

Sullivan and Associates CPA PLLC

Certified Public Accountants and Business Consultants
2304 Hurstbourne Village Dr, Suite 600
Louisville, KY 40299

January 17, 2022

Linda Birdwell
Commonwealth of Kentucky
Public Service Commission
211 Sower Blvd.
PO Box 615
Frankfort, KY 40602

RE: Bluegrass Gas Sales, Inc. (BGS)
Case No. 2021-00483 Filing Deficiencies
Response Letter

Dear Ms. Birdwell:

We have reviewed your letter dated January 4, 2022 (attached) and have completed the following items as related to the Statutes noted below:

1. 807 KAR 5:076 Section 4 (1) (b) – We have attached the loan agreement / documentation for the following:
 - a. Community Trust Bank Loan – attached are the original loan documents that were signed on the origination dates.
 - b. Partner Loan – There are no formal documents signed for the loan as the funds were used for working capital at the time of deposit. Management originally planned that the company would pay this back as cash flow allowed. Due to COVID and current economic conditions, management has now decided to reclassify the payment as Additional Paid in Capital and will not require the funds to be repaid. This reclassification adjustment will be recorded by the upcoming filing dates as required by the KY PSC Annual Report Filing.
2. 807 KAR 5:076 Section 4 (1) (c) - The amortization schedules are attached with this document. Please note, the amortizations do not match the payments schedule exactly as there are fees and different APR calculations each bank uses in their models. The different amortizations included are not materially different to the bank payments calculated.
3. 807 KAR 5:076 Section 4 (1) (a) – A completed Revenue Requirement Calculation Form (Attachment RR – OR) In the original filing, the information included in this document was not included on the Formal ARF Form 1. We have included the completed form 1 ARF Form Please note, the provision for Income taxes -Gross up factor is not completed in this form as the company (BGS) files a form 1120S and Kentucky Form PTE and taxes are paid on the owners' personal tax returns.

Let me know if you have any other questions on this matter.

Respectfully,

Daniel Sullivan

Daniel M. Sullivan
Accountant

Cc Mark O'Brien, Julie Parsons



Facsimile Cover Sheet

To:	12705654747
From:	CTB Loan Ops - Credit Admin Support/File
Company:	COMMUNITY TRUST BANK, INC.
Phone:	
Fax:	606-218-8268
Date:	Friday, January 14, 2022
Pages including this cover page:	08

Comments:

PRIVILEGED AND CONFIDENTIAL

This cover sheet and the materials enclosed with this transmission are the property of the sender and convey privileged and confidential information intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any review, disclosure, dissemination, distribution, copying or taking of any other action based in any manner on this transmission is strictly prohibited and shall result in legal liability on your part. If you have received this transmission in error, please notify the sender by telephone and return the original message by mail to COMMUNITY TRUST BANK, INC., _____ . Thank you.



building communities...built on trust®

P. O. Box 2947
Pikeville, Kentucky 41502-2947
606-432-1414

346 North Mayo Trail
Pikeville, Kentucky 41501-1492

To: Julie Parsons
Company:
Phone:
Fax: 270-565-~~XXXX~~ 4747

From: Teresa Case
Company: Community Trust Bank
50 Weddington Branch Rd
PO Box 2947
Pikeville KY 41502
Phone 606-433-4629
Fax: 606-218-8270

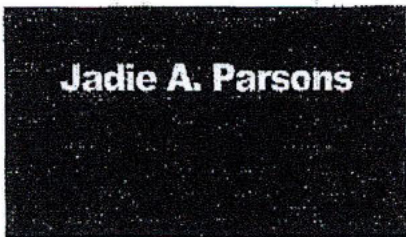
Date: 01/13/2022
Pages including this 7
cover page:

Re: Jadie Parsons



Member FDIC

3390 Rockland Mills Rd
Center, KY 42214
270-565-5757 (office)
270-565-4747 (office/Fax)



Fax

To: Community Trust Bank Teresa Case	From: Julie Parsons
Fax: 606-218-8270	Pages: 1
Phone: 606-433-4829	Date: 01/13/2022
Re: Need copy of original loan document cc:	
<input type="checkbox"/> Urgent <input type="checkbox"/> For Review <input type="checkbox"/> Please Comment <input checked="" type="checkbox"/> Please reply <input type="checkbox"/> Please Recycle	

Comments:

Our accountant has *requested a copy of the original loan documents* for the following loan:

Loan Name: [REDACTED]

Auto Loan # [REDACTED] 12 00003 2017 Dodge Ram

Last 4 (personal ID=6159) (company FEIN=1813)

Home telephone [REDACTED] 056

Jadie Parsons

Request signed by **Jadie Parsons** 1/13/2022

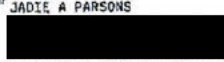
****Please Fax a copy of the original loan documents to 270 565-4747***

Thank You, if you have any questions, please call me at 270 565-5757

Julie Parsons

270 565-5757

COPY

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. <u>412</u> Date <u>08/30/17</u>	Seller: DON FRANKLIN CAMPBELLSVILLE 915 Header St Campbellsville, KY 42718	Buyer: JADIE A PARSONS 
	"We" and "us" mean the Seller above, its successors and assigns. "You" and "you" mean each Buyer above, and guarantor, jointly and individually.	

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of Year 2017 VIN 1C6RR7K7H554219 Other:
 Motor Vehicle Make RAM Lic. No./Year
 Purchased Model 1500 ST CREW CABX New Used

Description of Trade-In N/A

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. Our interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 42,419.80 plus finance charges accruing on the unpaid balance at the rate of 4.25 % per year from today's date until maturity. Finance charges accrue on a 365/365 day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at 6.25 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

MINIMUM FINANCE CHARGE: You agree to pay a minimum finance charge of \$ 25.00 if you pay this Contract in full before we have earned that much in finance charges.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

ADDITIONAL CHARGE: You agree to pay a processing fee of \$ 489.00 that will be paid in cash. financed over the term of the Contract.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
4.44 %	\$ 5,023.60	\$ 42,219.80	\$ 47,243.40	\$ 5,750.00 \$ 52,993.40

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
60	787.39	MONTHLY, BEGINNING 10/14/17

Security: You are giving a security interest in the Motor Vehicle purchased.
 Late Charge: If a payment is more than 10 days late, you will be charged five percent (5%) of the scheduled payment amount, not to exceed \$25.00.

Prepayment: If you pay off this Contract early, you may will not have to pay a Minimum Finance Charge.
 Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit health (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured
 Single Joint Prem. \$ N/A Term N/A

Credit Health: Insured
 Single Joint Prem. \$ N/A Term N/A

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ 2,263.80)	\$ 44,743.80
Service Contract Paid to: MS FIRST MILE VSC	\$ 2,656.00
	Cash Price \$ 47,399.80
Manufacturer's Rebate	\$ 4,750.00
Cash Down Payment	\$ 1,600.00
Deferred Down Payment	\$ N/A
a. Total Cash/Rebate Down	\$ 5,750.00
b. Trade-In Allowance	\$ N/A
c. Less: Amount owing	\$ N/A
Paid to:	
d. Not Trade-In (b. minus c.)	\$ N/A
e. Net Cash/Trade-In (a. plus d.)	\$ 5,750.00
Down Payment (e.; disclose as \$0 if negative)	\$ 5,750.00
Unpaid Balance of Cash Price	\$ 41,629.80
Amount to Finance line a. (if e. is negative)	\$ N/A
Paid to Public Officials, including filing fees	\$ 22.00
Insurance Premiums paid to insurance company(ies)	\$ N/A
To: Community Trust Bank Fee	\$ 199.00
To: PROCESSING FEE	\$ 489.00
To:	\$ N/A
To:	\$ N/A
To: VSI	\$ 75.00
To:	\$ N/A
Total Other Charges/Amounts Pd. to Others	\$ 789.00
Less: Prepaid Finance Charges	\$ 199.00
Amount Financed	\$ 42,219.80

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer Jadie Parsons 10/14/17

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may freely choose the agent and insurer through or by which your insurance is placed. We will not refuse any adequate insurance policy that you provide. The collision coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A for N/A of coverage.

This premium is calculated as follows:
 \$ N/A Deductible, Collision Coverage \$ N/A
 \$ N/A Deductible, Comprehensive Cov. \$ N/A
 Fire-Theft and Combined Additional Coverage \$ N/A
 \$ N/A \$ N/A

Liability insurance coverage for personal liability and property damage caused to others is not included in this Contract unless checked and indicated.

SINGLE-INTEREST INSURANCE: You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ 79.00 for 60 MOS of coverage.

SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover THIS FIRST MILE VSC. This Service Contract will be in effect for 60 MOS / 100,000 MILES.

