

regarding water service.

Response: NMWA keeps a record of written complaints regarding water service.

b. If North Manchester Water keeps a record of written complaints, provide a copy of all complaints filed by the Swaffords and a copy of all complaints about low water pressure received by the utility service since January 2018.

Response: A copy of all of the complaints filed by the Swaffords are attached hereto as **Exhibit 3**.

c. If North Manchester Water does not keep a record of written complaints, explain in specific detail why it does not.

Response: N/A.

d. State whether North Manchester Water informs customers who make a written, in-person, or telephonic complaint that is not resolved that they have a right to file a complaint with the Commission, along with the Commission's mailing address, website address, and telephone number.

Response: North Manchester Water does inform its customers who make a written, in-person, or telephonic complaint that is not resolved that they have a right to file a complaint with the Commission, along with the Commission's mailing address, website address, and telephone number.

e. If North Manchester Water does not provide the information to customers, explain in specific detail why it does not.

Response: N/A.

3. Provide a schedule identifying the location and date of water main breaks in North Manchester Water's system between December 2017 and October 2, 2020.

Response: A copy of the water main breaks for 2019 and 2020 are attached hereto as **Exhibit 4 and 5**, respectively.

4. Provide a copy of service work orders regarding low water pressure in 2018, 2019 and year-to-date 2020.

Response: A copy of service work orders regarding low water pressure in 2018, 2019 and year to date 2020 are attached hereto as **Exhibit 6**.

5. Provide the name and contact information of the auditor conducting North Manchester Water's 2018 audit.

Response: Sammy K. Lee, PSC, 208 Pauline Drive, Suite D, Berea, KY 40403, (859) 986-3756.

6. Provide a copy of the most recent audit of North Manchester Water.

Response: A copy of the Audit for Year Ending December 31, 2017 is attached hereto as **Exhibit 7**.

7. Refer to the hearing testimony of Michael K. Maggard regarding the water pressure measurement taken at the Swaffords' two residential meters and two nearby homes in January 2020. Provide a copy of the water pressure measurement and any additional documentation that identifies the addresses of the two nearby homes for which Mr. Maggard conducted water pressure measurements.

Response: See **Exhibits 1 - 6**.

8. Provide documentation regarding the \$1,684,825 loan from Kentucky Infrastructure Association that evidences the date, amount and term of the loan.

Response: A copy of documentation regarding the \$1,684,825 loan from Kentucky Infrastructure Association that evidences the date, amount and term of the loan is attached hereto as **Exhibit 8**.

ALL on this 30th day of OCTOBER, 2020.

Respectfully Submitted,

/s/ Raleigh P. Shepherd
RALEIGH P. SHEPHERD
ATTORNEY AT LAW
305 MAIN STREET
MANCHESTER, KENTUCKY 40962
TELEPHONE: (606) 599-0311
FACSIMILE: (606) 599-0344
E-MAIL: shepherdlawoffice@icloud.com
ATTORNEY FOR NMWA

CERTIFICATE OF SERVICE

I hereby certify and attest that on this 30th day of October, 2020, a true and accurate copy of the foregoing response was served via electronic mail to the Kentucky Public Service Commission, at psced@ky.gov and first class mail to:

Brandon and Tabitha Swafford
2885 Upper Rader Road
Manchester, KY 40962

Steve Davis, President of NMWA
7362 North Highway 421
Manchester, KY 40962

/s/ Raleigh P. Shepherd
RALEIGH P. SHEPHERD, ESQ.

VERIFICATION

Steve Davis, President and Board Chairman of North Manchester Water Association, being duly sworn upon his oath deposes and states:

I have read the foregoing response and requests for production of documents served upon me by the Kentucky Public Service Commission; and the foregoing response to same is a true and accurate according to the best of my knowledge, information and belief.

/s/ Steve Davis
STEVE DAVIS

COMMONWEALTH OF KENTUCKY,
COUNTY OF CLAY,

SUBSCRIBED, sworn to and acknowledged before me by STEVE DAVIS, President and Board Chairman of North Manchester Water Association on this 30th day of October, 2020.

/s/ Ebby Smith
NOTARY PULIC, STATE AT LARGE
ID#584571

My Commission Expires: 09/13/2021.

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
778
Route: 33/002730

Priority: **Service Order** 09/03/2019

| | |
|--|---|
| Name: Smith, Taylor | Location: |
| Account Number: [REDACTED] | Meter Number: |
| Address: 9820 H Hwy 421 | MXU/ERT Number: |
| Address: | Meter Type: |
| Telephone: | Meter Size/Brand: |
| City/St/Zip: MANCHESTER, KY 40962 | Install Date: |
| Svc. Address: 9820 N Hwy 421 | Last Service Date: |
| | Last Service Code: |
| | Last Reading: 204620 |
| | Last Reading Date: 8/19/2019 |
| | Average usage 4436 Gallons per Month |

Work:
Check Pressure

changed Regulator

Special Instructions:

| | | | |
|---------------------|--------------------------|---|--|
| Serviced By: | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
| Parts Used: | | Req. Start Time: Actual Start: | Stop Time: |
| | | Meter Reading: | Meter Number: MXU/ERT Number: |

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
796
Route: 02/000510

Priority:

Service Order

09/09/2019

Name: GRUBB, LOWELL #2

Location:

Account Number: [REDACTED]

Meter Number: 50092902

MXU/ERT Number:

Address: PO BOX 485

Meter Type:

Address:

Meter Size/Brand: 5/8" / Badger

Telephone:

Install Date: 9/4/2018

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 3006 N HWY 421

Last Service Code:

Last Reading: 57300

Last Reading Date: 8/26/2019

Average usage 9889 Gallons per Month

Work:
Check Pressure

Special Instructions:

wants to know if there is too much pressure

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

Actual Svc Date:

Parts Used:

Req. Start Time:

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
803
Route: 05/002190

Priority:

Service Order

09/10/2019

Name: MILLER, RICHARD

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 14268 N HWY 421

Meter Type:

Address:

Meter Size/Brand:

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 14268 N HWY 421

Last Service Code:

Last Reading: 1419810

Last Reading Date: 8/19/2019

Average usage 3658 Gallons per Month

Work:

Check Pressure

Special Instructions:

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

Actual Svc Date:

Parts Used:

Req. Start Time:

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
882
Route: 04/002760

Priority:

Service Order

09/20/2019

Name: WOLFE, DANIEL & JOLENE

Location: 2119 HOGSKIN RD

Account Number: [REDACTED]

Meter Number: 15316026

MXU/ERT Number:

Address: PO BOX 1252

Meter Type:

Address:

Meter Size/Brand:

Telephone: 6065996859

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 0

Last Service Code:

Last Reading: 456270

Last Reading Date: 7/25/2019

Average usage 107 Gallons per Month

Work:

Check Pressure

Special Instructions:

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

Actual Svc Date:

Parts Used:

Req. Start Time:

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
930
Route: 02/001330

Priority:

Service Order

10/02/2019

Name: MATHIS, MELISSA

Account Number: [REDACTED]

Address: 389 SESTER HOLLOW RD

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 389 SESTER HOLLOW RD

Location:

Meter Number: 50184364

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 31050

Last Reading Date: 9/20/2019

Average usage 9317 Gallons per Month

Work:

Check Pressure

Special Instructions: Turn pressure up.

Serviced By:

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time:

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
943
Route: 01/002570

Priority: **Service Order** 10/04/2019

| | |
|----------------------------------|--|
| Name: HACKER, BARKLEY | Location: |
| Account Number: [REDACTED] | Meter Number: MXU/ERT Number: |
| Address: 81 BEND RD | Meter Type: |
| Address: | Meter Size/Brand: |
| Telephone: | Install Date: |
| City/St/Zip: MANCHESTER KY 40962 | Last Service Date: |
| Svc. Address: 81 BEND RD | Last Service Code: |
| | Last Reading: 398030 |
| | Last Reading Date: 9/20/2019 |
| | Average usage 11254 Gallons per Month |

Work:
Check Pressure

Special Instructions: Turn Pressure up.

| | | | |
|---------------------------|--------------------------|---|--|
| Serviced By: HH | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
| Parts Used: | | Req. Start Time: Actual Start: | Stop Time: |
| | | Meter Reading: 400400 | Meter Number: MXU/ERT Number: |

Service Notes: new regulator

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
956
Route: 02/000080

Priority:

Service Order

10/11/2019

Name: SMALLWOOD, CECILIA

Location:

Account Number: [REDACTED]

Meter Number: 49861859

MXU/ERT Number:

Address: 21 CAMPBELL RD

Meter Type:

Address:

Meter Size/Brand:

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 21 CAMPBELL RD

Last Service Code:

Last Reading: 61960

Last Reading Date: 9/20/2019

Average usage 5421 Gallons per Month

Work:

Check Pressure

Special Instructions:

Hardly any water pressure. Just check the pressure and for a leak.

Serviced By:

HH

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time:

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

lin meter pressure good

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
968
Route: 03/002160

Priority:

Service Order

10/16/2019

Name: SPURLOCK, JAY

Account Number: [REDACTED]

Address: 599 N HWY 11

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 599 N HWY 11

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 263470

Last Reading Date: 10/14/2019

Average usage 5690 Gallons per Month

Work:
Check Pressure:

Turned down the pressure
was set to high

Special Instructions:

Serviced By:

NR MB

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.

**7361 NORTH HWY 421
MANCHESTER KY 40962**

Order Number

967

Route: 04/002120

Priority:

Service Order

10/16/2019

Name: DAVIS, GLENN

Account Number: [REDACTED]

Address: 644 HARRIS HOLLOW RD

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 644 HARRIS HOLLOW RD

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 908900

Last Reading Date: 10/14/2019

Average usage 3945 Gallons per Month

Work:

Check Pressure

ITS bad now

Special Instructions:

No water pressure this morning.

Serviced By:

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Pump quit

NORTH MANCHESTER WATER ASSN.

**7361 NORTH HWY 421
MANCHESTER KY 40962**

Order Number

973

Route: 33/001690

Priority:

Service Order

10/18/2019

Name: BURNING SPRINGS CHURCH

Account Number: [REDACTED]

Address: PO BOX 1085

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 1085 PO BOX

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 131370

Last Reading Date: 10/14/2019

Average usage 1930 Gallons per Month

Work:
Check Pressure.

Had leak own outside fixed

Special Instructions: Not much pressure at all, wanting it checked to see if it is something on our end.

Serviced By:

Payment Received:

Requested Date:
Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM
Actual Start:

Stop Time:

Meter Reading:

Meter Number:
MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1020
Route: 11/000110

Priority:

Service Order

10/29/2019

Name: WOODS, FRANKIE & ELSIE
Account Number [REDACTED]
Address: 134 LIBERTY RD
Address:
Telephone:
City/St/Zip: MANCHESTER KY 40962
Svc. Address: 0

Location:
Meter Number: 15604581 MXU/ERT Number:
Meter Type:
Meter Size/Brand:
Install Date:
Last Service Date:
Last Service Code:
Last Reading: 183580
Last Reading Date: 10/14/2019
Average usage 4423 Gallons per Month

Work:
Check Pressure

Special Instructions: She thinks her regulator is going bad. Too much pressure.

| | | | |
|-------------------------|-------------------|-------------------------------------|---------------------|
| Served By: <i>HH</i> | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
|-------------------------|-------------------|-------------------------------------|---------------------|

| | | |
|-------------|--|------------|
| Parts Used: | Req. Start Time: 08:00 AM Actual Start: | Stop Time: |
|-------------|--|------------|

| | |
|----------------|----------------------------------|
| Meter Reading: | Meter Number: MXU/ERT Number: |
|----------------|----------------------------------|

Service Notes: *changed regulator
10-28-19*

**NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962**

**Order Number
1059
Route: 03/000900**

Priority: **Service Order** **11/11/2019**

| | |
|--|--|
| <p>Name: OWENS, DANNY #2 Account Number: [REDACTED] Address: 2815 N HWY 11 Address: Telephone: City/St/Zip: MANCHESTER KY 40962 Svc. Address: 2815 N HWY 11</p> | <p>Location: Meter Number: MXU/ERT Number: Meter Type: Meter Size/Brand: 5/8" Install Date: Last Service Date: Last Service Code: Last Reading: 348270 Last Reading Date: 10/14/2019 Average usage 4279 Gallons per Month</p> |
|--|--|

Work:
Check Pressure

Special Instructions: One of the rental property's, no pressure. Green roof, fence around it, beside Mike Bishops house.

| | | | |
|------------------------------|----------------------------------|---|--|
| Serviced By: HH JA | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
| Parts Used: | Req. Start Time: 08:00 AM | Stop Time: | |
| | Actual Start: | Meter Reading: | Meter Number: MXU/ERT Number: |

Service Notes: *Electrician present and has a leak and knows about it*

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1070
Route: 04/002160

Priority:

Service Order

11/15/2019

Name: WOLFE, ALVIN & BESSIE

Account Number: [REDACTED]

Address: 2752 UPPER RADER RD

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 2752 UPPER RADER RD

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 767260

Last Reading Date: 10/14/2019

Average usage 10361 Gallons per Month

Work:

Check Pressure

Special Instructions:

Turn it up.

Below Brandon Swafford

Serviced By:

HA

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

No regulator

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1079
Route: 22/000880

Priority:

Service Order

11/20/2019

Name: PHILLIPS, CLYDE

Account Number: [REDACTED]

Address: 260 STIVERS LANE

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 260 STIVERS LANE

Location:

Meter Number: 50538257

MXU/ERT Number:

Meter Type:

Meter Size/Brand: 1" / Badger

Install Date: 4/29/2019

Last Service Date:

Last Service Code:

Last Reading: 16000

Last Reading Date: 10/14/2019

Average usage 3143 Gallons per Month

Work:

Check Pressure

changed Regulator done!

Special Instructions:

Low pressure.

Serviced By:

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1131
Route: 11/002030

Priority:

Service Order

12/05/2019

Name: Davis, Mikel

Account Number: [REDACTED]

Address: 669 Whittlemore Road

Address:

Telephone:

City/St/Zip: Manchester, KY 40962

Svc. Address: 669 Whittlemore Road

Location:

Meter Number: 48152455

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 544200

Last Reading Date: 11/14/2019

Average usage 5988 Gallons per Month

Work:

Check Pressure

Special Instructions:

Serviced By:

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

544150

Meter Number:

MXU/ERT Number:

Service Notes:

Pressure 45/65

NORTH MANCHESTER WATER ASSN.

7361 NORTH HWY 421

MANCHESTER KY 40962

Order Number

1257

Route: 55/000280

Priority:

Service Order

01/10/2020

Name: HOLLIMAN, GENEVA

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 820 ELLS BR RD

Meter Type:

Address:

Meter Size/Brand: 5/8"

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 820 ELLS BR RD

Last Service Code:

Last Reading: 440900

Last Reading Date: 12/16/2019

Average usage 3684 Gallons per Month

Work:

Check Pressure

Special Instructions:

Serviced By:

HH JA

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Good pressure on one side turn pressure up
 Check pressure valve.
 turn down.
 changed value.

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1283
Route: 33/001880

Priority:

Service Order

01/16/2020

Name: MILLER, GORDIN

Account Number: [REDACTED]

Address: 8646 N HWY 421

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 8646 N HWY 421

Location:

Meter Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 262330

Last Reading Date: 12/16/2019

Average usage 2884 Gallons per Month

MXU/ERT Number:

Work:
Check Pressure

Put new Regulator in

Special Instructions: Says he has no pressure.

Serviced By:

NR

Payment Received:

Requested Date:
Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM
Actual Start:

Stop Time:

Meter Reading:

Meter Number:
MXU/ERT Number:

Service Notes:

Done. LA 1/21/20

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1544
Route: 05/000620

Priority:

Service Order

03/11/2020

Name: DAVIDSON, STEVIE

Location:

Account Number: [REDACTED]

Meter Number: 70132639

MXU/ERT Number:

Address: 11673 N HWY 421

Meter Type:

Address:

Meter Size/Brand: 5/8"

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 11673 N HWY 421

Last Service Code:

Last Reading: 113850

Last Reading Date: 2/15/2020

Average usage 5930 Gallons per Month

Work:

Check Pressure

changed Regulator

Special Instructions:

Too much pressure.

