

COMMONWEALTH OF KENTUCKY
BEFORE THE PUBLIC SERVICE COMMISSION

In the Matter of:

ELECTRONIC APPLICATION OF)
MOUNTAIN WATER DISTRICT FOR A) CASE NO. 2025-00327
GENERAL ADJUSTMENT OF WATER)
RATES)

**MOUNTAIN WATER DISTRICT'S RESPONSE TO
COMMISSION STAFF'S THIRD REQUEST FOR INFORMATION**

Mountain Water District submits its Response to Commission Staff's Third Request for Information.

Dated: February 13, 2026

Respectfully submitted,



Gerald E. Wuetcher
Tina C. Frederick
Stoll Keenon Ogden PLLC
300 West Vine Street, Suite 2100
Lexington, Kentucky 40507-1801
Telephone: (859) 231-3000
Fax: (859) 259-3517
gerald.wuetcher@skofirm.com
tina.frederick@skofirm.com

Counsel for Mountain Water District

CERTIFICATE OF SERVICE

In accordance with 807 KAR 5:001, Section 8, and the Public Service Commission's Order of July 22, 2021 in Case No. 2020-00085, I certify that this document was transmitted to the Public Service Commission on February 13, 2026 and that there is currently no party that the Public Service Commission has excused from participation by electronic means in this proceeding.



Counsel for Mountain Water District

MOUNTAIN WATER DISTRICT

Response to Commission Staff's Third Request for Information Case No. 2025-00327

Question No. 3-1

Responding Witness: Tammy Olson/Legal Counsel

- Q-3-1. Refer to Mountain District's response to Commission Staff's First Request for Information (Staff's First Request), Item 1-33 Workpapers Excel Document, Sewer Pro Forma Rev Req Tab, and Mountain District's response to Commission Staff's Second Request for Information (Staff's Second Request), Item 8. Mountain District's response to Staff's Second Request, Item 8, states the sewer rates have produced sufficient revenues to provide adequate sewer service. The Excel Document provided in response to Staff's First Request, Item 1-33 indicates a revenue increase of \$448,910, or 15.83 percent, is required to reach the required revenues for sewer operations from Pro Forma Phase 3 Rate Retail Revenues. Explain how Mountain District concluded that a sewer rate increase is not needed given that Mountain District own calculations concluded that a 15.83 percent increase is needed.**
- A-3-1. Mountain Water District ("the District") objects to the request on grounds of relevance. The District's application addresses only its water operations. The rates for the District's sewer operations are not relevant to determining whether the proposed rates for water service are reasonable.

Notwithstanding that objection, the District states that Mr. Lawless's projections indicate that, while the present rates for sewer service will not generate the level of revenue that the Public Service Commission's rate making methodology deems adequate, they will generate a positive cash flow. The District's Board of Commissioners believes that this level of revenue is sufficient to provide adequate sewer service and will not result in any degradation or reduction in the quality of sewer service that the District currently provides. The Public Service Commission has on several occasions held that, so long as a utility's rates are sufficient to avoid any degradation or reduction in service quality, a utility is not obligated to adjust its sewer service rates to the level required by the Commission's ratemaking formula. *See, e.g., Electronic Application of Southern Water and Sewer District for an Alternative Rate Adjustment*, Case No. 2022-00099 (Ky. PSC Dec. 20, 2022), Order at 23 ("A utility may assess rates that fail to produce a level of revenues that accepted ratemaking methodologies would regard as sufficient or adequate.") *See also Utilities Operating Co. v King*, 143 So.2d 854, 45 PUR3d 439, 443 (Fla. 1962) ("[I]n the absence of some showing that the service to the public will suffer by allowing the utility to charge rates which will not produce a fair return, the utility and not the Commission has the right of decision as to the rates it will charge so long as they do not exceed those which would produce a fair return as determined by the Commission.")

The third phase of the 53 percent rate adjustment that the Public Service Commission ordered in Case No. 2022-00367 became effective October 31, 2025. In light of this recent increase, the District's Board of Commissioners did not believe a request for an additional 15 percent increase was appropriate. The District's Board of Commissioners, however, is closely monitoring the financial condition of the District's sewer operations and, if additional revenues are needed to maintain service quality, it will act accordingly.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
Case No. 2025-00327**

Question No. 3-2

Responding Witness: Mike Spears

- Q-3-2. Refer to Mountain District's response to Staff's First Request, Item 43, 1- 43a General Ledger 2024 Excel Document, Account 7006.06, General R & M. Refer specifically to the December 31, 2024 Inventory Adjustment of \$292,757.83.**
- a. Provide details of the adjustment, including a description of items replenished by this adjustment.**
 - b. Confirm no part of the inventory adjustment is comprised of any items applicable to the sewer division.**
 - c. If not confirmed, provide the amount of the adjustment that should have been allocated to sewer.**
- A-3-2.
- a. General Ledger inventories are adjusted just once each year at the year's end. The inventory adjustment is a net entry from December 2023 to December 2024 based upon the District's inventory counts.
 - b. Mountain Water District is unable to confirm that no part of the inventory adjustment is comprised of sewer division items because in 2023 the inventory clerk did not track sewer items separately. In 2024 the Ampstun program, which handles all the District's purchase orders, has some sewer items in its inventory.
 - c. Since items are not delineated in inventory as belonging to sewer operations or water operations, a reasonable allocation approach is to use the 88 percent (water operations) to 12 percent (sewer operations) allocation that Mr. Lawless used for allocations in his rate study. This adjustment was inadvertently omitted from the cost-of-service study.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
Case No. 2025-00327**

Question No. 3-3

Responding Witness: Mike Spears

Q-3-3. Refer to Mountain District's 2019 through 2024 audited financial statements, specifically the balance sheet inventory balances listed in the table below.

Year	Audit Listed Amount
2019	\$322,595
2020	279,476
2021	382,079
2022	425,650
2023	530,468
2024	237,710

- a. State whether these inventory balances are for water only or combined water and sewer inventories.**
- b. Provide an explanation for the decrease in inventory from \$530,468 in 2023 to \$237,710 in 2024.**
- c. Provide the dates of all actual physical inventory counts that occurred during 2023 through 2025.**
- d. Provide written policies and procedures for inventory counts.**

- A-3-3.
- a. The inventory balances for years 2019 through 2023 are for water only. In 2024, the Ampstun software was in use and the inventory balance for that year would have had both sewer and water items, but mostly water.
 - b. Mountain Water District personnel conduct the inventories and provide the District's accountants and auditors with the results of their inventories. The accountants and auditors only adjust the inventory as of December 31 of each year based on these inventories. In my discussion with District personnel, it appears that the District may have prior to December 31, 2023, increased its inventories of parts and supplies to avoid shortages that were common during Covid pandemic due to delayed deliveries and that, as the pandemic subsided, the District resume a lower inventory level. Moreover, significant inflation occurred in the Covid and post-Covid periods, which would have increased the cost of the parts and supplies purchased during that period.

- c. Physical inventory counts are typically performed in the first week of the new year. The warehouse manager prior to 2024 tried to keep the inventory running perpetually on paper but adjustments were made on counts.
- d. Inventory counts are completed and submitted by all applicable personnel by the second week of January each year.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
Case No. 2025-00327**

Question No. 3-4

Responding Witnesses: Carrie Hatfield/Mike Spears

- Q-3-4. Refer to Mountain District's Response to Staff's Second Request, Item 15. Account Number 4719, Misc Revenues shows a balance of \$39,895 but has just one entry in the general ledger with no explanation of the amount. State the components of this specific account and whether each one, individually, is expected to recur.**
- A-3-4. Mountain Water District has been unable to locate any details for the entry. We believe the entry may have been a correction for a prior period. The entry is not recurring and should not be included in the determination of the District's revenue requirement.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
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Question No. 3-5

Responding Witness: Kevin Lowe

Q-3-5. Refer to Mountain District's Response to Staff's First Request, Item 35 and Application, Adjustment L. The Application, Adjustment L states a total of 99 meter installations at \$115,904 in cost. The response to Staff's First Request, Item 35, states a total of 111 meter installations with total revenues of \$137,824.92. Provide an explanation for the discrepancy.

A-3-5. During the test period, Mountain Water District made ninety-nine meter installations. During the same period, customers made payments for 111 meter connections. Several factors can cause a difference in the number of meter connections and meter connection fee revenue. For example, a customer may make payment for a meter installation, but the customer's structure is not ready for the connection. Similarly, the District may receive payment for a meter installation, but inclement winter weather, a weather emergency, or a water main break may delay the meter installation.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
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Question No. 3-6

Responding Witness: Legal Counsel

- Q-3-6. Refer to Application, Exhibit 12, Statement of Revenue Requirements. Confirm the Pro Forma Operating Expenses are misstated and should have been listed as \$11,542,785 instead of \$1,542,785. If not confirmed, explain this response and include all supporting documentation in Excel spreadsheet format with all formulas, columns, and rows unprotected and fully accessible.**
- A-3-6. Due to a typographical error, Pro Forma Operating Expenses was incorrectly listed in Exhibit 12 of the Application as \$1,542,785. The correct amount is \$11,542,785.

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
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Question No. 3-7

Responding Witness: Carrie Hatfield

Q-3-7. Refer to Mountain District's Response to Staff's Second Request, Item 27, Attachment 27a, page 6, O'Reilly Invoice. The O'Reilly Invoice for \$6,299.89 does not indicate the service performed. Provide a description of the work done to result in the invoice.

A-3-7. The transaction was the purchase of a motor for Truck #157.

MOUNTAIN WATER DISTRICT

Response to Commission Staff's Third Request for Information Case No. 2025-00327

Question No. 3-8

Responding Witness: Jack Scott Lawless

Q-3-8. Refer to Application, Schedule of Adjusted Operations (SAO), Exhibit 7, page 3, Adjustment D. Mountain District stated this revenue was billed in error and should not have been included as part of sales. Explain whether Mountain District's 2024 annual and audit reports reflect the removal of those revenues.

A-3-8. The annual report and audit report accurately reflect the removal of those revenues. The billing error was recorded as part of a credit entry to the water sales revenue account. Upon discovering the error, correction was made as a part of a debit entry to record customer billing adjustments.

The billing error is also properly accounted for in test-year and pro forma operations as presented in [Application, Exhibit 7](#). Total test-year Water Sales shown on page 1 of the Exhibit, \$9,878,486, matches the audited amount shown as Total Metered Sales in Mountain District's 2024 Annual Report for water operations. Adjustment D does not change this amount in pro forma operations. Adjustment D was made to remove the effect of the error from both sales and billing adjustments only to provide clarity when reconciling test-year water sales revenue to the test-year billing analysis.

MOUNTAIN WATER DISTRICT

Response to Commission Staff's Third Request for Information Case No. 2025-00327

Question No. 3-9

Responding Witness: Mike Spears

Q-3-9. Refer to Application, SAO, Exhibit 7, page 3, Adjustment C. Provide any calculations used to determine the \$233,893 amount in Excel spreadsheet format with all formulas, columns, and rows unprotected and fully accessible.

A-3-9. See the electronic file containing Attachment_3-9_AccountsReceivableWorkbook.xlsx, which is embedded in this Response and also filed separately with the Response.

The worksheet entitled "ACCTS REC ADJUSTMENTS" shows the calculation of total water and sewer revenue accruing in December 2024 but not billed until January 2025. The total amount (\$632,613.18) is shown as "Prorata Adjustment" on the worksheet entitled "ACCTS REC LEAD SHEET". Revenue for three billing cycles were not on December aging and are not included in the "Prorata Adjustment" but are listed separately (total amount of \$432,884.17) on ACCTS REC LEAD SHEET as "Cycles Not on A/R".

ACCTS REC LEAD SHEET shows the calculation of the total Accounts Receivable (Water and Sewer) of \$1,857,310.05. It further shows the calculation of Accounts Receivable for Sewer as \$385,145.45. Subtracting Accounts Receivable for Sewer (\$385,145.45) from Total Accounts Receivable (\$1,857,310.05) results in Accounts Receivable for Water Operations of \$1,472,164.59. The adjusting entry of \$233,892.79 was made to the trial balance amount for Account 1411.00 after other adjusting journal entries had been made to reach \$1,472,164.59. See [1-43a_TrialBalanceWorksheet-CSACC01.xls](#), lines 219-230.

Please note the difference in the meter reading dates set forth in ACCTS REC ADJUSTMENTS and those in Mr. Lawless's cost-of-service study.¹ Each meter reading cycle is longer than one day. ACCTS REC ADJUSTMENTS refers to each meter reading cycle by the date of the first day of the cycle. In Mr. Lawless's cost-of-service study, the last day of a meter reading cycle is used to refer to the cycle.

¹ [Application, Exhibit 18 at 13.](#)

MOUNTAIN WATER DISTRICT

Response to Commission Staff's Third Request for Information Case No. 2025-00327

Question No. 3-10

Responding Witnesses: Tammy Olson/Carrie Hatfield/Legal Counsel

Q-3-10. Refer to Mountain District's Response to Staff's First Request, Item 26, Attachment 1-26. Provide any calculations used to calculate the required employee contribution level and explain how this level of contribution is fair, just and reasonable.

A-3-10. The District interprets the question as requesting how the District determined that each full-time employee should receive, at no cost, term life insurance coverage of one year's annual salary but not less than \$50,000.

The District believes that Utility Management Group ("UMG") provided this benefit amount when it operated the District's facilities under a management agreement. When the District terminated the agreement and again assumed responsibility for operating the District's facilities, its Board of Commissioners elected to retain UMG's existing benefit levels to encourage employee retention. The Board of Commissioners has since taken the position that any reduction in this and other benefits would lessen its ability to compete for qualified and experienced employees with specific skills in the local labor market.

The District believes that, when the District's total employee compensation package is considered relative to the labor market, the level of this benefit is appropriate and reasonable and assists the District in attracting and retaining qualified employees. The Public Service Commission has recently allowed water districts to recover the full cost of such a benefit through their rates. *See, e.g., Electronic Application of Ohio County Water District for a Rate Adjustment Pursuant to 807 KAR 5:076, Case No. 2024-00127 (Ky. PSC Feb. 18, 2025) (allowing recovery of premiums for \$70,000 of life insurance coverage provided at no cost to employees); Electronic Application of North Marshall Water District for a Rate Adjustment Pursuant to 807 KAR 5:076, Case No. 2023-00134 (Ky. PSC Dec. 22, 2023) (allowing recovery of premiums for \$50,000 of life insurance coverage provided at no cost to employees); Electronic Application of West Daviess County Water District for an Alternative Rate, Case No. 2020-00196 (Ky. PSC Dec. 30, 2020) (allowing recovery of premiums for \$50,000 of life insurance coverage provided at no cost to employees (includes \$10,000 of coverage for employee family members)).* For a discussion of the competitive nature of Mountain Water District's labor market and the need to maintain an competitive wage and benefit package, see [Ms. Olson's testimony](#).

MOUNTAIN WATER DISTRICT

**Response to Commission Staff's Third Request for Information
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Question No. 3-11

Responding Witness: Mike Spears

Q-3-11. Refer to Mountain District's Response to Staff's Second Request, Item 27.

- a. Explain whether Mountain District capitalized portions of its materials expenses during the test year. If yes, provide the dollar amount of capitalization done during the test year and generally state what they were for.**
- b. State whether Mountain District has written capitalization practices or general rules for what purchases should be capitalized. If yes, provide this information.**

- A-3-11. a. Mountain Water District capitalized monthly portions of its materials expense during the test period. The total capitalized during the test period was \$123,121.01. This amount was for water taps.
- b. Mountain Water District typically capitalizes an expenditure of \$1,000 or more if it extends an asset's useful life. Expenditures that are deemed capital expenditures are not coded to Account 7006.06 but to Account 1050.00 or 1057.17 (depending on whether the expenditure is related to water operations or to sewer operations).