ASSIGNMENT: This Contract and Security Agreement is assigned to Community Trust Bank, Inc., P.O. Box 2847, Pikeville, KY 41502, the Assignee, phone (606) 433-5935. This assignment is made under the terms of a separate agreement. under the terms of the ASSIGNMENT BY SELLER on page 2. This assignment is made with recourse. 08/30/17
 Seller: By Don Franklin Date

Buyer: Jadie Parsons 08/30/17
 Signature: Jadie Parsons Date
08/30/17
 Signature: _____ Date
 Seller: By Don Franklin CAMPBELLSVILLE
 Signature: Don Franklin Date

ADDITIONAL TERMS OF THIS CONTRACT AND SECURITY AGREEMENT

GENERAL TERMS: You have been given the opportunity to purchase the Vehicle and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Vehicle and any services if you buy them over time. You agreed to purchase the items on time. The Total Sale Price shown in the TRUTH IN LENDING DISCLOSURES assumes that all payments will be made as scheduled. The actual amount you will pay may be more or less depending on your payment record.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee, that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that is contrary to this provision, we will, instead, apply it first to reduce the principal balance, and when the principal has been paid in full, return it to you.

You understand and agree that we (or our affiliate) will earn commissions or fees on any insurance products, and may earn such fees on other services that you buy through us or our affiliate.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract.

If Seller assigns this Contract, you agree (i) to pay a processing, assignment, or similar fee charged by the assignee which is reflected in the Itemization of Amount Financed, and (ii) that the assignee may add the fee to the principal amount of the obligation.

RETURNED CHECK FEE/DISHONORED ITEM FEE: If any payment you make is returned unpaid by the paying institution, you will be charged a fee of \$20.00.

NOTE RATE INCREASE: This note's interest rate will be increased by 2% per annum over the stated rate if any payment is not received within 50 days of its due date. The interest rate will not go above that allowed by law. The interest rate increase will result in an outstanding principal balance at the time of maturity of this contract.

PREPAYMENT: You may prepay this Contract in full or in part at any time. Any partial prepayment will not excuse any later scheduled payments until you pay in full.

A refund of any prepaid, unearned insurance premiums may be obtained from us or from the insurance company named in your policy or certificate of insurance.

OWNERSHIP AND DUTIES TOWARD PROPERTY: By giving us a security interest in the Property, you represent and agree to the following:

- A. You will defend our interests in the Property against claims made by anyone else. You will do whatever is necessary to keep our claim to the Property ahead of the claim of anyone else.
B. The security interest you are giving us in the Property comes ahead of the claim of any other of your general or secured creditors. You agree to sign any additional documents or provide us with any additional information we may require to keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
C. You will keep the Property in your possession in good condition, and repair. You will use the Property for its intended and lawful purposes. Unless otherwise agreed in writing, the Property will be located at your address listed on page 1 of this Contract.
D. You will not attempt to sell the Property (unless it is property identified inventory) or otherwise transfer any rights in the Property to anyone else, without our prior written consent.
E. You will pay all taxes and assessments on the Property as they become due.
F. You will notify us of any loss or damage to the Property. You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

DEFAULT: You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- A. You fail to perform any obligation that you have undertaken in this Contract.
B. We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.
If you default, you agree to pay our costs for collecting amounts owing, including, without limitation, court costs and fees for repossession, repair, storage and sale of the Property securing this Contract. You also agree to pay our reasonable attorneys' fees after default and referral to an attorney who is not our salaried employee.
If an event of default occurs as to any one of you, we may exercise our remedies against any or all of you.

REMEDIES: If you are in default on this Contract, we have all of the remedies provided by law and this Contract.

- A. We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
B. We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. Any amount we pay will be added to the amount you owe us and will be due immediately. This amount will earn finance charges from the date paid at the post-maturity rate described in the PROMISE TO PAY AND PAYMENT TERMS section until paid in full.
C. We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
D. We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises. We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward your obligations.
E. Except when prohibited by law, we may sue you for additional

amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that, subject to your right to recover such property, we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above.

INSURANCE: You agree to buy property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the PROPERTY INSURANCE section, or as we will otherwise require. You will name us as loss payee on any such policy. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase the insurance through any insurance company reasonably acceptable to us. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as a loss payee, we may obtain insurance to protect our interest in the Property. This insurance may include coverages not required of you. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn finance charges from the date paid at the post-maturity rate described in the PROMISE TO PAY AND PAYMENT TERMS section until paid in full.

OBLIGATIONS INDEPENDENT: Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- A. You must pay this Contract even if someone else has also signed it.
B. We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
C. We may release any security and you will still be obligated to pay this Contract.
D. If we give up any of our rights, it will not affect your duty to pay this Contract.
E. If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

WARRANTY: Warranty information is provided to you separately.

WAIVER: To the extent permitted by law, you agree to give up your rights to require us to do certain things. We are not required to: (1) demand payment of amounts due; (2) give notice that amounts due have not been paid, or have not been paid in the appropriate amount, time or manner; or (3) give notice that we intend to make, or are making, this Contract immediately due.

THIRD PARTY AGREEMENT

By signing below you agree to give us a security interest in the Property described in the SALE section. You also agree to the terms of this Contract, including the WAIVER section above, except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend, change this Contract, or release any party or property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.
Business Gas Sales, Inc.
Date 8-30-17
Signature Julie A. Peterson, VP

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

IF YOU ARE BUYING A USED VEHICLE, THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

ASSIGNMENT BY SELLER

Seller sells and assigns this Retail Installment Contract and Security Agreement, (Contract), to the Assignee, its successors and assigns, including all its rights, title and interest in this Contract, and any guarantee executed in connection with this Contract. Seller gives Assignee full power, either in its own name or in Seller's name, to take all legal or other actions which Seller could have taken under this Contract. (SEPARATE AGREEMENT: If this Assignment is made "under the terms of a separate agreement" as indicated on page 1, the terms of this assignment are described in a separate writing(s) and not as provided below.)

- Seller warrants:
A. This Contract represents a sale by Seller to Buyer on a time price basis and not on a cash basis.
B. The statements contained in this Contract are true and correct.
C. The down payment was made by this Buyer in the manner stated on page 1 of this Contract and, except for the application of any manufacturer's rebate, no part of the down payment was loaned or paid to the Buyer by Seller or Seller's representatives.
D. This sale was completed in accordance with all applicable federal and state laws and regulations.
E. This Contract is valid and enforceable in accordance with its terms.
F. The names and signatures on this Contract are not forged, fictitious or assumed, and are true and correct.
G. This Contract is vested in the Seller free of all liens, is not subject to any claims or defenses of the Buyer, and may be sold or assigned by the Seller.
H. A completely filled-in copy of this Contract was delivered to the Buyer at the time of execution.
I. The Vehicle has been delivered to the Buyer in good condition and has been accepted by Buyer.
J. Seller has or will perfect a security interest in the Property in favor of the Assignee.
If any of these warranties is breached or untrue, Seller will, upon Assignee's demand, purchase this Contract from Assignee. The purchase shall be in cash in the amount of the unpaid balance (including finance charges) plus the costs and expenses of Assignee, including attorneys' fees.

Seller will indemnify Assignee for any loss sustained by it because of judicial set-off or as the result of a recovery made against Assignee as a result of a claim or defense Buyer has against Seller.

Seller waives notice of the acceptance of this Assignment, notice of non-payment or non-performance and notice of any other remedies available to Assignee.

Assignee may, without notice to Seller, and without affecting the liability of Seller under this Assignment, compound or release any rights against, and grant extensions of time for payment to be made, to Buyer and any other person obligated under this Contract. UNLESS OTHERWISE INDICATED ON PAGE 1, THIS ASSIGNMENT IS WITHOUT RECOURSE.

WITH RECOURSE: If this Assignment is made "with recourse" as indicated on page 1, Assignee takes this Assignment with certain rights of recourse against Seller. Seller agrees that if the Buyer defaults on any obligation of payment or performance under this Contract, Seller will, upon demand, repurchase this Contract for the amount of the unpaid balance, including finance charges, due at that time.

COPY

Dealer Name: Franklin Chevrolet Chrysler Dodge Jeep

Dealer Phone #: 270-465-8113
 Dealer Fax #: 606-305-4002

PLEASE PRINT - INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.

INSTRUCTIONS:
 You may apply for credit in your name alone, whether or not you are married.
 (1) Please indicate whether you are applying for Individual Credit Joint Credit Community Property State Business Application
 (2) If you are applying for individual credit in your name and relying on your own income or assets and not the income or assets of another person as the basis of repayment of the credit requested, complete only Section A.
 (3) If you are applying for joint credit with another person, complete sections A and B. We intend to apply for joint credit.

Applicant _____ Co-Applicant _____
 * If you are married and live in a community property state, please complete Section A about yourself and Section B about your spouse. You must sign this application. Your spouse must sign this application only if she wishes to be a Co-Applicant.

