

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

IN THE MATTER OF:

ELECTRONIC APPLICATION OF SENTRA
CORPORATION FOR AUTHORIZATION TO
ENTER INTO BUSINESS LOAN AGREEMENT

CASE NO. 2020-00112

**SENTRA CORPORATION'S RESPONSES TO COMMISSION STAFF'S FIRST
REQUEST FOR INFORMATION**

Respectfully submitted,

/s/ Robert C. Moore

Robert C. Moore
STITES & HARBISON PLLC
421 West Main Street
P.O. Box 634
Frankfort, KY 40602-0634
Telephone: (502) 223-3477
Email: rmoore@stites.com

COUNSEL FOR SENTRA CORPORATION

I have read the following Responses and hereby state and affirm that the answers contained herein are true and correct to the best of my knowledge and belief.

John Osgatharp

COMMONWEALTH OF KENTUCKY)
)
COUNTY OF Monroe)

Subscribed, sworn to and acknowledged before me this 28th day of April, 2020, by
April, 2020 of Sentra Corporation.

My commission expires: 6/17/2023
Neil Wilson
NOTARY PUBLIC

NEIL WILSON
NOTARY PUBLIC
STATE AT LARGE
KENTUCKY
MY COMMISSION EXPIRES 6/17/2023

REQUEST NO. 1: Refer to the application, paragraph 5, regarding the Business Loan Agreement. Provide the net present value dollar savings from the transactions requested, including supporting calculations.

RESPONSE:

Loan Requested

\$150,000, 5.99%, 5 years

From the attached spreadsheet, the sum of the present values of the 60 payments is \$150,573.12.

Net Present Value = \$150,000.00 - \$150,573.12 = **-\$573.12**

Current Line of Credit – June 21, 2021 Maturity

\$50,000, 6.50%, 1 year

Principal will remain \$50,000. From the attached spreadsheet, the sum of the present values of the remaining 12 payments is \$50,089.88.

Current Line of Credit – October 15, 2023 Maturity

\$100,000, 6.00%, 3½ years

Principal payments on this line of credit in the future would depend on the outcome of the base rate case 2020-00102 under consideration with the PSC. From the attached spreadsheet, the sum of the present values of the remaining 42 payments is \$100,502.01.

Net Present Value of lines of credit

\$150,000.00 - \$50,089.88 - \$100,502.01 = **-\$591.89**

The Net Present Value of the loan requested is greater than the NPV of the lines of credit. The lines of credit are for a shorter period of time. The interest rates for the renewals of the lines of credit are not known. Therefore, calculations past their present terms would be uncertain. We are requesting approval of the 5 year loan because of the lower interest rate and the requirement to make regular payments to eliminate the debt.

Witness: John Osgatharp

60 Month Amortized Loan					Present Value of
Month	Balance	Payment	Principal	Interest	Monthly Payment
1	150,000.00	2,899.22	2,150.47	748.75	2,885.20
2	147,849.53	2,899.22	2,161.20	738.02	2,871.25
3	145,688.33	2,899.22	2,171.99	727.23	2,857.36
4	143,516.34	2,899.22	2,182.83	716.39	2,843.54
5	141,333.51	2,899.22	2,193.73	705.49	2,829.79
6	139,139.78	2,899.22	2,204.68	694.54	2,816.10
7	136,935.10	2,899.22	2,215.69	683.53	2,802.49
8	134,719.41	2,899.22	2,226.75	672.47	2,788.93
9	132,492.66	2,899.22	2,237.86	661.36	2,775.44
10	130,254.80	2,899.22	2,249.03	650.19	2,762.02
11	128,005.77	2,899.22	2,260.26	638.96	2,748.66
12	125,745.51	2,899.22	2,271.54	627.68	2,735.37
13	123,473.97	2,899.22	2,282.88	616.34	2,722.14
14	121,191.09	2,899.22	2,294.27	604.95	2,708.98
15	118,896.82	2,899.22	2,305.73	593.49	2,695.88
16	116,591.09	2,899.22	2,317.24	581.98	2,682.84
17	114,273.85	2,899.22	2,328.80	570.42	2,669.86
18	111,945.05	2,899.22	2,340.43	558.79	2,656.95
19	109,604.62	2,899.22	2,352.11	547.11	2,644.10
20	107,252.51	2,899.22	2,363.85	535.37	2,631.32
21	104,888.66	2,899.22	2,375.65	523.57	2,618.59
22	102,513.01	2,899.22	2,387.51	511.71	2,605.93
23	100,125.50	2,899.22	2,399.43	499.79	2,593.32
24	97,726.07	2,899.22	2,411.40	487.82	2,580.78
25	95,314.67	2,899.22	2,423.44	475.78	2,568.30
26	92,891.23	2,899.22	2,435.54	463.68	2,555.88
27	90,455.69	2,899.22	2,447.70	451.52	2,543.52
28	88,007.99	2,899.22	2,459.91	439.31	2,531.22
29	85,548.08	2,899.22	2,472.19	427.03	2,518.98
30	83,075.89	2,899.22	2,484.53	414.69	2,506.80
31	80,591.36	2,899.22	2,496.93	402.29	2,494.67
32	78,094.43	2,899.22	2,509.40	389.82	2,482.61
33	75,585.03	2,899.22	2,521.92	377.30	2,470.60
34	73,063.11	2,899.22	2,534.51	364.71	2,458.65
35	70,528.60	2,899.22	2,547.16	352.06	2,446.76
36	67,981.44	2,899.22	2,559.88	339.34	2,434.93
37	65,421.56	2,899.22	2,572.66	326.56	2,423.15
38	62,848.90	2,899.22	2,585.50	313.72	2,411.44
39	60,263.40	2,899.22	2,598.41	300.81	2,399.77
40	57,664.99	2,899.22	2,611.38	287.84	2,388.17
41	55,053.61	2,899.22	2,624.41	274.81	2,376.62
42	52,429.20	2,899.22	2,637.51	261.71	2,365.12
43	49,791.69	2,899.22	2,650.68	248.54	2,353.69
44	47,141.01	2,899.22	2,663.91	235.31	2,342.30
45	44,477.10	2,899.22	2,677.21	222.01	2,330.98
46	41,799.89	2,899.22	2,690.57	208.65	2,319.70
47	39,109.32	2,899.22	2,704.00	195.22	2,308.48