MOUNTAIN WATER DISTRICT

Response to Commission Staff's Third Request for Information Case No. 2025-00327

Question No. 3-12

Responding Witnesses: Jack Scott Lawless/Tammy Olson/Legal Counsel

Q-3-12. Explain if Mountain District has performed a depreciation study since its last rate case. If not, explain why.

A-3-12. As noted in its Application, Mountain Water District (“the District”) has not performed a depreciation study since its last rate case. See [Application, paragraph 23](#). It has never performed or commissioned a depreciation study. Under current Public Service Commission practice and procedure, water districts are not required to perform depreciation studies.

To the District’s knowledge, only one water district under the Public Service Commission’s jurisdiction has been required to provide a depreciation study in support of its proposed depreciation expense and that study was rejected by the Commission. *See Application of Northern Kentucky Water District for Approval of Depreciation Study*, Case No. 2006-00398 (Ky. PSC Nov. 21, 2007), Order at 1-2 (“Traditional depreciation studies analyze a utility’s historic plant addition and retirement information to determine anticipated service lives. . . . Due to the detailed information and expense required to perform a traditional depreciation study using generally accepted practices, no water district operating under the Commission’s jurisdiction has ever filed such a study for Commission review.”).¹

In lieu of a depreciation study, the District has followed the Public Service Commission’s practice of relying upon average service lives set forth in the National Association of Regulatory Utility Commissioners’ (“NARUC”) publication, *Depreciation Practices for*

¹ In Case No. 2002-00105, the Public Service Commission ordered , Northern Kentucky Water District (“NKWD”) to perform a depreciation study. *Application of Northern Kentucky Water District for (A) An Adjustment of Rates; (B) A Certificate of Public Convenience and Necessity for Improvements to Water Facilities if Necessary; and (C) Issuance of Bonds*, Case No. 2002-00105 (Ky. PSC Apr. 30, 2003), Order at 29. In Case No. 2006-00398, NKWD submitted a depreciation study based upon a review of the depreciation rates of 17 regional water utilities in the states of Indiana, Kentucky, Missouri, and Ohio. The Commission expressed several concerns with this study, including (1) the study’s failure to explain or identify the characteristics that each member of the proxy group had in common with NKWD; (2) the study’s failure to explain how the proxy group members developed their depreciation rates; and (3) the presence of only three Kentucky water suppliers in the proxy group. Order of Nov. 21, 2007 at 2-3. At the Commission’s direction, NKWD submitted a revised study, which was also rejected. In large measure, the Commission rejected the original and revised studies because the recommended service lives for certain asset groups fell outside the ranges set forth in the publication *Depreciation Practices for Small Water Utilities*. *Id.* at 5. It ultimately ordered the use of the mid-point of the average service lives found in *Depreciation Practices for Small Water Utilities*.

Small Water Utilities.² In Case No. 2014-00342, the Public Service Commission explained its reasoning for using the NARUC publication:

[A] depreciation study requires detailed information and is expensive to complete, and, therefore, no water district operating under the Commission’s jurisdiction has an approved study. The absence of a depreciation study does not prevent the Commission from reviewing the depreciation practices of those utilities. Historically, the Commission has relied upon the National Association of Regulatory Utility Commissioners (“NARUC”) Study of Depreciation Practices for Small Water Utilities (“NARUC Study”), dated August 15, 1979, to evaluate the reasonableness of a water utility’s depreciation practices. The NARUC Study outlines expected life ranges for asset groups, and an adjustment is made when a water utility is using a depreciation life that falls outside this range.

...

When a water utility has not provided an approved depreciation study or evidence to support its proposed depreciation lives, the Commission has traditionally utilized the mid-point life of the NARUC Study expected life range.³

The District’s review of Public Service Commission orders found no formal proceeding in which the NARUC publication was examined, reviewed, or otherwise analyzed nor was any order discussing why the use of the publication to determine the service life of water utility’s assets for ratemaking purposes was reasonable. Similarly, it found no order explaining why the use of mid-point of the publication’s service life range was appropriate or reasonable.

In 1979, NARUC’s Subcommittee on Depreciation issued *Depreciation Practices for Small Water Utilities* “to assist the state commissions in establishing depreciation rates for small water utilities.”⁴ The Subcommittee “analyzed data from various states and water utilities from which it selected typical average service lives and net plant accounts.”⁵ It assumed that “small water utilities use the same construction techniques, have similar equipment, maintenance standards and accounting practices as those in the

² For a copy of this publication, see Mountain Water District’s Response to Commission Staff’s Second Request for Information, [Attachment 2-24](#).

³ *Application of Mountain Water District for An Adjustment of Water and Sewer Rates*, Case No. 2014-00342 (Ky. PSC Oct. 9, 2015), Order at 23-24.

⁴ National Association of Regulatory Utility Commissioners, *Depreciation Practices for Small Water Utilities* (Washington, D.C. Aug. 15, 1979) at iii.

⁵ *Id.*

selected sample; therefore, the small water utility average service lives and depreciation rates would be similar to those used by the average water utility.”⁶ Recognizing that most small utilities lacked sufficient records to use the survivor curve method to reliably develop an average service life for their depreciable plant, the Subcommittee found that “engineering judgment estimates of service life expectancies may be appropriate,” but recognized that the lack of data made it difficult to make a proper estimate.⁷ To assist their estimates, the Subcommittee developed a table that reflected “a range of average service lives currently being used by water utilities throughout the country for water facilities designed and installed and maintained in accordance with good water works practice.”⁸ In its publication, the Subcommittee did not identify the number of utilities whose average service lives were used to compile the ranges, the areas in which utilities operate, or any unique conditions (e.g., topography, climate, soil conditions) which the utilities may have, nor did it make any suggestion or recommendation that the average service life be based upon the use of mid-point of the range stated in the table. The Subcommittee cautioned the lives set forth in the table “**are intended as a guide; longer or shorter lives should be used where conditions warrant.**”⁹

In this proceeding, the District proposes to use for ratemaking purposes the mid-point of the NARUC publication’s average service life range for all plant assets **except water mains**. For water mains, it proposes an average service life of 50 years, which is within the range set forth in the NARUC publication but reflects the unique conditions under which the District operates. In his testimony, Mr. Lawless provides evidence to support a shorter average service life.

Mr. Lawless testified that harsh soil conditions in the District’s territory significantly reduce the service life of the District’s water mains and justify the use of an average service life shorter than the midpoint of the NARUC publication’s average service life range. His position is supported by two studies that the District has previously brought to the Public Service Commission’s attention. In a 2012 study,¹⁰ the American Water Works Association (“AWWA”) reported the average estimated service lives by pipe material. For medium-sized utilities in the South (as the District is categorized), ductile iron pipe installed in “benign” conditions has a 105-year average service life; installations in “harsh” conditions have service lives of 55 years. Harsh conditions include, among other things, those conditions favorable for galvanic corrosion. In a separate study,¹¹ the Ductile Iron Pipe Research Association (DIPRA) has provided extensive information regarding the potential of a soil to exhibit the resistivity that enables aggressive galvanic corrosion. Among the factors which promote harsh soil conditions are cinders, mine

⁶ *Id.* at iii-iv.

⁷ *Id.* at 9

⁸ *Id.* at 10.

⁹ *Id.* at 11 (emphasis added).

¹⁰ American Water Works Association, *Buried No Longer: Confronting America’s Water Infrastructure Challenge* (2012).

¹¹ Ductile Iron Pipe Research Association, *The Design Decision Model* (May 2018).

waste, peat bog, landfill, fly ash and coal.¹² In its study, AWWA assigned PVC pipe an average service life of 55 years regardless of installation conditions.

Mr. Lawless further refers to the testimony of Ms. Connie Allen, a licensed professional engineer, who testified in the District's last rate proceeding¹³ that the vast majority of the ductile iron pipe in the District's system was installed as part of a Kentucky Department of Highways utility relocation or an Abandoned Mine Lands project. In the former case, the line would likely be installed just inside, or just outside, the highway right-of-way. The latter case results in trenches cut in soil laden with coal mining waste and cinders. Numerous reports have attributed increases in resistivity of soils to chlorides (salts) applied to roads in icy conditions. Chloride is an ion known to cause corrosion and effects are seen as much as 100 feet away from the application.¹⁴

The harsh soil conditions of the District's service territory is a condition that the Subcommittee on Depreciation would have expected regulators to considered in determining the appropriate average service life of the District's water mains – one that warranted a shorter average service life with the range established in *Depreciation Practices for Small Water Utilities*.

Another condition is the District's high rate of unaccounted-for water loss. The Public Service Commission has previously found a water utility's unaccounted-for water loss rate is an indicator that of the condition of a utility's water mains and should be considered in assigning an average service life for those mains - a lower water loss rate warranting a longer average service life and a higher water loss rate requiring a shorter average service life.¹⁵

¹² *Id.* at 5.

¹³ Written Testimony of Connie Lea Allen at 11-12 (filed as Exhibit 8 to Application in Case No. 2022-00366 (Ky. PSC filed Feb. 17, 2023))

¹⁴ U.S. Department of Agriculture, Potential Mobility of Road Salt – Soil Interpretation for the Soil Survey of the State of Connecticut (September 2017)

¹⁵ *Application of Pendleton County Water District for An Adjustment In Rates Pursuant to the Alternative Rate Filing Procedure for Small Utilities*, Case No. 2012-00413 (Ky. PSC Dec. 20, 2012), Order at 4 (citing the utility's "low incidence of water loss" as a basis for using a 75-year average service life).

MOUNTAIN WATER DISTRICT

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Question No. 3-13

Responding Witnesses: Carrie Hatfield/Tammy Olson/Mike Spears

Q-3-13. Refer to Application, Exhibit 12, Short-Term Debt.

- a. Provide the 2023, 2024, and 2025 short-term debt payments.**
- b. Provide any written policies or procedures for how Mountain District approves entering into short-term debt**

- A-3-13. a. See Attachment 3-13a and Attachment_3-13a_ShortTermDebt.xlsx, which is embedded in this Response and also filed separately with this Response.
- b. Mountain Water District has no written policies or procedures for its entry into short-term debt.

The District uses the following process for the issuance of short-term debt: First, the District determines whether adequate cash funds are available to purchase the good or service and whether a cash purchase is in the District's best interest. If cash funds are not available or a cash purchase is not in the District's best interest, the District will consider the issuance of a note not to exceed a period of two years. It will also determine whether payment for the purchase over a period longer than two years is in the District's best interest. If a longer payment period is necessary or preferable, the District will seek a two-year note that can be renewed for an additional two-year period. (For such notes, the District will renew the note either before or at the end of the initial two-year period for another two years. Renewal involves the issuance of another two-year note for the unpaid balance on the initial two-year note.) Generally, the District will not extend payment on a note (initial issuance and renewals) for an aggregate period exceeding four years.

The District's staff and financial advisors periodically review the outstanding two-year notes to determine if the District's financial condition will permit early satisfaction and if early satisfaction is in the District's best financial interest. They also review these notes to determine if any note should be renewed.

No note is issued or renewed without consulting and obtaining the authorization of the District's Board of Commissioners.

No note is issued for a period exceeding two years unless prior authorization from the Public Service Commission is obtained. No note is refunded or renewed for an aggregate period exceeding six years without first obtaining Public Service Commission authorization.

Attachment 3-13a

**SHORT-TERM DEBT PAYMENTS
(2023-2025)**

Loan No.	2023			2024			2025		
	Principal	Interest	Ending Balance	Principal	Interest	Ending Balance	Principal	Interest	Ending Balance
60100625912-3	\$21,522.19	\$4,602.81	\$ 48,962.52	\$27,508.09	\$ 3,366.91	\$ 21,454.43	\$ 21,501.93	\$ 647.45	\$ -
60100638217-3	\$ 6,837.19	\$ 574.65	\$ 15,410.18	\$ 7,617.00	\$ 363.84	\$ 7,793.18	\$ 7,793.18	\$ 125.69	\$ -
60100638218-3	\$ 6,838.29	\$ 573.32	\$ 15,365.96	\$ 7,619.12	\$ 361.72	\$ 7,746.84	\$ 7,746.84	\$ 124.38	\$ -
60100638220-3	\$15,636.61	\$1,359.50	\$ 40,865.79	\$20,929.15	\$ 1,029.41	\$ 19,936.64	\$ 19,936.64	\$ 321.76	\$ -
60100638221-3	\$10,561.22	\$ 918.13	\$ 27,601.03	\$14,134.86	\$ 696.19	\$ 13,466.17	\$ 13,466.17	\$ 217.34	\$ -
60100639231-3	\$17,982.06	\$ 646.38	\$ 17,036.29	\$17,036.29	\$ 321.54	\$ -			
60100639232-3	\$ 7,725.75	\$ 413.48	\$ 9,409.60	\$ 9,408.94	\$ 179.74	\$ 0.66			
60100639233-3	\$ 7,725.75	\$ 413.48	\$ 9,409.60	\$ 9,408.94	\$ 179.74	\$ 0.66			
60100639237-3	\$ 7,748.93	\$ 390.30	\$ 8,530.56	\$ 8,630.27	\$ 153.70	\$ 0.29			
60100643532-3	\$11,958.46	\$1,192.88	\$ 42,255.89	\$26,456.34	\$ 1,112.92	\$ 15,799.55	\$ 15,799.55	\$ 262.94	\$ -
60100643536-3	\$33,405.31	\$5,042.45	\$147,463.13	\$31,519.19	\$ 4,106.01	\$115,943.94	\$115,943.94	\$ 2,789.87	
60100643537-3	\$ 6,464.48	\$ 546.26	\$ 15,995.80	\$ 7,305.80	\$ 427.01	\$ 8,690.00	\$ 7,487.76	\$ 160.32	\$ 1,202.24
60100643538-3	\$ 7,123.47	\$ 590.85	\$ 15,551.55	\$ 6,722.18	\$ 389.20	\$ 8,829.37	\$ 7,551.01	\$ 163.31	\$ 1,278.36
60100643539-3	\$11,214.89	\$ 947.15	\$ 27,785.87	\$11,534.98	\$ 696.77	\$ 16,250.89	\$ 12,951.94	\$ 315.74	\$ 3,298.95
60100643540-3	\$ 6,102.00	\$ 470.34	\$ 15,117.13	\$ 6,275.31	\$ 379.56	\$ 8,841.82	\$ 7,046.69	\$ 171.79	\$ 1,795.13
60100643541-3	\$ 6,703.54	\$ 514.94	\$ 14,515.59	\$ 6,292.23	\$ 361.08	\$ 8,223.36	\$ 7,065.76	\$ 152.72	\$ 1,157.60
60100643885-3	\$11,024.27	\$1,521.33	\$ 23,719.95	\$17,588.49	\$ 1,196.91	\$ 6,131.46	\$ 6,131.46	\$ 96.43	\$ -
60100643886-3	\$ 6,692.95	\$2,205.26	\$ 45,632.05	\$13,219.57	\$ 3,264.82	\$ 32,412.48	\$ 12,067.46	\$ 2,068.09	\$20,345.02
60100644231-3	\$ 8,224.75	\$ 595.21	\$ 14,411.21	\$10,164.36	\$ 296.40	\$ 4,246.85	\$ 4,246.85	\$ 31.29	\$ -
60100647221-3	\$ 6,159.51	\$ 568.02	\$ 15,228.02	\$ 7,539.77	\$ 358.63	\$ 7,688.25	\$ 7,688.25	\$ 123.66	\$ -
60100647452-3	\$ 6,098.64	\$ 512.69	\$ 15,017.04	\$ 7,450.29	\$ 398.24	\$ 7,566.75	\$ 7,080.24	\$ 132.12	\$ 486.51
60100647945-3	\$ 599.92	\$ 234.73	\$ 33,516.30	\$ 8,233.67	\$ 2,616.78	\$ 25,282.63	\$ 25,282.63	\$ 1,753.10	\$ -
60100649736-3	\$ 5,970.74	\$ 829.26	\$ 12,892.25	\$ 9,549.12	\$ 650.88	\$ 3,343.13	\$ 3,343.13	\$ 51.16	\$ -
60100625215-3	\$ 2,172.11	\$9,112.68	\$193,683.49	\$ 1,006.07	\$16,413.68	\$192,677.42	\$192,677.42	\$13,040.51	\$ -
60100744285-3				\$ 7,323.12	\$ 2,378.48	\$ 42,612.88	\$ 11,678.94	\$ 2,840.46	\$30,933.94
60100744286-3				\$ 8,004.36	\$ 2,600.52	\$ 46,591.64	\$ 12,768.62	\$ 3,025.70	\$33,823.02
60100744287-3				\$ 6,034.41	\$ 1,958.47	\$ 35,086.59	\$ 9,617.58	\$ 2,338.74	\$25,469.01
60100744289-3				\$ 2,743.85	\$ 1,031.19	\$ 16,355.45	\$ 4,427.03	\$ 1,235.53	\$11,928.42
60100748417-3				\$ 1,381.87	\$ 503.83	\$ 37,344.13	\$ 8,690.11	\$ 2,625.34	\$28,654.02
60100746785-3							\$ -	\$ -	\$38,961.00
60100746786-3							\$ -	\$ -	\$38,460.00
60100748430-3							\$ 12,072.15	\$ 2,937.73	\$46,215.58
60100748510-3							\$ 6,039.91	\$ 1,934.04	\$30,419.09
60100748511-3							\$ 7,646.71	\$ 1,854.43	\$29,166.72