A. APPLICANT INFORMATION									
Last Name PARSONS		First Name JODIE		Middle Initial A	Social Security Number [REDACTED]			Birth Date 08-03-1941	
Address [REDACTED] RD				Apt # / Suite #	P.O. Box	Rural Route	City CENTER	State KY	Zip 42214
Home Phone * [REDACTED] 757	Cell Phone *	Residential Status <input checked="" type="checkbox"/> Homeowner <input type="checkbox"/> Rent <input type="checkbox"/> Family <input type="checkbox"/> Other			Time at Address 21 Yrs. Mos.		Rent/Mtg. Pmt. \$ 0.00		
E-Mail Address				Driver's License No.		Driver's License State		Time at Previous Address Yrs. Mos.	
Previous Full Address (if less than 2 years)				Apt # / Suite #	P.O. Box	Rural Route	City	State	Zip
Employer Name BLUEGRASS GAS SALES INC				Employment Type <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other					
Salary [REDACTED] 0.00	Salary Type <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Annually			Occupation OWNER		Length of Employment 22 Yrs. Mos.		Work Phone Number * (270) 528-6503	
Previous Employer Name				Previous Employment Type <input type="checkbox"/> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Self-employed <input type="checkbox"/> Military <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Other					
Previous Occupation			Length of Employment Yrs. Mos.		Previous Work Phone Number				
Allimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered as a basis for repaying this obligation.									
Other Income (Monthly)		Source of Other Income [REDACTED]							
Comments									

AGREEMENT

You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether or not the application is approved. You certify that the information on the application and in any other application submitted to us, is true and complete. You understand that false statements may subject you to criminal penalties. The words "you," "your" and "yours" mean each person submitting this application. The words "we," "us," "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to the financial institutions disclosed to you by us the dealers; in addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. You agree that we may obtain a consumer credit report periodically from one or more consumer reporting agencies (credit bureaus) in connection with the proposed transaction and any update, renewal, refinancing, modification or extension of that transaction. You also agree that we or any affiliate of ours may obtain one or more consumer credit reports on you at any time whatsoever. If you ask, you will be told whether a credit report was requested, and if so, the name and address of any credit bureau from which we or our affiliate obtained your credit report. You agree that we may verify your employment, pay, assets and debts, and that anyone receiving a copy of this is authorized to provide us with such information. You further authorize us to gather whatever credit and employment history we consider necessary and appropriate in evaluating this application and any other applications submitted in connection with the proposed transaction. You understand that we will rely on the information in this credit application in making our decision. We may monitor and record telephone calls regarding your account for quality assurance, compliance, training, or similar purposes.

You consent to receive autodialed, pre-recorded and artificial voice calls and text messages for servicing and collection purposes from us at the telephone number(s) provided in this credit application, including any cell phone numbers. The consent applies to the dealer, who is the originating creditor in this transaction, as well as any assignee who may purchase your credit contract. You agree that this consent applies regardless of whether you agree to receive telemarketing/sales calls and text messages as provided below.

I consent to receive autodialed, pre-recorded and artificial voice telemarketing and sales calls and text messages from or on behalf of dealer (or any financing source to which dealer assigns my contract) at the telephone number(s) provided in this credit application, including any cell phone numbers. I understand that this consent is not a condition of purchase or credit.

Initial to consent here _____
 This application may be submitted to the following financial institutions [Name(s) and Address(es)] _____

BY SIGNING BELOW, YOU CERTIFY THAT YOU HAVE READ AND AGREE TO THE TERMS AND DISCLOSURES ON THE PAGES OF THIS APPLICATION.

X Jodie Parsons 8-30-11
 APPLICANT'S SIGNATURE DATE

FRANKLIN CHEVROLET CHRYSLER JEEP RAM USE ONLY											DEALER SECTION
Dealer #	Vehicle Type	Mileage	Product Type	Stock Number	Source			Certified Pre Owned <input type="checkbox"/>			
518466	New	250	Retail	HS554219							
Year	Make	Model		Trim	VIN						
2017	RAM	1500		TRADESMAN 4X4 CREW CAB 5'7"	B01C6RR7KT7HS554219						
Term	Cash Selling Price	Sales Tax	T & L	Cash Down	Front-End Fees	Rebate	Net Trade	Acq. Fee	Unpaid Balance		
75	42,480.00	2,264.00	511.00	0.00		4,750.00			40,505.00		
Accident/Health Ins.		Credit Life Insurance		Gap	Service Plan		Back-End Fees	Est. Amt. Financed			
								40,505.00			
MSRP	Invoice/Wholesale Value	Wholesale Source		Retail Value	Retail Source	Estimated Payment		Requested APR			
42,480.00	40,511.00							3.0			
Vehicle Bookout <input type="checkbox"/>	Bookout Date	Lender Program									
Vehicle Options											
Year	Make	Model			Trim						
Lienholder		Monthly Payment									

FEDERAL NOTICES

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT If applicable to your credit transaction, to help the government fight the funding of terrorism and money laundering activities, Federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information to identify you. You may also be asked to see your driver's license or other identifying documents.

STATE NOTICES

California Residents: An applicant, if married, may apply for a separate account.

Maine and Tennessee Residents: You must have physical damage insurance covering loss or damage to the vehicle for the term of the contract. For a lease, you must also have the liability insurance as described in the lease. You may purchase required insurance through any insurance agent or broker and from any insurance company that is reasonably acceptable to us. You are not required to deal with any of our affiliates when choosing an agent, broker or insurer. Your choice of a particular insurance agent, broker or insurer will not affect our credit decision, so long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements.

New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sales contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

New York Residents: In connection with your application for credit, a consumer report may be obtained from a consumer reporting agency (credit bureau). If credit is extended, the party or parties extending credit or holding such credit may order additional consumer reports in connection with any update, renewal or extension of the credit. If you ask, you will be told whether a consumer report was requested and, if so, the name and address of any consumer reporting agency (credit bureau) from which such credit report was obtained.

Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Rhode Island Residents: Consumer reports may be requested in connection with this application. Buyer has the right of free choice in selecting an insurer to provide insurance required in connection with this transaction subject to our reasonable approval in accordance with applicable law.

Vermont Residents: You authorize us and any financial institution with which this credit application is shared, and each of their respective employees or agents, to obtain and verify information about you (including one or more credit reports, information about your employment and banking and credit relationships) that they may deem necessary or appropriate in evaluating your credit application. If your credit application is approved and credit is granted, you also authorize the parties granting credit or holding your account, and their respective employees and agents, to obtain additional credit reports and other information about you in connection with reviewing the account, increasing the available credit on the account (if applicable), taking collection on the account, or for any other legitimate purpose.

Married Wisconsin Residents: No provision of any marital property agreement, any unilateral statement under Wis. Stat § 766.59 or any court decree under § 766.70 applied to marital property adversely affects our interest unless you furnish a copy of the agreement, statement, or court decree or we have actual knowledge of such adverse provision before credit is granted. If you are making this credit application individually and not jointly with your spouse, complete Section A about yourself and Section B about your non-applicant spouse. Your non-applicant spouse should not sign the credit application if you are applying for individual credit.

Borrower	Bluegrass Gas Sales	
Lender	Community Trust Bank	
ACCOUNT #:		
Loan Type	Vehicle	
AMOUNT OF LOAN:	\$ 42,419	
INTEREST RATE:	4.25%	
TERM:	60	
Loan Date	10/14/17	

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
09/14/17					\$42,418.80
10/14/17	\$787.39	30	\$148.18	\$639.21	\$41,779.59
11/14/17	\$787.39	31	\$150.81	\$636.58	\$41,143.00
12/14/17	\$787.39	30	\$143.72	\$643.67	\$40,499.33
01/14/18	\$787.39	31	\$146.19	\$641.20	\$39,858.13
02/14/18	\$787.39	31	\$143.87	\$643.52	\$39,214.61
03/14/18	\$787.39	28	\$127.85	\$659.54	\$38,555.07
04/14/18	\$787.39	31	\$139.17	\$648.22	\$37,906.85
05/14/18	\$787.39	30	\$132.41	\$654.98	\$37,251.87
06/14/18	\$787.39	31	\$134.46	\$652.93	\$36,598.95
07/14/18	\$787.39	30	\$127.85	\$659.54	\$35,939.40
08/14/18	\$787.39	31	\$129.73	\$657.66	\$35,281.74
09/14/18	\$787.39	31	\$127.35	\$660.04	\$34,621.70
10/14/18	\$787.39	30	\$120.94	\$666.45	\$33,955.25
11/14/18	\$787.39	31	\$122.56	\$664.83	\$33,290.42
12/14/18	\$787.39	30	\$116.29	\$671.10	\$32,619.32
01/14/19	\$787.39	31	\$117.74	\$669.65	\$31,949.67
02/14/19	\$787.39	31	\$115.33	\$672.06	\$31,277.61
03/14/19	\$787.39	28	\$101.97	\$685.42	\$30,592.19
04/14/19	\$787.39	31	\$110.43	\$676.96	\$29,915.23
05/14/19	\$787.39	30	\$104.50	\$682.89	\$29,232.34
06/14/19	\$787.39	31	\$105.52	\$681.87	\$28,550.46
07/14/19	\$787.39	30	\$99.73	\$687.66	\$27,862.80
08/14/19	\$787.39	31	\$100.57	\$686.82	\$27,175.99
09/14/19	\$787.39	31	\$98.09	\$689.30	\$26,486.69
10/14/19	\$787.39	30	\$92.52	\$694.87	\$25,791.82
11/14/19	\$787.39	31	\$93.10	\$694.29	\$25,097.53
12/14/19	\$787.39	30	\$87.67	\$699.72	\$24,397.81
01/14/20	\$787.39	31	\$88.07	\$699.32	\$23,698.49
02/14/20	\$787.39	31	\$85.54	\$701.85	\$22,996.64
03/14/20	\$787.39	29	\$77.65	\$709.74	\$22,286.90
04/14/20	\$787.39	31	\$80.45	\$706.94	\$21,579.96
05/14/20	\$787.39	30	\$75.38	\$712.01	\$20,867.95
06/14/20	\$787.39	31	\$75.32	\$712.07	\$20,155.89