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

MB-AB

Actual Svc Date:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1547
Route: 55/000540

Priority:

Service Order

03/16/2020

Name: HOLCOMB, DEBORAH
Account Number: [REDACTED]
Address: 2819 POTTERVILLE RD
Address: [REDACTED]
Telephone: [REDACTED]
City/St/Zip: SPENCER IN 47460
Svc. Address: 1483 Ball Rd

Location:
Meter Number: MXU/ERT Number:
Meter Type:
Meter Size/Brand:
Install Date:
Last Service Date:
Last Service Code:
Last Reading: 226310
Last Reading Date: 2/15/2020
Average usage 1236 Gallons per Month

Work:
Check Pressure

Turned Regulator Down

Special Instructions:

Serviced By:

Payment Received:

Requested Date:
Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM
Actual Start:

Stop Time:

Meter Reading:

Meter Number:
MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1565
Route: 33/000730

Priority:

Service Order

03/30/2020

Name: SMITH, BRUCE JR.

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 27 HOGSKIN RD

Meter Type:

Address:

Meter Size/Brand: 5/8"

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 27 HOGSKIN RD

Last Service Code:

Last Reading: 798040

Last Reading Date: 3/17/2020

Average usage 30450 Gallons per Month

Work:
Check Pressure

Special Instructions:

Serviced By:

A.B. S.A.

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

799870

Meter Number:

MXU/ERT Number:

Service Notes:

Turning

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1593
Route: 01/001660

Priority:

Service Order

04/03/2020

Name: HICKS, FAYE

Account Number: [REDACTED]

Address: 335 STEVENS RD

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 379 STEVENS RD

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 568690

Last Reading Date: 3/17/2020

Average usage 56193 Gallons per Month

Work:
Check Pressure

Special Instructions:

Serviced By:

JA

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Everything was good

Check regulator,
Pipes keep busting.

NORTH MANCHESTER WATER ASSN.

**7361 NORTH HWY 421
MANCHESTER KY 40962**

**Order Number
1695
Route: 44/000290**

Priority: Service Order 05/26/2020

| | | |
|---|---|------------------------|
| Name: MAYS, DILL | Location: | |
| Account Number: [REDACTED] | Meter Number: | MXU/ERT Number: |
| Address: 561 BALES CR RD | Meter Type: | |
| Address: | Meter Size/Brand: | |
| Telephone: | Install Date: | |
| City/St/Zip: MANCHESTER KY 40962 | Last Service Date: | |
| Svc. Address: 561 BALES CR RD | Last Service Code: | |
| | Last Reading: 680130 | |
| | Last Reading Date: 5/14/2020 | |
| | Average usage 6570 Gallons per Month | |

Work:
Check Pressure

Special Instructions: customer states they don't have much pressure

| | | | |
|------------------------------------|--------------------------|--|--|
| Serviced By: A. B. J. A. | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
| Parts Used: | | Req. Start Time: 08:00 AM Actual Start: | Stop Time: |
| | | Meter Reading: | Meter Number: MXU/ERT Number: |

Service Notes:

NORTH MANCHESTER WATER ASSN.

**7361 NORTH HWY 421
MANCHESTER KY 40962**

**Order Number
1779
Route: 01/000525**

Priority:

Service Order

06/17/2020

Name: Collins, Jamie

Account Number: [REDACTED]

Address: 224 Ponder's Road

Address:

Telephone:

City/St/Zip: MANCHESTER KY 40962

Svc. Address: 224 Ponder's Road

Location:

Meter Number: 50572340

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 6700

Last Reading Date: 5/14/2020

Average usage 1040 Gallons per Month

Work:

Check Pressure

Turned pressure up

Special Instructions:

813-9863

Serviced By:

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Mike B...

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1833
Route: 44/000040

Priority: **Service Order** 06/30/2020

Name: Gilbertson, Marjory

Location:

Account Number: [REDACTED]

Meter Number: 48152414

MXU/ERT Number:

Address: 203 Bales Creek Road

Meter Type:

Address: [REDACTED]

Meter Size/Brand:

Telephone: [REDACTED]

Install Date:

City/St/Zip: MANCHESTER, KY 40962

Last Service Date:

Svc. Address: 203 Bales Creek Road

Last Service Code:

Last Reading: 822710

Last Reading Date: 6/16/2020

Average usage 00 Gallons per Month

Work:
Check Pressure

Special Instructions: Barely has any water.

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

JA DT

Actual Svc Date:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Have leak on there side

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1844
Route: 02/000180

Priority:

Service Order

07/08/2020

Name: DAY, GERALDINE

Location:

Account Number: [REDACTED]

Meter Number: 50092916

MXU/ERT Number:

Address: 2829 N HWY 421

Meter Type:

Address:

Meter Size/Brand: 5/8" / Badger

Telephone:

Install Date: 7/30/2018

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 2829 N HWY 421

Last Service Code:

Last Reading: 27770

Last Reading Date: 6/16/2020

Average usage 3266 Gallons per Month

Work:
Check Pressure

Special Instructions: customer says they have no water pressure

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

A.B. S.A.

Actual Svc Date:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:
MXU/ERT Number:

Service Notes:

Changed regulator

Has 60 PSI at water hose connection

customer says it's a little better

165 psi at the meter

No leaks

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1861
Route: 05/002315

Priority:

Service Order

07/16/2020

Name: GRUBB RUBY
Account Number: [REDACTED]
Address: 617 HWY 577 E
Address:
Telephone:
City/St/Zip: TYNER KY 40486
Svc. Address: 617 E HWY 577

Location:
Meter Number: MXU/ERT Number:
Meter Type:
Meter Size/Brand:
Install Date:
Last Service Date:
Last Service Code:
Last Reading: 15510
Last Reading Date: 6/16/2020
Average usage 2630 Gallons per Month

Work:
Check Pressure

Special Instructions: Says she has no water in certain areas of her house and the areas she does have water there is barely any.

Serviced By:

A.B

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Customer sink^{source} was stopped up
cleaned it out customer Happy
Good pressure at water hose
connection 32 psi

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1877
Route: 01/000250

| | | | | | |
|---|--|--|--|-------------------------|--|
| Priority: | | Service Order | | 07/27/2020 | |
| Name: Jackson, Coy | | Location: | | | |
| Account Number: [REDACTED] | | Meter Number: | | MXU/ERT Number: | |
| Address: 4371 HWY 638 | | Meter Type: | | | |
| Address: | | Meter Size/Brand: 5/8" | | | |
| Telephone: | | Install Date: | | | |
| City/St/Zip: MANCHESTER KY 40962 | | Last Service Date: | | | |
| Svc. Address: 4371 HWY 638 | | Last Service Code: | | | |
| | | Last Reading: 1204280 | | | |
| | | Last Reading Date: 6/16/2020 | | | |
| | | Average usage: 3179 Gallons per Month | | | |
| Work: Check Pressure | | | | | |
| Special Instructions: | | | | | |
| Serviced By: A.B | | Payment Received: | | Requested Date: | |
| | | | | Actual Svc Date: | |
| Parts Used: | | Req. Start Time: 08:00 AM | | Stop Time: | |
| | | Actual Start: | | | |
| | | Meter Reading: | | Meter Number: | |
| | | | | MXU/ERT Number: | |

Service Notes:

Changed regulator

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1878
Route: 03/000010

Priority:

Service Order

07/27/2020

Name: A & B QUICKSTOP #5

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 20 N HWY 11

Meter Type:

Address:

Meter Size/Brand:

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 20 N Hwy 11

Last Service Code:

Last Reading: 1189850

Last Reading Date: 7/14/2020

Average usage 11081 Gallons per Month

Work:

Check Pressure

Special Instructions:

Serviced By:

JA DT

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

Changed meter, new reading 37106
changed regulator

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1847
Route: 55/000240

Priority:

Service Order

07/09/2020

Name: MORRIS, SIMMIE

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 161 JIMS BR RD

Meter Type:

Address:

Meter Size/Brand:

Telephone:

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 161 JIMS BR RD

Last Service Code:

Last Reading: 1063290

Last Reading Date: 6/16/2020

Average usage 3235 Gallons per Month

Work:

Check Pressure

Special Instructions:

says they have no pressure in house

Serviced By:

A.B

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

38 psi at Water Hose Connection
changed regulator

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1921
Route: 04/002070

Priority:

Service Order

08/10/2020

Name: Harris, Judy

Account Number: [REDACTED]

Address: 281 Harris Hollow

Address:

Telephone:

City/St/Zip: Manchester, KY 40962

Svc. Address: 281 Harris Hollow

Location:

Meter Number:

MXU/ERT Number:

Meter Type:

Meter Size/Brand:

Install Date:

Last Service Date:

Last Service Code:

Last Reading: 563790

Last Reading Date: 7/14/2020

Average usage 4473 Gallons per Month

Work:

Check Pressure

Special Instructions:

all weekend they had very low pressure, and have no water now.596-0308

Serviced By:

JA

Payment Received:

Requested Date:

Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time: 08:00 AM

Actual Start:

Stop Time:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

40 PSI at meter

~~8-19~~

~~Kayla Hall Account [Redacted]
31 Oak Grove Road~~

~~* Customer called concerning deposit check.
Advised her that it was mailed out last week.~~

~~Charlene J. Edgar Bowling Account [Redacted]
180 Maple Road~~

~~* Customer called concerned about amount of water bill. The reading was correct, she is going to check for a leak.~~

~~8-19~~

~~Brandon Swafford. Account [Redacted]
2885 Upper Rader Rd~~

~~* Customer called upset because his meter has not been set yet. Advised him we had several other to do and have been reading meters this week. Told him would be here Monday morning to do it.~~

August

September

~~7-22-19~~

~~- Jo Ann Bowling Account [REDACTED]
714 Hwy 638~~

~~* Customer Called Concerned Over Receiving
Shut Off Notice. She Paid At the bank so
we didn't receive payment until next day.~~

~~7-29-19~~

~~- Brandon Swafford Account [REDACTED]
2885 Upper Pader Road~~

~~* Customer Called Complaining About Water Pressure.~~

~~8-2-19~~

~~- Bennie Harrison Account [REDACTED]
1006 Morgan Branch Rd - Phone # 599-1464~~

~~* Water Bill was alot higher than normal~~

~~8-5-19~~

~~- Penny Saylor Account [REDACTED]
198 Mountain Top Rd - Phone # 813-6036~~

~~* Water bill was over \$300. Said his leading
time taken on his Moxer. Wants it to be read~~

~~11-7-19~~

~~Bonnie Byrd Account [REDACTED]~~

~~* Customer said that there was alot
of air in lines, needing it flushed.~~

~~11-11-19~~

~~Legilia Smallwood Account [REDACTED]~~

~~* Customer has no water pressure.~~

~~10-14-19~~

~~Brandon Swafford #2 Account [REDACTED]~~

~~* Customer saying no water pressure.~~

~~His is his Mother in laws house, he wants
us to purchase her a pump. Customer has
36 Pounds of Pressure currently.~~

~~11-11-19~~

~~Dora Edwards #2 Account [REDACTED]~~

~~* Bill is too high.~~

Work Order

Date: 5-1-19 Time: _____

Customer Name / Location: _____

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: State Busted 6in main
line. 300 Gallons Per min
1:00 PM

Equipment Used

- Unit 1
- Unit 2
- Unit 3
- Unit 4
- Unit 5
- Unit 6
- Unit 7
- Unit 8
- CAT Backhoe
- Air Compressor
- Other _____

Work Completed BY

- NR
- JR
- EA
- HH
- KL
-
-

Leak Repair Info

Failure Type _____
Duration _____
GPM _____

Parts Used

1 Hymax - 1 20foot joint of 6in PVC

Time Arrived at Location: 1:00 PM

Time Departed Location: ~~4:30 PM~~ 8:30 PM

Date Work Completed: 5-1-19

Vehicle Mileage: _____

Work Order Completed by:

[Signature]

Work Order

Date: 5-10-19 Time: _____

Customer Name / Location: Elmer Fultz

Account Number: _____ Location Number _____

Physical Address Thompson Hollow Rd. Route Number _____

Description of Work Needed

- Meter Relocation
 - Meter Box Replacement
 - Meter Lid Replacement
 - Meter Reading Re-Check
 - Leak Repair
 - Customer Assistance
 - Other
- Special Instructions: Leak on 2" main.
Been there since October couldnt
find.

Equipment Used

- Unit 1
- Unit 2
- Unit 3
- Unit 4
- Unit 5
- Unit 6
- Unit 7
- Unit 8
- CAT Backhoe
- Air Compressor
- Other _____

Work Completed BY

- SUR
- HHH
- JWR
- JEL
- BA

Leak Repair Info

Failure Type Split in Line
Duration 7 months
GPM 10 GPM
3,024,000 gals

Parts Used

1-20' Joint of SDR 21 PVC
1-2" Hymax Cop.

Time Arrived at Location: 2:00

Time Departed Location: 5:30

Date Work Completed: 5-10-19

Vehicle Mileage: _____

Work Order Completed by:

SUR

Work Order

Date: 6-3-19 Time: _____

Customer Name / Location: Laurel Heights

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: customer Busted a 1" line and then Busted a 6" main

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed BY

- | | |
|--|--------------------------|
| <input checked="" type="checkbox"/> NR | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> HH | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> EA | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> JR | <input type="checkbox"/> |

Leak Repair Info

Failure Type _____
Duration _____
GPM 130 10,000 5-15

Parts Used

1 slip joint coupling 6" , 2 1" MPT Adaptors
2 1" female adptors 4ft ~~of~~ pipe of 1 inch line

Time Arrived at Location: 3:00
Time Departed Location: 7:00
Date Work Completed: _____
Vehicle Mileage: _____

Work Order Completed by: NR, HH, EA, JR

Work Order

Date: 8-23-19 Time: 9:00 am

Customer Name / Location: Bray Creek Tank

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
 - Meter Box Replacement
 - Meter Lid Replacement
 - Meter Reading Re-Check
 - Leak Repair
 - Customer Assistance
 - Other
- Special Instructions: Contractor Broke 8"
Main While Working on Tank Rd.

Equipment Used

- | | | |
|--|---------------------------------|--------------------------------------|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | Air Compressor |
| <input type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | Other _____ |

Work Completed BY

- | | |
|-----------------------------|--------------------------|
| <input type="checkbox"/> NR | <input type="checkbox"/> |
| <input type="checkbox"/> CD | <input type="checkbox"/> |
| <input type="checkbox"/> MB | <input type="checkbox"/> |
| <input type="checkbox"/> JR | <input type="checkbox"/> |

Leak Repair Info

Failure Type Broke
Duration 30 min
GPM 800 GPM
2 1/2, ow

Parts Used

2 8" Hymax Coups
20' Joint 8" C900 pipe

Time Arrived at Location: 9:00 am
Time Departed Location: 12:00 am
Date Work Completed: 8-23-19
Vehicle Mileage: _____

Work Order Completed by: JR

Work Order

Date: 10-3-19 Time: _____

Customer Name / Location: Marjon Heights Rd.