48	36,405.32	2,899.22	2,717.50	181.72	2,297.32
49	33,687.82	2,899.22	2,731.06	168.16	2,286.21
50	30,956.76	2,899.22	2,744.69	154.53	2,275.15
51	28,212.07	2,899.22	2,758.39	140.83	2,264.15
52	25,453.68	2,899.22	2,772.16	127.06	2,253.20
53	22,681.52	2,899.22	2,786.00	113.22	2,242.30
54	19,895.52	2,899.22	2,799.91	99.31	2,231.46
55	17,095.61	2,899.22	2,813.88	85.34	2,220.67
56	14,281.73	2,899.22	2,827.93	71.29	2,209.93
57	11,453.80	2,899.22	2,842.05	57.17	2,199.24
58	8,611.75	2,899.22	2,856.23	42.99	2,188.61
59	5,755.52	2,899.22	2,870.49	28.73	2,178.02
60	2,885.03	2,899.43	2,885.03	14.40	2,167.65
			150,000.00	23,953.41	150,573.12

\$100,000 Line of Credit					Present Value of
Month	Balance	Payment	Principal	Interest	Monthly Payment
1	100,000.00	500.00	0.00	500.00	497.58
2	100,000.00	500.00	0.00	500.00	495.17
3	100,000.00	500.00	0.00	500.00	492.77
4	100,000.00	500.00	0.00	500.00	490.38
5	100,000.00	500.00	0.00	500.00	488.01
6	100,000.00	500.00	0.00	500.00	485.64
7	100,000.00	500.00	0.00	500.00	483.29
8	100,000.00	500.00	0.00	500.00	480.95
9	100,000.00	500.00	0.00	500.00	478.62
10	100,000.00	500.00	0.00	500.00	476.30
11	100,000.00	500.00	0.00	500.00	473.99
12	100,000.00	500.00	0.00	500.00	471.70
13	100,000.00	500.00	0.00	500.00	469.41
14	100,000.00	500.00	0.00	500.00	467.14
15	100,000.00	500.00	0.00	500.00	464.88
16	100,000.00	500.00	0.00	500.00	462.62
17	100,000.00	500.00	0.00	500.00	460.38
18	100,000.00	500.00	0.00	500.00	458.15
19	100,000.00	500.00	0.00	500.00	455.93
20	100,000.00	500.00	0.00	500.00	453.73
21	100,000.00	500.00	0.00	500.00	451.53
22	100,000.00	500.00	0.00	500.00	449.34
23	100,000.00	500.00	0.00	500.00	447.16
24	100,000.00	500.00	0.00	500.00	445.00
25	100,000.00	500.00	0.00	500.00	442.84
26	100,000.00	500.00	0.00	500.00	440.70
27	100,000.00	500.00	0.00	500.00	438.56
28	100,000.00	500.00	0.00	500.00	436.44
29	100,000.00	500.00	0.00	500.00	434.32
30	100,000.00	500.00	0.00	500.00	432.22
31	100,000.00	500.00	0.00	500.00	430.13
32	100,000.00	500.00	0.00	500.00	428.04
33	100,000.00	500.00	0.00	500.00	425.97
34	100,000.00	500.00	0.00	500.00	423.91
35	100,000.00	500.00	0.00	500.00	421.85
36	100,000.00	500.00	0.00	500.00	419.81
37	100,000.00	500.00	0.00	500.00	417.78
38	100,000.00	500.00	0.00	500.00	415.75
39	100,000.00	500.00	0.00	500.00	413.74
40	100,000.00	500.00	0.00	500.00	411.73
41	100,000.00	500.00	0.00	500.00	409.74
42	100,000.00	100,500.00	100,000.00	500.00	81,958.79
		121,000.00		21,000.00	100,502.01

\$50,000 Line of Credit					Present Value of
Month	Balance	Payment	Principal	Interest	Monthly Payment
1	50,000.00	270.83	0.00	270.83	269.42
2	50,000.00	270.83	0.00	270.83	268.01
3	50,000.00	270.83	0.00	270.83	266.60
4	50,000.00	270.83	0.00	270.83	265.21
5	50,000.00	270.83	0.00	270.83	263.82
6	50,000.00	270.83	0.00	270.83	262.44
7	50,000.00	270.83	0.00	270.83	261.06
8	50,000.00	270.83	0.00	270.83	259.70
9	50,000.00	270.83	0.00	270.83	258.34
10	50,000.00	270.83	0.00	270.83	256.99
11	50,000.00	270.83	0.00	270.83	255.64
12	50,000.00	50,270.83	50,000.00	270.83	47,202.66
		53,250.00		3,250.00	50,089.88

REQUEST NO. 2: Provide a list of the payments made thus far, any additional payments that will be due between now and the loan's maturity date, and the total balance that will be paid, including accrued unpaid interest at the end of the loan's term on June 21, 2021.

RESPONSE: A copy of this loan's history is included with this response. A separate history of the interest payments made on this line of credit is also included. The balance on this line of credit is currently \$38,435.75. If the balance of the company checking account exceeds \$100, a payment is made on the line of credit. Based on accounts receivable and accounts payable balances, the balance of the line of credit will be \$50,000 in early May 2020. With reduced revenue during the summer, the balance will remain \$50,000 the remainder of this calendar year. If funds become available with winter revenue, payments will be made.

