:  
RATES, MONTHLY CHARGES, BILLING POLICIES  
SANITARY SEWER SERVICES (EXCLUDING FORT KNOX)

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All records relating to compliance with pretreatment standards shall be made available to officials of the EPA or approval authority upon request. (~~Ord. of 6-16-87, Art. VI, 1-4~~)

**ARTICLE VII  
SEWAGE SERVICE RATES**

(D) (N) (T)

**1. Billing Policies and Charges;**

- a. **Volume Calculation:** Each customer with sewer service shall pay a Minimum Bill and if applicable, a Volume Charge. The Volume Charge shall be based on the amount of water delivered to the service address, as measured by the water meter device. For each 1,000 gallons, above the initial first 2,000 gallons in a month, a volume rate shall be charged for each 1,000 gallons.
- b. **Non-Water Customers:** Should the customer receive sewer service from the District, but receive water service from another water provider or City water utility, the water meter reading from that other provider will be used to calculate the sewer bill. Should the customer have a dispute on the measured water volume for the sewer bill, it is the customer's responsibility to notify that water provider of their complaint or concern about an inaccurate meter reading. The customer shall be responsible for the original calculated sewer bill, based on the water meter reading, regardless of whether the customer questions the meter reading. If the customer's water provider later finds the meter reading inaccurate, the customer must provide documentation to the District showing the correction calculated by the water provider, including the initial water use, the corrected water use, the dates between meter readings and the name of the water provider. Proof of corrected meter reading must be provided on a bill or stationary provided by the water provider.
- c. **New Account Deposit:** The District may require a deposit when opening a new account. The terms and amount of deposits are shown on Sheet No. 3 of the District's Water Tariff under "Starting a New Account". The amount of the sewer deposit will change periodically in accordance with Public Service Commission regulations and the amount required will be provided to new customers when applying for service.
- d. **Billing, Payment, Transferring and Stopping Service:** Customers policies for these activities are the same as those shown on Sheets No. 3, 4 and 5A of the District's Water Tariff under those same heading titles as listed in this paragraph.
- e. **Non-Payment and Service Termination:** The rules and procedures for this activity is the same as shown on Sheet No. 5A of the District's Water Tariff under the same named section, with the exception of the following;
  - i. **Non-Water Customer:** Should the customer receive sewer service from the District, but receive water service from another water provider or City water utility, and a non-payment service turn-off occurs due to the non-payment of the sewer bill, the customer shall be subject to a Delinquent Off / Reconnect Fee in the same amount that the District must pay the water provider to have the water service turned off for non-payment of the sewer service. This turn off by the water provider is provided for and required by Kentucky Revised Statutes 96.943. The District may also add an Administrative Fee in the amount shown on Sheet No. 5B of its Water tariff.

DATE OF ISSUE February 24, 2014DATE EFFECTIVE May 1, 2014

ISSUED BY:  Mr. Jim Bruce, General Manager  
Hardin County Water District No. 1, Radcliff, Kentucky

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION

IN CASE NO. 2013-00050 DATED \_\_\_\_\_

**ATTACHMENT B**  
**PROOF OF REVENUE**

ATTACHMENT B

HCWD1 - Radcliff Utility  
PSC Case  
Proposed Rates

Schedule 12

**Minimum Charge Revenues**

Type of Charge	Proposed Charge (per bill)	Rate Year Number of Bills	Rate Year Revenue Under Proposed Charge
Minimum Charge (Includes 2,000 gallons)	\$ 19.62944	104,154	\$ 2,044,483

Total Revenues from Minimum Charge Under Proposed Rates \$ 2,044,483

**Volumetric Charge Revenues**

Type of Charge	Proposed Charge (per kgal)	Rate Year Billable Flows	Rate Year Revenue Under Proposed Charge
Rate Block 1 (2,000 - 15,000 Gallons)	\$ 6.40165	193,961	\$ 1,241,669
Rate Block 2 (Above 15,000 Gallons)	\$ 5.76149	113,928	656,394