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
 - Meter Box Replacement
 - Meter Lid Replacement
 - Meter Reading Re-Check
 - Leak Repair
 - Customer Assistance
 - Other
- Special Instructions: Leak on 1" main

Equipment Used

- Unit 1
- Unit 2
- Unit 3
- Unit 4
- Unit 5
- Unit 6
- Unit 7
- Unit 8
- CAT Backhoe
- Air Compressor
- Other _____

Work Completed BY

- MB
- SR
- WR
- HH
-
-

Leak Repair Info

Failure Type: Split 1"
Duration: 7 days
GPM: 30
604, 800

Parts Used

1-1" IPS FC Wrap (1mg)

Time Arrived at Location: 12:30

Time Departed Location: 1:15

Date Work Completed: 10-3-19

Vehicle Mileage: _____

Work Order Completed by:

SR

Work Order

Date: 10-17-19 Time: 9:00

Customer Name / Location: Taylor Rogers

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
 - Meter Box Replacement
 - Meter Lid Replacement
 - Meter Reading Re-Check
 - Leak Repair
 - Customer Assistance
 - Other
- Special Instructions: put a wrap on the line and fixed the leak

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | Air Compressor |
| <input type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | Other _____ |

Work Completed BY

- | | |
|--|--------------------------|
| <input checked="" type="checkbox"/> NR | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> HH | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> MB | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type _____
Duration _____
GPM 10

Parts Used

1 3/4 wrap

14:40

Time Arrived at Location: 8:30

Time Departed Location: 12:00

Date Work Completed: _____

Vehicle Mileage: _____

Work Order Completed by:

Michael Roberts

Work Order

Date: 1-7-20 Time: _____

Customer Name / Location: in front of Dollar store

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- | | |
|---|-----------------------------|
| <input type="checkbox"/> Meter Relocation | Special Instructions: _____ |
| <input type="checkbox"/> Meter Box Replacement | <u>Line pulled</u> |
| <input type="checkbox"/> Meter Lid Replacement | <u>turned off COIR STOP</u> |
| <input type="checkbox"/> Meter Reading Re-Check | <u>turned COIR STOP</u> |
| <input type="checkbox"/> Leak Repair | <u>OFF</u> |
| <input type="checkbox"/> Customer Assistance | _____ |
| <input type="checkbox"/> Other | _____ |

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | <input type="checkbox"/> |
| <input type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed BY

- | | |
|---|--------------------------|
| <input checked="" type="checkbox"/> H-H | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> S-A | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> N-R | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> M-B | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type _____
Duration _____
GPM 30

Parts Used

43.200

Turned off COIR STOP

Time Arrived at Location: 10:30

Time Departed Location: 9:30

Date Work Completed: _____

Vehicle Mileage: _____

Work Order Completed by:

Mark Bots

Work Order

Date: 6-9-20 Time: 8:30-11:30

Customer Name / Location: Beside Elm Park

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- | | |
|---|-----------------------------|
| <input type="checkbox"/> Meter Relocation | Special Instructions: _____ |
| <input type="checkbox"/> Meter Box Replacement | _____ |
| <input type="checkbox"/> Meter Lid Replacement | _____ |
| <input type="checkbox"/> Meter Reading Re-Check | _____ |
| <input checked="" type="checkbox"/> Leak Repair | _____ |
| <input type="checkbox"/> Customer Assistance | _____ |
| <input type="checkbox"/> Other | _____ |

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed BY

- | | |
|---|--------------------------|
| <input checked="" type="checkbox"/> TSA | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> MB | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> AB | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type _____
Duration _____
GPM 25

Parts Used

2-4" Hy Max 3 Foot pipe
"Hinch pipe

Time Arrived at Location: _____

Work Order Completed by:

Time Departed Location: _____

Date Work Completed: _____

MB

Vehicle Mileage: _____

Work Order

Date: 7-14-2020 ~~7-2-20~~ Time: 8:30 Am

Customer Name / Location: Huckleberry

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: Main line busted

Equipment Used

- | | | |
|--|---------------------------------|--------------------------------------|
| <input type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | Other _____ |

Work Completed BY

| | |
|--------------------------|--------------------------|
| <u>JA</u> | <input type="checkbox"/> |
| <u>AB</u> | <input type="checkbox"/> |
| <u>DT</u> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type _____

Duration _____

GPM 40

Parts Used

2 3" hymax 12ft 3" pipe

57,600

Time Arrived at Location: 9:20AM

Time Departed Location: 1:30pm

Date Work Completed: 7-14-2020

Vehicle Mileage: _____

Work Order Completed by:

JA, AB, DT

Work Order

Date: 7-25-2020 Time: 8:00 P.M

Customer Name / Location: 444 North Hwy 11 Runion Farm

Account Number: _____ Location Number _____

Physical Address 444 N Hwy 11 Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: Home owner drove 4x4 into 6" main line causing a crack all way around line

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | Air Compressor |
| <input type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | Other _____ |

Work Completed By

| | | |
|--------------------------|-----|--------------------------|
| <input type="checkbox"/> | A.B | <input type="checkbox"/> |
| <input type="checkbox"/> | S.A | <input type="checkbox"/> |
| <input type="checkbox"/> | D.T | <input type="checkbox"/> |
| <input type="checkbox"/> | | <input type="checkbox"/> |
| <input type="checkbox"/> | | <input type="checkbox"/> |

Leak Repair Info

Failure Type line crack
Duration 1 hr
GPM 300GPM

Parts Used

6" steel wrap

7.200

Time Arrived at Location: 9:00 P.M

Time Departed Location: 1:00 A.M

Date Work Completed: 7-25-2020

Vehicle Mileage: N/A

Work Order Completed by:

A.B

Work Order

Date: 08-07-2020 Time: 12:30 p.m.

Customer Name / Location: Hwy 16 at the Hump

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: ATS cut roadway down past service line feeding home, ATS Helped relocate line deeper into the Ground APPROX 3ft by digging with theyre excavator and covering with rock while providing roadway safety

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed By

A.B
S.A
D.T

Leak Repair Info

Failure Type: Pulled apart by Excavator
Duration: 1 hr
GPM: 30

Parts Used

2 - 3/4 CTS straight coupling
2 - Joints of 2" pvc pipe
50 ft of CTS 3/4 Tubing black

1800 gal Total

Time Arrived at Location: 12:40 p.m.

Work Order Completed by:

Time Departed Location: 03:00 p.m.

Date Work Completed: 08-07-2020

A.B

Vehicle Mileage: _____

Work Order

Date: 08-24-2020 Time: 9:45 Am

Customer Name / Location: Beside clay county football complex and Elem School
Account Number: _____ Location Number: _____

Physical Address: _____ Route Number: _____

Description of Work Needed

- | | |
|---|---|
| <input type="checkbox"/> Meter Relocation | Special Instructions: <u>Construction crew at</u> |
| <input type="checkbox"/> Meter Box Replacement | <u>Manchester Elem School busted</u> |
| <input type="checkbox"/> Meter Lid Replacement | <u>line with Excavator pulled rock</u> |
| <input type="checkbox"/> Meter Reading Re-Check | <u>into the side</u> |
| <input checked="" type="checkbox"/> Leak Repair | _____ |
| <input type="checkbox"/> Customer Assistance | _____ |
| <input type="checkbox"/> Other | _____ |

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input type="checkbox"/> CAT Backhoe |
| <input type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other: _____ |

Work Completed By

- | | |
|---|--------------------------|
| <input checked="" type="checkbox"/> A.B | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> D.T | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> J.A | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type: Hole in line
Duration: 30 min
GPM: 100

Parts Used

6" wrap

3,000 Total

Time Arrived at Location: 10:00 Am

Time Departed Location: 11:50 Am

Date Work Completed: 08-24-2020

Vehicle Mileage: _____

Work Order Completed by:

A.B

Work Order

Date: 9-18-20 Time: 9:00 am

Customer Name / Location: First House / Huckleberry

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation Special Instructions: Hymaxed 3 inch main
- Meter Box Replacement water line
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed By

| | |
|--------------------------|--------------------------|
| <u>HH</u> | <input type="checkbox"/> |
| <u>DT</u> | <input type="checkbox"/> |
| <u>JA</u> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> |

Leak Repair Info

Failure Type: Main

Duration: 2 days

GPM: 60

Parts Used

5 foot pvc pipe 3 inch

2 3 inch Hymax

Total - 172,800

Time Arrived at Location: 8:00 pm

Work Order Completed by:

Time Departed Location: 2:30 am

Date Work Completed: ~~9-18-20~~ 9-17-20

HH, DT, JA

Vehicle Mileage: _____

Work Order

Date: 10/9/20 Time: 2:47

Customer Name / Location: Bowlings market

Account Number: _____ Location Number _____

Physical Address _____ Route Number _____

Description of Work Needed

- Meter Relocation
- Meter Box Replacement
- Meter Lid Replacement
- Meter Reading Re-Check
- Leak Repair
- Customer Assistance
- Other

Special Instructions: 3/4 pulled out of the main

Equipment Used

- | | | |
|--|---------------------------------|---|
| <input checked="" type="checkbox"/> Unit 1 | <input type="checkbox"/> Unit 5 | <input checked="" type="checkbox"/> CAT Backhoe |
| <input checked="" type="checkbox"/> Unit 2 | <input type="checkbox"/> Unit 6 | |
| <input checked="" type="checkbox"/> Unit 3 | <input type="checkbox"/> Unit 7 | <input type="checkbox"/> Air Compressor |
| <input checked="" type="checkbox"/> Unit 4 | <input type="checkbox"/> Unit 8 | <input type="checkbox"/> Other _____ |

Work Completed BY

| | |
|--|--|
| | |
| | |
| | |
| | |
| | |

Leak Repair Info

Failure Type: 3/4 line leak
Duration: 5 hours
GPM: 60
18,000

Parts Used

10 ft 3/4 cts

Time Arrived at Location: _____
Time Departed Location: _____
Date Work Completed: _____
Vehicle Mileage: _____

Work Order Completed by: Harvey, Dustin, Johnston

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
783
Route: 04/002140

Priority: **Service Order** 09/04/2019

Name: SWAFFORD, BRANDON

Location:

Account Number: [REDACTED]

Meter Number:

MXU/ERT Number:

Address: 2885 UPPER RADER RD

Meter Type:

Address:

Meter Size/Brand: 5/8"

Telephone: [REDACTED]

Install Date:

City/St/Zip: MANCHESTER KY 40962

Last Service Date:

Svc. Address: 2885 UPPER RADER RD

Last Service Code:

Last Reading: 357650

Last Reading Date: 8/19/2019

Average usage 4142 Gallons per Month

Work:
Check Reading

Reading - 332250

Special Instructions:

Serviced By:

Payment Received:

Requested Date:

Customer Signature:

Actual Svc Date:

Parts Used:

Req. Start Time:

Stop Time:

Actual Start:

Meter Reading:

Meter Number:

MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
964
Route: 04/002150

Priority:

Service Order

10/14/2019

Name: SWAFFORD, BRANDON #2
Account Number: [REDACTED]
Address: 2885 UPPER RADER RD
Address:
Telephone: [REDACTED]
City/St/Zip: MANCHESTER, KY 40962
Svc. Address: 2885 UPPER RADER RD

Location:
Meter Number: 50693228 MXU/ERT Number:
Meter Type:
Meter Size/Brand:
Install Date:
Last Service Date:
Last Service Code:
Last Reading: 3500
Last Reading Date: 9/17/2019
Average usage 1750 Gallons per Month

Work:
Check Pressure

36 LBS AT HOUSE

Special Instructions: Public service needs to know how much pressure.

Serviced By:

Payment Received:

Requested Date:
Actual Svc Date:

Customer Signature:

Parts Used:

Req. Start Time:
Actual Start:

Stop Time:

Meter Reading:

Meter Number:
MXU/ERT Number:

Service Notes:

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
963
Route: 04/002140

Priority: **Service Order** 10/14/2019

| | | |
|--|---|------------------------|
| Name: SWAFFORD, BRANDON | Location: | |
| Account Number: [REDACTED] | Meter Number: | MXU/ERT Number: |
| Address: 2885 UPPER RADER RD | Meter Type: | |
| Address: | Meter Size/Brand: 5/8" | |
| Telephone: [REDACTED] | Install Date: | |
| City/St/Zip: MANCHESTER KY 40962 | Last Service Date: | |
| Svc. Address: 2885 UPPER RADER RD | Last Service Code: | |
| | Last Reading: 338260 | |
| | Last Reading Date: 9/17/2019 | |
| | Average usage 3871 Gallons per Month | |

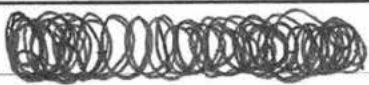
Work:
Check Pressure



26. AT METER

Special Instructions: Public service needs to know how much pressure.

| | | | |
|---------------------|--------------------------|---|--|
| Serviced By: | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
| Parts Used: | | Req. Start Time: Actual Start: | Stop Time: |
| | | Meter Reading: | Meter Number: MXU/ERT Number: |

Service Notes: 

NORTH MANCHESTER WATER ASSN.
7361 NORTH HWY 421
MANCHESTER KY 40962

Order Number
1243
Route: 04/002140

| | | |
|-----------|----------------------|------------|
| Priority: | Service Order | 01/06/2020 |
|-----------|----------------------|------------|

| | | |
|--|--|------------------------|
| Name: SWAFFORD, BRANDON | Location: | |
| Account Number: [REDACTED] | Meter Number: | MXU/ERT Number: |
| Address: 2885 UPPER RADER RD | Meter Type: | |
| Address: | Meter Size/Brand: 5/8" | |
| Telephone: [REDACTED] | Install Date: | |
| City/St/Zip: MANCHESTER KY 40962 | Last Service Date: | |
| Svc. Address: 2885 UPPER RADER RD | Last Service Code: | |
| | Last Reading: 339730 | |
| | Last Reading Date: 12/16/2019 | |
| | Average usage: 3796 Gallons per Month | |

| | |
|--------------------------------|-----------------|
| Work: Check Pressure | Pressure is 20. |
|--------------------------------|-----------------|

| |
|------------------------------|
| Special Instructions: |
|------------------------------|

| | | | |
|---------------------|--------------------------|---|----------------------------|
| Serviced By: | Payment Received: | Requested Date: Actual Svc Date: | Customer Signature: |
|---------------------|--------------------------|---|----------------------------|

| | | |
|--------------------|--|--|
| Parts Used: | Req. Start Time: 08:00 AM Actual Start: | Stop Time: |
| | Meter Reading: | Meter Number: MXU/ERT Number: |

Service Notes:

**NORTH MANCHESTER WATER
ASSOCIATION, INC.**

**AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2017**

**NORTH MANCHESTER WATER ASSOCIATION, INC.
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FOR THE YEAR ENDED DECEMBER 31, 2017**

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**NORTH MANCHESTER WATER ASSOCIATION, INC.
BOARD OF DIRECTORS
DECEMBER 31, 2017**

PRESIDENT

Mr. Steve Davis

BOARD OF DIRECTORS

Mr. Bill Hurd, Vice-President

Mr. Bobby Wolfe, Treasurer

Ms. Josephine Gross, Secretary

Mr. Carl Hoskins, Member

Mr. Wesley Hubbard, Member

Mr. Ted Woods, Member

SAMMY K. LEE, P.S.C.
Certified Public Accountant

208 Pauline Drive, Suite D
Berea, KY 40403
(859) 986-3756

Member of American Institute of CPA's

Member of Kentucky Society of CPA's

INDEPENDENT AUDITOR'S REPORT

To the Chairman and Board of Directors
North Manchester Water Association, Inc.
Manchester, Kentucky 40962

Report on the Financial Statements

I have audited the accompanying financial statements of North Manchester Water Association, Inc., (a non-profit organization) (hereinafter "the Association"), which comprise the statement of financial position as of December 31, 2017, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, I was not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

Certain accounting records have not been maintained and certain prior-year records and supporting data were not available for my audit. Therefore, I was not able to obtain sufficient appropriate audit evidence about the amounts at which receivables, customer deposit liabilities, and property and equipment, and related accumulated depreciation are recorded in the accompanying balance sheet at December 31, 2017 (stated at \$136,289, \$91,892, \$2,708,052, and \$2,269,954 respectively), and the amount of revenues and depreciation expense for the year then ended (stated at \$836,641 and \$102,136, respectively).

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, I have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, I do not express an opinion on the financial statements referred to in the first paragraph.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, I have also issued my report dated June 4, 2019, on my consideration of Association's internal control over financial reporting and on my tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is to describe the scope of my testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Association's internal control over financial reporting and compliance.