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SENTRA CORPORATION
112 ORCHARD LANE
TOMPKINSVILLE KY 42167

GENERAL INFORMATION

Account Number [REDACTED] CIF Number [REDACTED]
Home Phone [REDACTED] Work Phone (270)487-1784
Loan Term 24 M Loan Type COMMERCIAL SINGLE
Interest Rate 6.500000% Origination Date 6/21/19
Loan Officer JOHN GERUGHTY

Collateral Cd 038 A/R, FFE, and/or INVENTORY
Call Report Cd 4A COMMERCIAL AND INDUSTRIAL LOANS TO US ADDRESS
Purpose Code 13 COMMERCIAL/INDUSTRIAL

BALANCE & PAYMENT INFORMATION

Original Amount 50,000.00 Payment Due Date 1/21/20
Current Balance 21,503.40 Payment Amount 0.00
Accrued Interest 102.77 Principal/Interest 0.00
Daily Per Diem 3.81 Payment Type Interest Only

LOAN HISTORY

1/01/19 to 12/31/19

Posting Date	Description of Transactions	Transaction Amount	Principal Balance
6/21/19	Interest Rate Change	6.500000%	0.00
7/01/19	Transfer to DDA	496.87	496.87
7/02/19	Transfer to DDA	570.35	1,067.22
7/03/19	Transfer to DDA	977.55	2,044.77
7/05/19	Transfer to DDA	2,954.16	4,998.93
7/09/19	Transfer from DDA	240.88	4,758.05
7/10/19	Transfer to DDA	758.32	5,516.37
7/11/19	Transfer to DDA	262.33	5,778.70
7/12/19	Transfer to DDA	3,432.49	9,211.19
7/12/19	Loan Payment Collect As Bill	1.76	9,211.19
7/12/19	Interest Payment Split Out	1.76	9,211.19
7/15/19	Transfer to DDA	1,470.17	10,681.36
7/16/19	Transfer to DDA	1,294.20	11,975.56
7/17/19	Transfer from DDA	7,446.87	4,528.69

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112 ORCHARD LANE
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7/19/19	Transfer to DDA	2,916.39	7,445.08
7/22/19	Transfer to DDA	5,371.13	12,816.21
7/23/19	Transfer to DDA	2,276.65	15,092.86
7/24/19	Transfer to DDA	1,800.95	16,893.81
7/25/19	Transfer to DDA	1,274.37	18,168.18
7/26/19	Transfer to DDA	2,916.38	21,084.56
7/29/19	Transfer to DDA	653.14	21,737.70
7/30/19	Transfer to DDA	2,873.83	24,611.53
7/31/19	Transfer to DDA	15.00	24,626.53
8/01/19	Transfer from DDA	1,663.04	22,963.49
8/02/19	Transfer to DDA	2,916.38	25,879.87
8/05/19	Transfer to DDA	768.44	26,648.31
8/09/19	Transfer to DDA	2,916.39	29,564.70
8/12/19	Transfer to DDA	1,103.27	30,667.97
8/13/19	Transfer to DDA	554.98	31,222.95
8/13/19	Loan Payment Collect As Bill	143.04	31,222.95
8/13/19	Interest Payment Split Out	143.04	31,222.95
8/14/19	Transfer to DDA	1,775.00	32,997.95
8/15/19	Transfer to DDA	679.60	33,677.55
8/16/19	Transfer to DDA	4,194.58	37,872.13
8/19/19	Transfer from DDA	2,022.73	35,849.40
8/20/19	Transfer to DDA	262.81	36,112.21
8/21/19	Transfer to DDA	810.58	36,922.79
8/22/19	Transfer from DDA	6,481.83	30,440.96
8/23/19	Transfer to DDA	2,809.49	33,250.45
8/26/19	Transfer from DDA	1,448.94	31,801.51
8/28/19	Transfer to DDA	3,279.94	35,081.45
8/30/19	Transfer to DDA	3,125.12	38,206.57
9/03/19	Transfer to DDA	7,176.12	45,382.69
9/04/19	Transfer to DDA	85.40	45,468.09
9/05/19	Transfer to DDA	476.35	45,944.44
9/06/19	Transfer to DDA	2,999.74	48,944.18
9/09/19	Transfer from DDA	30,259.72	18,684.46
9/11/19	Transfer to DDA	3,082.16	21,766.62
9/12/19	Transfer to DDA	791.05	22,557.67
9/12/19	Loan Payment Collect As Bill	224.19	22,557.67
9/12/19	Interest Payment Split Out	224.19	22,557.67
9/13/19	Transfer to DDA	2,714.35	25,272.02
9/16/19	Transfer to DDA	2,546.57	27,818.59
9/18/19	Transfer from DDA	7,726.53	20,092.06
9/19/19	Transfer to DDA	664.08	20,756.14
9/20/19	Transfer to DDA	2,916.38	23,672.52
9/23/19	Transfer from DDA	1,550.06	22,122.46
9/25/19	Transfer to DDA	768.44	22,890.90
9/26/19	Transfer from DDA	148.25	22,742.65
9/27/19	Transfer to DDA	2,916.38	25,659.03
9/30/19	Transfer to DDA	1,936.84	27,595.87