2023 Short-Term Debt Payments

22 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	1,395.91	0.00	1,395.91	193,683.49	
10/31/2023 10/31/2023	610 - Regular payment	1,255.40	0.00	1,255.40	193,683.49	
10/27/2023 10/31/2023	750 - Note increase	7,815.30	7,815.30	0.00	193,683.49	
10/20/2023 10/23/2023	750 - Note increase	40,448.60	40,448.60	0.00	185,868.19	
10/05/2023 10/05/2023	610 - Regular payment	1,083.49	0.00	1,083.49	145,419.59	
09/11/2023 09/11/2023	610 - Regular payment	976.45	0.00	976.45	145,419.59	
08/24/2023 08/25/2023	750 - Note increase	14,142.90	14,142.90	0.00	145,419.59	
08/07/2023 08/07/2023	610 - Regular payment	979.53	0.00	979.53	131,276.69	
07/24/2023 07/25/2023	750 - Note increase	1,016.50	1,016.50	0.00	131,276.69	
07/05/2023 07/05/2023	610 - Regular payment	827.69	0.00	827.69	130,260.19	
06/28/2023 06/29/2023	750 - Note increase	21,477.15	21,477.15	0.00	130,260.19	
06/07/2023 06/07/2023	610 - Regular payment	610.84	0.00	610.84	108,783.04	
05/25/2023 05/26/2023	750 - Note increase	23,218.15	23,218.15	0.00	108,783.04	
05/05/2023 05/05/2023	610 - Regular payment	567.49	0.00	567.49	85,564.89	
04/10/2023 04/11/2023	750 - Note increase	13,250.00	13,250.00	0.00	85,564.89	
04/06/2023 04/06/2023	610 - Regular payment	478.34	0.00	478.34	72,314.89	
03/27/2023 03/27/2023	661 - Renewal payment	0.00	0.00	0.00	72,314.89	
03/21/2023 03/21/2023	610 - Regular payment	2,237.44	2,172.11	65.33	72,314.89	
03/10/2023 03/10/2023	610 - Regular payment	263.42	0.00	263.42	74,487.00	
03/02/2023 03/03/2023	750 - Note increase	31,135.07	31,135.07	0.00	74,487.00	
02/03/2023 02/03/2023	610 - Regular payment	279.98	0.00	279.98	43,351.93	
01/17/2023 01/17/2023	610 - Regular payment	328.81	0.00	328.81	43,351.93	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023	610 - Regular payment	2,375.00	2,004.31	370.69	48,962.52	
11/21/2023						
10/19/2023	610 - Regular payment	2,375.00	1,996.12	378.88	50,966.83	
10/19/2023						
10/02/2023	610 - Regular payment	2,375.00	1,972.90	402.10	52,962.95	
10/02/2023						
08/24/2023	610 - Regular payment	2,375.00	1,961.09	413.91	54,935.85	
08/24/2023						
07/21/2023	610 - Regular payment	2,375.00	1,970.73	404.27	56,896.94	
07/21/2023						
06/23/2023	610 - Regular payment	2,375.00	1,943.87	431.13	58,867.67	
06/23/2023						
05/22/2023	610 - Regular payment	2,375.00	1,946.19	428.81	60,811.54	
05/22/2023						
04/28/2023	610 - Regular payment	2,375.00	1,925.87	449.13	62,757.73	
04/28/2023						
03/31/2023	610 - Regular payment	2,375.00	1,971.98	403.02	64,683.60	
03/31/2023						
02/27/2023	610 - Regular payment	2,375.00	1,920.44	454.56	66,655.58	
02/27/2023						
01/27/2023	610 - Regular payment	2,375.00	1,908.69	466.31	68,576.02	
01/27/2023						

14 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/27/2023	610 - Regular payment	665.07	623.65	41.42	15,410.18	
11/27/2023						
10/30/2023	660 - Special payment	40.30	0.00	40.30	16,033.83	
10/31/2023						
10/28/2023	661 - Renewal	0.00	0.00	0.00	16,033.83	
11/01/2023	payment					
10/02/2023	610 - Regular payment	665.07	622.25	42.82	16,033.83	
10/02/2023						
08/24/2023	610 - Regular payment	665.07	620.80	44.27	16,656.08	
08/24/2023						
07/21/2023	610 - Regular payment	665.07	620.59	44.48	17,276.88	
07/21/2023						
06/23/2023	610 - Regular payment	665.07	616.98	48.09	17,897.47	
06/23/2023						
06/02/2023	610 - Regular payment	665.07	617.24	47.83	18,514.45	
06/02/2023						
04/28/2023	610 - Regular payment	665.07	613.91	51.16	19,131.69	
04/28/2023						
03/31/2023	610 - Regular payment	665.07	617.60	47.47	19,745.60	
03/31/2023						
02/27/2023	610 - Regular payment	665.07	611.50	53.57	20,363.20	
02/27/2023						
01/27/2023	668 - System-	55.77	55.77	0.00	20,974.70	
01/27/2023	generated payment					
01/27/2023	610 - Regular payment	698.32	607.60	57.47	21,030.47	
01/27/2023						
01/17/2023	610 - Regular payment	665.07	609.30	55.77	21,638.07	
01/17/2023						

14 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/27/2023	610 - Regular payment	665.07	623.76	41.31	15,365.96	
11/27/2023						
10/30/2023	660 - Special payment	40.18	0.00	40.18	15,989.72	
10/31/2023						
10/28/2023	661 - Renewal	0.00	0.00	0.00	15,989.72	
11/02/2023	payment					
10/02/2023	610 - Regular payment	665.07	622.36	42.71	15,989.72	
10/02/2023						
08/24/2023	610 - Regular payment	665.07	620.91	44.16	16,612.08	
08/24/2023						
07/21/2023	610 - Regular payment	665.07	620.70	44.37	17,232.99	
07/21/2023						
06/23/2023	610 - Regular payment	665.07	617.09	47.98	17,853.69	
06/23/2023						
06/02/2023	610 - Regular payment	665.13	617.41	47.72	18,470.78	
06/02/2023						
04/28/2023	610 - Regular payment	665.01	613.96	51.05	19,088.19	
04/28/2023						
03/31/2023	610 - Regular payment	665.07	617.71	47.36	19,702.15	
03/31/2023						
02/27/2023	610 - Regular payment	665.07	611.61	53.46	20,319.86	
02/27/2023						
01/27/2023	668 - System-	55.66	55.66	0.00	20,931.47	
01/27/2023	generated payment					
01/27/2023	610 - Regular payment	698.32	607.71	57.36	20,987.13	
01/27/2023						
01/17/2023	610 - Regular payment	665.07	609.41	55.66	21,594.84	
01/17/2023						

12 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/01/2023 12/01/2023	610 - Regular payment	104.91	0.00	104.91	40,865.79	
11/30/2023 12/11/2023	661 - Renewal payment	0.00	0.00	0.00	40,865.79	
10/13/2023 10/13/2023	610 - Regular payment	1,689.12	1,582.74	106.38	40,865.79	
09/20/2023 09/20/2023	610 - Regular payment	1,689.12	1,575.39	113.73	42,448.53	
08/18/2023 08/18/2023	610 - Regular payment	1,689.12	1,571.46	117.66	44,023.92	
07/17/2023 07/17/2023	610 - Regular payment	1,689.12	1,571.46	117.66	45,595.38	
06/16/2023 06/16/2023	610 - Regular payment	1,689.12	1,564.15	124.97	47,166.84	
05/11/2023 05/11/2023	610 - Regular payment	1,689.12	1,563.90	125.22	48,730.99	
04/14/2023 04/14/2023	610 - Regular payment	1,689.12	1,554.78	134.34	50,294.89	
03/21/2023 03/21/2023	610 - Regular payment	1,689.12	1,564.10	125.02	51,849.67	
02/21/2023 02/21/2023	610 - Regular payment	1,689.12	1,546.89	142.23	53,413.77	
01/20/2023 01/20/2023	610 - Regular payment	1,773.58	1,541.74	147.38	54,960.66	

12 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/01/2023 12/01/2023	610 - Regular payment	70.85	0.00	70.85	27,601.03	
11/30/2023 12/04/2023	661 - Renewal payment	0.00	0.00	0.00	27,601.03	
10/13/2023 10/13/2023	610 - Regular payment	1,140.85	1,068.99	71.86	27,601.03	
09/20/2023 09/20/2023	610 - Regular payment	1,140.85	1,064.13	76.72	28,670.02	
08/17/2023 08/17/2023	610 - Regular payment	1,140.85	1,061.38	79.47	29,734.15	
07/17/2023 07/17/2023	610 - Regular payment	1,140.85	1,061.39	79.46	30,795.53	
06/16/2023 06/16/2023	610 - Regular payment	1,140.85	1,056.44	84.41	31,856.92	
05/11/2023 05/11/2023	610 - Regular payment	1,140.85	1,056.27	84.58	32,913.36	
04/14/2023 04/14/2023	610 - Regular payment	1,140.85	1,050.12	90.73	33,969.63	
03/21/2023 03/21/2023	610 - Regular payment	1,140.85	1,056.41	84.44	35,019.75	
02/21/2023 02/21/2023	610 - Regular payment	1,140.85	1,044.78	96.07	36,076.16	
01/20/2023 01/20/2023	610 - Regular payment	1,197.89	1,041.31	99.54	37,120.94	

13 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023 11/21/2023	610 - Regular payment	1,190.14	1,138.47	51.67	17,036.29	
10/19/2023 10/19/2023	610 - Regular payment	1,190.14	1,144.72	45.42	18,174.76	
10/17/2023 10/17/2023	750 - Note increase	2,474.76	2,474.76	0.00	19,319.48	
09/20/2023 09/20/2023	610 - Regular payment	1,190.14	1,139.61	50.53	16,844.72	
08/24/2023 08/24/2023	610 - Regular payment	1,190.14	1,137.14	53.00	17,984.33	
07/17/2023 07/17/2023	610 - Regular payment	1,190.14	1,135.89	54.25	19,121.47	
06/16/2023 06/16/2023	610 - Regular payment	1,190.14	1,130.28	59.86	20,257.36	
05/22/2023 05/22/2023	610 - Regular payment	1,190.14	1,128.55	61.59	21,387.64	
04/28/2023 04/28/2023	610 - Regular payment	1,190.14	1,124.08	66.06	22,516.19	
03/21/2023 03/21/2023	610 - Regular payment	1,190.14	1,127.63	62.51	23,640.27	
02/21/2023 02/21/2023	610 - Regular payment	1,190.14	1,116.37	73.77	24,767.90	
01/27/2023 01/27/2023	610 - Regular payment	1,190.14	1,122.42	67.72	25,884.27	
01/19/2023 01/19/2023	750 - Note increase	3,062.14	3,062.14	0.00	27,006.69	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023	610 - Regular payment	739.93	711.92	28.01	9,409.60	
11/21/2023						
10/19/2023	610 - Regular payment	739.93	710.09	29.84	10,121.52	
10/19/2023						
10/02/2023	610 - Regular payment	739.93	707.63	32.30	10,831.61	
10/02/2023						
08/24/2023	610 - Regular payment	739.93	705.85	34.08	11,539.24	
08/24/2023						
07/21/2023	610 - Regular payment	739.93	704.92	35.01	12,245.09	
07/21/2023						
06/23/2023	610 - Regular payment	739.93	701.86	38.07	12,950.01	
06/23/2023						
05/22/2023	610 - Regular payment	739.93	700.80	39.13	13,651.87	
05/22/2023						
04/28/2023	610 - Regular payment	739.93	697.37	42.56	14,352.67	
04/28/2023						
03/31/2023	610 - Regular payment	739.93	699.93	40.00	15,050.04	
03/31/2023						
02/27/2023	610 - Regular payment	739.93	693.72	46.21	15,749.97	
02/27/2023						
01/27/2023	610 - Regular payment	739.93	691.66	48.27	16,443.69	
01/27/2023						

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023 11/21/2023	610 - Regular payment	739.93	711.92	28.01	9,409.60	
10/19/2023 10/19/2023	610 - Regular payment	739.93	710.09	29.84	10,121.52	
10/02/2023 10/02/2023	610 - Regular payment	739.93	707.63	32.30	10,831.61	
08/24/2023 08/24/2023	610 - Regular payment	739.93	705.85	34.08	11,539.24	
07/21/2023 07/21/2023	610 - Regular payment	739.93	704.92	35.01	12,245.09	
06/23/2023 06/23/2023	610 - Regular payment	739.93	701.86	38.07	12,950.01	
05/22/2023 05/22/2023	610 - Regular payment	739.93	700.80	39.13	13,651.87	
04/28/2023 04/28/2023	610 - Regular payment	739.93	697.37	42.56	14,352.67	
03/31/2023 03/31/2023	610 - Regular payment	739.93	699.93	40.00	15,050.04	
02/27/2023 02/27/2023	610 - Regular payment	739.93	693.72	46.21	15,749.97	
01/27/2023 01/27/2023	610 - Regular payment	739.93	691.66	48.27	16,443.69	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023	610 - Regular payment	739.93	714.10	25.83	8,630.56	
11/21/2023						
10/19/2023	610 - Regular payment	739.93	712.18	27.75	9,344.66	
10/19/2023						
10/02/2023	610 - Regular payment	739.93	709.80	30.13	10,056.84	
10/02/2023						
08/24/2023	610 - Regular payment	739.93	708.00	31.93	10,766.64	
08/24/2023						
07/21/2023	610 - Regular payment	739.93	707.01	32.92	11,474.64	
07/21/2023						
06/23/2023	610 - Regular payment	739.93	703.99	35.94	12,181.65	
06/23/2023						
05/22/2023	610 - Regular payment	739.93	702.88	37.05	12,885.64	
05/22/2023						
04/28/2023	610 - Regular payment	739.93	699.50	40.43	13,588.52	
04/28/2023						
03/31/2023	610 - Regular payment	739.93	701.85	38.08	14,288.02	
03/31/2023						
02/27/2023	610 - Regular payment	739.93	695.84	44.09	14,989.87	
02/27/2023						
01/27/2023	610 - Regular payment	739.93	693.78	46.15	15,685.71	
01/27/2023						