Sammy K. Lee, P.S.C.

Berea, Kentucky
June 4, 2019

NORTH MANCHESTER WATER ASSOCIATION, INC.
STATEMENT OF FINANCIAL POSITION
DECEMBER 31, 2017

| | | |
|---|----|----------------------------|
| ASSETS | | |
| Cash and cash equivalents | \$ | 5,225 |
| Accounts receivable | | 136,289 |
| Prepaid expenses | | 8,992 |
| Restricted cash | | 408 |
| Property and equipment, net | | 2,708,052 |
| TOTAL ASSETS | | <u>\$ 2,858,966</u> |
| | | |
| LIABILITIES AND NET ASSETS | | |
| LIABILITIES | | |
| Checks written in excess of cash | \$ | 4,866 |
| Accounts payable | | 36,275 |
| Accrued expenses | | 10,586 |
| Accrued interest | | 2,787 |
| Customer deposits | | 91,892 |
| Notes and lease payable | | 1,133,866 |
| TOTAL LIABILITIES | | <u>1,280,272</u> |
| | | |
| NET ASSETS | | |
| Unrestricted | | 1,578,694 |
| TOTAL NET ASSETS | | <u>1,578,694</u> |
| | | |
| TOTAL LIABILITIES AND NET ASSETS | | <u>\$ 2,858,966</u> |

The accompanying notes are an integral part of these financial statements.
Page 4

**NORTH MANCHESTER WATER ASSOCIATION, INC.
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2017**

| | | |
|-------------------------|--------------------------------------|----------------------------|
| REVENUES | | |
| Water sales | | \$ 836,641 |
| | TOTAL REVENUES | <u>836,641</u> |
| EXPENSES | | |
| Water purchased | | 276,416 |
| Personnel costs | | 151,736 |
| Insurance | | 64,355 |
| Transportation costs | | 46,099 |
| Telephone and utilities | | 29,338 |
| Materials and supplies | | 37,468 |
| Contracted services | | 24,352 |
| Interest expense | | 37,702 |
| Miscellaneous | | 38,019 |
| Depreciation | | 102,136 |
| Advertising | | 2,928 |
| | TOTAL EXPENSES | <u>810,549</u> |
| | CHANGE IN NET ASSETS | 26,092 |
| | NET ASSETS, BEGINNING OF YEAR | <u>1,583,815</u> |
| | NET ASSETS, END OF YEAR | <u><u>\$ 1,609,907</u></u> |

The accompanying notes are an integral part of these financial statements.

NORTH MANCHESTER WATER ASSOCIATION, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2017

| | |
|---|-------------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | \$ 26,092 |
| Change in net assets | <u>26,092</u> |
| Adjustments to reconcile change in net assets to net cash provided by operating activities: | |
| Depreciation expense | 102,136 |
| Changes in assets and liabilities: | |
| Accounts receivable | 18,578 |
| Accounts receivable-grants | 54,246 |
| Prepaid expenses | (5,067) |
| Checks written in excess of available cash | 4,866 |
| Accounts payable | (78,625) |
| Accrued expenses | (2,918) |
| Accrued interest | (284) |
| Customer deposits | (600) |
| Net cash provided by operating activities | <u>118,424</u> |
| CASH FLOWS FROM INVESTING ACTIVITIES | |
| Purchase of assets | (7,212) |
| Net cash used in investing activities | <u>(7,212)</u> |
| CASH FLOWS FROM FINANCING ACTIVITIES | |
| Deposits into restricted cash | (401) |
| Principal paid on notes | (115,676) |
| Net cash used in financing activities | <u>(116,077)</u> |
| Net decrease in cash and cash equivalents | (4,865) |
| Cash and cash equivalents at beginning of year | <u>10,090</u> |
| CASH AND CASH EQUIVALENTS AT END OF YEAR | <u>\$ 5,225</u> |

SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:

| | |
|------------------------|-----------|
| Cash paid for interest | \$ 37,702 |
|------------------------|-----------|

NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2017

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Nature of Organization and Activities

The Association was incorporated as a non-profit organization in the State of Kentucky. The Association is regulated by the Kentucky Public Service Commission pursuant to KRS 278.040. The Association provides water to the rural sections of northern Manchester.

Basis of Accounting

The Association prepares its financial statements using the accrual basis. The accrual basis recognizes income when earned, regardless of when payment is received, and recognizes expenses when incurred regardless of when paid. This method of accounting is in accordance with Accounting Principles Generally Accepted in the United States of America.

Financial Statement Presentation

The Association is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. In addition, the Association is required to present a statement of cash flows. Accordingly, the net assets of the Association and changes therein are classified and reported as follows:

Unrestricted net assets – Net assets that are not subject to any donor-imposed stipulations. At December 31, 2017, the Association reported \$1,578,694 in unrestricted net assets.

Temporarily restricted net assets – Net assets subject to donor-imposed restriction on their use that may be met either by actions of the Association or the passage of time. At December 31, 2017, the Association had no temporarily restricted net assets.

Permanently restricted net assets – Net assets subject to donor-imposed or other legal restriction requiring that the principal be maintained permanently by the Association. Generally, the donors permit the Association to use all or part of the income earned for either general or donor-specific purposes. At December 31, 2017, the Association had no permanently restricted net assets.

Cash and Cash Equivalents

Cash and cash equivalents consist of checking accounts. For purposes of the Statement of Cash Flows, the Association considers all highly liquid cash deposits and cash equivalents with a maturity of three months or less when purchased and non-negotiable certificates of deposit to be cash equivalents.

Accounts Receivable

Accounts receivable from water services represent charges for services rendered and which have been billed but not collected at year-end and reported at net of an allowance for doubtful accounts. Management considers an account past due when payments have not been collected by the due date.

There was no allowance for doubtful accounts at December 31, 2017; management considers amounts due from customers fully collectible.

Prepaid Expenses

Payments that will benefit periods beyond the fiscal year are recorded as prepaid items. A current asset for the prepaid amount is recorded at the time of the purchase, and an expenditure/expense is reported in the year in which services are consumed.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2017**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Property, Equipment, and Depreciation

Property and equipment are recorded at cost or, if donated, at their estimated fair value at the time of contribution. The sale or disposal of property and equipment is recorded by removing the asset's cost and related accumulated depreciation from the accounts and charging the resulting gain or loss to income. Expenditures for maintenance, repairs, and minor renewals are expensed as incurred. Major expenditures for renewals and betterments are capitalized. Depreciation is provided for using the straight-line method over the estimated useful lives of the asset. The estimated useful lives are as follows:

| | |
|---------------------------------------|-------------|
| Water and sewer system utility plants | 20-50 years |
| Trucks and equipment | 4-20 years |
| Office equipment | 5-7 years |

Accounts Payable

Accounts payable represent expenses incurred in the current year to be paid in the subsequent year. The majority of the Association's payables are to vendors for the purchase of water.

Customer Deposits

The obligation to refund customer deposits is shown as a liability in the Statement of Financial Position. When received, the cash should be deposited in a required, separate bank account in the name of the Association. The deposit is applied to the final water charges upon cancellations of water services and any remainder is refunded to the customer.

Revenue Recognition

Revenues are reported as unrestricted net assets unless the related assets are limited by donor-imposed restrictions. Water charges related to the sale of goods are reported as unrestricted net assets. Grant revenues are recognized in revenues when the conditions on which they depend are substantially met. Revenues from fees, miscellaneous, and other services are recognized in the period in which the association provides the service.

Income Tax Status

The Association is a non-profit corporation and exempt from federal income taxation under Section 501 (c) (12) of the Internal Revenue Code (IRC); therefore, no provisions for income taxes have been made in the financial statements, though it would be subject to tax on income unrelated to its exempt purposes (unless that income is otherwise excluded by the IRC). In accordance with the provision of ASC 740-10, *Accounting for Uncertainty in Income Taxes*, an organization must recognize the tax benefit associated with tax positions taken for tax return purposes when it is more likely than not that the position will be sustained. The Association's management believes there are no material uncertain tax positions and have not recognized any liability for unrecognized tax benefits. For the year ended December 31, 2017, the Association did not recognize any interest or penalties.

Advertisement Expense

The Statement of Activities reported advertisement expenditures for the year ending December 31, 2017, in the amount of \$2,928.

Functional Allocation of Expenses

The costs of providing programs have been summarized on a functional basis in the statement of activities. Accordingly, all costs are program costs.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and reported amounts or revenues and expenses during the reporting period. Actual results could differ from those estimates.

NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2017

NOTE 2 – CASH AND CASH EQUIVALENTS

Cash and cash equivalents at December 31, 2017 consisted of the following:

| Description | Amount |
|-------------------|----------------------|
| Operating account | (4,866) |
| Savings | \$ 880 |
| Revenue | 4,345 |
| Total | <u>\$ 359</u> |

Custodial Credit Risk is the risk that the Association's deposits may not be returned in the event of depository institution failure. The Association is required to maintain its deposits with a depository institution insured by Federal Deposit Insurance Corporation (FDIC) or by securities pledged at market. At December 31, 2017, the carrying amount of the Association's accounts were \$359 and the bank balances were \$30,855. Bank balances were fully covered by FDIC.

NOTE 3 – RESTRICTED CASH

The Association bond covenants requires certain funds be maintained in order to meet the debt service requirements and to provide for unusual repairs and maintenance to the present system.

| Description | Amount |
|--------------|----------------------|
| Reserve | \$ 8 |
| Debt service | 400 |
| Total | <u>\$ 408</u> |

Custodial Credit Risk is the risk that the Association's deposits may not be returned in the event of depository institution failure. The Association is required to maintain its deposits with a depository institution insured by Federal Deposit Insurance Corporation (FDIC) or by securities pledged at market. At December 31, 2017, the carrying amount of the Association's restricted cash account was \$408 and the bank balance was \$408. The bank balance was covered insurance securities pledged at market in the Association's name.

NOTE 4 – ACCOUNTS RECEIVABLE

As of December 31, 2017, accounts receivable consisted of the following:

| | |
|----------------------------|--------------------------|
| Accounts receivable | \$ 11,254 |
| Unbilled receivable | 125,035 |
| Accounts Receivable | <u>\$ 136,289</u> |

**NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2017**

NOTE 5 – PROPERTY, PLANT, AND EQUIPMENT

Major classes of property and equipment and accumulated depreciation are as follows at December 31, 2017:

| | |
|-------------------------------|----------------------------|
| Land | \$ 5,032 |
| Equipment | 144,702 |
| Other water system assets | 4,827,041 |
| Office furniture & equipment | 1,231 |
| Less accumulated depreciation | <u>(2,269,954)</u> |
| Total | <u>\$ 2,708,052</u> |

Depreciation expense for the year ended December 31, 2017 was \$102,136.

NOTE 6 – LONG-TERM LIABILITIES

In 1996, the Clay County Fiscal Court obtained a water resource loan from Kentucky Infrastructure Authority (KIA) on behalf of the Association. As part of the loan agreement, the Clay County Fiscal Court executed a lease agreement with the Association over the same 30-year term as the loan agreement. At the end of the lease, the county will convey title of the assets to the Association. The Association makes payments directly to KIA.

The following is a summary of debt transactions of the Association for the year ended December 31, 2017:

| | Balance December 31, 2016 | Additions | Deletions | Balance December 31, 2017 | Due Within One Year |
|---------------|--|--------------------|--------------------------|--|--------------------------------|
| Notes payable | \$ 1,249,542 | \$ - | \$ 115,676 | \$ 1,133,866 | \$ 119,341 |
| Total | <u>\$ 1,249,542</u> | <u>\$ -</u> | <u>\$ 115,676</u> | <u>\$ 1,133,866</u> | <u>\$ 119,341</u> |

Notes Payable

Notes payable consists of notes payable to the Kentucky Infrastructure Authority. The interest rate is 2.95%. Principal and interest payments are made monthly. Assuming the notes are not called prior to maturity, the minimum obligations of the Association's funds at December 31, 2017 for the payment of principal are as follows:

| Year Ending December 31, | Amount |
|---------------------------------|----------------------------|
| 2018 | \$ 119,341 |
| 2019 | 122,697 |
| 2020 | 126,366 |
| 2021 | 130,145 |
| 2022 | 134,037 |
| Thereafter | 501,280 |
| | <u>\$ 1,133,866</u> |

NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2017

NOTE 8 – RISK MANAGEMENT

The Association is exposed to a variety of accidental losses and has attempted to minimize its risk by carrying commercial insurance. There have been no significant reductions in coverage in the prior year. Therefore, the Association maintains adequate insurance coverage.

NOTE 9 – COMMITMENTS AND CONTINGENCIES

The Association receives funding from Federal, State, and Local government agencies. These funds are to be used for designated purposes only. For government program grants, if based on the grantor's review, the funds are considered not to have been used properly for the intended purpose, the grantors may request a refund of monies advanced, or refuse to reimburse the Association for its disbursements. The amount of such future refunds and unreimbursed disbursements, if any, is not expected to be significant. Continuation of the Association's grant programs is predicated upon the grantor's satisfaction that the funds provided are being spent as intended and the grantor's intent to continue their program.

NOTE 10 – RECENTLY ISSUED ACCOUNTING STANDARDS

Accounting Standards Update 2016-14, Not-for-Profit Entities (Topic 958)

In August 2016, the FASB issued ASU No. 2016-14, Not-for-Profit Entities (Topic 958): Presentation of Financial Statements of Not-for-Profit Entities, that changes how a not-for-profit organization classifies its net assets, as well as the information it presents in the financial statements and notes about its liquidity, financial performance, and cash flows. The ASU includes a reduction in the number of net asset categories from three to two, conforming requirements on releases of capital restrictions, several new requirements related to expense presentation and disclosure (including investment expenses), and new required disclosures communicating information useful in assessing liquidity. The ASU will be effective for the Association for the year ending December 31, 2018. Early adoption is permitted. The Association is currently evaluating the effect that the new standard will have on its financial statements.

In May 2014, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2014-09, *Revenue from Contracts with Customers (Topic 606)*, requiring an entity to recognize the amount of revenue to which it expects to be entitled for the transfer of promised goods and services to customers. The core principle of ASU 2014-09 is to recognize revenues when a customer obtains control of a good or service, in an amount that reflects the consideration to which an entity is expected to be entitled for those goods or services. The standard will replace most existing revenue recognition guidance in GAAP when it becomes effective and permits the use of either a full retrospective or retrospective with cumulative effect transition method. In August 2015, the FASB issued ASU 2015-14, which deferred the effective date of ASU 2014-09 by one year. The updated standard will be effective for the year ending June 30, 2020, with early adoption permitted. The Organization has not yet selected a transition method and is currently evaluating the effect of the new standard will have on its consolidated financial statements.

In February 2016, the FASB issued ASU 2016-02, *Leases (Topic 842)*, requiring all leases to be recognized on the Organization's statement of financial position as a right-of-use asset and a lease liability, unless the lease is a short-term lease (generally a lease with a term of twelve months or less). At the commencement date of the lease, the Organization will recognize: 1) a lease liability for the Organization's obligation to make payments under the lease agreement, measured on a discounted basis; and 2) a right-of-use asset that represents the Organization's right to use, or control the use of, the specified asset for the lease term. Upon adopting the ASU, the Organization will be required to recognize and measure its leases at the beginning of the earliest period presented using a modified retrospective approach. ASU 2016-02 will be effective for the Organization for the year ending June 30, 2021, with early adoption permitted. The Organization is currently evaluating the effect that the new standard will have on its consolidated financial statements.

NOTE 11 – SUBSEQUENT EVENTS

The Association did not make the required payments to Kentucky Infrastructure Authority beginning February 2018. The Association is working to receive a water rate increase to help with the debt obligations.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
NOTES TO THE FINANCIAL STATEMENTS – CONTINUED
DECEMBER 31, 2017**

NOTE 12 – DATE OF MANAGEMENT'S REVIEW

Subsequent events were evaluated through June 4, 2019, which is the date the financial statements were available to be issued.