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10/01/19	Transfer from DDA	4,066.52	23,529.35
10/02/19	Transfer to DDA	1,419.67	24,949.02
10/03/19	Transfer to DDA	75.14	25,024.16
10/04/19	Transfer to DDA	2,916.39	27,940.55
10/09/19	Transfer to DDA	3,431.24	31,371.79
10/10/19	Transfer to DDA	611.98	31,983.77
10/10/19	Loan Payment Collect As Bill	118.83	31,983.77
10/10/19	Interest Payment Split Out	118.83	31,983.77
10/11/19	Transfer to DDA	4,360.58	36,344.35
10/15/19	Transfer to DDA	7,997.94	44,342.29
10/16/19	Transfer to DDA	5,438.43	49,780.72
10/17/19	Transfer from DDA	8,136.99	41,643.73
10/18/19	Transfer to DDA	2,713.52	44,357.25
10/21/19	Transfer from DDA	1,113.70	43,243.55
10/22/19	Transfer to DDA	65.92	43,309.47
10/23/19	Transfer to DDA	998.29	44,307.76
10/24/19	Transfer from DDA	1,102.92	43,204.84
10/25/19	Transfer to DDA	3,040.48	46,245.32
10/28/19	Transfer from DDA	130.51	46,114.81
10/30/19	Transfer from DDA	4,079.16	42,035.65
10/31/19	Transfer to DDA	845.44	42,881.09
11/01/19	Transfer to DDA	7,101.15	49,982.24
11/04/19	Transfer from DDA	2,356.73	47,625.51
11/06/19	Transfer from DDA	445.39	47,180.12
11/08/19	Transfer to DDA	2,819.88	50,000.00
11/12/19	Transfer from DDA	638.05	49,361.95
11/13/19	Transfer from DDA	388.42	48,973.53
11/14/19	Loan Payment Collect As Bill	264.71	48,973.53
11/14/19	Interest Payment Split Out	264.71	48,973.53
11/14/19	Transfer from DDA	4,806.24	44,167.29
11/15/19	Transfer to DDA	2,693.66	46,860.95
11/18/19	Transfer to DDA	644.15	47,505.10
11/19/19	Transfer to DDA	985.74	48,490.84
11/20/19	Transfer from DDA	14,107.86	34,382.98
11/21/19	Transfer to DDA	885.26	35,268.24
11/22/19	Transfer from DDA	1,595.45	33,672.79
11/25/19	Transfer from DDA	801.64	32,871.15
11/26/19	Transfer to DDA	4,425.89	37,297.04
11/27/19	Transfer to DDA	995.35	38,292.39
11/29/19	Transfer to DDA	2,880.47	41,172.86
12/02/19	Transfer from DDA	9,096.40	32,076.46
12/03/19	Transfer to DDA	180.88	32,257.34
12/04/19	Transfer to DDA	819.36	33,076.70
12/05/19	Transfer to DDA	570.35	33,647.05
12/06/19	Transfer to DDA	2,025.42	35,672.47
12/11/19	Transfer to DDA	864.64	36,537.11
12/12/19	Transfer from DDA	550.28	35,986.83

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12/13/19	Transfer to DDA	2,001.05	37,987.88
12/16/19	Transfer from DDA	11,982.22	26,005.66
12/17/19	Transfer to DDA	1,469.27	27,474.93
12/18/19	Transfer to DDA	2,665.55	30,140.48
12/19/19	Transfer from DDA	2,373.59	27,766.89
12/20/19	Transfer to DDA	14,144.66	41,911.55
12/23/19	Loan Payment Collect. As Bill	228.70	41,911.55
12/23/19	Interest Payment Split Out	228.70	41,911.55
12/23/19	Transfer from DDA	24,275.74	17,635.81
12/26/19	Transfer to DDA	1,181.04	18,816.85
12/27/19	Transfer to DDA	12,734.64	31,551.49
12/30/19	Transfer to DDA	19.50	31,570.99
12/31/19	Transfer from DDA	13,919.41	17,651.58

YTD/PYTD/LTD AMOUNTS & COUNTERS

	Year-to-Date	Previous YTD	Life-to-Date
Interest Paid	0.00	981.23	981.23
Principal Paid	35,448.70		
Late Charges Paid	0.00	0.00	
Prepayment Penalties	0.00	0.00	0.00
Origination Fees	0.00	0.00	0.00
Extension Fees	0.00		0.00
IRS Interest Reported		981.23	981.23
Times Past Due 10-29	0	0	0
Times Past Due 30-59	0	0	0
Times Past Due 60-89	0	0	0
Times Past Due 90-119	0	0	0
Times Past Due 120-149	0	0	0
Times Past Due 150-179	0	0	0
Times Past Due 180+	0	0	0
Number of Payments Extend	0	0	0
Number of Times Renewed	0	0	0
Number of Months Extended			0
Number of Extensions			0
Number of Right to Cures	0		0
Number of Bad Checks Received			0

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PH# (270) 659-3540

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Date 4/28/20

SENTRA CORPORATION
112 ORCHARD LANE
TOMPKINSVILLE KY 42167

GENERAL INFORMATION

Account Number [REDACTED] CIF Number [REDACTED]
Home Phone Work Phone (270)487-1784
Loan Term 24 M Loan Type COMMERCIAL SINGLE
Interest Rate 6.500000% Origination Date 6/21/19
Loan Officer JOHN GERUGHTY

Collateral Cd 038 A/R, FFE, and/or INVENTORY
Call Report Cd 4A COMMERCIAL AND INDUSTRIAL LOANS TO US ADDRESS
Purpose Code 13 COMMERCIAL/INDUSTRIAL

BALANCE & PAYMENT INFORMATION

Original Amount 50,000.00 Payment Due Date 5/21/20
Current Balance 38,435.75 Payment Amount 0.00
Accrued Interest 84.36 Principal/Interest 0.00
Daily Per Diem 6.82 Payment Type Interest Only

LOAN HISTORY
1/01/20 to 4/28/20

Posting Date	Description of Transactions	Transaction Amount	Principal Balance
1/02/20	Transfer to DDA	936.61	18,588.19
1/03/20	Transfer to DDA	3,350.66	21,938.85
1/06/20	Transfer from DDA	4,976.09	16,962.76
1/08/20	Transfer from DDA	470.98	16,491.78
1/09/20	Transfer from DDA	707.85	15,783.93
1/10/20	Transfer to DDA	2,701.77	18,485.70
1/13/20	Transfer to DDA	187.10	18,672.80
1/14/20	Transfer to DDA	28,617.17	47,289.97
1/15/20	Transfer from DDA	29,099.37	18,190.60
1/16/20	Transfer from DDA	194.41	17,996.19
1/17/20	Transfer to DDA	3,507.21	21,503.40
1/21/20	Loan Payment Collect As Bill	92.32	21,503.40
1/21/20	Interest Payment Split Out	92.32	21,503.40
1/21/20	Transfer from DDA	600.31	20,903.09