14 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/01/2023 12/01/2023	610 - Regular payment	105.34	0.00	105.34	42,255.89	
11/30/2023 12/04/2023	661 - Renewal payment	0.00	0.00	0.00	42,255.89	
10/17/2023 10/17/2023	750 - Note increase	5,123.59	5,123.59	0.00	42,255.89	
10/05/2023 10/05/2023	610 - Regular payment	1,304.60	1,208.54	96.06	37,132.30	
09/11/2023 09/11/2023	610 - Regular payment	1,304.60	1,202.65	101.95	38,340.84	
08/07/2023 08/07/2023	610 - Regular payment	1,304.60	1,199.75	104.85	39,543.49	
07/05/2023 07/05/2023	610 - Regular payment	1,304.60	1,199.94	104.66	40,743.24	
06/07/2023 06/07/2023	610 - Regular payment	1,304.60	1,193.56	111.04	41,943.18	
05/05/2023 05/05/2023	610 - Regular payment	1,304.60	1,194.07	110.53	43,136.74	
04/06/2023 04/06/2023	610 - Regular payment	1,304.60	1,186.91	117.69	44,330.81	
03/10/2023 03/10/2023	610 - Regular payment	1,304.60	1,196.19	108.41	45,517.72	
02/03/2023 02/03/2023	610 - Regular payment	1,304.60	1,184.63	119.97	46,713.91	
01/19/2023 01/19/2023	750 - Note increase	5,473.79	5,473.79	0.00	47,898.54	
01/17/2023 01/17/2023	610 - Regular payment	1,304.60	1,192.22	112.38	42,424.75	

12 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	3,203.98	2,828.72	375.26	147,463.13	
11/03/2023 11/03/2023	610 - Regular payment	3,203.98	2,808.47	395.51	150,291.85	
10/05/2023 10/05/2023	610 - Regular payment	3,203.98	2,812.80	391.18	153,100.32	
09/11/2023 09/11/2023	610 - Regular payment	3,203.98	2,793.52	410.46	155,913.12	
08/07/2023 08/07/2023	610 - Regular payment	3,203.98	2,786.79	417.19	158,706.64	
07/05/2023 07/05/2023	610 - Regular payment	3,203.98	2,792.80	411.18	161,493.43	
06/07/2023 06/07/2023	610 - Regular payment	3,203.98	2,774.03	429.95	164,286.23	
04/28/2023 04/28/2023	610 - Regular payment	3,203.98	2,779.16	424.82	167,060.26	
04/06/2023 04/06/2023	610 - Regular payment	3,203.98	2,756.94	447.04	169,839.42	
03/10/2023 03/10/2023	610 - Regular payment	3,203.98	2,795.19	408.79	172,596.36	
02/03/2023 02/03/2023	610 - Regular payment	3,203.98	2,741.06	462.92	175,391.55	
01/17/2023 01/17/2023	610 - Regular payment	3,203.98	2,735.83	468.15	178,132.61	

12 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	642.86	602.42	40.44	15,551.55	
11/13/2023 11/13/2023	610 - Regular payment	642.86	599.93	42.93	16,153.97	
10/05/2023 10/05/2023	610 - Regular payment	642.86	599.53	43.33	16,753.90	
09/11/2023 09/11/2023	610 - Regular payment	642.86	596.59	46.27	17,353.43	
08/10/2023 08/10/2023	610 - Regular payment	642.86	595.29	47.57	17,950.02	
07/05/2023 07/05/2023	610 - Regular payment	642.86	594.82	48.04	18,545.31	
06/16/2023 06/16/2023	610 - Regular payment	642.86	591.93	50.93	19,140.13	
05/11/2023 05/11/2023	610 - Regular payment	642.86	592.34	50.52	19,732.06	
04/06/2023 04/06/2023	610 - Regular payment	642.86	588.40	54.46	20,324.40	
03/21/2023 03/21/2023	610 - Regular payment	642.86	592.24	50.62	20,912.80	
02/21/2023 02/21/2023	610 - Regular payment	642.86	585.55	57.31	21,505.04	
01/17/2023 01/17/2023	610 - Regular payment	642.86	584.43	58.43	22,090.59	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/27/2023 11/27/2023	610 - Regular payment	1,105.64	1,031.11	74.53	27,785.87	
10/27/2023 10/27/2023	610 - Regular payment	1,105.64	1,030.51	75.13	28,816.98	
10/02/2023 10/02/2023	610 - Regular payment	1,105.64	1,026.05	79.59	29,847.49	
08/24/2023 08/24/2023	610 - Regular payment	1,105.64	1,023.67	81.97	30,873.54	
07/21/2023 07/21/2023	610 - Regular payment	1,105.64	1,023.59	82.05	31,897.21	
06/23/2023 06/23/2023	610 - Regular payment	1,105.64	1,018.30	87.34	32,920.80	
05/22/2023 05/22/2023	610 - Regular payment	1,105.64	1,018.08	87.56	33,939.10	
04/28/2023 04/28/2023	610 - Regular payment	1,105.64	1,012.29	93.35	34,957.18	
03/31/2023 03/31/2023	610 - Regular payment	1,105.64	1,019.25	86.39	35,969.47	
02/27/2023 02/27/2023	610 - Regular payment	1,105.64	1,007.40	98.24	36,988.72	
01/27/2023 01/27/2023	610 - Regular payment	1,105.64	1,004.64	101.00	37,996.12	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	601.54	561.36	40.18	15,117.13	
10/19/2023 10/19/2023	610 - Regular payment	601.54	560.66	40.88	15,678.49	
10/02/2023 10/02/2023	610 - Regular payment	601.54	558.24	43.30	16,239.15	
08/24/2023 08/24/2023	610 - Regular payment	601.54	556.94	44.60	16,797.39	
07/21/2023 07/21/2023	610 - Regular payment	601.54	556.90	44.64	17,354.33	
06/23/2023 06/23/2023	610 - Regular payment	601.54	554.03	47.51	17,911.23	
05/22/2023 05/22/2023	610 - Regular payment	601.54	553.90	47.64	18,465.26	
04/28/2023 04/28/2023	610 - Regular payment	601.54	550.75	50.79	19,019.16	
03/31/2023 03/31/2023	610 - Regular payment	601.54	554.54	47.00	19,569.91	
02/27/2023 02/27/2023	610 - Regular payment	601.54	548.09	53.45	20,124.45	
01/27/2023 01/27/2023	610 - Regular payment	601.54	546.59	54.95	20,672.54	

13 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023	668 - System-	601.54	601.54	0.00	14,515.59	
12/07/2023	generated payment					
12/07/2023	610 - Regular payment	0.00	0.00	0.00	15,117.13	
12/07/2023						
11/27/2023	610 - Regular payment	601.54	561.36	40.18	15,117.13	
11/27/2023						
10/19/2023	610 - Regular payment	601.54	560.66	40.88	15,678.49	
10/19/2023						
10/02/2023	610 - Regular payment	601.54	558.24	43.30	16,239.15	
10/02/2023						
08/24/2023	610 - Regular payment	601.54	556.94	44.60	16,797.39	
08/24/2023						
07/21/2023	610 - Regular payment	601.54	556.90	44.64	17,354.33	
07/21/2023						
06/23/2023	610 - Regular payment	601.54	554.03	47.51	17,911.23	
06/23/2023						
05/22/2023	610 - Regular payment	601.54	553.90	47.64	18,465.26	
05/22/2023						
04/28/2023	610 - Regular payment	601.54	550.75	50.79	19,019.16	
04/28/2023						
03/31/2023	610 - Regular payment	601.54	554.54	47.00	19,569.91	
03/31/2023						
02/27/2023	610 - Regular payment	601.54	548.09	53.45	20,124.45	
02/27/2023						
01/27/2023	610 - Regular payment	601.54	546.59	54.95	20,672.54	
01/27/2023						

10 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	1,565.45	1,408.39	157.06	23,719.95	
11/13/2023 11/13/2023	610 - Regular payment	1,565.45	1,392.43	173.02	25,128.34	
10/19/2023 10/19/2023	610 - Regular payment	1,565.45	1,391.58	173.87	26,520.77	
09/11/2023 09/11/2023	610 - Regular payment	1,565.45	1,377.14	188.31	27,912.35	
08/10/2023 08/10/2023	610 - Regular payment	1,565.45	1,369.78	195.67	29,289.49	
07/05/2023 07/05/2023	610 - Regular payment	1,565.45	1,364.32	201.13	30,659.27	
06/29/2023 07/03/2023	660 - Special payment	22.00	22.00	0.00	32,023.59	
06/16/2023 06/16/2023	610 - Regular payment	1,565.45	1,350.33	215.12	32,045.59	
05/11/2023 05/11/2023	610 - Regular payment	1,565.45	1,348.30	217.15	33,395.92	
04/13/2023 04/20/2023	310 - New note	34,744.22	34,744.22	0.00	34,744.22	

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023	610 - Regular payment	1,268.03	968.48	299.55	45,632.05	
11/21/2023						
10/13/2023	610 - Regular payment	1,268.03	970.71	297.32	46,600.53	
10/13/2023						
09/20/2023	610 - Regular payment	1,268.03	953.85	314.18	47,571.24	
09/20/2023						
08/24/2023	610 - Regular payment	1,268.03	949.10	318.93	48,525.09	
08/24/2023						
07/17/2023	610 - Regular payment	1,268.03	953.60	314.43	49,474.19	
07/17/2023						
07/03/2023	402 - FASB fee rate	5.942167%	0.00	0.0000000	50,427.79	
07/03/2023	chg - sys gen					
06/29/2023	660 - Special payment	22.00	22.00	0.00	50,427.79	
07/03/2023						
06/16/2023	610 - Regular payment	1,268.03	934.21	333.82	50,449.79	
06/16/2023						
05/30/2023	610 - Regular payment	1,268.03	941.00	327.03	51,384.00	
05/30/2023						
04/25/2023	402 - FASB fee rate	5.909186%	0.00	0.0000000	52,325.00	
04/25/2023	chg - sys gen					
04/20/2023	310 - New note	52,325.00	52,325.00	0.00	52,325.00	
04/25/2023						

13 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/07/2023 12/07/2023	610 - Regular payment	871.73	833.68	38.05	14,411.21	
11/13/2023 11/13/2023	610 - Regular payment	871.73	829.86	41.87	15,244.89	
10/19/2023 10/19/2023	610 - Regular payment	871.73	829.40	42.33	16,074.75	
09/15/2023 09/15/2023	610 - Regular payment	871.73	826.20	45.53	16,904.15	
08/10/2023 08/10/2023	610 - Regular payment	871.73	823.94	47.79	17,730.35	
07/21/2023 07/21/2023	610 - Regular payment	871.73	821.24	6.90	18,554.29	
07/05/2023 07/05/2023	610 - Regular payment	915.32	819.56	95.76	19,375.53	
06/08/2023 06/09/2023	612 - User defined reg payment	50.49	0.00	50.49	20,195.09	
05/15/2023 06/12/2023	661 - Renewal payment	0.00	0.00	0.00	20,195.09	
04/14/2023 04/14/2023	610 - Regular payment	871.73	816.97	54.76	20,195.09	
03/21/2023 03/21/2023	610 - Regular payment	871.73	820.31	51.42	21,012.06	
02/21/2023 02/21/2023	610 - Regular payment	915.32	813.03	58.70	21,832.37	
01/17/2023 01/17/2023	610 - Regular payment	871.73	810.12	61.61	22,645.40	

14 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/27/2023	610 - Regular payment	658.20	617.27	40.93	15,228.02	
11/27/2023						
10/30/2023	660 - Special payment	39.82	0.00	39.82	15,845.29	
10/31/2023						
10/28/2023	661 - Renewal	0.00	0.00	0.00	15,845.29	
11/01/2023	payment					
10/02/2023	610 - Regular payment	658.20	615.88	42.32	15,845.29	
10/02/2023						
08/24/2023	610 - Regular payment	658.20	614.44	43.76	16,461.17	
08/24/2023						
07/21/2023	610 - Regular payment	658.20	614.23	43.97	17,075.61	
07/21/2023						
06/23/2023	610 - Regular payment	658.20	610.67	47.53	17,689.84	
06/23/2023						
06/02/2023	610 - Regular payment	658.20	610.92	47.28	18,300.51	
06/02/2023						
04/28/2023	610 - Regular payment	658.20	607.63	50.57	18,911.43	
04/28/2023						
03/31/2023	610 - Regular payment	658.20	611.28	46.92	19,519.06	
03/31/2023						
02/27/2023	610 - Regular payment	658.20	605.24	52.96	20,130.34	
02/27/2023						
01/27/2023	668 - System-	55.14	55.14	0.00	20,735.58	
01/27/2023	generated payment					
01/27/2023	610 - Regular payment	691.11	601.38	56.82	20,790.72	
01/27/2023						
01/17/2023	610 - Regular payment	658.20	603.06	55.14	21,392.10	
01/17/2023						

11 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/21/2023	610 - Regular payment	601.03	560.60	40.43	15,017.04	
11/21/2023						
10/19/2023	610 - Regular payment	601.03	560.46	40.57	15,577.64	
10/19/2023						
09/20/2023	610 - Regular payment	601.03	558.13	42.90	16,138.10	
09/20/2023						
08/10/2023	610 - Regular payment	601.03	556.50	44.53	16,696.23	
08/10/2023						
07/14/2023	610 - Regular payment	601.03	556.46	44.57	17,252.73	
07/14/2023						
06/16/2023	610 - Regular payment	601.03	553.78	47.25	17,809.19	
06/16/2023						
05/11/2023	610 - Regular payment	601.03	553.79	47.24	18,362.97	
05/11/2023						
04/14/2023	610 - Regular payment	601.03	550.46	50.57	18,916.76	
04/14/2023						
03/21/2023	610 - Regular payment	601.03	554.04	46.99	19,467.22	
03/21/2023						
02/21/2023	610 - Regular payment	601.03	547.66	53.37	20,021.26	
02/21/2023						
01/20/2023	610 - Regular payment	601.03	546.76	54.27	20,568.92	
01/20/2023						

2 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/13/2023 11/13/2023	610 - Regular payment	834.65	599.92	234.73	33,516.30	
10/16/2023 10/18/2023	310 - New note	34,116.22	34,116.22	0.00	34,116.22	

9 items: Transactions beginning 12/31/2022

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/27/2023 11/27/2023	610 - Regular payment	850.00	763.08	86.92	12,892.25	
10/19/2023 10/19/2023	610 - Regular payment	850.00	759.12	90.88	13,655.33	
10/02/2023 10/02/2023	610 - Regular payment	850.00	752.52	97.48	14,414.45	
08/24/2023 08/24/2023	610 - Regular payment	850.00	748.14	101.86	15,166.97	
07/21/2023 08/02/2023	612 - User defined reg payment	850.00	746.48	103.52	15,915.11	
06/23/2023 06/23/2023	610 - Regular payment	850.00	736.72	113.28	16,661.59	
06/02/2023 06/02/2023	610 - Regular payment	850.00	736.50	113.50	17,398.31	
04/28/2023 04/28/2023	610 - Regular payment	850.00	728.18	121.82	18,134.81	
03/27/2023 03/29/2023	310 - New note	18,862.99	18,862.99	0.00	18,862.99	

2024 Short-Term Debt Payments

Mountain Water District
 60100625215-3 Note - 126 Month 551
 Commercial other VAR