SAMMY K. LEE, P.S.C.
Certified Public Accountant

208 Pauline Drive, Suite D
Berea, Kentucky 40403
(859) 986-3756

Member of American Institute of CPA's

Member of Kentucky Society of CPA's

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

To the Chairman and Board of Directors
North Manchester Water Association, Inc.
Manchester, Kentucky 40962

I was engaged to audit, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the financial statements of North Manchester Water Association, Inc. (a non-profit organization) (hereinafter "the Association") as of and for the year ended December 31, 2017, and the related notes to the financial statements, which collectively comprise the Association's basic financial statements and have issued my report thereon dated June 4, 2019. My report disclaims an opinion on such financial statements because of the scope limitation matter described in the Basis for Disclaimer of Opinion paragraph of my report.

Internal Control Over Financial Reporting

In planning and performing my audit of the financial statements, I considered the Association's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing my opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control. Accordingly, I do not express an opinion on the effectiveness of the Association's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the association's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

My consideration of the internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. I did identify certain deficiencies in internal control, described in the accompanying schedule of findings and responses that I consider to be material weaknesses as items 2017-001, 2017-002, 2017-003, 2017-004, 2017-005, 2017-006, 2017-007, 2017-008, 2017-009, 2017-011, and 2017-012.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Association's financial statements are free from material misstatement, I performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, non-compliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of my audit, and accordingly, I do not express such an opinion. The results of my tests disclosed instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards* and which are described in the accompanying schedule of findings and responses as items 2017-003, 2017-007, and 2017-010.

North Manchester Water Association, Inc.'s Response to Findings

The Association's response to the findings identified in my audit is described in the accompanying Schedule of Findings and Responses. The Association's response was not subjected to the auditing procedures applied in the audit of the financial statements and, accordingly, I express no opinion on it.

Purpose of this Report

The purpose of this report is solely to describe the scope of my testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Association's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Association's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Sammy K. Lee, P.S.C.

Berea, Kentucky
June 4, 2019

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-001 Internal Control

Condition:

During my audit procedures, I noted management did not prepare financial statements including notes to the financial statements.

Criteria:

A key component of internal control is to ensure that personnel, management, or others within the Association can prepare financial statements, including the notes to the financial statements, in accordance with accounting principles generally accepted in the United States of America (GAAP).

Cause:

Management is responsible for establishing and maintaining internal controls for the fair presentation of the financial position, results of operations, cash flows, and disclosures in the financial statements, in conformity with accounting principles generally accepted in the United States of America. The ability to recognize and implement new authoritative guidance regarding financial reporting is outside the scope of management.

Effect:

The Association did not prepare a complete set of GAAP financial statements and related note disclosures.

Recommendation:

Management should continue to engage the audit firm to prepare a draft of the financial statements including the notes to the financial statements or hire an accountant to perform their services.

Views of Responsible Officials:

Management considers it impractical to correct the deficiency due to the limited resources available.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-002 Internal Control

Condition:

While conducting my audit procedures to gain an understanding of internal controls over financial reporting, I noted a lack of segregation of duties which enabled one individual access to authorize transactions, maintain custody of assets, and record and report the Association's transactions.

Criteria:

Segregation of duties is a control in which no person should be given the responsibility to perform more than one related function of an accounting process.

Cause:

Due to the small number of administrative and clerical employees at the Association, there is an inherent limitation in its ability to segregate custodial duties from recordkeeping duties.

Effect:

The lack of internal controls increases the risk that an error, either intentional or unintentional, will go undetected and the financial statements will contain material misstatements.

Recommendation:

Have the Association Board of Commissioners and the President, review, initial, and date the cash collection reports, timecards, invoices, and bank reconciliation as a function of the accounting process and reference the review in the board minutes.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-003 Cash

Condition:

During my audit procedures of cash, I noted a lack in controls.

Instances noted included:

- Bank reconciliations were not performed
- Checks were written in excess of available cash
- Reserve account and debt service account was underfunded
- Checks were written and not recorded in the general ledger

Criteria:

Internal controls should be maintained over cash to ensure all cash deposits and disbursements are recorded properly in the general ledger. In addition, all checks should be issued to vendors with sufficient bank balance. Reserve fund balances should be funded in as agreed upon to debt agreements.

Cause:

There are no controls in place over cash.

Effect:

Bank accounts were overdrawn, reserve accounts were underfunded, and checks were not recorded in the general ledger.

Recommendation:

Bank reconciliations should be performed and reviewed monthly by someone other than the preparer. In addition, deposits should be made in to the reserve funds as required by debt agreements.

Views of Responsible Officials:

Management agrees with the recommendation

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-004 Cash Receipts

Condition:

While conducting my audit procedures over cash receipts, I noted a lack of documentation that ensures all cash receipts are deposited and are properly substantiated by supporting documentation and properly recorded in the general ledger

Criteria:

Internal controls should be maintained over cash collections to ensure all cash receipts are deposited timely and are properly substantiated with supporting documentation and recorded in the general ledger.

Cause:

There are no controls in place to ensure cash receipts to be supported by documentation.

Effect:

Could not distinguish cash receipts between customer deposits, late fees, tap on fees, or penalty charges. In addition, Amounts owed to the Association at year end could not be determined.

Recommendation:

All cash receipts should be substantiated by supporting documentation.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-005 Cash Disbursements

Condition:

During my audit procedures of disbursements, I noted a lack in controls over expenditures.

Instances noted included:

- Vendor payments lacked supporting documentation, invoices were missing
- Checks were disbursed with signature stamps, instead of a manual signatures
- Checks were written out of sequential order
- Vendor payments were paid late, paid twice
- Payroll taxes were paid late
- Sales tax and utility taxes paid late

Criteria:

Management is responsible for establishing and maintaining internal controls, including monitoring. This responsibility includes obtaining approval prior to disbursements and maintaining proper documentation to support disbursements.

Cause:

There are no controls in place that require cash disbursements to be substantiated by supporting documentation or paid timely.

Effect:

- The Association incurred late fees and penalties.
- There was no written approval of vendor disbursements
- Could not determine if expenses were for the operations of the Association

Recommendation:

Management should implement controls over cash disbursements.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-006 Accounting Policy

Condition:

During my audit procedures, I noted a lack of accounting policies over key areas.

Instances noted included:

- Purchase order
- Use of signature stamps
- Recording and tracking of inventory
- Capitalization policy over fixed assets
- Employee benefits
- Tracking accounts receivable
- No allowance for doubtful accounts
- Customer deposits maintained in a separate interest-bearing account
- Recording capital leases
- Separate bank accounts

Criteria:

Management is responsible for establishing and monitoring accounting policies.

Effect:

The Association was unable to ensure that transactions entered in the accounting system are accurately recorded, properly classified in the accounts, or recorded in the proper accounting period.

Cause:

Lack of accounting policies.

Recommendation:

Management should create and follow accounting policy manual.

Views of Responsible Officials:

Management agrees with the recommendation

2017-007 Payroll Records

Condition:

There were no payroll records for time cards or vacation accrual. In addition, there was no record of employee and supervisor approval of time worked.

Criteria:

Internal controls should be established over the payroll process to ensure the payroll and the related liabilities were properly recorded.

Cause:

There were no internal controls in place over the payroll process.

Effect:

Payroll disbursements and related liabilities lacked supporting payroll records. I could not determine if payroll was permissible due to the lack of supporting documentation.

Recommendation:

The Association should implement payroll procedures that include record retention of time worked and vacation time used.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-008 Accounting Revenue and Receivable Records

Condition:

While conducting my audit procedures to gain an understanding of controls over revenue and receivables, I noted a lack of records to substantiate revenues and/or receivables.

Instances noted included:

- No accounts receivable report at year end.
- Missing billing registers
- Inability to recognize all potential customers
- No record of charges and receipts of tap-on fees, late charges, penalty charges
- No record of billing adjustments
- No record of sewer collections and payments for third party

Criteria:

Internal controls should be established over revenue process to track revenues and receivables.

Cause:

The Association did not reconcile billings and collections between the billings system and the general ledger.

Effect:

Revenue and receivables lacked supporting documentation. Revenue or accounts receivable could not be determined due unreliable documentation.

Recommendation:

Management should create and maintain written records that detail amounts owed and paid by customers. In addition, the Association should perform a monthly reconciliation between the billings system and the general ledger and investigate discrepancies.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-009 Property and Equipment Records

Condition:

While conducting my audit procedures to gain an understanding of controls over property and equipment, the Association was unable to provide a complete record of property and equipment owned. New additions were not capitalized.

Criteria:

Internal controls should be established over property and equipment process to ensure reliable record of property and equipment owned by the Association.

Cause:

Management did not have controls in place to ensure reliable written records of items owned by the Association.

Effect:

Management could not provide a detailed listing of items owned by the Association.

Recommendation:

Management should regularly perform a physical inventory count of all items owned by the Association.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-010 PSC Report

Condition:

During my review of compliance, I noted the Association did not prepare and submit the 2017 PSC report timely.

Criteria:

The Association should submit the PSC report three months following year-end.

Cause:

Management did not have controls or policies in place to ensure financial information was submitted to PSC within three months following fiscal year end.

Effect:

PSC did not receive the report three months following the year end.

Recommendation:

The Association should implement a process to ensure year end information is presented to PSC within three months of the year end.

Views of Responsible Officials:

Management agrees with the recommendation.

**NORTH MANCHESTER WATER ASSOCIATION, INC.
SCHEDULE OF FINDINGS AND RESPONSES-CONTINUED
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017-011 Recording of Transaction and Account Balances

Condition:

During my audit procedures, I identified misstatements in the unaudited financial statements that were not initially identified or recorded by management. Some balance sheet accruals were not adjusted from the prior year, and or material transactions or account balances were not recorded.

Criteria:

A key component of internal control over financial reporting is recording and reporting all transactions and account balances.

Cause:

The Association does not have procedures to ensure balance sheet accruals were recorded and reported in the financial statements. In addition, management did not record or report all transactions and account balances.

Effect:

The unaudited financial statements were misstated.

Recommendation:

Management should design internal control over the financial statement process.

Views of Responsible Officials:

Management agrees with the recommendation.

2017-012 Gas Card and Bulk Fuel Usage

Condition:

While conducting my audit procedures of fuel usage, I noted the Association did not reconcile mileage records to vendor fuel purchases. In addition, the Association did not track bulk fuel usage for equipment.

Criteria:

Management is responsible for establishing and maintaining internal controls, including monitoring of gas card and bulk fuel purchased.

Cause:

There were no policies in place over fuel usage.

Effect:

Could not determine if fuel purchased was for the operations of the Association.

Recommendation:

Management should implement and reconcile a mileage log to vendor fuel purchases.

Views of Responsible Officials:

Management agrees with the recommendation.

From: Nelson, James (KIA) [REDACTED]
Sent: Tuesday, October 27, 2020 2:24 PM
To: [REDACTED]
Subject: RE: NMWA - Clay county fiscal court kia loan
Attachments: B292-02 Left-To-Pay.xlsx; Clay Co-N Manchester_B292-02.pdf

I've attached an amortization schedule and a spreadsheet with the remaining amounts to be paid. The assistance agreement date was 8/1/16. Please let me know if you need anything else.

From: [REDACTED]
Sent: Tuesday, October 27, 2020 8:15 AM
To: Nelson, James (KIA) [REDACTED]
Subject: NMWA - Clay county fiscal court kia loan

James

PSC has requested some information concerning the KIA loan for Clay county fiscal court – North Manchester Water Association

Updated amortization schedule

Total amount remaining

Original date of issue

Thanks

Michael K. Maggard
Vice – President
Sisler – Maggard Engineering, PLLC
220 East Reynolds Road Suite A3
Lexington, KY 40517
[REDACTED]