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112 ORCHARD LANE
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1/22/20	Transfer from DDA	203.46	20,699.63
1/23/20	Transfer from DDA	2,594.47	18,105.16
1/24/20	Transfer to DDA	2,846.40	20,951.56
1/27/20	Transfer to DDA	1,678.75	22,630.31
1/29/20	Transfer to DDA	173.19	22,803.50
1/30/20	Transfer from DDA	5,348.27	17,455.23
1/31/20	Transfer to DDA	3,877.41	21,332.64
2/04/20	Transfer to DDA	151.27	21,483.91
2/05/20	Transfer to DDA	383.26	21,867.17
2/06/20	Transfer to DDA	63.34	21,930.51
2/07/20	Transfer to DDA	4,166.49	26,097.00
2/10/20	Transfer from DDA	1,269.96	24,827.04
2/11/20	Transfer from DDA	34.65	24,792.39
2/12/20	Transfer from DDA	1,693.14	23,099.25
2/13/20	Transfer from DDA	1,455.33	21,643.92
2/14/20	Transfer to DDA	27,441.22	49,085.14
2/18/20	Transfer to DDA	914.86	50,000.00
2/19/20	Transfer from DDA	27,472.21	22,527.79
2/20/20	Transfer from DDA	22,527.79	0.00
2/21/20	Loan Payment Collect As Bill	126.97	0.00
2/21/20	Interest Payment Split Out	126.97	0.00
2/24/20	Transfer to DDA	340.54	340.54
2/25/20	Transfer to DDA	1,947.53	2,288.07
2/26/20	Transfer from DDA	2,288.07	0.00
2/28/20	Transfer to DDA	7,127.75	7,127.75
3/02/20	Transfer to DDA	641.03	7,768.78
3/03/20	Transfer to DDA	1,999.18	9,767.96
3/04/20	Transfer to DDA	2,253.48	12,021.44
3/05/20	Transfer from DDA	332.91	11,688.53
3/06/20	Transfer to DDA	3,502.38	15,190.91
3/09/20	Transfer to DDA	34,809.09	50,000.00
3/10/20	Transfer from DDA	4,362.69	45,637.31
3/11/20	Transfer from DDA	2,546.29	43,091.02
3/12/20	Transfer from DDA	792.02	42,299.00
3/13/20	Transfer to DDA	641.10	42,940.10
3/16/20	Transfer from DDA	4,136.07	38,804.03
3/17/20	Transfer to DDA	2,018.08	40,822.11
3/18/20	Transfer from DDA	22,452.31	18,369.80
3/19/20	Transfer from DDA	727.44	17,642.36
3/20/20	Transfer to DDA	3,320.12	20,962.48
3/20/20	Loan Payment Collect As Bill	53.91	20,962.48
3/20/20	Interest Payment Split Out	53.91	20,962.48
3/23/20	Transfer from DDA	357.75	20,604.73
3/25/20	Transfer to DDA	3,527.66	24,132.39
3/26/20	Transfer from DDA	645.34	23,487.05
3/27/20	Transfer to DDA	3,563.02	27,050.07
3/30/20	Transfer to DDA	259.15	27,309.22

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112 ORCHARD LANE
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3/31/20	Transfer to DDA	1,528.79	28,838.01
4/01/20	Transfer from DDA	10,960.10	17,877.91
4/02/20	Transfer from DDA	2,416.52	15,461.39
4/03/20	Transfer to DDA	3,171.36	18,632.75
4/06/20	Transfer to DDA	28,712.55	47,345.30
4/07/20	Transfer to DDA	68.32	47,413.62
4/08/20	Transfer from DDA	504.09	46,909.53
4/09/20	Transfer from DDA	241.72	46,667.81
4/10/20	Transfer to DDA	3,332.19	50,000.00
4/13/20	Transfer from DDA	5,514.24	44,485.76
4/14/20	Transfer to DDA	5,514.24	50,000.00
4/16/20	Transfer from DDA	3,556.85	46,443.15
4/17/20	Transfer to DDA	3,556.85	50,000.00
4/17/20	Loan Payment Collect As Bill	220.69	50,000.00
4/17/20	Interest Payment Split Out	220.69	50,000.00
4/20/20	Transfer from DDA	16,545.07	33,454.93
4/21/20	Transfer to DDA	1,324.25	34,779.18
4/22/20	Transfer to DDA	322.32	35,101.50
4/23/20	Transfer to DDA	312.50	35,414.00
4/24/20	Transfer from DDA	56.01	35,357.99
4/27/20	Transfer to DDA	3,077.76	38,435.75

YTD/PYTD/LTD AMOUNTS & COUNTERS

	Year-to-Date	Previous YTD	Life-to-Date
Interest Paid	493.89	981.23	1,475.12
Principal Paid	177,083.78		
Late Charges Paid	0.00	0.00	
Prepayment Penalties	0.00	0.00	0.00
Origination Fees	0.00	0.00	0.00
Extension Fees	0.00		0.00
IRS Interest Reported		981.23	981.23
Times Past Due 10-29	0	0	0
Times Past Due 30-59	0	0	0
Times Past Due 60-89	0	0	0
Times Past Due 90-119	0	0	0
Times Past Due 120-149	0	0	0
Times Past Due 150-179	0	0	0
Times Past Due 180+	0	0	0
Number of Payments Extend	0	0	0
Number of Times Renewed	0	0	0

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SENTRA CORPORATION
112 ORCHARD LANE
TOMPKINSVILLE KY 42167

Number of Months Extended		0
Number of Extensions		0
Number of Right to Cures	0	0
Number of Bad Checks Received		0

Thank you for banking with us.