Total Revenues from Volumetric Charges Under Proposed Rates \$ 1,898,063

Total Rate Year Revenue From Proposed Rates and Charges (Calculated) \$ 3,942,546

Rate Year Revenue Requirements \$ 3,942,546

Test Year Revenues \$ 3,371,082

Revenue From Rate Increase \$ 571,464

**ATTACHMENT C**  
**BILLING ANALYSIS COMPARISON**

**ATTACHMENT C**  
**REVISED SCHEDULE 2-c, BILLING ANALYSIS COMPARISON**

HCWD1 - Radcliff Utility  
PSC Case  
Billing Analysis - Comparison (Board Approved Structure)

Schedule 2c

From	To	Average Usage	Accounts	Bills	Existing Rates		Proposed Rates		\$ Change	% Change
					Monthly Charge for Average Use	Monthly Charge for Average Use	Monthly Charge for Average Use	Monthly Charge for Average Use		
0	0	0	788	9,456	\$ 17.11	\$ 19.63	\$ 2.52	14.7%		
0	999	500	958	11,497	\$ 17.11	\$ 19.63	\$ 2.52	14.7%		
1,000	1,999	1,500	1,406	16,871	\$ 17.11	\$ 19.63	\$ 2.52	14.7%		
2,000	2,999	2,500	1,431	17,172	\$ 19.90	\$ 22.83	\$ 2.93	14.7%		
3,000	3,999	3,500	1,213	14,560	\$ 25.48	\$ 29.23	\$ 3.75	14.7%		
4,000	4,999	4,500	940	11,274	\$ 31.06	\$ 35.63	\$ 4.57	14.7%		
5,000	5,999	5,500	622	7,468	\$ 36.64	\$ 42.03	\$ 5.39	14.7%		
6,000	6,999	6,500	403	4,840	\$ 42.22	\$ 48.43	\$ 6.22	14.7%		
7,000	7,999	7,500	248	2,976	\$ 47.80	\$ 54.84	\$ 7.04	14.7%		
8,000	8,999	8,500	161	1,927	\$ 53.38	\$ 61.24	\$ 7.86	14.7%		
9,000	9,999	9,500	106	1,272	\$ 58.96	\$ 67.64	\$ 8.68	14.7%		
10,000	10,999	10,500	70	834	\$ 64.54	\$ 74.04	\$ 9.50	14.7%		
11,000	11,999	11,500	46	558	\$ 70.12	\$ 80.44	\$ 10.32	14.7%		
12,000	12,999	12,500	36	435	\$ 75.70	\$ 86.84	\$ 11.15	14.7%		
13,000	13,999	13,500	27	318	\$ 81.28	\$ 93.25	\$ 11.97	14.7%		
14,000	14,999	14,500	23	278	\$ 86.86	\$ 99.65	\$ 12.79	14.7%		
15,000	24,999	20,000	91	1,094	\$ 112.00	\$ 131.66	\$ 19.66	17.6%		
25,000	34,999	30,000	30	357	\$ 156.70	\$ 189.27	\$ 32.57	20.8%		
35,000	44,999	40,000	20	244	\$ 201.40	\$ 246.89	\$ 45.49	22.6%		
45,000	54,999	50,000	13	158	\$ 246.10	\$ 304.50	\$ 58.40	23.7%		
55,000	64,999	60,000	8	100	\$ 290.80	\$ 362.11	\$ 71.32	24.5%		
65,000	74,999	70,000	6	75	\$ 335.50	\$ 419.73	\$ 84.23	25.1%		
75,000	84,999	80,000	3	40	\$ 380.20	\$ 477.34	\$ 97.15	25.6%		
85,000	94,999	90,000	3	33	\$ 424.90	\$ 534.96	\$ 110.06	25.9%		
95,000	104,999	100,000	2	27	\$ 469.60	\$ 592.57	\$ 122.98	26.2%		
105,000	114,999	110,000	2	27	\$ 514.30	\$ 650.19	\$ 135.89	26.4%		