Borrower	Bluegrass Gas Sales	
Lender	Community Trust Bank	
ACCOUNT #:		
Loan Type	Vehicle	
AMOUNT OF LOAN:	\$ 42,419	
INTEREST RATE:	4.25%	
TERM:	60	
Loan Date	10/14/17	

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
07/14/20	\$787.39	30	\$70.41	\$716.98	\$19,438.90
08/14/20	\$787.39	31	\$70.17	\$717.22	\$18,721.68
09/14/20	\$787.39	31	\$67.58	\$719.81	\$18,001.87
10/14/20	\$787.39	30	\$62.88	\$724.51	\$17,277.36
11/14/20	\$787.39	31	\$62.36	\$725.03	\$16,552.33
12/14/20	\$787.39	30	\$57.82	\$729.57	\$15,822.76
01/14/21	\$787.39	31	\$57.11	\$730.28	\$15,092.49
02/14/21	\$787.39	31	\$54.48	\$732.91	\$14,359.58
03/14/21	\$787.39	28	\$46.82	\$740.57	\$13,619.00
04/14/21	\$787.39	31	\$49.16	\$738.23	\$12,880.77
05/14/21	\$787.39	30	\$44.99	\$742.40	\$12,138.37
06/14/21	\$787.39	31	\$43.81	\$743.58	\$11,394.80
07/14/21	\$787.39	30	\$39.80	\$747.59	\$10,647.21
08/14/21	\$787.39	31	\$38.43	\$748.96	\$9,898.26
09/14/21	\$787.39	31	\$35.73	\$751.66	\$9,146.59
10/14/21	\$787.39	30	\$31.95	\$755.44	\$8,391.15
11/14/21	\$787.39	31	\$30.29	\$757.10	\$7,634.05
12/14/21	\$787.39	30	\$26.67	\$760.72	\$6,873.33
01/14/22	\$787.39	31	\$24.81	\$762.58	\$6,110.75
02/14/22	\$787.39	31	\$22.06	\$765.33	\$5,345.42
03/14/22	\$787.39	28	\$17.43	\$769.96	\$4,575.45
04/14/22	\$787.39	31	\$16.52	\$770.87	\$3,804.58
05/14/22	\$787.39	30	\$13.29	\$774.10	\$3,030.48
06/14/22	\$787.39	31	\$10.94	\$776.45	\$2,254.03
07/14/22	\$787.39	30	\$7.87	\$779.52	\$1,474.51
08/14/22	\$787.39	31	\$5.32	\$782.07	\$692.44
09/14/22	\$787.39	31	\$2.50	\$784.89	-\$92.45

Borrower	Bluegrass Gas Sales	
Lender	Huntington National Bank	
ACCOUNT #:		
Loan Type	Vehicle	
AMOUNT OF LOAN:	\$ 40,000	
INTEREST RATE:	4.93%	
TERM:	60	
Loan Date	07/20/20	

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
07/20/20					\$40,000.00
08/20/20	\$755.00	31	\$167.48	\$587.52	\$39,412.48
09/20/20	\$755.00	31	\$165.02	\$589.98	\$38,822.51
10/20/20	\$755.00	30	\$157.31	\$597.69	\$38,224.82
11/20/20	\$755.00	31	\$160.05	\$594.95	\$37,629.87
12/20/20	\$755.00	30	\$152.48	\$602.52	\$37,027.35
01/20/21	\$755.00	31	\$155.04	\$599.96	\$36,427.39
02/20/21	\$755.00	31	\$152.53	\$602.47	\$35,824.92
03/20/21	\$755.00	28	\$135.49	\$619.51	\$35,205.40
04/20/21	\$755.00	31	\$147.41	\$607.59	\$34,597.81
05/20/21	\$755.00	30	\$140.19	\$614.81	\$33,983.00
06/20/21	\$755.00	31	\$142.29	\$612.71	\$33,370.29
07/20/21	\$755.00	30	\$135.22	\$619.78	\$32,750.51
08/20/21	\$755.00	31	\$137.13	\$617.87	\$32,132.64
09/20/21	\$755.00	31	\$134.54	\$620.46	\$31,512.19
10/20/21	\$755.00	30	\$127.69	\$627.31	\$30,884.88
11/20/21	\$755.00	31	\$129.32	\$625.68	\$30,259.19
12/20/21	\$755.00	30	\$122.61	\$632.39	\$29,626.81
01/20/22	\$755.00	31	\$124.05	\$630.95	\$28,995.86
02/20/22	\$755.00	31	\$121.41	\$633.59	\$28,362.27
03/20/22	\$755.00	28	\$107.26	\$647.74	\$27,714.53
04/20/22	\$755.00	31	\$116.04	\$638.96	\$27,075.57
05/20/22	\$755.00	30	\$109.71	\$645.29	\$26,430.29
06/20/22	\$755.00	31	\$110.67	\$644.33	\$25,785.95
07/20/22	\$755.00	30	\$104.49	\$650.51	\$25,135.44
08/20/22	\$755.00	31	\$105.25	\$649.75	\$24,485.68
09/20/22	\$755.00	31	\$102.52	\$652.48	\$23,833.21
10/20/22	\$755.00	30	\$96.57	\$658.43	\$23,174.78
11/20/22	\$755.00	31	\$97.04	\$657.96	\$22,516.82
12/20/22	\$755.00	30	\$91.24	\$663.76	\$21,853.06
01/20/23	\$755.00	31	\$91.50	\$663.50	\$21,189.56
02/20/23	\$755.00	31	\$88.72	\$666.28	\$20,523.28
03/20/23	\$755.00	28	\$77.62	\$677.38	\$19,845.90
04/20/23	\$755.00	31	\$83.10	\$671.90	\$19,174.00

Borrower	Bluegrass Gas Sales	
Lender	Huntington National Bank	
ACCOUNT #:		
Loan Type	Vehicle	
AMOUNT OF LOAN:	\$ 40,000	
INTEREST RATE:	4.93%	
TERM:	60	
Loan Date	07/20/20	

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
05/20/23	\$755.00	30	\$77.69	\$677.31	\$18,496.69
06/20/23	\$755.00	31	\$77.45	\$677.55	\$17,819.14
07/20/23	\$755.00	30	\$72.20	\$682.80	\$17,136.34
08/20/23	\$755.00	31	\$71.75	\$683.25	\$16,453.10
09/20/23	\$755.00	31	\$68.89	\$686.11	\$15,766.99
10/20/23	\$755.00	30	\$63.89	\$691.11	\$15,075.88
11/20/23	\$755.00	31	\$63.12	\$691.88	\$14,384.00
12/20/23	\$755.00	30	\$58.28	\$696.72	\$13,687.28
01/20/24	\$755.00	31	\$57.31	\$697.69	\$12,989.59
02/20/24	\$755.00	31	\$54.39	\$700.61	\$12,288.98
03/20/24	\$755.00	29	\$48.14	\$706.86	\$11,582.12
04/20/24	\$755.00	31	\$48.50	\$706.50	\$10,875.62
05/20/24	\$755.00	30	\$44.07	\$710.93	\$10,164.68
06/20/24	\$755.00	31	\$42.56	\$712.44	\$9,452.24
07/20/24	\$755.00	30	\$38.30	\$716.70	\$8,735.55
08/20/24	\$755.00	31	\$36.58	\$718.42	\$8,017.12
09/20/24	\$755.00	31	\$33.57	\$721.43	\$7,295.69
10/20/24	\$755.00	30	\$29.56	\$725.44	\$6,570.25
11/20/24	\$755.00	31	\$27.51	\$727.49	\$5,842.76
12/20/24	\$755.00	30	\$23.68	\$731.32	\$5,111.44
01/20/25	\$755.00	31	\$21.40	\$733.60	\$4,377.84
02/20/25	\$755.00	31	\$18.33	\$736.67	\$3,641.17
03/20/25	\$755.00	28	\$13.77	\$741.23	\$2,899.94
04/20/25	\$755.00	31	\$12.14	\$742.86	\$2,157.09
05/20/25	\$755.00	30	\$8.74	\$746.26	\$1,410.83
06/20/25	\$755.00	31	\$5.91	\$749.09	\$661.73
07/20/25	\$755.00	30	\$2.68	\$752.32	-\$90.59