\$100,000 Line of Credit Interest Payments

\$50,000 Line of Credit Interest Payments

Date	Amount
11/13/18	\$23.41
12/13/18	\$117.08
1/14/19	\$262.94
2/13/19	\$8.34
3/15/19	\$350.28
4/15/19	\$268.26
5/15/19	\$448.38
6/14/19	\$463.50
7/12/19	\$463.10
8/13/19	\$525.70
9/12/19	\$509.59
10/10/19	\$493.15
11/14/19	\$509.59
12/16/19	\$493.15
1/15/20	\$508.96
2/14/20	\$508.20
3/13/20	\$473.15
4/15/20	\$508.78

\$6,935.56

Date	Amount
7/12/19	\$1.76
8/13/19	\$143.04
9/12/19	\$224.19
10/10/19	\$118.83
11/14/19	\$264.71
12/23/19	\$228.00
1/21/20	\$92.32
2/21/20	\$126.97
3/20/20	\$53.91
4/17/20	\$220.69

\$1,474.42

Total \$8,409.98

REQUEST NO. 3: Refer to the application, Attachment D, regarding the Letter of Credit.

Provide a list of the payments made thus far, any additional payments that will be made before the note's maturity date, and the total balance that will be paid, including accrued unpaid interest at the end of the Letter of Credit period on October 15, 2023.

RESPONSE: A copy of this loan's history is included with this response. A separate history of the interest payments made on this line of credit is also included. The balance on this line of credit is currently \$100,000.00. Pending the approval of an increased base rate in Case No. 2020-00102, the balance will remain \$100,000 for the foreseeable future. No payments will be made on the principal of this line of credit until the \$50,000 line of credit is paid in full.

Witness: John Osgatharp



EDMONTON STATE BANK

Account: [REDACTED] Current Time: 04/27/20 3:32:01 PM

Current Balance: \$100,000.00

Date	Ref/Check No	Description	Debit	Credit	Balance
04/15/2020	View Image	Loan Payment Collect As Billed		\$508.78	\$100,000.00
		Total to Interest Payment		\$508.78	
03/13/2020	View Image	Loan Payment Collect As Billed		\$473.15	\$100,000.00
		Total to Interest Payment		\$473.15	
02/28/2020		Transfer to DDA	-\$2,517.94		\$100,000.00
02/27/2020		Transfer from DDA		\$859.20	\$97,482.06
02/26/2020		Transfer from DDA		\$1,658.74	\$98,341.26
02/24/2020		Transfer to DDA	-\$386.39		\$100,000.00
02/21/2020		Transfer to DDA	-\$4,492.78		\$99,613.61
02/20/2020		Transfer from DDA		\$4,879.17	\$95,120.83
02/14/2020	View Image	Loan Payment Collect As Billed		\$508.20	\$100,000.00
		Total to Interest Payment		\$508.20	
01/15/2020	View Image	Loan Payment Collect As Billed		\$508.96	\$100,000.00
		Total to Interest Payment		\$508.96	
12/16/2019	View Image	Loan Payment Collect As Billed		\$493.15	\$100,000.00
		Total to Interest Payment		\$493.15	
11/14/2019	View Image	Loan Payment Collect As Billed		\$509.59	\$100,000.00
		Total to Interest Payment		\$509.59	
10/10/2019	View Image	Loan Payment Collect As Billed		\$493.15	\$100,000.00
		Total to Interest Payment		\$493.15	
09/12/2019	View Image	Loan Payment Collect As Billed		\$509.59	\$100,000.00
		Total to Interest Payment		\$509.59	
08/13/2019	View Image	Loan Payment Collect As Billed		\$525.70	\$100,000.00
		Total to Interest Payment		\$525.70	
07/12/2019	View Image	Loan Payment Collect As Billed		\$463.10	\$100,000.00
		Total to Interest Payment		\$463.10	
06/28/2019		Transfer to DDA	-\$3,402.81		\$100,000.00
06/26/2019		Transfer to DDA	-\$536.45		\$96,597.19
06/25/2019		Transfer to DDA	-\$1,498.49		\$96,060.74
06/24/2019		Transfer to DDA	-\$106.04		\$94,562.25
06/21/2019		Transfer to DDA	-\$2,483.51		\$94,456.21
06/20/2019		Transfer to DDA	-\$1,243.98		\$91,972.70
06/19/2019		Transfer from DDA		\$4,845.92	\$90,728.72
06/18/2019		Transfer from DDA		\$2,736.60	\$95,574.64
06/17/2019		Transfer to DDA	-\$584.87		\$98,311.24
06/14/2019	View Image			\$463.50	\$97,726.37