15 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024	610 - Regular	1,243.04	0.00	1,243.04	192,677.42	
12/04/2024	payment					
11/06/2024	610 - Regular	1,327.33	0.00	1,327.33	192,677.42	
11/06/2024	payment					
10/03/2024	610 - Regular	1,311.28	0.00	1,311.28	192,677.42	
10/03/2024	payment					
09/09/2024	610 - Regular	1,410.29	0.00	1,410.29	192,677.42	
09/09/2024	payment					
08/06/2024	610 - Regular	1,410.29	0.00	1,410.29	192,677.42	
08/06/2024	payment					
07/05/2024	610 - Regular	1,364.80	0.00	1,364.80	192,677.42	
07/05/2024	payment					
06/05/2024	610 - Regular	1,410.29	0.00	1,410.29	192,677.42	
06/05/2024	payment					
05/07/2024	610 - Regular	1,364.80	0.00	1,364.80	192,677.42	
05/07/2024	payment					
04/08/2024	610 - Regular	1,089.94	0.00	1,089.94	192,677.42	
04/08/2024	payment					
03/08/2024	668 - System-	1,006.07	1,006.07	0.00	192,677.42	
03/08/2024	generated payment					
03/08/2024	610 - Regular	320.12	0.00	320.12	193,683.49	
03/08/2024	payment					
03/04/2024	610 - Regular	1,326.19	0.00	1,326.19	193,683.49	
03/04/2024	payment					
02/29/2024	661 - Renewal	0.00	0.00	0.00	193,683.49	
03/06/2024	payment					
02/09/2024	610 - Regular	1,417.66	0.00	1,417.66	193,683.49	
02/09/2024	payment					
01/10/2024	610 - Regular	1,417.65	0.00	1,417.65	193,683.49	
01/10/2024	payment					

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	665.07	643.22	21.85	7,793.18	
10/29/2024 10/29/2024	610 - Regular payment	665.07	642.42	22.65	8,436.40	
09/27/2024 09/27/2024	610 - Regular payment	665.07	639.86	25.21	9,078.82	
08/30/2024 08/30/2024	610 - Regular payment	665.07	638.42	26.65	9,718.68	
07/26/2024 07/26/2024	610 - Regular payment	665.07	638.01	27.06	10,357.10	
06/20/2024 06/20/2024	610 - Regular payment	665.07	635.39	29.68	10,995.11	
05/21/2024 05/21/2024	610 - Regular payment	665.07	634.57	30.50	11,630.50	
04/25/2024 04/25/2024	610 - Regular payment	665.07	631.54	33.53	12,265.07	
04/01/2024 04/01/2024	610 - Regular payment	665.07	632.48	32.59	12,896.61	
02/26/2024 02/26/2024	610 - Regular payment	698.32	627.87	37.20	13,529.09	
02/09/2024 02/09/2024	610 - Regular payment	665.07	626.62	38.45	14,156.96	
01/02/2024 01/02/2024	610 - Regular payment	665.07	626.60	38.47	14,783.58	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	2,375.00	2,219.74	155.26	21,454.43	
11/29/2024 11/29/2024	610 - Regular payment	2,375.00	2,197.21	177.79	23,674.17	
10/29/2024 10/29/2024	610 - Regular payment	2,375.00	2,193.42	181.58	25,871.38	
09/17/2024 09/17/2024	610 - Regular payment	2,375.00	2,156.32	218.68	28,064.80	
08/19/2024 08/19/2024	610 - Regular payment	2,375.00	2,141.15	233.85	30,221.12	
07/18/2024 07/18/2024	610 - Regular payment	2,375.00	2,132.65	242.35	32,362.27	
06/20/2024 06/20/2024	610 - Regular payment	2,375.00	2,108.58	266.42	34,494.92	
05/21/2024 05/21/2024	610 - Regular payment	2,375.00	2,103.76	271.24	36,603.50	
04/18/2024 04/18/2024	610 - Regular payment	2,375.00	2,072.58	302.42	38,707.26	
04/01/2024 04/01/2024	610 - Regular payment	2,375.00	2,080.56	294.44	40,779.84	
02/26/2024 02/26/2024	610 - Regular payment	2,375.00	2,045.36	329.64	42,860.40	
01/26/2024 01/26/2024	610 - Regular payment	2,375.00	2,027.16	347.84	44,905.76	
01/02/2024 01/02/2024	610 - Regular payment	2,375.00	2,029.60	345.40	46,932.92	

14 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
01/29/2025 01/29/2025	610 - Regular payment	665.07	646.46	18.61	6,454.73	
01/02/2025 01/02/2025	610 - Regular payment	665.07	645.65	19.42	7,101.19	
11/29/2024 11/29/2024	610 - Regular payment	665.07	643.34	21.73	7,746.84	
10/29/2024 10/29/2024	610 - Regular payment	665.07	642.54	22.53	8,390.18	
09/27/2024 09/27/2024	610 - Regular payment	665.07	639.98	25.09	9,032.72	
08/30/2024 08/30/2024	610 - Regular payment	665.07	638.54	26.53	9,672.70	
07/26/2024 07/26/2024	610 - Regular payment	665.07	638.12	26.95	10,311.24	
06/20/2024 06/20/2024	610 - Regular payment	665.07	635.51	29.56	10,949.36	
05/21/2024 05/21/2024	610 - Regular payment	665.07	634.68	30.39	11,584.87	
04/25/2024 04/25/2024	610 - Regular payment	665.07	631.66	33.41	12,219.55	
04/01/2024 04/01/2024	610 - Regular payment	665.07	632.59	32.48	12,851.21	
02/26/2024 02/26/2024	610 - Regular payment	665.07	628.72	36.35	13,483.80	
01/26/2024 01/26/2024	610 - Regular payment	665.07	626.73	38.34	14,112.52	
01/02/2024 01/02/2024	610 - Regular payment	665.07	626.71	38.36	14,739.25	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	1,689.12	1,635.59	53.53	19,936.64	
11/15/2024 11/15/2024	610 - Regular payment	1,689.12	1,629.19	59.93	21,572.23	
10/18/2024 10/18/2024	610 - Regular payment	1,689.12	1,627.18	61.94	23,201.42	
09/17/2024 09/17/2024	610 - Regular payment	1,689.12	1,620.66	68.46	24,828.60	
08/19/2024 08/19/2024	610 - Regular payment	1,689.12	1,617.55	71.57	26,449.26	
07/11/2024 07/11/2024	610 - Regular payment	1,689.12	1,615.86	73.26	28,066.81	
06/11/2024 06/11/2024	610 - Regular payment	1,689.12	1,608.41	80.71	29,682.67	
05/17/2024 05/17/2024	610 - Regular payment	1,689.12	1,606.88	82.24	31,291.08	
04/18/2024 04/18/2024	610 - Regular payment	1,689.12	1,600.80	88.32	32,897.96	
03/12/2024 03/12/2024	610 - Regular payment	1,689.12	1,602.27	86.85	34,498.76	
02/15/2024 02/15/2024	610 - Regular payment	1,689.12	1,594.25	94.87	36,101.03	
01/12/2024 02/02/2024	612 - User defined reg payment	1,689.12	1,583.55	105.57	37,695.28	
01/05/2024 01/05/2024	610 - Regular payment	1,689.12	1,586.96	102.16	39,278.83	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	1,140.85	1,104.69	36.16	13,466.17	
11/15/2024 11/15/2024	610 - Regular payment	1,140.85	1,100.37	40.48	14,570.86	
10/18/2024 10/18/2024	610 - Regular payment	1,140.85	1,099.02	41.83	15,671.23	
09/17/2024 09/17/2024	610 - Regular payment	1,140.85	1,094.60	46.25	16,770.25	
08/19/2024 08/19/2024	610 - Regular payment	1,140.85	1,091.34	49.51	17,864.85	
07/24/2024 07/24/2024	610 - Regular payment	1,140.85	1,091.36	49.49	18,956.19	
06/11/2024 06/11/2024	610 - Regular payment	1,140.85	1,086.35	54.50	20,047.55	
05/17/2024 05/17/2024	610 - Regular payment	1,140.85	1,085.30	55.55	21,133.90	
04/18/2024 04/18/2024	610 - Regular payment	1,140.85	1,081.20	59.65	22,219.20	
03/12/2024 03/12/2024	610 - Regular payment	1,140.85	1,082.19	58.66	23,300.40	
02/15/2024 02/15/2024	610 - Regular payment	1,140.85	1,075.62	65.23	24,382.59	
01/12/2024 01/12/2024	610 - Regular payment	1,197.87	1,070.98	69.87	25,458.21	
01/02/2024 01/02/2024	610 - Regular payment	1,140.87	1,071.84	69.01	26,529.19	

10 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
09/17/2024 09/17/2024	610 - Regular payment	6,649.56	6,631.32	15.25	0.00	
08/19/2024 08/19/2024	610 - Regular payment	1,190.14	1,168.73	21.41	6,631.32	
07/18/2024 07/18/2024	610 - Regular payment	1,190.14	1,166.07	24.07	7,800.05	
06/20/2024 06/20/2024	610 - Regular payment	1,190.14	1,162.32	27.82	8,966.12	
05/17/2024 05/17/2024	610 - Regular payment	1,190.14	1,159.98	30.16	10,128.44	
04/18/2024 04/18/2024	610 - Regular payment	1,190.14	1,155.63	34.51	11,288.42	
03/19/2024 03/19/2024	610 - Regular payment	1,190.14	1,155.16	34.98	12,444.05	
02/16/2024 02/16/2024	610 - Regular payment	1,190.14	1,148.45	41.69	13,599.21	
01/26/2024 01/26/2024	610 - Regular payment	1,190.14	1,144.53	45.61	14,747.66	
01/02/2024 01/02/2024	610 - Regular payment	1,190.14	1,144.10	46.04	15,892.19	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	1,449.45	1,444.42	5.03	0.66	
10/29/2024 10/29/2024	610 - Regular payment	739.93	734.49	5.44	1,445.08	
09/17/2024 09/17/2024	610 - Regular payment	739.93	732.11	7.82	2,179.57	
08/19/2024 08/19/2024	610 - Regular payment	739.93	730.13	9.80	2,911.68	
07/18/2024 07/18/2024	610 - Regular payment	739.93	728.36	11.57	3,641.81	
06/20/2024 06/20/2024	610 - Regular payment	739.93	725.86	14.07	4,370.17	
05/21/2024 05/21/2024	610 - Regular payment	739.93	724.56	15.37	5,096.03	
04/18/2024 04/18/2024	610 - Regular payment	739.93	721.10	18.83	5,820.59	
04/01/2024 04/01/2024	610 - Regular payment	739.93	720.79	19.14	6,541.69	
02/26/2024 02/26/2024	610 - Regular payment	739.93	717.47	22.46	7,262.48	
01/26/2024 01/26/2024	610 - Regular payment	739.93	715.01	24.92	7,979.95	
01/02/2024 01/02/2024	610 - Regular payment	739.93	714.64	25.29	8,694.96	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	1,449.45	1,444.42	5.03	0.66	
10/29/2024 10/29/2024	610 - Regular payment	739.93	734.49	5.44	1,445.08	
09/17/2024 09/17/2024	610 - Regular payment	739.93	732.11	7.82	2,179.57	
08/19/2024 08/19/2024	610 - Regular payment	739.93	730.13	9.80	2,911.68	
07/18/2024 07/18/2024	610 - Regular payment	739.93	728.36	11.57	3,641.81	
06/20/2024 06/20/2024	610 - Regular payment	739.93	725.86	14.07	4,370.17	
05/21/2024 05/21/2024	610 - Regular payment	739.93	724.56	15.37	5,096.03	
04/18/2024 04/18/2024	610 - Regular payment	739.93	721.10	18.83	5,820.59	
04/01/2024 04/01/2024	610 - Regular payment	739.93	720.79	19.14	6,541.69	
02/26/2024 02/26/2024	610 - Regular payment	739.93	717.47	22.46	7,262.48	
01/26/2024 01/26/2024	610 - Regular payment	739.93	715.01	24.92	7,979.95	
01/02/2024 01/02/2024	610 - Regular payment	739.93	714.64	25.29	8,694.96	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	644.74	642.32	2.42	0.29	
10/29/2024 10/29/2024	610 - Regular payment	739.93	736.66	3.27	642.61	
09/17/2024 09/17/2024	610 - Regular payment	739.93	734.35	5.58	1,379.27	
08/19/2024 08/19/2024	610 - Regular payment	739.93	732.36	7.57	2,113.62	
07/18/2024 07/18/2024	610 - Regular payment	739.93	730.04	9.89	2,845.98	
06/27/2024 06/27/2024	610 - Regular payment	739.93	728.09	11.84	3,576.02	
05/21/2024 05/21/2024	610 - Regular payment	739.93	726.69	13.24	4,304.11	
04/18/2024 04/18/2024	610 - Regular payment	739.93	723.31	16.62	5,030.80	
04/01/2024 04/01/2024	610 - Regular payment	739.93	722.84	17.09	5,754.11	
02/26/2024 02/26/2024	610 - Regular payment	739.93	719.66	20.27	6,476.95	
01/26/2024 01/26/2024	610 - Regular payment	739.93	717.20	22.73	7,196.61	
01/02/2024 01/02/2024	610 - Regular payment	739.93	716.75	23.18	7,913.81	

16 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	1,304.60	1,290.06	14.54	15,799.55	
11/06/2024 11/06/2024	610 - Regular payment	1,304.60	1,230.51	74.09	17,089.61	
10/22/2024 10/29/2024	677 - Special adjustment decrease	11.9800000	0.00	11.9800000	18,320.12	
10/22/2024 10/28/2024	660 - Special payment	10,597.38	10,597.38	0.00	18,320.12	
10/03/2024 10/03/2024	610 - Regular payment	1,304.60	1,229.23	75.37	28,917.50	
09/09/2024 09/09/2024	610 - Regular payment	1,304.60	1,223.87	80.73	30,146.73	
08/06/2024 08/06/2024	610 - Regular payment	1,304.60	1,220.81	83.79	31,370.60	
07/05/2024 07/05/2024	610 - Regular payment	1,304.60	1,220.48	84.12	32,591.41	
06/05/2024 06/05/2024	610 - Regular payment	1,304.60	1,214.31	90.29	33,811.89	
05/07/2024 05/07/2024	610 - Regular payment	1,304.60	1,214.10	90.50	35,026.20	
04/08/2024 04/08/2024	610 - Regular payment	1,304.60	1,207.96	96.64	36,240.30	
03/08/2024 03/08/2024	610 - Regular payment	1,304.60	1,214.17	90.43	37,448.26	
02/09/2024 02/09/2024	610 - Regular payment	1,304.60	1,304.60	0.00	38,662.43	
01/10/2024 01/10/2024	668 - System- generated payment	0.10	0.10	0.00	39,967.03	
01/10/2024 01/10/2024	610 - Regular payment	1,369.83	1,089.80	214.80	39,967.13	
01/02/2024 01/02/2024	610 - Regular payment	1,304.60	1,198.96	105.64	41,056.93	

14 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	3,203.98	2,906.62	297.36	115,943.94	
11/06/2024 11/06/2024	610 - Regular payment	3,203.98	2,889.96	314.02	118,850.56	
10/03/2024 10/03/2024	610 - Regular payment	3,203.98	2,892.40	311.58	121,740.52	
09/05/2024 09/05/2024	610 - Regular payment	3,203.98	2,874.35	329.63	124,632.92	
08/06/2024 08/06/2024	610 - Regular payment	3,203.98	2,867.18	336.80	127,507.27	
07/05/2024 07/05/2024	610 - Regular payment	3,203.98	2,870.86	333.12	130,374.45	
06/05/2024 06/05/2024	610 - Regular payment	3,203.98	2,851.92	352.06	133,245.31	
05/07/2024 05/07/2024	610 - Regular payment	3,203.98	2,855.18	348.80	136,097.23	
04/11/2024 04/11/2024	610 - Regular payment	3,345.11	2,840.07	363.91	138,952.41	
03/13/2024 03/13/2024	610 - Regular payment	2,822.56	2,822.56	0.00	141,792.48	
02/16/2024 02/20/2024	613 - User defined reg payment	3,203.98	2,847.62	356.36	144,615.04	
01/30/2024 01/30/2024	610 - Regular payment	381.42	0.47	380.95	147,462.66	
01/03/2024 01/30/2024	661 - Renewal payment	0.00	0.00	0.00	147,463.13	
01/02/2024 01/02/2024	610 - Regular payment	381.42	0.00	381.42	147,463.13	