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
06/14/20					\$74,500.00
07/14/20	\$ 0.00	30	\$229.62	\$0.00	\$74,729.62
08/14/20	\$ 0.00	31	\$237.28	\$0.00	\$74,966.90
09/14/20	\$ 0.00	31	\$237.28	\$0.00	\$75,204.18
10/14/20	\$ 0.00	30	\$229.62	\$0.00	\$75,433.80
11/14/20	\$ 0.00	31	\$237.28	\$0.00	\$75,671.08
12/14/20	\$ 0.00	30	\$229.62	\$0.00	\$75,900.70
01/14/21	\$ 0.00	31	\$237.28	\$0.00	\$76,137.98
02/14/21	\$ 0.00	31	\$237.28	\$0.00	\$76,375.26
03/14/21	\$ 0.00	28	\$214.32	\$0.00	\$76,589.57
04/14/21	\$ 0.00	31	\$237.28	\$0.00	\$76,826.85
05/14/21	\$ 0.00	30	\$229.62	\$0.00	\$77,056.47
06/14/21	\$ 363.00	31	\$237.28	\$125.72	\$76,930.75
07/14/21	\$ 363.00	30	\$229.62	\$133.38	\$76,797.37
08/14/21	\$ 363.00	31	\$237.28	\$125.72	\$76,671.65
09/14/21	\$ 363.00	31	\$237.28	\$125.72	\$76,545.93
10/14/21	\$ 363.00	30	\$229.62	\$133.38	\$76,412.55
11/14/21	\$ 363.00	31	\$237.28	\$125.72	\$76,286.83
12/14/21	\$ 363.00	30	\$229.62	\$133.38	\$76,153.45
01/14/22	\$ 363.00	31	\$237.28	\$125.72	\$76,027.73
02/14/22	\$ 363.00	31	\$237.28	\$125.72	\$75,902.01
03/14/22	\$ 363.00	28	\$214.32	\$148.68	\$75,753.32
04/14/22	\$ 363.00	31	\$237.28	\$125.72	\$75,627.60
05/14/22	\$ 363.00	30	\$229.62	\$133.38	\$75,494.22
06/14/22	\$ 363.00	31	\$237.28	\$125.72	\$75,368.50
07/14/22	\$ 363.00	30	\$229.62	\$133.38	\$75,235.12
08/14/22	\$ 363.00	31	\$237.28	\$125.72	\$75,109.40
09/14/22	\$ 363.00	31	\$239.22	\$123.78	\$74,985.62
10/14/22	\$ 363.00	30	\$231.12	\$131.88	\$74,853.74
11/14/22	\$ 363.00	31	\$238.40	\$124.60	\$74,729.14
12/14/22	\$ 363.00	30	\$230.33	\$132.67	\$74,596.47
01/14/23	\$ 363.00	31	\$237.58	\$125.42	\$74,471.06
02/14/23	\$ 363.00	31	\$237.19	\$125.81	\$74,345.24
03/14/23	\$ 363.00	28	\$213.87	\$149.13	\$74,196.11
04/14/23	\$ 363.00	31	\$236.31	\$126.69	\$74,069.42
05/14/23	\$ 363.00	30	\$228.30	\$134.70	\$73,934.72
06/14/23	\$ 363.00	31	\$235.48	\$127.52	\$73,807.20
07/14/23	\$ 363.00	30	\$227.49	\$135.51	\$73,671.68
08/14/23	\$ 363.00	31	\$234.64	\$128.36	\$73,543.32
09/14/23	\$ 363.00	31	\$234.23	\$128.77	\$73,414.55

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
10/14/23	\$ 363.00	30	\$226.28	\$136.72	\$73,277.83
11/14/23	\$ 363.00	31	\$233.38	\$129.62	\$73,148.22
12/14/23	\$ 363.00	30	\$225.46	\$137.54	\$73,010.67
01/14/24	\$ 363.00	31	\$232.53	\$130.47	\$72,880.21
02/14/24	\$ 363.00	31	\$232.12	\$130.88	\$72,749.32
03/14/24	\$ 363.00	29	\$216.75	\$146.25	\$72,603.08
04/14/24	\$ 363.00	31	\$231.24	\$131.76	\$72,471.31
05/14/24	\$ 363.00	30	\$223.37	\$139.63	\$72,331.68
06/14/24	\$ 363.00	31	\$230.37	\$132.63	\$72,199.06
07/14/24	\$ 363.00	30	\$222.53	\$140.47	\$72,058.59
08/14/24	\$ 363.00	31	\$229.50	\$133.50	\$71,925.09
09/14/24	\$ 363.00	31	\$229.08	\$133.92	\$71,791.16
10/14/24	\$ 363.00	30	\$221.27	\$141.73	\$71,649.44
11/14/24	\$ 363.00	31	\$228.20	\$134.80	\$71,514.64
12/14/24	\$ 363.00	30	\$220.42	\$142.58	\$71,372.06
01/14/25	\$ 363.00	31	\$227.32	\$135.68	\$71,236.37
02/14/25	\$ 363.00	31	\$226.88	\$136.12	\$71,100.26
03/14/25	\$ 363.00	28	\$204.53	\$158.47	\$70,941.79
04/14/25	\$ 363.00	31	\$225.94	\$137.06	\$70,804.74
05/14/25	\$ 363.00	30	\$218.23	\$144.77	\$70,659.97
06/14/25	\$ 363.00	31	\$225.05	\$137.95	\$70,522.02
07/14/25	\$ 363.00	30	\$217.36	\$145.64	\$70,376.38
08/14/25	\$ 363.00	31	\$224.14	\$138.86	\$70,237.52
09/14/25	\$ 363.00	31	\$223.70	\$139.30	\$70,098.23
10/14/25	\$ 363.00	30	\$216.06	\$146.94	\$69,951.28
11/14/25	\$ 363.00	31	\$222.79	\$140.21	\$69,811.07
12/14/25	\$ 363.00	30	\$215.17	\$147.83	\$69,663.24
01/14/26	\$ 363.00	31	\$221.87	\$141.13	\$69,522.12
02/14/26	\$ 363.00	31	\$221.42	\$141.58	\$69,380.54
03/14/26	\$ 363.00	28	\$199.59	\$163.41	\$69,217.13
04/14/26	\$ 363.00	31	\$220.45	\$142.55	\$69,074.58
05/14/26	\$ 363.00	30	\$212.90	\$150.10	\$68,924.48
06/14/26	\$ 363.00	31	\$219.52	\$143.48	\$68,781.00
07/14/26	\$ 363.00	30	\$212.00	\$151.00	\$68,630.00
08/14/26	\$ 363.00	31	\$218.58	\$144.42	\$68,485.58
09/14/26	\$ 363.00	31	\$218.12	\$144.88	\$68,340.70
10/14/26	\$ 363.00	30	\$210.64	\$152.36	\$68,188.34
11/14/26	\$ 363.00	31	\$217.18	\$145.82	\$68,042.51
12/14/26	\$ 363.00	30	\$209.72	\$153.28	\$67,889.23
01/14/27	\$ 363.00	31	\$216.22	\$146.78	\$67,742.46