		Loan Payment Collect As Billed		\$463.50	
		Total to Interest Payment			
06/14/2019		Transfer to DDA	-\$2,879.27		\$97,726.37
06/12/2019		Transfer to DDA	-\$19,952.18		\$94,847.10
06/11/2019		Transfer to DDA	-\$1,580.88		\$74,894.92
06/10/2019		Transfer from DDA		\$15,314.15	\$73,314.04
06/07/2019		Transfer to DDA	-\$2,923.62		\$88,628.19
06/05/2019		Transfer from DDA		\$561.29	\$85,704.57
06/03/2019		Transfer to DDA	-\$463.29		\$86,265.86
05/31/2019		Transfer to DDA	-\$3,215.48		\$85,802.57
05/30/2019		Transfer to DDA	-\$427.08		\$82,587.09
05/29/2019		Transfer to DDA	-\$1,112.49		\$82,160.01
05/28/2019		Transfer from DDA		\$6,323.47	\$81,047.52
05/24/2019		Transfer to DDA	-\$3,945.93		\$87,370.99
05/23/2019		Transfer from DDA		\$242.22	\$83,425.06
05/22/2019		Transfer from DDA		\$533.42	\$83,667.28
05/21/2019		Transfer to DDA	-\$1,411.10		\$84,200.70
05/20/2019		Transfer from DDA		\$4,330.36	\$82,789.60
05/17/2019		Transfer to DDA	-\$7,876.01		\$87,119.96
05/16/2019		Transfer from DDA		\$337.59	\$79,243.95
05/15/2019		Transfer from DDA		\$14,423.15	\$79,581.54
05/15/2019	View Image	Loan Payment Collect As Billed		\$448.38	\$94,004.69
		Total to Interest Payment		\$448.38	
05/14/2019		Transfer to DDA	-\$305.02		\$94,004.69
05/13/2019		Transfer from DDA		\$684.64	\$93,699.67
05/10/2019		Transfer to DDA	-\$910.48		\$94,384.31
05/09/2019		Transfer to DDA	-\$3,468.04		\$93,473.83
05/08/2019		Transfer from DDA		\$482.40	\$90,005.79
05/07/2019		Transfer to DDA	-\$1,688.06		\$90,488.19
05/06/2019		Transfer to DDA	-\$30,637.74		\$88,800.13
05/03/2019		Transfer to DDA	-\$1,141.72		\$58,162.39
05/02/2019		Transfer from DDA		\$7,116.14	\$57,020.67
05/01/2019		Transfer to DDA	-\$155.73		\$64,136.81
04/30/2019		Transfer from DDA		\$429.43	\$63,981.08
04/29/2019		Transfer from DDA		\$3,914.44	\$64,410.51

04/26/2019		Transfer to DDA	-435.87		\$68,324.95
04/25/2019		Transfer from DDA		\$1,477.25	\$67,889.08
04/24/2019		Transfer to DDA	-2,869.69		\$69,366.33
04/23/2019		Transfer from DDA		\$790.64	\$66,496.64
04/19/2019		Transfer from DDA		\$2,101.66	\$67,287.28
04/18/2019		Transfer from DDA		\$15,148.15	\$69,388.94
04/17/2019		Transfer to DDA	-1,873.36		\$84,537.09
04/15/2019		Transfer from DDA		\$13,012.95	\$82,663.73
04/15/2019	View Image	Loan Payment Collect As Billed		\$268.26	\$95,676.68
		Total to Interest Payment		\$268.26	
04/11/2019		Transfer to DDA	-4,833.00		\$95,676.68
04/09/2019		Transfer to DDA	-1,149.43		\$90,843.68
04/08/2019		Transfer to DDA	-4,724.07		\$89,694.25
04/04/2019		Transfer to DDA	-5,246.92		\$84,970.18
04/03/2019		Transfer to DDA	-570.35		\$79,723.26
04/02/2019		Transfer from DDA		\$572.91	\$79,152.91
04/01/2019		Transfer to DDA	-82.77		\$79,725.82
03/29/2019		Transfer to DDA	-49,158.93		\$79,643.05
03/28/2019		Transfer to DDA	-968.26		\$30,484.12
03/27/2019		Transfer to DDA	-2,494.67		\$29,515.86
03/26/2019		Transfer from DDA		\$20,102.49	\$27,021.19
03/25/2019		Transfer to DDA	-1,841.25		\$47,123.68
03/22/2019		Transfer to DDA	-1,548.92		\$45,282.43
03/21/2019		Transfer from DDA		\$29,017.25	\$43,733.51
03/20/2019		Transfer to DDA	-60.00		\$72,750.76
03/19/2019		Transfer from DDA		\$4,720.49	\$72,690.76
03/18/2019		Transfer to DDA	-7.50		\$77,411.25
03/15/2019		Transfer from DDA		\$10,188.75	\$77,403.75
03/15/2019	View Image	Loan Payment Collect As Billed		\$350.28	\$87,592.50
		Total to Interest Payment		\$350.28	
Totals:		Transactions: 86	Debits: -179,212.37	Credits: 173,328.66	



Account: [REDACTED] Current Time: 04/27/20 3:42:44 PM

Current Balance: \$100,000.00

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
03/14/2019		Transfer to DDA	-4,905.07		\$87,592.50
03/13/2019		Transfer to DDA	-44,912.18		\$82,687.43
03/12/2019		Transfer to DDA	-281.40		\$37,775.25
03/11/2019		Transfer to DDA	-132.46		\$37,493.85
03/07/2019		Transfer to DDA	-2,904.05		\$37,361.39
03/06/2019		Transfer from DDA		13,761.18	\$34,457.34
03/04/2019		Transfer to DDA	-1,863.02		\$48,218.52
03/01/2019		Transfer to DDA	-2,424.26		\$46,355.50
02/28/2019		Transfer to DDA	-2,909.05		\$43,931.24
02/27/2019		Transfer to DDA	-167.44		\$41,022.19
02/26/2019		Transfer from DDA		7,308.63	\$40,854.75
02/25/2019		Transfer to DDA	-1,982.76		\$48,163.38
02/21/2019		Transfer to DDA	-2,894.05		\$46,180.62
02/20/2019		Transfer from DDA		34,104.31	\$43,286.57
02/19/2019		Transfer from DDA		6,531.93	\$77,390.88
02/15/2019		Transfer to DDA	-5,776.88		\$83,922.81
02/14/2019		Transfer to DDA	-3,353.13		\$78,145.93
02/13/2019		Transfer from DDA		3,271.04	\$74,792.80
02/13/2019	View Image	Loan Payment Collect As Billed		8.34	\$78,063.84
		Total to Interest Payment		8.34	\$78,063.84
02/12/2019		Transfer from DDA		2,137.45	\$78,063.84
02/11/2019		Transfer to DDA	-231.53		\$80,201.29
02/08/2019		Transfer to DDA	-60.45		\$79,969.76
02/07/2019		Transfer to DDA	-2,894.06		\$79,909.31
02/06/2019		Transfer to DDA	-68,789.32		\$77,015.25
02/05/2019		Transfer to DDA	-82.60		\$8,225.93
02/04/2019		Transfer to DDA	-4,489.47		\$8,143.33
02/01/2019		Transfer to DDA	-1,187.80		\$3,653.86