15 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	637.34	614.03	23.31	8,690.00	
11/06/2024 11/06/2024	610 - Regular payment	637.34	611.82	25.52	9,304.03	
10/03/2024 10/03/2024	610 - Regular payment	637.34	611.03	26.31	9,915.85	
09/05/2024 09/05/2024	610 - Regular payment	669.21	607.86	29.48	10,526.88	
08/19/2024 08/19/2024	610 - Regular payment	637.34	607.01	30.33	11,134.74	
07/05/2024 07/05/2024	610 - Regular payment	637.34	606.47	30.87	11,741.75	
06/05/2024 06/05/2024	610 - Regular payment	637.34	603.78	33.56	12,348.22	
05/07/2024 05/07/2024	610 - Regular payment	637.34	603.15	34.19	12,952.00	
04/11/2024 04/11/2024	610 - Regular payment	637.34	600.62	36.72	13,555.15	
03/08/2024 03/08/2024	610 - Regular payment	637.34	601.47	35.87	14,155.77	
02/09/2024 02/09/2024	668 - System- generated payment	43.40	43.40	0.00	14,757.24	
02/09/2024 02/09/2024	610 - Regular payment	669.21	597.71	39.63	14,800.64	
01/23/2024 01/23/2024	610 - Regular payment	41.33	0.00	41.33	15,398.35	
01/05/2024 01/08/2024	661 - Renewal payment	0.00	0.00	0.00	15,398.35	
01/02/2024 01/02/2024	610 - Regular payment	637.34	597.45	39.89	15,398.35	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/10/2024 12/10/2024	610 - Regular payment	642.86	619.54	23.32	8,829.37	
11/06/2024 11/06/2024	610 - Regular payment	642.86	617.01	25.85	9,448.91	
10/09/2024 10/09/2024	610 - Regular payment	642.86	616.52	26.34	10,065.92	
09/05/2024 09/05/2024	610 - Regular payment	642.86	613.83	29.03	10,682.44	
08/09/2024 08/09/2024	610 - Regular payment	642.86	611.79	31.07	11,296.27	
07/18/2024 07/18/2024	610 - Regular payment	642.86	611.91	30.95	11,908.06	
06/05/2024 06/05/2024	610 - Regular payment	642.86	608.69	34.17	12,519.97	
05/17/2024 05/17/2024	610 - Regular payment	642.86	608.17	34.69	13,128.66	
04/19/2024 04/19/2024	610 - Regular payment	675.00	606.76	36.10	13,736.83	
03/08/2024 03/08/2024	610 - Regular payment	642.86	605.28	37.58	14,343.59	
02/26/2024 02/26/2024	610 - Regular payment	642.86	602.68	40.18	14,948.87	
01/25/2024 01/26/2024	661 - Renewal payment	0.00	0.00	0.00	15,551.55	
01/10/2024 01/10/2024	610 - Regular payment	39.92	0.00	39.92	15,551.55	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	1,105.64	1,060.65	44.99	16,250.89	
10/29/2024 10/29/2024	610 - Regular payment	1,105.64	1,060.51	45.13	17,311.54	
09/17/2024 09/17/2024	610 - Regular payment	1,105.64	1,056.06	49.58	18,372.05	
08/19/2024 08/19/2024	610 - Regular payment	1,105.64	1,052.91	52.73	19,428.11	
07/24/2024 07/24/2024	610 - Regular payment	1,105.64	1,052.33	53.31	20,481.02	
06/20/2024 06/20/2024	610 - Regular payment	1,105.64	1,047.74	57.90	21,533.35	
05/21/2024 05/21/2024	610 - Regular payment	1,105.64	1,047.26	58.38	22,581.09	
04/18/2024 04/18/2024	610 - Regular payment	1,105.64	1,041.39	64.25	23,628.35	
04/01/2024 04/01/2024	610 - Regular payment	1,105.64	1,043.50	62.14	24,669.74	
02/26/2024 02/26/2024	610 - Regular payment	1,105.64	1,036.54	69.10	25,713.24	
01/26/2024 01/26/2024	610 - Regular payment	69.71	0.00	69.71	26,749.78	
01/25/2024 01/26/2024	661 - Renewal payment	0.00	0.00	0.00	26,749.78	
01/02/2024 01/02/2024	610 - Regular payment	1,105.64	1,036.09	69.55	26,749.78	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	601.54	577.06	24.48	8,841.82	
10/29/2024 10/29/2024	610 - Regular payment	601.54	576.99	24.55	9,418.88	
09/17/2024 09/17/2024	610 - Regular payment	601.54	574.56	26.98	9,995.87	
08/19/2024 08/19/2024	610 - Regular payment	601.54	572.85	28.69	10,570.43	
07/24/2024 07/24/2024	610 - Regular payment	601.54	572.54	29.00	11,143.28	
06/20/2024 06/20/2024	610 - Regular payment	601.54	570.04	31.50	11,715.82	
05/21/2024 05/21/2024	610 - Regular payment	601.54	569.77	31.77	12,285.86	
04/18/2024 04/18/2024	610 - Regular payment	601.54	566.59	34.95	12,855.63	
04/01/2024 04/01/2024	610 - Regular payment	601.54	567.73	33.81	13,422.22	
02/26/2024 02/26/2024	610 - Regular payment	601.54	563.94	37.60	13,989.95	
01/26/2024 01/26/2024	610 - Regular payment	37.93	0.00	37.93	14,553.89	
01/25/2024 01/26/2024	661 - Renewal payment	0.00	0.00	0.00	14,553.89	
01/02/2024 01/02/2024	610 - Regular payment	631.62	563.24	38.30	14,553.89	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	601.54	578.66	22.88	8,223.36	
10/29/2024 10/29/2024	610 - Regular payment	601.54	578.52	23.02	8,802.02	
09/17/2024 09/17/2024	610 - Regular payment	601.54	576.15	25.39	9,380.54	
08/19/2024 08/19/2024	610 - Regular payment	601.54	574.43	27.11	9,956.69	
07/24/2024 07/24/2024	610 - Regular payment	601.54	574.06	27.48	10,531.12	
06/20/2024 06/20/2024	610 - Regular payment	601.54	571.62	29.92	11,105.18	
05/21/2024 05/21/2024	610 - Regular payment	601.54	571.29	30.25	11,676.80	
04/18/2024 04/18/2024	610 - Regular payment	601.54	568.15	33.39	12,248.09	
04/01/2024 04/01/2024	610 - Regular payment	601.54	569.19	32.35	12,816.24	
02/26/2024 02/26/2024	610 - Regular payment	601.54	565.50	36.04	13,385.43	
01/26/2024 01/26/2024	610 - Regular payment	36.37	0.00	36.37	13,950.93	
01/25/2024 01/26/2024	661 - Renewal payment	0.00	0.00	0.00	13,950.93	
01/02/2024 01/02/2024	610 - Regular payment	601.54	564.66	36.88	13,950.93	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/10/2024 12/10/2024	610 - Regular payment	1,565.45	1,519.83	45.62	6,131.46	
11/06/2024 11/06/2024	610 - Regular payment	1,565.45	1,507.55	57.90	7,651.29	
10/09/2024 10/09/2024	610 - Regular payment	1,565.45	1,500.07	65.38	9,158.84	
09/09/2024 09/09/2024	610 - Regular payment	1,565.45	1,488.23	77.22	10,658.91	
08/09/2024 08/09/2024	610 - Regular payment	1,565.45	1,478.07	87.38	12,147.14	
07/11/2024 07/11/2024	610 - Regular payment	1,565.45	1,473.51	91.94	13,625.21	
06/05/2024 06/05/2024	610 - Regular payment	1,565.45	1,457.31	108.14	15,098.72	
05/17/2024 05/17/2024	610 - Regular payment	1,565.45	1,453.49	111.96	16,556.03	
04/11/2024 04/11/2024	610 - Regular payment	1,565.45	1,441.33	124.12	18,009.52	
03/08/2024 03/08/2024	610 - Regular payment	1,565.45	1,432.57	132.88	19,450.85	
02/09/2024 02/09/2024	610 - Regular payment	1,565.45	1,422.51	142.94	20,883.42	
02/05/2024 02/05/2024	610 - Regular payment	1,565.45	1,414.02	151.43	22,305.93	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	1,268.03	1,059.92	208.11	32,412.48	
11/15/2024 11/15/2024	610 - Regular payment	1,268.03	1,045.54	222.49	33,472.40	
10/18/2024 10/18/2024	610 - Regular payment	1,268.03	1,046.39	221.64	34,517.94	
09/17/2024 09/17/2024	610 - Regular payment	1,268.03	1,031.90	236.13	35,564.33	
08/19/2024 08/19/2024	610 - Regular payment	1,268.03	1,025.48	242.55	36,596.23	
07/18/2024 07/18/2024	610 - Regular payment	1,268.03	1,028.37	239.66	37,621.71	
06/11/2024 06/11/2024	610 - Regular payment	1,268.03	1,012.51	255.52	38,650.08	
05/17/2024 05/17/2024	610 - Regular payment	1,268.03	1,014.21	253.82	39,662.59	
04/18/2024 04/18/2024	610 - Regular payment	1,268.03	999.09	268.94	40,676.80	
03/19/2024 03/19/2024	610 - Regular payment	1,268.03	1,011.15	256.88	41,675.89	
02/15/2024 02/15/2024	610 - Regular payment	1,268.03	985.37	282.66	42,687.04	
01/23/2024 01/23/2024	610 - Regular payment	1,268.03	977.01	291.02	43,672.41	
01/02/2024 01/02/2024	610 - Regular payment	1,268.03	982.63	285.40	44,649.42	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/10/2024 12/10/2024	610 - Regular payment	871.73	859.54	12.19	4,246.85	
11/06/2024 11/06/2024	610 - Regular payment	871.73	856.68	15.05	5,106.39	
10/09/2024 10/09/2024	610 - Regular payment	871.73	854.47	17.26	5,963.07	
09/17/2024 09/17/2024	610 - Regular payment	871.73	852.27	19.46	6,817.54	
08/09/2024 08/09/2024	610 - Regular payment	871.73	849.93	21.80	7,669.81	
07/11/2024 07/11/2024	610 - Regular payment	871.73	848.52	23.21	8,519.74	
06/11/2024 06/11/2024	610 - Regular payment	871.73	845.14	26.59	9,368.26	
05/17/2024 05/17/2024	610 - Regular payment	871.73	843.81	27.92	10,213.40	
04/18/2024 04/18/2024	610 - Regular payment	871.73	841.41	30.32	11,057.21	
03/08/2024 03/08/2024	610 - Regular payment	871.73	840.80	30.93	11,898.62	
02/16/2024 02/16/2024	610 - Regular payment	871.73	836.80	34.93	12,739.42	
01/12/2024 01/12/2024	610 - Regular payment	871.73	834.99	36.74	13,576.22	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	658.20	636.64	21.56	7,688.25	
10/29/2024 10/29/2024	610 - Regular payment	658.20	635.85	22.35	8,324.89	
09/27/2024 09/27/2024	610 - Regular payment	658.20	633.31	24.89	8,960.74	
08/30/2024 08/30/2024	610 - Regular payment	658.20	631.89	26.31	9,594.05	
07/26/2024 07/26/2024	610 - Regular payment	658.20	631.48	26.72	10,225.94	
06/20/2024 06/20/2024	610 - Regular payment	658.20	628.89	29.31	10,857.42	
05/21/2024 05/21/2024	610 - Regular payment	658.20	628.07	30.13	11,486.31	
04/25/2024 04/25/2024	610 - Regular payment	658.20	625.08	33.12	12,114.38	
04/01/2024 04/01/2024	610 - Regular payment	658.20	626.00	32.20	12,739.46	
02/26/2024 02/26/2024	610 - Regular payment	658.20	622.17	36.03	13,365.46	
01/26/2024 01/26/2024	610 - Regular payment	658.20	620.21	37.99	13,987.63	
01/02/2024 01/02/2024	610 - Regular payment	658.20	620.18	38.02	14,607.84	

16 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024	668 - System-generated payment	601.03	601.03	0.00	7,566.75	
12/20/2024	610 - Regular payment	601.03	579.59	21.44	8,167.78	
12/20/2024	610 - Regular payment	601.03	577.23	23.80	8,747.37	
11/06/2024	610 - Regular payment	601.03	576.19	24.84	9,324.60	
11/06/2024	610 - Regular payment	601.03	574.25	26.78	9,900.79	
10/09/2024	610 - Regular payment	601.03	572.68	28.35	10,475.04	
10/09/2024	610 - Regular payment	601.03	572.17	28.86	11,047.72	
09/17/2024	610 - Regular payment	601.03	569.45	31.58	11,619.89	
09/17/2024	610 - Regular payment	601.03	569.65	31.38	12,189.34	
08/09/2024	610 - Regular payment	629.32	565.15	35.88	12,758.99	
08/09/2024	610 - Regular payment	565.89	565.89	0.00	13,324.14	
07/11/2024	610 - Regular payment	35.14	1.57	33.57	13,890.03	
07/11/2024	610 - Regular payment	0.00	0.00	0.00	13,891.60	
06/11/2024	661 - Renewal payment	0.00	0.00	0.00	13,891.60	
06/11/2024	663 - User defined special payment	35.14	0.00	35.14	13,891.60	
05/17/2024	610 - Regular payment	631.08	562.24	38.79	13,891.60	
05/17/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
04/18/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
04/18/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
04/01/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
04/01/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
03/04/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
03/04/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
02/27/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
02/27/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
02/26/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
02/26/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
01/12/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
01/12/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
01/02/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	
01/02/2024	610 - Regular payment	601.03	563.20	37.83	14,453.84	

13 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	834.65	662.05	172.60	25,282.63	
11/15/2024 11/15/2024	610 - Regular payment	834.65	652.66	181.99	25,944.68	
10/09/2024 10/09/2024	610 - Regular payment	834.65	653.07	181.58	26,597.34	
09/17/2024 09/17/2024	610 - Regular payment	834.65	642.31	192.34	27,250.41	
08/19/2024 08/19/2024	610 - Regular payment	834.65	639.06	195.59	27,892.72	
07/11/2024 07/11/2024	610 - Regular payment	834.65	641.10	193.55	28,531.78	
06/11/2024 06/11/2024	610 - Regular payment	834.65	629.47	205.18	29,172.88	
05/17/2024 05/17/2024	610 - Regular payment	834.65	630.77	203.88	29,802.35	
04/25/2024 04/25/2024	610 - Regular payment	834.65	621.55	213.10	30,433.12	
03/12/2024 03/12/2024	610 - Regular payment	834.65	630.84	203.81	31,054.67	
02/15/2024 02/15/2024	610 - Regular payment	876.38	614.85	219.80	31,685.51	
01/12/2024 01/12/2024	610 - Regular payment	834.65	604.05	230.60	32,300.36	
01/02/2024 01/02/2024	610 - Regular payment	834.65	611.89	222.76	32,904.41	