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
02/14/27	\$ 363.00	31	\$215.76	\$147.24	\$67,595.21
03/14/27	\$ 363.00	28	\$194.45	\$168.55	\$67,426.66
04/14/27	\$ 363.00	31	\$214.75	\$148.25	\$67,278.41
05/14/27	\$ 363.00	30	\$207.36	\$155.64	\$67,122.78
06/14/27	\$ 363.00	31	\$213.78	\$149.22	\$66,973.56
07/14/27	\$ 363.00	30	\$206.43	\$156.57	\$66,816.99
08/14/27	\$ 363.00	31	\$212.81	\$150.19	\$66,666.79
09/14/27	\$ 363.00	31	\$212.33	\$150.67	\$66,516.12
10/14/27	\$ 363.00	30	\$205.02	\$157.98	\$66,358.14
11/14/27	\$ 363.00	31	\$211.35	\$151.65	\$66,206.48
12/14/27	\$ 363.00	30	\$204.06	\$158.94	\$66,047.54
01/14/28	\$ 363.00	31	\$210.36	\$152.64	\$65,894.90
02/14/28	\$ 363.00	31	\$209.87	\$153.13	\$65,741.77
03/14/28	\$ 363.00	29	\$195.87	\$167.13	\$65,574.65
04/14/28	\$ 363.00	31	\$208.85	\$154.15	\$65,420.50
05/14/28	\$ 363.00	30	\$201.64	\$161.36	\$65,259.14
06/14/28	\$ 363.00	31	\$207.85	\$155.15	\$65,103.98
07/14/28	\$ 363.00	30	\$200.66	\$162.34	\$64,941.64
08/14/28	\$ 363.00	31	\$206.83	\$156.17	\$64,785.48
09/14/28	\$ 363.00	31	\$206.34	\$156.66	\$64,628.82
10/14/28	\$ 363.00	30	\$199.20	\$163.80	\$64,465.02
11/14/28	\$ 363.00	31	\$205.32	\$157.68	\$64,307.33
12/14/28	\$ 363.00	30	\$198.21	\$164.79	\$64,142.54
01/14/29	\$ 363.00	31	\$204.29	\$158.71	\$63,983.83
02/14/29	\$ 363.00	31	\$203.78	\$159.22	\$63,824.61
03/14/29	\$ 363.00	28	\$183.61	\$179.39	\$63,645.22
04/14/29	\$ 363.00	31	\$202.71	\$160.29	\$63,484.92
05/14/29	\$ 363.00	30	\$195.67	\$167.33	\$63,317.60
06/14/29	\$ 363.00	31	\$201.66	\$161.34	\$63,156.26
07/14/29	\$ 363.00	30	\$194.66	\$168.34	\$62,987.92
08/14/29	\$ 363.00	31	\$200.61	\$162.39	\$62,825.53
09/14/29	\$ 363.00	31	\$200.10	\$162.90	\$62,662.63
10/14/29	\$ 363.00	30	\$193.14	\$169.86	\$62,492.76
11/14/29	\$ 363.00	31	\$199.04	\$163.96	\$62,328.80
12/14/29	\$ 363.00	30	\$192.11	\$170.89	\$62,157.91
01/14/30	\$ 363.00	31	\$197.97	\$165.03	\$61,992.88
02/14/30	\$ 363.00	31	\$197.44	\$165.56	\$61,827.32
03/14/30	\$ 363.00	28	\$177.86	\$185.14	\$61,642.18
04/14/30	\$ 363.00	31	\$196.33	\$166.67	\$61,475.51
05/14/30	\$ 363.00	30	\$189.48	\$173.52	\$61,301.98

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
06/14/30	\$ 363.00	31	\$195.24	\$167.76	\$61,134.23
07/14/30	\$ 363.00	30	\$188.43	\$174.57	\$60,959.65
08/14/30	\$ 363.00	31	\$194.15	\$168.85	\$60,790.81
09/14/30	\$ 363.00	31	\$193.61	\$169.39	\$60,621.42
10/14/30	\$ 363.00	30	\$186.85	\$176.15	\$60,445.27
11/14/30	\$ 363.00	31	\$192.51	\$170.49	\$60,274.78
12/14/30	\$ 363.00	30	\$185.78	\$177.22	\$60,097.56
01/14/31	\$ 363.00	31	\$191.41	\$171.59	\$59,925.97
02/14/31	\$ 363.00	31	\$190.86	\$172.14	\$59,753.83
03/14/31	\$ 363.00	28	\$171.89	\$191.11	\$59,562.72
04/14/31	\$ 363.00	31	\$189.70	\$173.30	\$59,389.43
05/14/31	\$ 363.00	30	\$183.05	\$179.95	\$59,209.48
06/14/31	\$ 363.00	31	\$188.58	\$174.42	\$59,035.05
07/14/31	\$ 363.00	30	\$181.96	\$181.04	\$58,854.01
08/14/31	\$ 363.00	31	\$187.45	\$175.55	\$58,678.46
09/14/31	\$ 363.00	31	\$186.89	\$176.11	\$58,502.34
10/14/31	\$ 363.00	30	\$180.32	\$182.68	\$58,319.66
11/14/31	\$ 363.00	31	\$185.74	\$177.26	\$58,142.40
12/14/31	\$ 363.00	30	\$179.21	\$183.79	\$57,958.61
01/14/32	\$ 363.00	31	\$184.59	\$178.41	\$57,780.20
02/14/32	\$ 363.00	31	\$184.03	\$178.97	\$57,601.23
03/14/32	\$ 363.00	29	\$171.62	\$191.38	\$57,409.85
04/14/32	\$ 363.00	31	\$182.85	\$180.15	\$57,229.70
05/14/32	\$ 363.00	30	\$176.39	\$186.61	\$57,043.09
06/14/32	\$ 363.00	31	\$181.68	\$181.32	\$56,861.77
07/14/32	\$ 363.00	30	\$175.26	\$187.74	\$56,674.03
08/14/32	\$ 363.00	31	\$180.50	\$182.50	\$56,491.53
09/14/32	\$ 363.00	31	\$179.92	\$183.08	\$56,308.45
10/14/32	\$ 363.00	30	\$173.55	\$189.45	\$56,119.00
11/14/32	\$ 363.00	31	\$178.74	\$184.26	\$55,934.74
12/14/32	\$ 363.00	30	\$172.40	\$190.60	\$55,744.14
01/14/33	\$ 363.00	31	\$177.54	\$185.46	\$55,558.68
02/14/33	\$ 363.00	31	\$176.95	\$186.05	\$55,372.63
03/14/33	\$ 363.00	28	\$159.29	\$203.71	\$55,168.92
04/14/33	\$ 363.00	31	\$175.71	\$187.29	\$54,981.63
05/14/33	\$ 363.00	30	\$169.46	\$193.54	\$54,788.10
06/14/33	\$ 363.00	31	\$174.50	\$188.50	\$54,599.59
07/14/33	\$ 363.00	30	\$168.29	\$194.71	\$54,404.88
08/14/33	\$ 363.00	31	\$173.28	\$189.72	\$54,215.16
09/14/33	\$ 363.00	31	\$172.67	\$190.33	\$54,024.83

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
10/14/33	\$ 363.00	30	\$166.51	\$196.49	\$53,828.34
11/14/33	\$ 363.00	31	\$171.44	\$191.56	\$53,636.78
12/14/33	\$ 363.00	30	\$165.32	\$197.68	\$53,439.10
01/14/34	\$ 363.00	31	\$170.20	\$192.80	\$53,246.30
02/14/34	\$ 363.00	31	\$169.59	\$193.41	\$53,052.89
03/14/34	\$ 363.00	28	\$152.62	\$210.38	\$52,842.50
04/14/34	\$ 363.00	31	\$168.30	\$194.70	\$52,647.80
05/14/34	\$ 363.00	30	\$162.27	\$200.73	\$52,447.07
06/14/34	\$ 363.00	31	\$167.04	\$195.96	\$52,251.11
07/14/34	\$ 363.00	30	\$161.05	\$201.95	\$52,049.16
08/14/34	\$ 363.00	31	\$165.77	\$197.23	\$51,851.94
09/14/34	\$ 363.00	31	\$165.14	\$197.86	\$51,654.08
10/14/34	\$ 363.00	30	\$159.21	\$203.79	\$51,450.29
11/14/34	\$ 363.00	31	\$163.87	\$199.13	\$51,251.15
12/14/34	\$ 363.00	30	\$157.97	\$205.03	\$51,046.12
01/14/35	\$ 363.00	31	\$162.58	\$200.42	\$50,845.70
02/14/35	\$ 363.00	31	\$161.94	\$201.06	\$50,644.64
03/14/35	\$ 363.00	28	\$145.69	\$217.31	\$50,427.33
04/14/35	\$ 363.00	31	\$160.61	\$202.39	\$50,224.94
05/14/35	\$ 363.00	30	\$154.80	\$208.20	\$50,016.74
06/14/35	\$ 363.00	31	\$159.30	\$203.70	\$49,813.04
07/14/35	\$ 363.00	30	\$153.53	\$209.47	\$49,603.57
08/14/35	\$ 363.00	31	\$157.98	\$205.02	\$49,398.56
09/14/35	\$ 363.00	31	\$157.33	\$205.67	\$49,192.89
10/14/35	\$ 363.00	30	\$151.62	\$211.38	\$48,981.51
11/14/35	\$ 363.00	31	\$156.00	\$207.00	\$48,774.51
12/14/35	\$ 363.00	30	\$150.33	\$212.67	\$48,561.84
01/14/36	\$ 363.00	31	\$154.67	\$208.33	\$48,353.51
02/14/36	\$ 363.00	31	\$154.00	\$209.00	\$48,144.51
03/14/36	\$ 363.00	29	\$143.44	\$219.56	\$47,924.96
04/14/36	\$ 363.00	31	\$152.64	\$210.36	\$47,714.59
05/14/36	\$ 363.00	30	\$147.07	\$215.93	\$47,498.66
06/14/36	\$ 363.00	31	\$151.28	\$211.72	\$47,286.94
07/14/36	\$ 363.00	30	\$145.75	\$217.25	\$47,069.69
08/14/36	\$ 363.00	31	\$149.91	\$213.09	\$46,856.60
09/14/36	\$ 363.00	31	\$149.24	\$213.76	\$46,642.84
10/14/36	\$ 363.00	30	\$143.76	\$219.24	\$46,423.60
11/14/36	\$ 363.00	31	\$147.86	\$215.14	\$46,208.45
12/14/36	\$ 363.00	30	\$142.42	\$220.58	\$45,987.88
01/14/37	\$ 363.00	31	\$146.47	\$216.53	\$45,771.35