LOAN #B292-02
CLAY COUNTY FISCAL COURT

| Payment Date | Principal Due | Interest Due | Servicing Fee | Total Payment | Principal Balance |
|--------------|---------------|--------------|---------------|---------------|-------------------|
| 08/01/18 | 8,435.21 | - | - | 5,650.46 | 1,054,833.42 |
| 09/01/18 | 9,988.69 | - | - | 9,988.69 | 1,044,844.73 |
| 10/01/18 | 10,013.24 | - | - | 10,013.24 | 1,034,831.49 |
| 11/01/18 | 10,037.86 | - | - | 10,037.86 | 1,024,793.63 |
| 12/01/18 | 10,062.54 | - | - | 10,062.54 | 1,014,731.09 |
| 01/01/19 | 10,087.27 | - | - | 10,087.27 | 1,004,643.82 |
| 02/01/19 | 10,112.07 | - | - | 10,112.07 | 994,531.75 |
| 03/01/19 | 10,136.93 | - | - | 10,136.93 | 984,394.82 |
| 04/01/19 | 10,161.85 | - | - | 10,161.85 | 974,232.97 |
| 05/01/19 | 10,186.83 | - | - | 10,186.83 | 964,046.14 |
| 06/01/19 | 10,211.87 | - | - | 10,211.87 | 953,834.27 |
| 07/01/19 | 10,236.98 | - | - | 10,236.98 | 943,597.29 |
| 08/01/19 | 10,262.14 | - | - | 10,262.14 | 933,335.15 |
| 09/01/19 | 10,287.37 | - | - | 10,287.37 | 923,047.78 |
| 10/01/19 | 10,312.66 | - | - | 10,312.66 | 912,735.12 |
| 11/01/19 | 10,338.01 | - | - | 10,338.01 | 902,397.11 |
| 12/01/19 | 10,363.43 | - | - | 10,363.43 | 892,033.68 |
| 01/01/20 | 10,388.90 | - | - | 10,388.90 | 881,644.78 |
| 02/01/20 | 10,414.44 | - | - | 10,414.44 | 871,230.34 |
| 03/01/20 | 10,440.05 | - | - | 10,440.05 | 860,790.29 |
| 04/01/20 | 10,465.71 | - | - | 10,465.71 | 850,324.58 |
| 05/01/20 | 10,491.44 | - | - | 10,491.44 | 839,833.14 |
| 06/01/20 | 10,517.23 | - | - | 10,517.23 | 829,315.91 |
| 07/01/20 | 10,543.09 | - | - | 10,543.08 | 818,772.82 |
| 08/01/20 | 10,569.00 | - | - | 10,569.00 | 808,203.82 |
| 09/01/20 | 10,594.99 | 1,986.83 | 134.70 | 10,594.99 | 797,608.83 |
| 10/01/20 | 10,621.03 | 1,960.79 | 132.93 | 10,621.03 | 786,987.80 |
| 11/01/20 | 10,647.14 | 1,934.68 | 131.16 | 12,712.98 | 776,340.66 |
| 12/01/20 | 10,673.32 | 1,908.50 | 129.39 | 12,711.21 | 765,667.34 |
| 01/01/21 | 10,699.55 | 1,882.27 | 127.61 | 12,709.43 | 754,967.79 |
| 02/01/21 | 10,725.86 | 1,855.96 | 125.83 | 12,707.65 | 744,241.93 |
| 03/01/21 | 10,752.23 | 1,829.59 | 124.04 | 12,705.86 | 733,489.70 |
| 04/01/21 | 10,778.66 | 1,803.16 | 122.25 | 12,704.07 | 722,711.04 |
| 05/01/21 | 10,805.16 | 1,776.66 | 120.45 | 12,702.27 | 711,905.88 |
| 06/01/21 | 10,831.72 | 1,750.10 | 118.65 | 12,700.47 | 701,074.16 |
| 07/01/21 | 10,858.35 | 1,723.47 | 116.85 | 12,698.67 | 690,215.81 |
| 08/01/21 | 10,885.04 | 1,696.78 | 115.04 | 12,696.86 | 679,330.77 |
| 09/01/21 | 10,911.80 | 1,670.02 | 113.22 | 12,695.04 | 668,418.97 |
| 10/01/21 | 10,938.62 | 1,643.20 | 111.40 | 12,693.22 | 657,480.35 |
| 11/01/21 | 10,965.51 | 1,616.31 | 109.58 | 12,691.40 | 646,514.84 |
| 12/01/21 | 10,992.47 | 1,589.35 | 107.75 | 12,689.57 | 635,522.37 |
| 01/01/22 | 11,019.49 | 1,562.33 | 105.92 | 12,687.74 | 624,502.88 |
| 02/01/22 | 11,046.58 | 1,535.24 | 104.08 | 12,685.90 | 613,456.30 |
| 03/01/22 | 11,073.74 | 1,508.08 | 102.24 | 12,684.06 | 602,382.56 |
| 04/01/22 | 11,100.96 | 1,480.86 | 100.40 | 12,682.22 | 591,281.60 |
| 05/01/22 | 11,128.25 | 1,453.57 | 98.55 | 12,680.37 | 580,153.35 |
| 06/01/22 | 11,155.61 | 1,426.21 | 96.69 | 12,678.51 | 568,997.74 |
| 07/01/22 | 11,183.03 | 1,398.79 | 94.83 | 12,676.65 | 557,814.71 |
| 08/01/22 | 11,210.53 | 1,371.29 | 92.97 | 12,674.79 | 546,604.18 |
| 09/01/22 | 11,238.08 | 1,343.74 | 91.10 | 12,672.92 | 535,366.10 |
| 10/01/22 | 11,265.71 | 1,316.11 | 89.23 | 12,671.05 | 524,100.39 |
| 11/01/22 | 11,293.41 | 1,288.41 | 87.35 | 12,669.17 | 512,806.98 |
| 12/01/22 | 11,321.17 | 1,260.65 | 85.47 | 12,667.29 | 501,485.81 |
| 01/01/23 | 11,349.00 | 1,232.82 | 83.58 | 12,665.40 | 490,136.81 |
| 02/01/23 | 11,376.90 | 1,204.92 | 81.69 | 12,663.51 | 478,759.91 |
| 03/01/23 | 11,404.87 | 1,176.95 | 79.79 | 12,661.61 | 467,355.04 |
| 04/01/23 | 11,432.91 | 1,148.91 | 77.89 | 12,659.71 | 455,922.13 |
| 05/01/23 | 11,461.01 | 1,120.81 | 75.99 | 12,657.81 | 444,461.12 |
| 06/01/23 | 11,489.19 | 1,092.63 | 74.08 | 12,655.90 | 432,971.93 |
| 07/01/23 | 11,517.43 | 1,064.39 | 72.16 | 12,653.98 | 421,454.50 |
| 08/01/23 | 11,545.74 | 1,036.08 | 70.24 | 12,652.06 | 409,908.76 |
| 09/01/23 | 11,574.13 | 1,007.69 | 68.32 | 12,650.14 | 398,334.63 |
| 10/01/23 | 11,602.58 | 979.24 | 66.39 | 12,648.21 | 386,732.05 |
| 11/01/23 | 11,631.10 | 950.72 | 64.46 | 12,646.28 | 375,100.95 |
| 12/01/23 | 11,659.70 | 922.12 | 62.52 | 12,644.34 | 363,441.25 |
| 01/01/24 | 11,688.36 | 893.46 | 60.57 | 12,642.39 | 351,752.89 |
| 02/01/24 | 11,717.09 | 864.73 | 58.63 | 12,640.45 | 340,035.80 |
| 03/01/24 | 11,745.90 | 835.92 | 56.67 | 12,638.49 | 328,289.90 |
| 04/01/24 | 11,774.77 | 807.05 | 54.71 | 12,636.53 | 316,515.13 |
| 05/01/24 | 11,803.72 | 778.10 | 52.75 | 12,634.57 | 304,711.41 |
| 06/01/24 | 11,832.74 | 749.08 | 50.79 | 12,632.61 | 292,878.67 |
| 07/01/24 | 11,861.83 | 719.99 | 48.81 | 12,630.63 | 281,016.84 |
| 08/01/24 | 11,890.99 | 690.83 | 46.84 | 12,628.66 | 269,125.85 |
| 09/01/24 | 11,920.22 | 661.60 | 44.85 | 12,626.67 | 257,205.63 |
| 10/01/24 | 11,949.52 | 632.30 | 42.87 | 12,624.69 | 245,256.11 |
| 11/01/24 | 11,978.90 | 602.92 | 40.88 | 12,622.70 | 233,277.21 |

| Payment Date | Principal Due | Interest Due | Servicing Fee | Total Payment | Principal Balance |
|--------------|---------------|--------------|---------------|---------------|-------------------|
| 12/01/24 | 12,008.35 | 573.47 | 38.88 | 12,620.70 | 221,268.86 |
| 01/01/25 | 12,037.87 | 543.95 | 36.88 | 12,618.70 | 209,230.99 |
| 02/01/25 | 12,067.46 | 514.36 | 34.87 | 12,616.69 | 197,163.53 |
| 03/01/25 | 12,097.13 | 484.69 | 32.86 | 12,614.68 | 185,066.40 |
| 04/01/25 | 12,126.87 | 454.95 | 30.84 | 12,612.66 | 172,939.53 |
| 05/01/25 | 12,156.68 | 425.14 | 28.82 | 12,610.64 | 160,782.85 |
| 06/01/25 | 12,186.56 | 395.26 | 26.80 | 12,608.62 | 148,596.29 |
| 07/01/25 | 12,216.52 | 365.30 | 24.77 | 12,606.59 | 136,379.77 |
| 08/01/25 | 12,246.55 | 335.27 | 22.73 | 12,604.55 | 124,133.22 |
| 09/01/25 | 12,276.66 | 305.16 | 20.69 | 12,602.51 | 111,856.56 |
| 10/01/25 | 12,306.84 | 274.98 | 18.64 | 12,600.46 | 99,549.72 |
| 11/01/25 | 12,337.09 | 244.73 | 16.59 | 12,598.41 | 87,212.63 |
| 12/01/25 | 12,367.42 | 214.40 | 14.54 | 12,596.36 | 74,845.21 |
| 01/01/26 | 12,397.83 | 183.99 | 12.47 | 12,594.29 | 62,447.38 |
| 02/01/26 | 12,428.30 | 153.52 | 10.41 | 12,592.23 | 50,019.08 |
| 03/01/26 | 12,458.86 | 122.96 | 8.34 | 12,590.16 | 37,560.22 |
| 04/01/26 | 12,489.48 | 92.34 | 6.26 | 12,588.08 | 25,070.74 |
| 05/01/26 | 12,520.19 | 61.63 | 4.18 | 12,586.00 | 12,550.55 |
| 06/01/26 | 12,550.55 | 31.27 | 2.09 | 12,583.91 | - |

KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAYMENT SCHEDULE
 LOAN #B292-02
 CLAY COUNTY FISCAL COURT
 FINAL

2.95% Rate
 \$12,581.82 P & I Calculation

| Payment Date | Principal Due | Interest Due | Interest Rate | Principal & Interest | Servicing Fee | Past Due Int & Fees | Total Payment | Principal Balance | R & M Reserve | Total Reserve |
|--------------|---------------|--------------|---------------|----------------------|---------------|---------------------|---------------|-------------------|---------------|---------------|
| 9/1/2010* | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$7,968.93 | \$12,640.00 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 10/01/10 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 11/01/10 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 12/01/10 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 01/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 02/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 03/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 04/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 05/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 06/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 07/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 08/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 09/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 10/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 11/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$0.00 | \$0.00 |
| 12/01/11 | \$0.00 | \$4,374.49 | 2.95% | \$4,374.49 | \$296.58 | \$2,528.23 | \$7,199.30 | \$1,779,452.52 | \$13,105.00 | \$13,105.00 |
| 01/01/12 | \$8,207.33 | \$4,374.49 | 2.95% | \$12,581.82 | \$296.58 | \$0.00 | \$12,878.39 | \$1,771,245.19 | \$0.00 | \$13,105.00 |
| 02/01/12 | \$8,227.51 | \$4,354.31 | 2.95% | \$12,581.82 | \$295.21 | \$0.00 | \$12,877.02 | \$1,763,017.69 | \$0.00 | \$13,105.00 |
| 03/01/12 | \$8,247.73 | \$4,334.09 | 2.95% | \$12,581.82 | \$293.84 | \$0.00 | \$12,875.65 | \$1,754,769.96 | \$0.00 | \$13,105.00 |
| 04/01/12 | \$8,268.01 | \$4,313.81 | 2.95% | \$12,581.82 | \$292.46 | \$0.00 | \$12,874.28 | \$1,746,501.95 | \$0.00 | \$13,105.00 |
| 05/01/12 | \$8,288.34 | \$4,293.48 | 2.95% | \$12,581.82 | \$291.08 | \$0.00 | \$12,872.90 | \$1,738,213.62 | \$0.00 | \$13,105.00 |
| 06/01/12 | \$8,308.71 | \$4,273.11 | 2.95% | \$12,581.82 | \$289.70 | \$0.00 | \$12,871.52 | \$1,729,904.91 | \$0.00 | \$13,105.00 |
| 07/01/12 | \$8,329.14 | \$4,252.68 | 2.95% | \$12,581.82 | \$288.32 | \$0.00 | \$12,870.13 | \$1,721,575.77 | \$0.00 | \$13,105.00 |
| 08/01/12 | \$8,349.61 | \$4,232.21 | 2.95% | \$12,581.82 | \$286.93 | \$0.00 | \$12,868.75 | \$1,713,226.17 | \$0.00 | \$13,105.00 |
| 09/01/12 | \$8,370.14 | \$4,211.68 | 2.95% | \$12,581.82 | \$285.54 | \$0.00 | \$12,867.35 | \$1,704,856.03 | \$0.00 | \$13,105.00 |
| 10/01/12 | \$8,390.72 | \$4,191.10 | 2.95% | \$12,581.82 | \$284.14 | \$0.00 | \$12,865.96 | \$1,696,465.31 | \$0.00 | \$13,105.00 |
| 11/01/12 | \$8,411.34 | \$4,170.48 | 2.95% | \$12,581.82 | \$282.74 | \$0.00 | \$12,864.56 | \$1,688,053.98 | \$0.00 | \$13,105.00 |
| 12/01/12 | \$8,432.02 | \$4,149.80 | 2.95% | \$12,581.82 | \$281.34 | \$0.00 | \$12,863.16 | \$1,679,621.96 | \$13,105.00 | \$26,210.00 |
| 01/01/13 | \$8,452.75 | \$4,129.07 | 2.95% | \$12,581.82 | \$279.94 | \$0.00 | \$12,861.75 | \$1,671,169.21 | \$0.00 | \$26,210.00 |
| 02/01/13 | \$8,473.53 | \$4,108.29 | 2.95% | \$12,581.82 | \$278.53 | \$0.00 | \$12,860.34 | \$1,662,695.69 | \$0.00 | \$26,210.00 |
| 03/01/13 | \$8,494.36 | \$4,087.46 | 2.95% | \$12,581.82 | \$277.12 | \$0.00 | \$12,858.93 | \$1,654,201.33 | \$0.00 | \$26,210.00 |
| 04/01/13 | \$8,515.24 | \$4,066.58 | 2.95% | \$12,581.82 | \$275.70 | \$0.00 | \$12,857.52 | \$1,645,686.09 | \$0.00 | \$26,210.00 |
| 05/01/13 | \$8,536.18 | \$4,045.64 | 2.95% | \$12,581.82 | \$274.28 | \$0.00 | \$12,856.10 | \$1,637,149.92 | \$0.00 | \$26,210.00 |
| 06/01/13 | \$8,557.16 | \$4,024.66 | 2.95% | \$12,581.82 | \$272.86 | \$0.00 | \$12,854.68 | \$1,628,592.76 | \$0.00 | \$26,210.00 |
| 07/01/13 | \$8,578.20 | \$4,003.62 | 2.95% | \$12,581.82 | \$271.43 | \$0.00 | \$12,853.25 | \$1,620,014.56 | \$0.00 | \$26,210.00 |
| 08/01/13 | \$8,599.28 | \$3,982.54 | 2.95% | \$12,581.82 | \$270.00 | \$0.00 | \$12,851.82 | \$1,611,415.29 | \$0.00 | \$26,210.00 |
| 09/01/13 | \$8,620.42 | \$3,961.40 | 2.95% | \$12,581.82 | \$268.57 | \$0.00 | \$12,850.39 | \$1,602,794.87 | \$0.00 | \$26,210.00 |
| 10/01/13 | \$8,641.62 | \$3,940.20 | 2.95% | \$12,581.82 | \$267.13 | \$0.00 | \$12,848.95 | \$1,594,153.25 | \$0.00 | \$26,210.00 |
| 11/01/13 | \$8,662.86 | \$3,918.96 | 2.95% | \$12,581.82 | \$265.69 | \$0.00 | \$12,847.51 | \$1,585,490.39 | \$0.00 | \$26,210.00 |
| 12/01/13 | \$8,684.16 | \$3,897.66 | 2.95% | \$12,581.82 | \$264.25 | \$0.00 | \$12,846.07 | \$1,576,806.24 | \$13,105.00 | \$39,315.00 |
| 01/01/14 | \$8,705.50 | \$3,876.32 | 2.95% | \$12,581.82 | \$262.80 | \$0.00 | \$12,844.62 | \$1,568,100.74 | \$0.00 | \$39,315.00 |
| 02/01/14 | \$8,726.91 | \$3,854.91 | 2.95% | \$12,581.82 | \$261.35 | \$0.00 | \$12,843.17 | \$1,559,373.83 | \$0.00 | \$39,315.00 |
| 03/01/14 | \$8,748.36 | \$3,833.46 | 2.95% | \$12,581.82 | \$259.90 | \$0.00 | \$12,841.71 | \$1,550,625.48 | \$0.00 | \$39,315.00 |
| 04/01/14 | \$8,769.87 | \$3,811.95 | 2.95% | \$12,581.82 | \$258.44 | \$0.00 | \$12,840.25 | \$1,541,855.61 | \$0.00 | \$39,315.00 |
| 05/01/14 | \$8,791.42 | \$3,790.40 | 2.95% | \$12,581.82 | \$256.98 | \$0.00 | \$12,838.79 | \$1,533,064.19 | \$0.00 | \$39,315.00 |
| 06/01/14 | \$8,813.04 | \$3,768.78 | 2.95% | \$12,581.82 | \$255.51 | \$0.00 | \$12,837.33 | \$1,524,251.16 | \$0.00 | \$39,315.00 |
| 07/01/14 | \$8,834.70 | \$3,747.12 | 2.95% | \$12,581.82 | \$254.04 | \$0.00 | \$12,835.86 | \$1,515,416.46 | \$0.00 | \$39,315.00 |
| 08/01/14 | \$8,856.42 | \$3,725.40 | 2.95% | \$12,581.82 | \$252.57 | \$0.00 | \$12,834.39 | \$1,506,560.04 | \$0.00 | \$39,315.00 |
| 09/01/14 | \$8,878.19 | \$3,703.63 | 2.95% | \$12,581.82 | \$251.09 | \$0.00 | \$12,832.91 | \$1,497,681.86 | \$0.00 | \$39,315.00 |