01/31/2019		Transfer from DDA		\$2,818.29	\$2,466.06
01/25/2019		Transfer to DDA	-\$100.00		\$5,284.35
01/24/2019		Transfer to DDA	-\$4,169.62		\$5,184.35
01/23/2019		Transfer from DDA		\$5,585.39	\$1,014.73
01/17/2019		Transfer to DDA	-\$2,934.68		\$6,600.12
01/16/2019		Transfer from DDA		\$39,710.59	\$3,665.44
01/15/2019		Transfer from DDA		\$15,067.06	\$43,376.03
01/14/2019	View Image	Loan Payment Collect As Billed		\$262.94	\$58,443.09
		Total to Interest Payment		\$262.94	
01/14/2019		Transfer to DDA	-\$1,147.70		\$58,443.09
01/11/2019		Transfer to DDA	-\$24.18		\$57,295.39
01/10/2019		Transfer to DDA	-\$2,841.17		\$57,271.21
01/09/2019		Transfer to DDA	-\$1,023.21		\$54,430.04
01/07/2019		Transfer to DDA	-\$1,833.42		\$53,406.83
01/04/2019		Transfer to DDA	-\$38,588.43		\$51,573.41
01/03/2019		Transfer to DDA	-\$2,681.02		\$12,984.98
01/02/2019		Transfer to DDA	-\$130.00		\$10,303.96
12/31/2018		Transfer from DDA		\$7,896.73	\$10,173.96
12/28/2018		Transfer to DDA	-\$3,876.93		\$18,070.69
12/27/2018		Transfer from DDA		\$35,304.70	\$14,193.76
12/26/2018		Transfer to DDA	-\$3,589.49		\$49,498.46
12/24/2018		Transfer to DDA	-\$1,762.38		\$45,908.97
12/21/2018		Transfer to DDA	-\$536.45		\$44,146.59
12/20/2018		Transfer from DDA		\$3,899.20	\$43,610.14
12/19/2018		Transfer to DDA	-\$3,076.13		\$47,509.34
12/18/2018		Transfer to DDA	-\$3,700.70		\$44,433.21
12/17/2018		Transfer from DDA		\$572.88	\$40,732.51
12/14/2018		Transfer to DDA	-\$1,965.76		\$41,305.39
12/13/2018		Transfer from DDA		\$1,558.93	\$39,339.63
12/13/2018	View Image	Loan Payment Collect As Billed		\$117.08	\$40,898.56
		Total to Interest Payment		\$117.08	
12/12/2018		Transfer to DDA	-\$4,327.61		\$40,898.56
12/11/2018		Transfer from DDA		\$2,896.84	\$36,570.95
12/10/2018		Transfer to DDA	-\$1,247.43		\$39,467.79
12/06/2018		Transfer to DDA	-\$1,073.48		\$38,220.36

12/05/2018		Transfer to DDA	-4,041.92		\$37,146.88
12/04/2018		Transfer to DDA	-334.66		\$33,104.96
12/03/2018		Transfer to DDA	-1,718.90		\$32,770.30
11/30/2018		Transfer to DDA	-3,287.50		\$31,051.40
11/28/2018		Transfer to DDA	-3,295.84		\$27,763.90
11/27/2018		Transfer from DDA		\$230.98	\$24,468.06
11/26/2018		Transfer to DDA	-848.81		\$24,699.04
11/23/2018		Transfer to DDA	-155.91		\$23,850.23
11/20/2018		Transfer to DDA	-4,204.31		\$23,694.32
11/19/2018		Transfer to DDA	-10,553.69		\$19,490.01
11/16/2018		Transfer from DDA		\$11,335.39	\$8,936.32
11/15/2018		Transfer to DDA	-314.12		\$20,271.71
11/14/2018		Transfer to DDA	-8,458.82		\$19,957.59
11/13/2018	View Image	Loan Payment Collect As Billed		\$23.41	\$11,498.77
		Total to Interest Payment		\$23.41	
11/13/2018		Transfer to DDA	-1,878.99		\$11,498.77
11/09/2018		Transfer to DDA	-541.07		\$9,619.78
11/06/2018		Transfer to DDA	-870.85		\$9,078.71
11/01/2018		Transfer to DDA	-635.23		\$8,207.86
10/31/2018		Transfer from DDA		\$135.00	\$7,572.63
10/30/2018		Transfer to DDA	-1,234.06		\$7,707.63
10/24/2018		Transfer to DDA	-6,473.57		\$6,473.57
Totals:		Transactions: 81	Debits: -5281,719.02	Credits: 194,538.29	

\$100,000 Line of Credit Interest Payments

\$50,000 Line of Credit Interest Payments

Date	Amount
11/13/18	\$23.41
12/13/18	\$117.08
1/14/19	\$262.94
2/13/19	\$8.34
3/15/19	\$350.28
4/15/19	\$268.26
5/15/19	\$448.38
6/14/19	\$463.50
7/12/19	\$463.10
8/13/19	\$525.70
9/12/19	\$509.59
10/10/19	\$493.15
11/14/19	\$509.59
12/16/19	\$493.15
1/15/20	\$508.96
2/14/20	\$508.20
3/13/20	\$473.15
4/15/20	\$508.78

\$6,935.56

Date	Amount
7/12/19	\$1.76
8/13/19	\$143.04
9/12/19	\$224.19
10/10/19	\$118.83
11/14/19	\$264.71
12/23/19	\$228.00
1/21/20	\$92.32
2/21/20	\$126.97
3/20/20	\$53.91
4/17/20	\$220.69

\$1,474.42

Total \$8,409.98