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
02/14/37	\$ 363.00	31	\$145.78	\$217.22	\$45,554.12
03/14/37	\$ 363.00	28	\$131.05	\$231.95	\$45,322.17
04/14/37	\$ 363.00	31	\$144.35	\$218.65	\$45,103.52
05/14/37	\$ 363.00	30	\$139.02	\$223.98	\$44,879.54
06/14/37	\$ 363.00	31	\$142.94	\$220.06	\$44,659.47
07/14/37	\$ 363.00	30	\$137.65	\$225.35	\$44,434.12
08/14/37	\$ 363.00	31	\$141.52	\$221.48	\$44,212.64
09/14/37	\$ 363.00	31	\$140.81	\$222.19	\$43,990.46
10/14/37	\$ 363.00	30	\$135.59	\$227.41	\$43,763.04
11/14/37	\$ 363.00	31	\$139.38	\$223.62	\$43,539.43
12/14/37	\$ 363.00	30	\$134.20	\$228.80	\$43,310.62
01/14/38	\$ 363.00	31	\$137.94	\$225.06	\$43,085.57
02/14/38	\$ 363.00	31	\$137.22	\$225.78	\$42,859.79
03/14/38	\$ 363.00	28	\$123.30	\$239.70	\$42,620.09
04/14/38	\$ 363.00	31	\$135.74	\$227.26	\$42,392.83
05/14/38	\$ 363.00	30	\$130.66	\$232.34	\$42,160.49
06/14/38	\$ 363.00	31	\$134.28	\$228.72	\$41,931.77
07/14/38	\$ 363.00	30	\$129.24	\$233.76	\$41,698.01
08/14/38	\$ 363.00	31	\$132.81	\$230.19	\$41,467.82
09/14/38	\$ 363.00	31	\$132.07	\$230.93	\$41,236.89
10/14/38	\$ 363.00	30	\$127.10	\$235.90	\$41,000.99
11/14/38	\$ 363.00	31	\$130.59	\$232.41	\$40,768.57
12/14/38	\$ 363.00	30	\$125.66	\$237.34	\$40,531.23
01/14/39	\$ 363.00	31	\$129.09	\$233.91	\$40,297.32
02/14/39	\$ 363.00	31	\$128.34	\$234.66	\$40,062.66
03/14/39	\$ 363.00	28	\$115.25	\$247.75	\$39,814.91
04/14/39	\$ 363.00	31	\$126.81	\$236.19	\$39,578.72
05/14/39	\$ 363.00	30	\$121.99	\$241.01	\$39,337.71
06/14/39	\$ 363.00	31	\$125.29	\$237.71	\$39,100.00
07/14/39	\$ 363.00	30	\$120.51	\$242.49	\$38,857.51
08/14/39	\$ 363.00	31	\$123.76	\$239.24	\$38,618.27
09/14/39	\$ 363.00	31	\$123.00	\$240.00	\$38,378.27
10/14/39	\$ 363.00	30	\$118.29	\$244.71	\$38,133.55
11/14/39	\$ 363.00	31	\$121.45	\$241.55	\$37,892.01
12/14/39	\$ 363.00	30	\$116.79	\$246.21	\$37,645.80
01/14/40	\$ 363.00	31	\$119.90	\$243.10	\$37,402.70
02/14/40	\$ 363.00	31	\$119.13	\$243.87	\$37,158.82
03/14/40	\$ 363.00	29	\$110.71	\$252.29	\$36,906.53
04/14/40	\$ 363.00	31	\$117.54	\$245.46	\$36,661.08
05/14/40	\$ 363.00	30	\$113.00	\$250.00	\$36,411.08

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
06/14/40	\$ 363.00	31	\$115.97	\$247.03	\$36,164.04
07/14/40	\$ 363.00	30	\$111.46	\$251.54	\$35,912.51
08/14/40	\$ 363.00	31	\$114.38	\$248.62	\$35,663.89
09/14/40	\$ 363.00	31	\$113.59	\$249.41	\$35,414.47
10/14/40	\$ 363.00	30	\$109.15	\$253.85	\$35,160.63
11/14/40	\$ 363.00	31	\$111.98	\$251.02	\$34,909.61
12/14/40	\$ 363.00	30	\$107.60	\$255.40	\$34,654.21
01/14/41	\$ 363.00	31	\$110.37	\$252.63	\$34,401.58
02/14/41	\$ 363.00	31	\$109.57	\$253.43	\$34,148.15
03/14/41	\$ 363.00	28	\$98.23	\$264.77	\$33,883.38
04/14/41	\$ 363.00	31	\$107.92	\$255.08	\$33,628.30
05/14/41	\$ 363.00	30	\$103.65	\$259.35	\$33,368.95
06/14/41	\$ 363.00	31	\$106.28	\$256.72	\$33,112.23
07/14/41	\$ 363.00	30	\$102.06	\$260.94	\$32,851.28
08/14/41	\$ 363.00	31	\$104.63	\$258.37	\$32,592.91
09/14/41	\$ 363.00	31	\$103.81	\$259.19	\$32,333.72
10/14/41	\$ 363.00	30	\$99.66	\$263.34	\$32,070.38
11/14/41	\$ 363.00	31	\$102.14	\$260.86	\$31,809.52
12/14/41	\$ 363.00	30	\$98.04	\$264.96	\$31,544.56
01/14/42	\$ 363.00	31	\$100.47	\$262.53	\$31,282.03
02/14/42	\$ 363.00	31	\$99.63	\$263.37	\$31,018.66
03/14/42	\$ 363.00	28	\$89.23	\$273.77	\$30,744.89
04/14/42	\$ 363.00	31	\$97.92	\$265.08	\$30,479.81
05/14/42	\$ 363.00	30	\$93.94	\$269.06	\$30,210.76
06/14/42	\$ 363.00	31	\$96.22	\$266.78	\$29,943.98
07/14/42	\$ 363.00	30	\$92.29	\$270.71	\$29,673.27
08/14/42	\$ 363.00	31	\$94.51	\$268.49	\$29,404.78
09/14/42	\$ 363.00	31	\$93.65	\$269.35	\$29,135.43
10/14/42	\$ 363.00	30	\$89.80	\$273.20	\$28,862.23
11/14/42	\$ 363.00	31	\$91.92	\$271.08	\$28,591.15
12/14/42	\$ 363.00	30	\$88.12	\$274.88	\$28,316.28
01/14/43	\$ 363.00	31	\$90.19	\$272.81	\$28,043.46
02/14/43	\$ 363.00	31	\$89.32	\$273.68	\$27,769.78
03/14/43	\$ 363.00	28	\$79.89	\$283.11	\$27,486.67
04/14/43	\$ 363.00	31	\$87.54	\$275.46	\$27,211.21
05/14/43	\$ 363.00	30	\$83.87	\$279.13	\$26,932.08
06/14/43	\$ 363.00	31	\$85.78	\$277.22	\$26,654.86
07/14/43	\$ 363.00	30	\$82.16	\$280.84	\$26,374.01
08/14/43	\$ 363.00	31	\$84.00	\$279.00	\$26,095.01
09/14/43	\$ 363.00	31	\$83.11	\$279.89	\$25,815.12