| Payment Date | Principal Due | Interest Due | Interest Rate | Principal & Interest | Servicing Fee | Past Due Int & Fees | Total Payment | Principal Balance | R & M Reserve | Total Reserve |
|--------------|---------------|--------------|---------------|----------------------|---------------|---------------------|---------------|-------------------|---------------|---------------|
| 10/01/14 | \$8,900.02 | \$3,681.80 | 2.95% | \$12,581.82 | \$249.61 | \$0.00 | \$12,831.43 | \$1,488,781.84 | \$0.00 | \$39,315.00 |
| 11/01/14 | \$8,921.90 | \$3,659.92 | 2.95% | \$12,581.82 | \$248.13 | \$0.00 | \$12,829.95 | \$1,479,859.94 | \$0.00 | \$39,315.00 |
| 12/01/14 | \$8,943.83 | \$3,637.99 | 2.95% | \$12,581.82 | \$246.64 | \$0.00 | \$12,828.46 | \$1,470,916.12 | \$13,105.00 | \$52,420.00 |
| 01/01/15 | \$8,965.82 | \$3,616.00 | 2.95% | \$12,581.82 | \$245.15 | \$0.00 | \$12,826.97 | \$1,461,950.30 | \$0.00 | \$52,420.00 |
| 02/01/15 | \$8,987.86 | \$3,593.96 | 2.95% | \$12,581.82 | \$243.66 | \$0.00 | \$12,825.48 | \$1,452,962.44 | \$0.00 | \$52,420.00 |
| 03/01/15 | \$9,009.95 | \$3,571.87 | 2.95% | \$12,581.82 | \$242.16 | \$0.00 | \$12,823.98 | \$1,443,952.50 | \$0.00 | \$52,420.00 |
| 04/01/15 | \$9,032.10 | \$3,549.72 | 2.95% | \$12,581.82 | \$240.66 | \$0.00 | \$12,822.48 | \$1,434,920.40 | \$0.00 | \$52,420.00 |
| 05/01/15 | \$9,054.31 | \$3,527.51 | 2.95% | \$12,581.82 | \$239.15 | \$0.00 | \$12,820.97 | \$1,425,866.09 | \$0.00 | \$52,420.00 |
| 06/01/15 | \$9,076.57 | \$3,505.25 | 2.95% | \$12,581.82 | \$237.64 | \$0.00 | \$12,819.46 | \$1,416,789.53 | \$0.00 | \$52,420.00 |
| 07/01/15 | \$9,098.88 | \$3,482.94 | 2.95% | \$12,581.82 | \$236.13 | \$0.00 | \$12,817.95 | \$1,407,690.65 | \$0.00 | \$52,420.00 |
| 08/01/15 | \$9,121.25 | \$3,460.57 | 2.95% | \$12,581.82 | \$234.62 | \$0.00 | \$12,816.43 | \$1,398,569.40 | \$0.00 | \$52,420.00 |
| 09/01/15 | \$9,143.67 | \$3,438.15 | 2.95% | \$12,581.82 | \$233.09 | \$0.00 | \$12,814.91 | \$1,389,425.74 | \$0.00 | \$52,420.00 |
| 10/01/15 | \$9,166.15 | \$3,415.67 | 2.95% | \$12,581.82 | \$231.57 | \$0.00 | \$12,813.39 | \$1,380,259.59 | \$0.00 | \$52,420.00 |
| 11/01/15 | \$9,188.68 | \$3,393.14 | 2.95% | \$12,581.82 | \$230.04 | \$0.00 | \$12,811.86 | \$1,371,070.91 | \$0.00 | \$52,420.00 |
| 12/01/15 | \$9,211.27 | \$3,370.55 | 2.95% | \$12,581.82 | \$228.51 | \$0.00 | \$12,810.33 | \$1,361,859.65 | \$13,105.00 | \$65,525.00 |
| 01/01/16 | \$9,233.92 | \$3,347.90 | 2.95% | \$12,581.82 | \$226.98 | \$0.00 | \$12,808.79 | \$1,352,625.73 | \$0.00 | \$65,525.00 |
| 02/01/16 | \$9,256.62 | \$3,325.20 | 2.95% | \$12,581.82 | \$225.44 | \$0.00 | \$12,807.25 | \$1,343,369.11 | \$0.00 | \$65,525.00 |
| 03/01/16 | \$9,279.37 | \$3,302.45 | 2.95% | \$12,581.82 | \$223.89 | \$0.00 | \$12,805.71 | \$1,334,089.75 | \$0.00 | \$65,525.00 |
| 04/01/16 | \$9,302.18 | \$3,279.64 | 2.95% | \$12,581.82 | \$222.35 | \$0.00 | \$12,804.17 | \$1,324,787.57 | \$0.00 | \$65,525.00 |
| 05/01/16 | \$9,325.05 | \$3,256.77 | 2.95% | \$12,581.82 | \$220.80 | \$0.00 | \$12,802.61 | \$1,315,462.52 | \$0.00 | \$65,525.00 |
| 06/01/16 | \$9,347.97 | \$3,233.85 | 2.95% | \$12,581.82 | \$219.24 | \$0.00 | \$12,801.06 | \$1,306,114.56 | \$0.00 | \$65,525.00 |
| 07/01/16 | \$9,370.96 | \$3,210.86 | 2.95% | \$12,581.82 | \$217.69 | \$0.00 | \$12,799.50 | \$1,296,743.60 | \$0.00 | \$65,525.00 |
| 08/01/16 | \$9,393.99 | \$3,187.83 | 2.95% | \$12,581.82 | \$216.12 | \$0.00 | \$12,797.94 | \$1,287,349.61 | \$0.00 | \$65,525.00 |
| 09/01/16 | \$9,417.09 | \$3,164.73 | 2.95% | \$12,581.82 | \$214.56 | \$0.00 | \$12,796.38 | \$1,277,932.53 | \$0.00 | \$65,525.00 |
| 10/01/16 | \$9,440.24 | \$3,141.58 | 2.95% | \$12,581.82 | \$212.99 | \$0.00 | \$12,794.81 | \$1,268,492.29 | \$0.00 | \$65,525.00 |
| 11/01/16 | \$9,463.44 | \$3,118.38 | 2.95% | \$12,581.82 | \$211.42 | \$0.00 | \$12,793.23 | \$1,259,028.85 | \$0.00 | \$65,525.00 |
| 12/01/16 | \$9,486.71 | \$3,095.11 | 2.95% | \$12,581.82 | \$209.84 | \$0.00 | \$12,791.65 | \$1,249,542.15 | \$13,105.00 | \$78,630.00 |
| 01/01/17 | \$9,510.03 | \$3,071.79 | 2.95% | \$12,581.82 | \$208.26 | \$0.00 | \$12,790.07 | \$1,240,032.12 | \$0.00 | \$78,630.00 |
| 02/01/17 | \$9,533.41 | \$3,048.41 | 2.95% | \$12,581.82 | \$206.67 | \$0.00 | \$12,788.49 | \$1,230,498.71 | \$0.00 | \$78,630.00 |
| 03/01/17 | \$9,556.84 | \$3,024.98 | 2.95% | \$12,581.82 | \$205.08 | \$0.00 | \$12,786.90 | \$1,220,941.88 | \$0.00 | \$78,630.00 |
| 04/01/17 | \$9,580.34 | \$3,001.48 | 2.95% | \$12,581.82 | \$203.49 | \$0.00 | \$12,785.31 | \$1,211,361.54 | \$0.00 | \$78,630.00 |
| 05/01/17 | \$9,603.89 | \$2,977.93 | 2.95% | \$12,581.82 | \$201.89 | \$0.00 | \$12,783.71 | \$1,201,757.65 | \$0.00 | \$78,630.00 |
| 06/01/17 | \$9,627.50 | \$2,954.32 | 2.95% | \$12,581.82 | \$200.29 | \$0.00 | \$12,782.11 | \$1,192,130.15 | \$0.00 | \$78,630.00 |
| 07/01/17 | \$9,651.17 | \$2,930.65 | 2.95% | \$12,581.82 | \$198.69 | \$0.00 | \$12,780.51 | \$1,182,478.99 | \$0.00 | \$78,630.00 |
| 08/01/17 | \$9,674.89 | \$2,906.93 | 2.95% | \$12,581.82 | \$197.08 | \$0.00 | \$12,778.90 | \$1,172,804.10 | \$0.00 | \$78,630.00 |
| 09/01/17 | \$9,698.68 | \$2,883.14 | 2.95% | \$12,581.82 | \$195.47 | \$0.00 | \$12,777.28 | \$1,163,105.42 | \$0.00 | \$78,630.00 |
| 10/01/17 | \$9,722.52 | \$2,859.30 | 2.95% | \$12,581.82 | \$193.85 | \$0.00 | \$12,775.67 | \$1,153,382.91 | \$0.00 | \$78,630.00 |
| 11/01/17 | \$9,746.42 | \$2,835.40 | 2.95% | \$12,581.82 | \$192.23 | \$0.00 | \$12,774.05 | \$1,143,636.49 | \$0.00 | \$78,630.00 |
| 12/01/17 | \$9,770.38 | \$2,811.44 | 2.95% | \$12,581.82 | \$190.61 | \$0.00 | \$12,772.42 | \$1,133,866.11 | \$13,105.00 | \$91,735.00 |
| 01/01/18 | \$9,794.40 | \$2,787.42 | 2.95% | \$12,581.82 | \$188.98 | \$0.00 | \$12,770.79 | \$1,124,071.72 | \$0.00 | \$91,735.00 |
| 02/01/18 | \$9,818.48 | \$2,763.34 | 2.95% | \$12,581.82 | \$187.34 | \$0.00 | \$12,769.16 | \$1,114,253.24 | \$0.00 | \$91,735.00 |
| 03/01/18 | \$9,842.61 | \$2,739.21 | 2.95% | \$12,581.82 | \$185.71 | \$0.00 | \$12,767.53 | \$1,104,410.63 | \$0.00 | \$91,735.00 |
| 04/01/18 | \$9,866.81 | \$2,715.01 | 2.95% | \$12,581.82 | \$184.07 | \$0.00 | \$12,765.89 | \$1,094,543.82 | \$0.00 | \$91,735.00 |
| 05/01/18 | \$9,891.07 | \$2,690.75 | 2.95% | \$12,581.82 | \$182.42 | \$0.00 | \$12,764.24 | \$1,084,652.75 | \$0.00 | \$91,735.00 |
| 06/01/18 | \$9,915.38 | \$2,666.44 | 2.95% | \$12,581.82 | \$180.78 | \$0.00 | \$12,762.59 | \$1,074,737.37 | \$0.00 | \$91,735.00 |
| 07/01/18 | \$9,939.76 | \$2,642.06 | 2.95% | \$12,581.82 | \$179.12 | \$0.00 | \$12,760.94 | \$1,064,797.61 | \$0.00 | \$91,735.00 |
| 08/01/18 | \$9,964.19 | \$2,617.63 | 2.95% | \$12,581.82 | \$177.47 | \$0.00 | \$12,759.29 | \$1,054,833.42 | \$0.00 | \$91,735.00 |
| 09/01/18 | \$9,988.69 | \$2,593.13 | 2.95% | \$12,581.82 | \$175.81 | \$0.00 | \$12,757.63 | \$1,044,844.73 | \$0.00 | \$91,735.00 |
| 10/01/18 | \$10,013.24 | \$2,568.58 | 2.95% | \$12,581.82 | \$174.14 | \$0.00 | \$12,755.96 | \$1,034,831.49 | \$0.00 | \$91,735.00 |
| 11/01/18 | \$10,037.86 | \$2,543.96 | 2.95% | \$12,581.82 | \$172.47 | \$0.00 | \$12,754.29 | \$1,024,793.63 | \$0.00 | \$91,735.00 |
| 12/01/18 | \$10,062.54 | \$2,519.28 | 2.95% | \$12,581.82 | \$170.80 | \$0.00 | \$12,752.62 | \$1,014,731.09 | \$13,105.00 | \$104,840.00 |
| 01/01/19 | \$10,087.27 | \$2,494.55 | 2.95% | \$12,581.82 | \$169.12 | \$0.00 | \$12,750.94 | \$1,004,643.82 | \$0.00 | \$104,840.00 |
| 02/01/19 | \$10,112.07 | \$2,469.75 | 2.95% | \$12,581.82 | \$167.44 | \$0.00 | \$12,749.26 | \$994,531.75 | \$0.00 | \$104,840.00 |
| 03/01/19 | \$10,136.93 | \$2,444.89 | 2.95% | \$12,581.82 | \$165.76 | \$0.00 | \$12,747.58 | \$984,394.82 | \$0.00 | \$104,840.00 |
| 04/01/19 | \$10,161.85 | \$2,419.97 | 2.95% | \$12,581.82 | \$164.07 | \$0.00 | \$12,745.89 | \$974,232.97 | \$0.00 | \$104,840.00 |
| 05/01/19 | \$10,186.83 | \$2,394.99 | 2.95% | \$12,581.82 | \$162.37 | \$0.00 | \$12,744.19 | \$964,046.14 | \$0.00 | \$104,840.00 |