115,000	124,999	120,000	2	23	\$ 559.00	\$ 707.80	\$ 148.81	26.6%		
125,000	134,999	130,000	1	18	\$ 603.70	\$ 765.42	\$ 161.72	26.8%		
135,000	144,999	140,000	2	22	\$ 648.40	\$ 823.03	\$ 174.64	26.9%		
145,000	154,999	150,000	2	20	\$ 693.10	\$ 880.65	\$ 187.55	27.1%		
155,000	164,999	160,000	1	12	\$ 737.80	\$ 938.26	\$ 200.47	27.2%		
165,000	174,999	170,000	1	13	\$ 782.50	\$ 995.88	\$ 213.38	27.3%		
175,000	184,999	180,000	1	12	\$ 827.20	\$ 1,053.49	\$ 226.30	27.4%		
185,000	194,999	190,000	1	10	\$ 871.90	\$ 1,111.11	\$ 239.21	27.4%		
195,000	204,999	200,000	0	5	\$ 916.60	\$ 1,168.72	\$ 252.13	27.5%		
205,000	214,999	210,000	1	10	\$ 961.30	\$ 1,226.34	\$ 265.04	27.6%		
215,000	224,999	220,000	0	4	\$ 1,006.00	\$ 1,283.95	\$ 277.96	27.6%		
225,000	234,999	230,000	0	5	\$ 1,050.70	\$ 1,341.57	\$ 290.87	27.7%		
235,000	244,999	240,000	0	5	\$ 1,095.40	\$ 1,399.18	\$ 303.78	27.7%		
245,000	254,999	250,000	0	4	\$ 1,140.10	\$ 1,456.80	\$ 316.70	27.8%		
255,000	264,999	260,000	0	2	\$ 1,184.80	\$ 1,514.41	\$ 329.61	27.8%		
265,000	274,999	270,000	0	4	\$ 1,229.50	\$ 1,572.03	\$ 342.53	27.9%		
275,000	284,999	280,000	1	8	\$ 1,274.20	\$ 1,629.64	\$ 355.44	27.9%		
285,000	294,999	290,000	0	5	\$ 1,318.90	\$ 1,687.26	\$ 368.36	27.9%		
295,000	304,999	300,000	0	5	\$ 1,363.60	\$ 1,744.87	\$ 381.27	28.0%		
305,000	314,999	310,000	1	7	\$ 1,408.30	\$ 1,802.49	\$ 394.19	28.0%		
315,000	324,999	320,000	0	3	\$ 1,453.00	\$ 1,860.10	\$ 407.10	28.0%		
325,000	334,999	330,000	1	7	\$ 1,497.70	\$ 1,917.72	\$ 420.02	28.0%		
335,000	344,999	340,000	0	4	\$ 1,542.40	\$ 1,975.33	\$ 432.93	28.1%		
345,000	354,999	350,000	0	0	\$ 1,587.10	\$ 2,032.95	\$ 445.85	28.1%		
355,000	374,999	365,000	0	4	\$ 1,654.15	\$ 2,119.37	\$ 465.22	28.1%		
375,000	384,999	380,000	0	2	\$ 1,721.20	\$ 2,205.79	\$ 484.59	28.2%		
385,000	404,999	395,000	0	3	\$ 1,788.25	\$ 2,292.21	\$ 503.97	28.2%		
405,000	424,999	415,000	0	1	\$ 1,877.65	\$ 2,407.44	\$ 529.80	28.2%		
425,000	464,999	445,000	0	5	\$ 2,011.75	\$ 2,580.29	\$ 568.54	28.3%		
465,000	624,999	545,000	1	13	\$ 2,458.75	\$ 3,156.44	\$ 697.69	28.4%		
625,000	654,999	640,000	0	2	\$ 2,883.40	\$ 3,703.78	\$ 820.38	28.5%		
655,000	714,999	685,000	1	8	\$ 3,084.55	\$ 3,963.04	\$ 878.50	28.5%		
715,000	844,999	780,000	2	22	\$ 3,509.20	\$ 4,510.39	\$ 1,001.19	28.5%		
845,000	900,000	845,000	0	0	\$ 3,799.75	\$ 4,884.89	\$ 1,085.14	28.6%		