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
10/14/43	\$ 363.00	30	\$79.57	\$283.43	\$25,531.69
11/14/43	\$ 363.00	31	\$81.32	\$281.68	\$25,250.01
12/14/43	\$ 363.00	30	\$77.83	\$285.17	\$24,964.83
01/14/44	\$ 363.00	31	\$79.51	\$283.49	\$24,681.34
02/14/44	\$ 363.00	31	\$78.61	\$284.39	\$24,396.95
03/14/44	\$ 363.00	29	\$72.69	\$290.31	\$24,106.64
04/14/44	\$ 363.00	31	\$76.78	\$286.22	\$23,820.42
05/14/44	\$ 363.00	30	\$73.42	\$289.58	\$23,530.84
06/14/44	\$ 363.00	31	\$74.94	\$288.06	\$23,242.78
07/14/44	\$ 363.00	30	\$71.64	\$291.36	\$22,951.42
08/14/44	\$ 363.00	31	\$73.10	\$289.90	\$22,661.52
09/14/44	\$ 363.00	31	\$72.18	\$290.82	\$22,370.69
10/14/44	\$ 363.00	30	\$68.95	\$294.05	\$22,076.64
11/14/44	\$ 363.00	31	\$70.31	\$292.69	\$21,783.96
12/14/44	\$ 363.00	30	\$67.14	\$295.86	\$21,488.10
01/14/45	\$ 363.00	31	\$68.44	\$294.56	\$21,193.54
02/14/45	\$ 363.00	31	\$67.50	\$295.50	\$20,898.04
03/14/45	\$ 363.00	28	\$60.12	\$302.88	\$20,595.16
04/14/45	\$ 363.00	31	\$65.59	\$297.41	\$20,297.75
05/14/45	\$ 363.00	30	\$62.56	\$300.44	\$19,997.31
06/14/45	\$ 363.00	31	\$63.69	\$299.31	\$19,698.00
07/14/45	\$ 363.00	30	\$60.71	\$302.29	\$19,395.71
08/14/45	\$ 363.00	31	\$61.77	\$301.23	\$19,094.49
09/14/45	\$ 363.00	31	\$60.81	\$302.19	\$18,792.30
10/14/45	\$ 363.00	30	\$57.92	\$305.08	\$18,487.22
11/14/45	\$ 363.00	31	\$58.88	\$304.12	\$18,183.10
12/14/45	\$ 363.00	30	\$56.04	\$306.96	\$17,876.15
01/14/46	\$ 363.00	31	\$56.93	\$306.07	\$17,570.08
02/14/46	\$ 363.00	31	\$55.96	\$307.04	\$17,263.04
03/14/46	\$ 363.00	28	\$49.66	\$313.34	\$16,949.70
04/14/46	\$ 363.00	31	\$53.98	\$309.02	\$16,640.69
05/14/46	\$ 363.00	30	\$51.29	\$311.71	\$16,328.98
06/14/46	\$ 363.00	31	\$52.01	\$310.99	\$16,017.98
07/14/46	\$ 363.00	30	\$49.37	\$313.63	\$15,704.35
08/14/46	\$ 363.00	31	\$50.02	\$312.98	\$15,391.37
09/14/46	\$ 363.00	31	\$49.02	\$313.98	\$15,077.39
10/14/46	\$ 363.00	30	\$46.47	\$316.53	\$14,760.86
11/14/46	\$ 363.00	31	\$47.01	\$315.99	\$14,444.88
12/14/46	\$ 363.00	30	\$44.52	\$318.48	\$14,126.40
01/14/47	\$ 363.00	31	\$44.99	\$318.01	\$13,808.39

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
02/14/47	\$ 363.00	31	\$43.98	\$319.02	\$13,489.37
03/14/47	\$ 363.00	28	\$38.81	\$324.19	\$13,165.17
04/14/47	\$ 363.00	31	\$41.93	\$321.07	\$12,844.10
05/14/47	\$ 363.00	30	\$39.59	\$323.41	\$12,520.69
06/14/47	\$ 363.00	31	\$39.88	\$323.12	\$12,197.57
07/14/47	\$ 363.00	30	\$37.60	\$325.40	\$11,872.16
08/14/47	\$ 363.00	31	\$37.81	\$325.19	\$11,546.98
09/14/47	\$ 363.00	31	\$36.78	\$326.22	\$11,220.75
10/14/47	\$ 363.00	30	\$34.58	\$328.42	\$10,892.34
11/14/47	\$ 363.00	31	\$34.69	\$328.31	\$10,564.03
12/14/47	\$ 363.00	30	\$32.56	\$330.44	\$10,233.59
01/14/48	\$ 363.00	31	\$32.59	\$330.41	\$9,903.18
02/14/48	\$ 363.00	31	\$31.54	\$331.46	\$9,571.72
03/14/48	\$ 363.00	29	\$28.52	\$334.48	\$9,237.24
04/14/48	\$ 363.00	31	\$29.42	\$333.58	\$8,903.66
05/14/48	\$ 363.00	30	\$27.44	\$335.56	\$8,568.10
06/14/48	\$ 363.00	31	\$27.29	\$335.71	\$8,232.39
07/14/48	\$ 363.00	30	\$25.37	\$337.63	\$7,894.77
08/14/48	\$ 363.00	31	\$25.14	\$337.86	\$7,556.91
09/14/48	\$ 363.00	31	\$24.07	\$338.93	\$7,217.98
10/14/48	\$ 363.00	30	\$22.25	\$340.75	\$6,877.23
11/14/48	\$ 363.00	31	\$21.90	\$341.10	\$6,536.13
12/14/48	\$ 363.00	30	\$20.15	\$342.85	\$6,193.27
01/14/49	\$ 363.00	31	\$19.73	\$343.27	\$5,850.00
02/14/49	\$ 363.00	31	\$18.63	\$344.37	\$5,505.63
03/14/49	\$ 363.00	28	\$15.84	\$347.16	\$5,158.47
04/14/49	\$ 363.00	31	\$16.43	\$346.57	\$4,811.90
05/14/49	\$ 363.00	30	\$14.83	\$348.17	\$4,463.73
06/14/49	\$ 363.00	31	\$14.22	\$348.78	\$4,114.95
07/14/49	\$ 363.00	30	\$12.68	\$350.32	\$3,764.63
08/14/49	\$ 363.00	31	\$11.99	\$351.01	\$3,413.62
09/14/49	\$ 363.00	31	\$10.87	\$352.13	\$3,061.49
10/14/49	\$ 363.00	30	\$9.44	\$353.56	\$2,707.93
11/14/49	\$ 363.00	31	\$8.62	\$354.38	\$2,353.55
12/14/49	\$ 363.00	30	\$7.25	\$355.75	\$1,997.81
01/14/50	\$ 363.00	31	\$6.36	\$356.64	\$1,641.17
02/14/50	\$ 363.00	31	\$5.23	\$357.77	\$1,283.40
03/14/50	\$ 363.00	28	\$3.69	\$359.31	\$924.09
04/14/50	\$ 363.00	31	\$2.94	\$360.06	\$564.03
05/14/50	\$ 363.00	30	\$1.74	\$361.26	\$202.77

Borrower	Bluegrass Gas Sales	
Lender	US Small Business Admin	
ACCOUNT #:	4522677906	
Loan Type	EIDL - COVID Relief	
AMOUNT OF LOAN:	\$ 74,500	
INTEREST RATE:	3.75%	
TERM:	360	
Loan Date	06/14/20	

12 months Interest Only / Amort 348 Months - Total 360 Months

DATE	PAYMENT	# Days	INTEREST	PRINCIPLE	BALANCE
06/14/20	\$ 363.00	31	\$0.65	\$362.35	-\$159.58

REVENUE REQUIREMENT CALCULATION - OPERATING RATIO METHOD

(Method commonly used by investor owned utilities and/or non-profit entities that do not have long-term debt outstanding.)

Pro forma Operating Expenses Before Income Taxes	\$419,298.00
Operating Ratio	0.88
Sub-Total	476,475.00
Less: Pro forma Operating Expenses Before Income Taxes	-419,298.00
Net Income Allowable	57,177.00
Add: Provision for State and Federal Income Taxes, if Applicable (see footnote)	
Interest Expense	
Pro forma Operating Expenses Before Taxes	419,298.00
Cost of Natural Gas (water utilities should leave this blank)	
Total Revenue Requirement	476,475.00
Less: Other Operating Revenue	
Non-operating Revenue	
Interest Income	
Total Revenue Required from Rates for Service	476,475.00
Less: Revenue from Sales at Present Rates	345,160.54
Required Revenue Increase	131,314.46

Required Revenue Increase stated as a Percentage of Revenue at Present Rates	38.04%
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Provision for Income Taxes - Calculation of Tax Gross-Up Factor

Revenue	NOT APPLICABLE	1
Less: 5% State Tax		-0.05
Sub-Total		0.95
Less: Federal Tax, 15% of Sub-Total		-0.1425
Percent Change in NOI		0.8075
Factor (Revenue of 1 divided by change in NOI)		1.23839
Times: Allowable Net Income		57,177.00
Net Income Before Taxes		70,807.43
Difference Equals Provision for State and Federal Income Taxes		13,630.43

Notes: (1) Natural gas utilities should deduct their cost of natural gas from pro forma operating expenses before performing the operating ratio calculation. The cost of natural gas should be added back and included in pro forma operating expenses when determining the total revenue requirement. (2) A provision for state and federal income taxes should only be included in the calculation of revenue requirements for utilities that file income tax returns and are liable for the payment of state and federal income taxes. Utilities whose income flows through to its owner's income tax returns for tax purposes should not include a provision for income taxes. (3) The conversion factor above is calculated using the minimum federal tax rate. Adjustment may be warranted where the actual federal tax rate exceeds the minimum federal tax rate.