| Payment Date | Principal Due | Interest Due | Interest Rate | Principal & Interest | Servicing Fee | Past Due Int & Fees | Total Payment | Principal Balance | R & M Reserve | Total Reserve |
|--------------|---------------|--------------|---------------|----------------------|---------------|---------------------|---------------|-------------------|---------------|---------------|
| 06/01/19 | \$10,211.87 | \$2,369.95 | 2.95% | \$12,581.82 | \$180.67 | \$0.00 | \$12,742.49 | \$953,834.27 | \$0.00 | \$104,840.00 |
| 07/01/19 | \$10,236.98 | \$2,344.84 | 2.95% | \$12,581.82 | \$158.97 | \$0.00 | \$12,740.79 | \$943,597.29 | \$0.00 | \$104,840.00 |
| 08/01/19 | \$10,262.14 | \$2,319.68 | 2.95% | \$12,581.82 | \$157.27 | \$0.00 | \$12,739.09 | \$933,335.15 | \$0.00 | \$104,840.00 |
| 09/01/19 | \$10,287.37 | \$2,294.45 | 2.95% | \$12,581.82 | \$155.56 | \$0.00 | \$12,737.38 | \$923,047.78 | \$0.00 | \$104,840.00 |
| 10/01/19 | \$10,312.66 | \$2,269.16 | 2.95% | \$12,581.82 | \$153.84 | \$0.00 | \$12,735.66 | \$912,735.12 | \$0.00 | \$104,840.00 |
| 11/01/19 | \$10,338.01 | \$2,243.81 | 2.95% | \$12,581.82 | \$152.12 | \$0.00 | \$12,733.94 | \$902,397.11 | \$0.00 | \$104,840.00 |
| 12/01/19 | \$10,363.43 | \$2,218.39 | 2.95% | \$12,581.82 | \$150.40 | \$0.00 | \$12,732.22 | \$892,033.68 | \$13,105.00 | \$117,945.00 |
| 01/01/20 | \$10,388.90 | \$2,192.92 | 2.95% | \$12,581.82 | \$148.67 | \$0.00 | \$12,730.49 | \$881,644.78 | \$0.00 | \$117,945.00 |
| 02/01/20 | \$10,414.44 | \$2,167.38 | 2.95% | \$12,581.82 | \$146.94 | \$0.00 | \$12,728.76 | \$871,230.34 | \$0.00 | \$117,945.00 |
| 03/01/20 | \$10,440.05 | \$2,141.77 | 2.95% | \$12,581.82 | \$145.21 | \$0.00 | \$12,727.03 | \$860,790.29 | \$0.00 | \$117,945.00 |
| 04/01/20 | \$10,465.71 | \$2,116.11 | 2.95% | \$12,581.82 | \$143.47 | \$0.00 | \$12,725.29 | \$850,324.58 | \$0.00 | \$117,945.00 |
| 05/01/20 | \$10,491.44 | \$2,090.38 | 2.95% | \$12,581.82 | \$141.72 | \$0.00 | \$12,723.54 | \$839,833.14 | \$0.00 | \$117,945.00 |
| 06/01/20 | \$10,517.23 | \$2,064.59 | 2.95% | \$12,581.82 | \$139.97 | \$0.00 | \$12,721.79 | \$829,315.91 | \$0.00 | \$117,945.00 |
| 07/01/20 | \$10,543.09 | \$2,038.73 | 2.95% | \$12,581.82 | \$138.22 | \$0.00 | \$12,720.04 | \$818,772.82 | \$0.00 | \$117,945.00 |
| 08/01/20 | \$10,569.00 | \$2,012.82 | 2.95% | \$12,581.82 | \$136.46 | \$0.00 | \$12,718.28 | \$808,203.82 | \$0.00 | \$117,945.00 |
| 09/01/20 | \$10,594.99 | \$1,986.83 | 2.95% | \$12,581.82 | \$134.70 | \$0.00 | \$12,716.52 | \$797,608.83 | \$0.00 | \$117,945.00 |
| 10/01/20 | \$10,621.03 | \$1,960.79 | 2.95% | \$12,581.82 | \$132.93 | \$0.00 | \$12,714.75 | \$786,987.80 | \$0.00 | \$117,945.00 |
| 11/01/20 | \$10,647.14 | \$1,934.68 | 2.95% | \$12,581.82 | \$131.16 | \$0.00 | \$12,712.98 | \$776,340.66 | \$0.00 | \$117,945.00 |
| 12/01/20 | \$10,673.32 | \$1,908.50 | 2.95% | \$12,581.82 | \$129.39 | \$0.00 | \$12,711.21 | \$765,667.34 | \$13,105.00 | \$131,050.00 |
| 01/01/21 | \$10,699.55 | \$1,882.27 | 2.95% | \$12,581.82 | \$127.61 | \$0.00 | \$12,709.43 | \$754,967.79 | \$0.00 | \$131,050.00 |
| 02/01/21 | \$10,725.86 | \$1,855.96 | 2.95% | \$12,581.82 | \$125.83 | \$0.00 | \$12,707.65 | \$744,241.93 | \$0.00 | \$131,050.00 |
| 03/01/21 | \$10,752.23 | \$1,829.59 | 2.95% | \$12,581.82 | \$124.04 | \$0.00 | \$12,705.86 | \$733,489.70 | \$0.00 | \$131,050.00 |
| 04/01/21 | \$10,778.66 | \$1,803.16 | 2.95% | \$12,581.82 | \$122.25 | \$0.00 | \$12,704.07 | \$722,711.04 | \$0.00 | \$131,050.00 |
| 05/01/21 | \$10,805.16 | \$1,776.66 | 2.95% | \$12,581.82 | \$120.45 | \$0.00 | \$12,702.27 | \$711,905.88 | \$0.00 | \$131,050.00 |
| 06/01/21 | \$10,831.72 | \$1,750.10 | 2.95% | \$12,581.82 | \$118.65 | \$0.00 | \$12,700.47 | \$701,074.16 | \$0.00 | \$131,050.00 |
| 07/01/21 | \$10,858.35 | \$1,723.47 | 2.95% | \$12,581.82 | \$116.85 | \$0.00 | \$12,698.67 | \$690,215.81 | \$0.00 | \$131,050.00 |
| 08/01/21 | \$10,885.04 | \$1,696.78 | 2.95% | \$12,581.82 | \$115.04 | \$0.00 | \$12,696.86 | \$679,330.77 | \$0.00 | \$131,050.00 |
| 09/01/21 | \$10,911.80 | \$1,670.02 | 2.95% | \$12,581.82 | \$113.22 | \$0.00 | \$12,695.04 | \$668,418.97 | \$0.00 | \$131,050.00 |
| 10/01/21 | \$10,938.62 | \$1,643.20 | 2.95% | \$12,581.82 | \$111.40 | \$0.00 | \$12,693.22 | \$657,480.35 | \$0.00 | \$131,050.00 |
| 11/01/21 | \$10,965.51 | \$1,616.31 | 2.95% | \$12,581.82 | \$109.58 | \$0.00 | \$12,691.40 | \$646,514.84 | \$0.00 | \$131,050.00 |
| 12/01/21 | \$10,992.47 | \$1,589.35 | 2.95% | \$12,581.82 | \$107.75 | \$0.00 | \$12,689.57 | \$635,522.37 | \$0.00 | \$131,050.00 |
| 01/01/22 | \$11,019.49 | \$1,562.33 | 2.95% | \$12,581.82 | \$105.92 | \$0.00 | \$12,687.74 | \$624,502.88 | \$0.00 | \$131,050.00 |
| 02/01/22 | \$11,046.58 | \$1,535.24 | 2.95% | \$12,581.82 | \$104.08 | \$0.00 | \$12,685.90 | \$613,456.30 | \$0.00 | \$131,050.00 |
| 03/01/22 | \$11,073.74 | \$1,508.08 | 2.95% | \$12,581.82 | \$102.24 | \$0.00 | \$12,684.06 | \$602,382.56 | \$0.00 | \$131,050.00 |
| 04/01/22 | \$11,100.96 | \$1,480.86 | 2.95% | \$12,581.82 | \$100.40 | \$0.00 | \$12,682.22 | \$591,281.60 | \$0.00 | \$131,050.00 |
| 05/01/22 | \$11,128.25 | \$1,453.57 | 2.95% | \$12,581.82 | \$98.55 | \$0.00 | \$12,680.37 | \$580,153.35 | \$0.00 | \$131,050.00 |
| 06/01/22 | \$11,155.61 | \$1,426.21 | 2.95% | \$12,581.82 | \$96.69 | \$0.00 | \$12,678.51 | \$568,997.74 | \$0.00 | \$131,050.00 |
| 07/01/22 | \$11,183.03 | \$1,398.79 | 2.95% | \$12,581.82 | \$94.83 | \$0.00 | \$12,676.65 | \$557,814.71 | \$0.00 | \$131,050.00 |
| 08/01/22 | \$11,210.53 | \$1,371.29 | 2.95% | \$12,581.82 | \$92.97 | \$0.00 | \$12,674.79 | \$546,604.18 | \$0.00 | \$131,050.00 |
| 09/01/22 | \$11,238.08 | \$1,343.74 | 2.95% | \$12,581.82 | \$91.10 | \$0.00 | \$12,672.92 | \$535,366.10 | \$0.00 | \$131,050.00 |
| 10/01/22 | \$11,265.71 | \$1,316.11 | 2.95% | \$12,581.82 | \$89.23 | \$0.00 | \$12,671.05 | \$524,100.39 | \$0.00 | \$131,050.00 |
| 11/01/22 | \$11,293.41 | \$1,288.41 | 2.95% | \$12,581.82 | \$87.35 | \$0.00 | \$12,669.17 | \$512,806.98 | \$0.00 | \$131,050.00 |
| 12/01/22 | \$11,321.17 | \$1,260.65 | 2.95% | \$12,581.82 | \$85.47 | \$0.00 | \$12,667.29 | \$501,485.81 | \$0.00 | \$131,050.00 |
| 01/01/23 | \$11,349.00 | \$1,232.82 | 2.95% | \$12,581.82 | \$83.58 | \$0.00 | \$12,665.40 | \$490,136.81 | \$0.00 | \$131,050.00 |
| 02/01/23 | \$11,376.90 | \$1,204.92 | 2.95% | \$12,581.82 | \$81.69 | \$0.00 | \$12,663.51 | \$478,759.91 | \$0.00 | \$131,050.00 |
| 03/01/23 | \$11,404.87 | \$1,176.95 | 2.95% | \$12,581.82 | \$79.79 | \$0.00 | \$12,661.61 | \$467,355.04 | \$0.00 | \$131,050.00 |
| 04/01/23 | \$11,432.91 | \$1,148.91 | 2.95% | \$12,581.82 | \$77.89 | \$0.00 | \$12,659.71 | \$455,922.13 | \$0.00 | \$131,050.00 |
| 05/01/23 | \$11,461.01 | \$1,120.81 | 2.95% | \$12,581.82 | \$75.99 | \$0.00 | \$12,657.81 | \$444,461.12 | \$0.00 | \$131,050.00 |
| 06/01/23 | \$11,489.19 | \$1,092.63 | 2.95% | \$12,581.82 | \$74.08 | \$0.00 | \$12,655.90 | \$432,971.93 | \$0.00 | \$131,050.00 |
| 07/01/23 | \$11,517.43 | \$1,064.39 | 2.95% | \$12,581.82 | \$72.16 | \$0.00 | \$12,653.98 | \$421,454.50 | \$0.00 | \$131,050.00 |
| 08/01/23 | \$11,545.74 | \$1,036.08 | 2.95% | \$12,581.82 | \$70.24 | \$0.00 | \$12,652.06 | \$409,908.76 | \$0.00 | \$131,050.00 |
| 09/01/23 | \$11,574.13 | \$1,007.69 | 2.95% | \$12,581.82 | \$68.32 | \$0.00 | \$12,650.14 | \$398,334.63 | \$0.00 | \$131,050.00 |
| 10/01/23 | \$11,602.58 | \$979.24 | 2.95% | \$12,581.82 | \$66.39 | \$0.00 | \$12,648.21 | \$386,732.05 | \$0.00 | \$131,050.00 |
| 11/01/23 | \$11,631.10 | \$950.72 | 2.95% | \$12,581.82 | \$64.46 | \$0.00 | \$12,646.28 | \$375,100.95 | \$0.00 | \$131,050.00 |
| 12/01/23 | \$11,659.70 | \$922.12 | 2.95% | \$12,581.82 | \$62.52 | \$0.00 | \$12,644.34 | \$363,441.25 | \$0.00 | \$131,050.00 |
| 01/01/24 | \$11,688.36 | \$893.46 | 2.95% | \$12,581.82 | \$60.57 | \$0.00 | \$12,642.39 | \$351,752.89 | \$0.00 | \$131,050.00 |

| Payment Date | Principal Due | Interest Due | Interest Rate | Principal & Interest | Servicing Fee | Past Due Int & Fees | Total Payment | Principal Balance | R & M Reserve | Total Reserve |
|---------------|-----------------------|---------------------|---------------|-----------------------|--------------------|---------------------|-----------------------|-------------------|---------------|---------------|
| 02/01/24 | \$11,717.09 | \$864.73 | 2.95% | \$12,581.82 | \$58.63 | \$0.00 | \$12,640.45 | \$340,035.80 | \$0.00 | \$131,050.00 |
| 03/01/24 | \$11,745.90 | \$835.92 | 2.95% | \$12,581.82 | \$56.67 | \$0.00 | \$12,638.49 | \$326,289.90 | \$0.00 | \$131,050.00 |
| 04/01/24 | \$11,774.77 | \$807.05 | 2.95% | \$12,581.82 | \$54.71 | \$0.00 | \$12,636.53 | \$316,515.13 | \$0.00 | \$131,050.00 |
| 05/01/24 | \$11,803.72 | \$778.10 | 2.95% | \$12,581.82 | \$52.75 | \$0.00 | \$12,634.57 | \$304,711.41 | \$0.00 | \$131,050.00 |
| 06/01/24 | \$11,832.74 | \$749.08 | 2.95% | \$12,581.82 | \$50.79 | \$0.00 | \$12,632.61 | \$292,878.67 | \$0.00 | \$131,050.00 |
| 07/01/24 | \$11,861.83 | \$719.99 | 2.95% | \$12,581.82 | \$48.81 | \$0.00 | \$12,630.63 | \$281,016.84 | \$0.00 | \$131,050.00 |
| 08/01/24 | \$11,890.99 | \$690.83 | 2.95% | \$12,581.82 | \$46.84 | \$0.00 | \$12,628.66 | \$269,125.85 | \$0.00 | \$131,050.00 |
| 09/01/24 | \$11,920.22 | \$661.60 | 2.95% | \$12,581.82 | \$44.85 | \$0.00 | \$12,626.67 | \$257,205.63 | \$0.00 | \$131,050.00 |
| 10/01/24 | \$11,949.52 | \$632.30 | 2.95% | \$12,581.82 | \$42.87 | \$0.00 | \$12,624.69 | \$245,256.11 | \$0.00 | \$131,050.00 |
| 11/01/24 | \$11,978.90 | \$602.92 | 2.95% | \$12,581.82 | \$40.88 | \$0.00 | \$12,622.70 | \$233,277.21 | \$0.00 | \$131,050.00 |
| 12/01/24 | \$12,008.35 | \$573.47 | 2.95% | \$12,581.82 | \$38.88 | \$0.00 | \$12,620.70 | \$221,268.86 | \$0.00 | \$131,050.00 |
| 01/01/25 | \$12,037.87 | \$543.95 | 2.95% | \$12,581.82 | \$36.88 | \$0.00 | \$12,618.70 | \$209,230.99 | \$0.00 | \$131,050.00 |
| 02/01/25 | \$12,067.46 | \$514.36 | 2.95% | \$12,581.82 | \$34.87 | \$0.00 | \$12,616.69 | \$197,163.53 | \$0.00 | \$131,050.00 |
| 03/01/25 | \$12,097.13 | \$484.69 | 2.95% | \$12,581.82 | \$32.86 | \$0.00 | \$12,614.68 | \$185,066.40 | \$0.00 | \$131,050.00 |
| 04/01/25 | \$12,126.87 | \$454.95 | 2.95% | \$12,581.82 | \$30.84 | \$0.00 | \$12,612.66 | \$172,939.53 | \$0.00 | \$131,050.00 |
| 05/01/25 | \$12,156.68 | \$425.14 | 2.95% | \$12,581.82 | \$28.82 | \$0.00 | \$12,610.64 | \$160,782.85 | \$0.00 | \$131,050.00 |
| 06/01/25 | \$12,186.56 | \$395.26 | 2.95% | \$12,581.82 | \$26.80 | \$0.00 | \$12,608.62 | \$148,596.29 | \$0.00 | \$131,050.00 |
| 07/01/25 | \$12,216.52 | \$365.30 | 2.95% | \$12,581.82 | \$24.77 | \$0.00 | \$12,606.59 | \$136,379.77 | \$0.00 | \$131,050.00 |
| 08/01/25 | \$12,246.55 | \$335.27 | 2.95% | \$12,581.82 | \$22.73 | \$0.00 | \$12,604.55 | \$124,133.22 | \$0.00 | \$131,050.00 |
| 09/01/25 | \$12,276.66 | \$305.16 | 2.95% | \$12,581.82 | \$20.69 | \$0.00 | \$12,602.51 | \$111,856.56 | \$0.00 | \$131,050.00 |
| 10/01/25 | \$12,306.84 | \$274.98 | 2.95% | \$12,581.82 | \$18.64 | \$0.00 | \$12,600.46 | \$99,549.72 | \$0.00 | \$131,050.00 |
| 11/01/25 | \$12,337.09 | \$244.73 | 2.95% | \$12,581.82 | \$16.59 | \$0.00 | \$12,598.41 | \$87,212.63 | \$0.00 | \$131,050.00 |
| 12/01/25 | \$12,367.42 | \$214.40 | 2.95% | \$12,581.82 | \$14.54 | \$0.00 | \$12,596.36 | \$74,845.21 | \$0.00 | \$131,050.00 |
| 01/01/26 | \$12,397.83 | \$183.99 | 2.95% | \$12,581.82 | \$12.47 | \$0.00 | \$12,594.29 | \$62,447.38 | \$0.00 | \$131,050.00 |
| 02/01/26 | \$12,428.30 | \$153.52 | 2.95% | \$12,581.82 | \$10.41 | \$0.00 | \$12,592.23 | \$50,019.08 | \$0.00 | \$131,050.00 |
| 03/01/26 | \$12,458.86 | \$122.96 | 2.95% | \$12,581.82 | \$8.34 | \$0.00 | \$12,590.16 | \$37,560.22 | \$0.00 | \$131,050.00 |
| 04/01/26 | \$12,489.48 | \$92.34 | 2.95% | \$12,581.82 | \$6.26 | \$0.00 | \$12,588.08 | \$25,070.74 | \$0.00 | \$131,050.00 |
| 05/01/26 | \$12,520.19 | \$61.63 | 2.95% | \$12,581.82 | \$4.18 | \$0.00 | \$12,586.00 | \$12,550.55 | \$0.00 | \$131,050.00 |
| 06/01/26 | \$12,550.55 | \$31.27 | 2.95% | \$12,581.82 | \$2.09 | \$0.00 | \$12,583.91 | \$0.00 | \$0.00 | \$131,050.00 |
| Totals | \$1,779,452.50 | \$479,775.76 | | \$2,259,228.26 | \$32,527.14 | \$45,892.38 | \$2,337,647.79 | | \$0.00 | |

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