12 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
11/29/2024 11/29/2024	610 - Regular payment	850.00	822.75	27.25	3,343.13	
10/29/2024 10/29/2024	610 - Regular payment	850.00	818.85	31.15	4,165.88	
09/27/2024 09/27/2024	610 - Regular payment	850.00	813.89	36.11	4,984.73	
08/19/2024 08/19/2024	610 - Regular payment	850.00	807.51	42.49	5,798.62	
07/26/2024 07/26/2024	610 - Regular payment	850.00	804.84	45.16	6,606.13	
06/20/2024 06/20/2024	610 - Regular payment	850.00	797.98	52.02	7,410.97	
05/21/2024 05/21/2024	610 - Regular payment	850.00	794.06	55.94	8,208.95	
04/25/2024 04/25/2024	610 - Regular payment	850.00	785.96	64.04	9,003.01	
04/01/2024 04/01/2024	610 - Regular payment	850.00	786.27	63.73	9,788.97	
02/26/2024 02/26/2024	610 - Regular payment	850.00	776.84	73.16	10,575.24	
01/26/2024 01/26/2024	610 - Regular payment	850.00	770.75	79.25	11,352.08	
01/02/2024 01/02/2024	610 - Regular payment	850.00	769.42	80.58	12,122.83	

10 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	1,209.95	937.38	272.57	42,612.88	
11/06/2024 11/06/2024	610 - Regular payment	1,209.95	922.92	287.03	43,550.26	
10/03/2024 10/03/2024	610 - Regular payment	1,209.95	926.01	283.94	44,473.18	
09/05/2024 09/05/2024	610 - Regular payment	1,209.95	910.49	299.46	45,399.19	
08/06/2024 08/06/2024	610 - Regular payment	1,209.95	904.83	305.12	46,309.68	
07/05/2024 07/05/2024	610 - Regular payment	1,209.95	908.96	300.99	47,214.51	
06/13/2024 06/13/2024	666 - Special payment	22.00	22.00	0.00	48,123.47	
06/05/2024 06/05/2024	610 - Regular payment	1,209.95	892.68	317.27	48,145.47	
05/07/2024 05/07/2024	610 - Regular payment	1,209.95	897.85	312.10	49,038.15	
04/04/2024 04/10/2024	310 - New note	49,936.00	49,936.00	0.00	49,936.00	

11 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	1,322.86	1,024.83	298.03	46,591.64	
11/06/2024 11/06/2024	610 - Regular payment	1,322.86	1,009.03	313.83	47,616.47	
10/03/2024 10/03/2024	610 - Regular payment	1,322.86	1,012.42	310.44	48,625.50	
09/05/2024 09/05/2024	610 - Regular payment	1,322.86	995.44	327.42	49,637.92	
08/06/2024 08/06/2024	610 - Regular payment	1,322.86	989.26	333.60	50,633.36	
07/05/2024 07/05/2024	610 - Regular payment	1,322.86	993.76	329.10	51,622.62	
06/13/2024 06/13/2024	666 - Special payment	22.00	22.00	0.00	52,616.38	
06/05/2024 06/05/2024	610 - Regular payment	1,323.06	976.19	346.87	52,638.38	
05/07/2024 05/07/2024	610 - Regular payment	1,322.06	981.43	340.63	53,614.57	
05/07/2024 05/07/2024	610 - Regular payment	0.60	0.00	0.60	54,596.00	
04/04/2024 04/10/2024	310 - New note	54,596.00	54,596.00	0.00	54,596.00	

10 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	996.36	771.93	224.43	35,086.59	
11/06/2024 11/06/2024	610 - Regular payment	996.36	760.03	236.33	35,858.52	
10/03/2024 10/03/2024	610 - Regular payment	996.36	762.57	233.79	36,618.55	
09/05/2024 09/05/2024	610 - Regular payment	996.36	749.78	246.58	37,381.12	
08/06/2024 08/06/2024	610 - Regular payment	996.36	745.13	251.23	38,130.90	
07/05/2024 07/05/2024	610 - Regular payment	996.36	748.52	247.84	38,876.03	
06/13/2024 06/13/2024	666 - Special payment	22.00	22.00	0.00	39,624.55	
06/05/2024 06/05/2024	610 - Regular payment	996.36	735.10	261.26	39,646.55	
05/07/2024 05/07/2024	610 - Regular payment	996.36	739.35	257.01	40,381.65	
04/04/2024 04/10/2024	310 - New note	41,121.00	41,121.00	0.00	41,121.00	

9 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/20/2024 12/20/2024	610 - Regular payment	471.88	353.60	118.28	16,355.45	
11/15/2024 11/15/2024	610 - Regular payment	471.88	347.62	124.26	16,709.05	
10/09/2024 10/09/2024	610 - Regular payment	471.88	348.51	123.37	17,056.67	
09/17/2024 09/17/2024	610 - Regular payment	471.88	341.74	130.14	17,405.18	
08/19/2024 08/19/2024	610 - Regular payment	471.88	339.90	131.98	17,746.92	
07/11/2024 07/11/2024	610 - Regular payment	471.88	341.74	130.14	18,086.82	
06/11/2024 06/11/2024	610 - Regular payment	471.88	334.15	137.73	18,428.56	
05/21/2024 05/21/2024	610 - Regular payment	471.88	336.59	135.29	18,762.71	
04/16/2024 04/18/2024	310 - New note	19,099.30	19,099.30	0.00	19,099.30	

3 items: Transactions beginning 12/31/2023

<u>Effective / Posted</u>	<u>Type</u>	<u>Amount</u>	<u>Principal</u>	<u>Interest</u>	<u>Balance</u>	<u>Part or Fee</u>
12/04/2024 12/04/2024	610 - Regular payment	942.85	697.46	245.39	37,344.13	
11/06/2024 11/06/2024	610 - Regular payment	942.85	684.41	258.44	38,041.59	
10/08/2024 10/09/2024	310 - New note	38,726.00	38,726.00	0.00	38,726.00	

2025 Short-Term Debt Payments

ACCOUNT NO. 60100625215 LOAN NO. 00003
 INTEREST RATE 6.750000

YTD INTEREST 13,040.51

TOTAL PAYMENT AMOUNT INTEREST ONLY

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	1,257.75	192,677.42	1,257.75	.00
02/12/25	02/12/25	PAYMENT	1,244.38	.00	1,244.38	.00
03/06/25	03/06/25	PAYMENT	1,123.95	.00	1,123.95	.00
04/02/25	04/02/25	PAYMENT	1,244.37	.00	1,244.37	.00
05/19/25	05/19/25	PAYMENT	1,204.24	.00	1,204.24	.00
06/04/25	06/04/25	PAYMENT	1,244.37	.00	1,244.37	.00
07/02/25	07/02/25	PAYMENT	1,204.24	.00	1,204.24	.00
08/06/25	08/06/25	PAYMENT	1,244.37	.00	1,244.37	.00
09/15/25	09/15/25	PAYMENT	1,244.38	.00	1,244.38	.00
10/16/25	10/16/25	PAYMENT	1,176.13	.00	1,176.13	.00
11/03/25	10/31/25	PAYMENT	193,529.75	192,677.42	852.33	.00
ENDING BALANCES				.00		.00

 LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25 PAGE NO. 1

 COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100625912 LOAN NO. 00003
 INTEREST RATE 7.500000

FOR THE ACCOUNT OF:

YTD INTEREST 647.45
 LATE CHARGES PAID 47.50

TOTAL PAYMENT AMOUNT 2,375.00

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/29/25		01/29/25 PAYMENT	2,375.00	21,454.43	135.89	.00
02/24/25		02/24/25 PAYMENT	2,375.00	2,239.11	126.43	.00
03/19/25		03/19/25 PAYMENT	2,375.00	2,248.57	98.97	.00
04/21/25		04/21/25 PAYMENT	2,375.00	2,276.03	92.51	.00
06/04/25		06/04/25 PAYMENT	2,375.00	2,282.49	76.12	.00
06/27/25		06/27/25 PAYMENT	2,422.50	2,298.88	70.56	.00
		LATE FEE		47.50		
07/22/25		07/22/25 PAYMENT	7,855.13	7,804.91	46.97	.00
ENDING BALANCES				.00		.00

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100638217 LOAN NO. 00003
 INTEREST RATE 3.000000

FOR THE ACCOUNT OF:

YTD INTEREST 125.69

TOTAL PAYMENT AMOUNT 665.07

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	665.07	7,793.18	19.53	.00
01/29/25	01/29/25	PAYMENT	665.07	645.54	18.74	.00
02/24/25	02/24/25	PAYMENT	665.07	646.33	16.85	.00
03/20/25	03/20/25	PAYMENT	665.07	648.22	13.44	.00
04/25/25	04/25/25	PAYMENT	665.07	651.63	13.00	.00
05/22/25	05/22/25	PAYMENT	665.07	652.07	11.21	.00
06/27/25	06/27/25	PAYMENT	665.07	653.86	9.74	.00
07/31/25	07/31/25	PAYMENT	665.07	655.33	8.04	.00
08/29/25	08/29/25	PAYMENT	665.07	657.03	6.84	.00
10/02/25	10/02/25	PAYMENT	665.07	658.23	5.03	.00
10/27/25	10/27/25	PAYMENT	665.07	660.04	3.27	.00
ENDING BALANCES			1,268.28	1,264.90		.00

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100638218 LOAN NO. 00003

INTEREST RATE 3.000000

YTD INTEREST 124.38

TOTAL PAYMENT AMOUNT 665.07

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	665.07	7,746.84	19.42	.00
01/29/25	01/29/25	PAYMENT	665.07	646.46	18.61	.00
02/24/25	02/24/25	PAYMENT	665.07	648.34	16.73	.00
03/20/25	03/20/25	PAYMENT	665.07	651.73	13.34	.00
04/25/25	04/25/25	PAYMENT	665.07	652.19	12.88	.00
05/22/25	05/22/25	PAYMENT	665.07	653.98	11.09	.00
05/22/25	05/22/25	PAYMENT	1.00	1.00	.00	.00
06/27/25	06/27/25	PAYMENT	665.07	655.46	9.61	.00
07/31/25	07/31/25	PAYMENT	665.07	657.14	7.93	.00
08/29/25	08/29/25	PAYMENT	665.07	658.36	6.71	.00
10/02/25	10/02/25	PAYMENT	665.07	660.17	4.90	.00
10/27/25	10/27/25	PAYMENT	1,219.62	1,216.36	3.16	.00
ENDING BALANCES				.00		.00

LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100638220 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

INTEREST RATE 3.000000

YTD INTEREST 321.76

TOTAL PAYMENT AMOUNT 1,689.12

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/16/25	01/16/25	PAYMENT	1,689.12	1,936.64	51.77	.00
02/12/25	02/12/25	PAYMENT	1,689.12	1,642.12	47.00	.00
03/14/25	03/14/25	PAYMENT	1,689.12	1,651.07	38.05	.00
04/21/25	04/21/25	PAYMENT	1,689.12	1,650.91	38.21	.00
05/13/25	05/13/25	PAYMENT	1,689.12	1,655.32	33.80	.00
06/16/25	06/16/25	PAYMENT	1,689.12	1,659.58	29.54	.00
07/17/25	07/17/25	PAYMENT	1,689.12	1,664.30	24.82	.00
08/14/25	08/14/25	PAYMENT	1,689.12	1,667.62	21.50	.00
09/15/25	09/15/25	PAYMENT	1,689.12	1,672.34	16.78	.00
10/22/25	10/22/25	PAYMENT	1,689.12	1,676.95	12.17	.00
11/14/25	11/14/25	PAYMENT	3,368.31	3,359.08	8.12	.00
ENDING BALANCES				.00		

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100638221 LOAN NO. 00003

INTEREST RATE 3.000000

YTD INTEREST 217.34

TOTAL PAYMENT AMOUNT 1,140.85

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/16/25	01/16/25	PAYMENT	1,140.85	13,466.17	34.97	.00
02/12/25	02/12/25	PAYMENT	1,140.85	1,109.11	31.74	.00
03/14/25	03/14/25	PAYMENT	1,140.85	1,115.15	29.70	.00
04/21/25	04/21/25	PAYMENT	1,140.85	1,115.03	25.82	.00
05/13/25	05/13/25	PAYMENT	1,140.85	1,118.02	22.83	.00
06/16/25	06/16/25	PAYMENT	1,140.85	1,120.90	19.95	.00
06/16/25	06/16/25	PAYMENT	.01	.01	.00	.00
07/17/25	07/17/25	PAYMENT	1,140.85	1,124.09	16.76	.00
08/14/25	08/14/25	PAYMENT	1,140.85	1,126.32	14.53	.00
09/15/25	09/15/25	PAYMENT	1,140.85	1,129.52	11.33	.00
10/22/25	10/22/25	PAYMENT	1,140.85	1,132.63	8.22	.00
11/14/25	11/14/25	PAYMENT	2,275.15	2,269.51	5.49	.00
ENDING BALANCES				.00		.00

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COMMUNITY TRUST BANK, INC.

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

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ACCOUNT NO. 60100643532 LOAN NO. 00003

INTEREST RATE 3.000000

YTD INTEREST 262.94

TOTAL PAYMENT AMOUNT 1,304.60

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	1,304.60	15,799.55	40.28	.00
02/12/25	02/12/25	PAYMENT	1,304.60	1,264.32	37.65	.00
03/06/25	03/06/25	PAYMENT	1,304.60	1,266.95	31.28	.00
04/02/25	04/02/25	PAYMENT	1,304.60	1,273.32	30.67	.00
05/13/25	05/13/25	PAYMENT	1,304.60	1,273.93	26.06	.00
06/04/25	06/04/25	PAYMENT	1,304.60	1,278.54	24.82	.00
07/02/25	07/02/25	PAYMENT	1,304.60	1,279.78	19.87	.00
08/06/25	08/06/25	PAYMENT	1,304.60	1,284.73	17.02	.00
09/15/25	09/15/25	PAYMENT	1,304.60	1,287.58	14.12	.00
10/16/25	10/16/25	PAYMENT	1,304.60	1,290.48	11.39	.00
11/14/25	11/14/25	PAYMENT	3,015.24	1,293.21	8.53	.00
11/26/25	11/26/25	PAYOFF	1.25	3,006.71	1.25	.00
ENDING BALANCES				.00		.00

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COMMUNITY TRUST BANK, INC.
 LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

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 COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100643536 LOAN NO. 080003
 INTEREST RATE 3.000000

FOR THE ACCOUNT OF:
 YTD INTEREST 2,789.87
 TOTAL PAYMENT AMOUNT 3,203.98

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	3,203.98	115,943.94	299.28	.00
02/07/25	02/07/25	PAYMENT	3,203.98	2,910.75	293.23	.00
03/06/25	03/06/25	PAYMENT	3,203.98	2,946.53	257.45	.00
04/02/25	04/02/25	PAYMENT	3,203.98	2,926.85	277.13	.00
05/06/25	05/06/25	PAYMENT	3,203.98	2,944.07	259.91	.00
06/04/25	06/04/25	PAYMENT	3,203.98	2,942.01	261.97	.00
07/02/25	07/02/25	PAYMENT	3,203.98	2,958.31	245.67	.00
08/06/25	08/06/25	PAYMENT	3,203.98	2,958.24	245.74	.00
09/05/25	09/05/25	PAYMENT	3,203.98	2,964.90	239.08	.00
10/02/25	10/02/25	PAYMENT	3,203.98	2,980.26	223.72	.00
10/31/25	10/31/25	PAYOFF	86,701.22	86,507.32	186.69	.00
ENDING BALANCES				.00		.00

COMMUNITY TRUST BANK, INC.
LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100643537

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COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100643537 LOAN NO. 00003
INTEREST RATE 3.000000

FOR THE ACCOUNT OF:

YTD INTEREST 160.32
TOTAL PAYMENT AMOUNT 637.34

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	637.34	8,690.00	22.40	.00
02/07/25	02/07/25	PAYMENT	637.34	614.94	21.11	.00
03/06/25	03/06/25	PAYMENT	637.34	616.23	17.51	.00
04/02/25	04/02/25	PAYMENT	637.34	619.83	17.72	.00
05/06/25	05/06/25	PAYMENT	637.34	619.62	15.39	.00
06/04/25	06/04/25	PAYMENT	637.34	621.95	14.52	.00
07/02/25	07/02/25	PAYMENT	637.34	622.82	12.38	.00
08/06/25	08/06/25	PAYMENT	637.34	624.96	11.08	.00
09/05/25	09/05/25	PAYMENT	637.34	626.26	9.67	.00
10/02/25	10/02/25	PAYMENT	637.34	627.67	7.74	.00
11/05/25	11/05/25	PAYMENT	637.34	629.60	6.21	.00
12/15/25	12/15/25	PAYMENT	637.34	631.13	4.59	.00
ENDING BALANCES			637.34	632.75		.00
				1,202.24		

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ACCOUNT NO. 60100643538

LOAN NO. 00003

INTEREST RATE

3.000000

YTD INTEREST

163.31

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ACCOUNT NO. 60100643538

LOAN NO. 00003

INTEREST RATE

3.000000

YTD INTEREST

163.31

COMMUNITY TRUST BANK, INC. ACCOUNT NO. 60100643538 LOAN NO. 00003

84100 LOAN ADMIN 800-422-1090 INTEREST RATE 3.000000

346 NORTH MAYO TRAIL / PO BOX 2947

PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF: YTD INTEREST 163.31

TOTAL PAYMENT AMOUNT 642.86

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	642.86	8,829.37	22.70	.00
02/12/25	02/12/25	PAYMENT	642.86	620.16	21.11	.00
03/06/25	03/06/25	PAYMENT	642.86	621.75	17.70	.00
04/21/25	04/21/25	PAYMENT	642.86	625.16	17.67	.00
05/13/25	05/13/25	PAYMENT	642.86	625.19	16.32	.00
06/04/25	06/04/25	PAYMENT	642.86	626.54	14.80	.00
07/17/25	07/17/25	PAYMENT	642.86	628.06	12.29	.00
08/06/25	08/06/25	PAYMENT	642.86	630.57	11.76	.00
09/15/25	09/15/25	PAYMENT	642.86	631.10	9.56	.00
10/08/25	10/08/25	PAYMENT	642.86	633.30	8.12	.00
11/14/25	11/14/25	PAYMENT	642.86	634.74	6.39	.00
12/22/25	12/22/25	PAYMENT	642.86	636.47	4.89	.00
ENDING BALANCES				637.97		
				1,278.36		

COMMUNITY TRUST BANK, INC.
LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100643539

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COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

LOAN NO. 00003
INTEREST RATE 3.000000

FOR THE ACCOUNT OF:

YTD INTEREST 315.74
TOTAL PAYMENT AMOUNT 1,105.64

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	1,105.64	16,250.89	40.89	.00
01/29/25	01/29/25	PAYMENT	1,105.64	1,064.75	39.85	.00
02/24/25	02/24/25	PAYMENT	1,105.64	1,065.79	36.75	.00
03/19/25	03/19/25	PAYMENT	1,105.64	1,068.89	30.27	.00
04/25/25	04/25/25	PAYMENT	1,105.64	1,075.37	30.31	.00
06/04/25	06/04/25	PAYMENT	1,105.64	1,075.33	27.17	.00
06/27/25	06/27/25	PAYMENT	1,105.64	1,078.47	26.18	.00
07/22/25	07/22/25	PAYMENT	1,105.64	1,079.46	21.95	.00
08/29/25	08/29/25	PAYMENT	1,105.64	1,083.69	19.42	.00
10/02/25	10/02/25	PAYMENT	1,105.64	1,086.22	17.25	.00
10/27/25	10/27/25	PAYMENT	1,105.64	1,088.39	14.26	.00
12/04/25	12/04/25	PAYMENT	1,105.64	1,091.38	11.44	.00
ENDING BALANCES				3,298.95		.00

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100643540 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

INTEREST RATE 3.000000

YTD INTEREST 171.79

TOTAL PAYMENT AMOUNT 601.54

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	601.54	8,841.82	22.25	.00
01/29/25	01/29/25	PAYMENT	601.54	579.29	21.68	.00
02/24/25	02/24/25	PAYMENT	601.54	579.86	19.99	.00
03/19/25	03/19/25	PAYMENT	601.54	581.55	16.48	.00
04/25/25	04/25/25	PAYMENT	601.54	585.06	16.49	.00
06/04/25	06/04/25	PAYMENT	601.54	585.05	14.78	.00
06/27/25	06/27/25	PAYMENT	601.54	586.76	14.24	.00
07/22/25	07/22/25	PAYMENT	601.54	587.30	11.94	.00
08/29/25	08/29/25	PAYMENT	601.54	589.60	10.57	.00
10/02/25	10/02/25	PAYMENT	601.54	590.97	9.39	.00
10/27/25	10/27/25	PAYMENT	601.54	592.15	7.76	.00
12/01/25	12/01/25	PAYMENT	601.54	593.78	6.22	.00
ENDING BALANCES			601.54	595.32	1,795.13	.00

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100643541 LOAN NO. 00003
INTEREST RATE 3.000000

FOR THE ACCOUNT OF:

YTD INTEREST 152.72
TOTAL PAYMENT AMOUNT 601.54

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	601.54	580.84	20.70	.00
01/29/25	01/29/25	PAYMENT	601.54	581.46	20.08	.00
02/24/25	02/24/25	PAYMENT	601.54	583.15	18.39	.00
03/19/25	03/19/25	PAYMENT	601.54	586.52	15.02	.00
04/25/25	04/25/25	PAYMENT	601.54	586.66	14.88	.00
06/04/25	06/04/25	PAYMENT	601.54	588.33	13.21	.00
06/27/25	06/27/25	PAYMENT	601.54	588.92	12.62	.00
07/22/25	07/22/25	PAYMENT	601.54	591.17	10.37	.00
08/29/25	08/29/25	PAYMENT	601.54	592.60	8.94	.00
10/02/25	10/02/25	PAYMENT	601.54	593.79	7.75	.00
10/27/25	10/27/25	PAYMENT	601.54	595.37	6.17	.00
12/01/25	12/01/25	PAYMENT	601.54	596.95	4.59	.00
ENDING BALANCES			601.54	1,157.60		.00

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COMMUNITY TRUST BANK, INC.

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100643885

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LOAN NO. 00003

INTEREST RATE 7.500000

YTD INTEREST 96.43

TOTAL PAYMENT AMOUNT 1,565.45

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAILL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:
 MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
		END OF PREVIOUS YEAR BALANCES		6,131.46		.00
01/22/25	01/22/25	PAYMENT	1,565.45	1,526.80	38.65	.00
02/12/25	02/12/25	PAYMENT	1,565.45	1,532.85	32.60	.00
03/06/25	03/06/25	PAYMENT	1,565.45	1,547.85	17.60	.00
04/23/25	04/13/25	PAYOFF	1,531.54	1,523.96	7.58	.00
		ENDING BALANCES		.00		.00

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100643886 LOAN NO. 00003

INTEREST RATE 7.500000

FOR THE ACCOUNT OF:
YTD INTEREST 2,068.09
LATE CHARGES PAID 9.36

TOTAL PAYMENT AMOUNT 1,268.03

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/30/25	01/30/25	PAYMENT	1,268.03	32,412.48	209.33	.00
02/24/25	02/24/25	PAYMENT	1,268.03	1,058.70	204.70	.00
03/14/25	03/14/25	PAYMENT	1,268.03	1,063.33	177.58	.00
05/01/25	05/01/25	PAYMENT	187.22	1,090.45	187.22	.00
05/13/25	05/13/25	PAYMENT	1,277.39	.00	182.50	.00
			LATE FEE	9.36		
06/16/25	06/16/25	PAYMENT	1,268.03	1,088.04	179.99	.00
07/22/25	07/22/25	PAYMENT	1,268.03	1,100.02	168.01	.00
08/14/25	08/14/25	PAYMENT	1,268.03	1,100.13	167.90	.00
09/22/25	09/22/25	PAYMENT	1,268.03	1,109.07	158.96	.00
10/22/25	10/22/25	PAYMENT	1,268.03	1,119.33	148.70	.00
12/01/25	12/01/25	PAYMENT	1,268.03	1,121.62	146.41	.00
12/22/25	12/22/25	PAYMENT	1,268.03	1,131.24	136.79	.00
ENDING BALANCES				20,345.02		.00

LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100644231 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

INTEREST RATE 3.000000

YTD INTEREST 31.29

TOTAL PAYMENT AMOUNT 871.73

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
		END OF PREVIOUS YEAR BALANCES		4,246.85		.00
01/10/25	01/10/25	PAYMENT	871.73	861.04	10.69	.00
02/12/25	02/12/25	PAYMENT	871.73	863.27	8.46	.00
03/10/25	03/10/25	PAYMENT	871.73	865.99	5.74	.00
04/21/25	04/21/25	PAYMENT	871.73	867.74	3.99	.00
05/13/25	05/13/25	PAYMENT	791.29	788.81	2.41	.00
		ENDING BALANCES		.00		.00

 ACCOUNT NO. 60100647221 LOAN NO. 000003
 INTEREST RATE 3.000000
 YTD INTEREST 123.66
 TOTAL PAYMENT AMOUNT 658.20

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	658.20	638.93	19.27	.00
01/29/25	01/29/25	PAYMENT	658.20	639.72	18.48	.00
02/24/25	02/24/25	PAYMENT	658.20	641.59	16.61	.00
03/19/25	03/19/25	PAYMENT	658.20	644.95	13.25	.00
04/25/25	04/25/25	PAYMENT	658.20	645.45	12.75	.00
05/22/25	05/22/25	PAYMENT	658.20	647.17	11.03	.00
06/27/25	06/27/25	PAYMENT	658.20	648.63	9.57	.00
07/31/25	07/31/25	PAYMENT	658.20	650.30	7.90	.00
08/29/25	08/29/25	PAYMENT	658.20	651.50	6.70	.00
10/02/25	10/02/25	PAYMENT	658.20	653.28	4.92	.00
10/27/25	10/27/25	PAYMENT	1,230.01	1,226.73	3.18	.00
ENDING BALANCES				.00		.00

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100647452 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

INTEREST RATE 3.000000

YTD INTEREST 132.12

TOTAL PAYMENT AMOUNT 601.03

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	601.03	7,566.75	20.04	.00
02/12/25	02/12/25	PAYMENT	601.03	580.99	17.80	.00
03/14/25	03/14/25	PAYMENT	601.03	583.23	14.80	.00
04/21/25	04/21/25	PAYMENT	601.03	586.23	14.97	.00
05/27/25	05/27/25	PAYMENT	601.03	586.06	13.37	.00
06/16/25	06/16/25	PAYMENT	601.03	587.66	12.58	.00
07/17/25	07/17/25	PAYMENT	601.03	588.45	10.19	.00
08/06/25	08/06/25	PAYMENT	601.03	590.84	9.04	.00
09/15/25	09/15/25	PAYMENT	601.03	591.99	6.98	.00
10/08/25	10/08/25	PAYMENT	601.03	594.05	5.69	.00
11/14/25	11/14/25	PAYMENT	601.03	595.34	4.00	.00
12/15/25	12/15/25	PAYMENT	601.03	597.03	2.66	.00
ENDING BALANCES			601.03	486.51		

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COMMUNITY TRUST BANK, INC.

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

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ACCOUNT NO. 60100647945 LOAN NO. 00003
 INTEREST RATE 7.990000

YTD INTEREST 1,753.10
 TOTAL PAYMENT AMOUNT 834.65

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	834.65	25,282.63	174.54	.00
02/12/25	02/12/25	PAYMENT	834.65	660.11	168.53	.00
03/14/25	03/14/25	PAYMENT	834.65	686.37	148.28	.00
04/21/25	04/21/25	PAYMENT	834.65	674.85	159.80	.00
05/13/25	05/13/25	PAYMENT	834.65	683.45	151.20	.00
06/16/25	06/16/25	PAYMENT	834.65	684.35	150.30	.00
07/17/25	07/17/25	PAYMENT	834.65	693.31	141.34	.00
08/14/25	08/14/25	PAYMENT	834.65	693.21	141.44	.00
09/15/25	09/15/25	PAYMENT	834.65	698.45	136.20	.00
10/16/25	10/16/25	PAYMENT	127.30	.00	127.30	.00
10/31/25	10/31/25	FEE WAIVER	957.12	.00	.00	.00
			LATE FEE	957.12		
11/14/25	11/14/25	PAYMENT	834.65	702.95	131.70	.00
12/15/25	12/15/25	PAYMENT	712.18	589.71	122.47	.00
12/17/25	12/17/25	PAYMENT	122.47	122.47	.00	.00
12/17/25	12/17/25	PAYMENT	712.18	712.18	.00	.00
ENDING BALANCES				17,015.10		.00

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 ACCOUNT NO. 60100649736 LOAN NO. 00003
 INTEREST RATE 7.500000
 YTD INTEREST 51.16
 TOTAL PAYMENT AMOUNT 850.00

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:
 MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/02/25	01/02/25	PAYMENT	850.00	828.76	21.24	.00
01/29/25	01/29/25	PAYMENT	850.00	832.73	17.27	.00
02/24/25	02/24/25	PAYMENT	838.79	827.58	11.21	.00
03/10/25	03/10/25	PAYMENT	11.21	11.21	.00	.00
03/10/25	03/10/25	PAYMENT	838.79	838.79	.00	.00
03/19/25	03/19/25	PAYMENT	5.51	4.06	1.44	.00
ENDING BALANCES			.00	.00	.00	.00

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100744285 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

INTEREST RATE 7.500000

YTD INTEREST 2,840.46

TOTAL PAYMENT AMOUNT 1,209.95

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	1,209.95	42,612.88	275.21	.00
02/07/25	02/07/25	PAYMENT	1,209.95	934.74	270.34	.00
03/06/25	03/06/25	PAYMENT	1,209.95	939.61	238.23	.00
04/02/25	04/02/25	PAYMENT	1,209.95	971.72	257.23	.00
05/06/25	05/06/25	PAYMENT	1,209.95	952.72	242.19	.00
06/04/25	06/04/25	PAYMENT	1,209.95	967.76	244.83	.00
07/02/25	07/02/25	PAYMENT	1,209.95	979.45	230.50	.00
08/06/25	08/06/25	PAYMENT	1,209.95	978.49	231.46	.00
09/05/25	09/05/25	PAYMENT	1,209.95	983.99	225.96	.00
10/02/25	10/02/25	PAYMENT	1,209.95	997.63	212.32	.00
11/05/25	11/05/25	PAYMENT	1,209.95	997.62	212.33	.00
12/04/25	12/04/25	PAYMENT	1,209.95	1,010.09	199.86	.00
ENDING BALANCES				30,933.94		.00

COMMUNITY TRUST BANK, INC. ACCOUNT NO. 60100744286 LOAN NO. 00003
 84100 LOAN ADMIN 800-422-1090 INTEREST RATE 7.500000
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:
 YTD INTEREST 3,105.70
 TOTAL PAYMENT AMOUNT 1,322.86

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	1,322.86	46,591.64	300.90	.00
02/07/25	02/07/25	PAYMENT	1,322.86	1,021.96	295.58	.00
03/06/25	03/06/25	PAYMENT	1,322.86	1,027.28	260.47	.00
04/02/25	04/02/25	PAYMENT	1,322.86	1,062.39	281.25	.00
05/06/25	05/06/25	PAYMENT	1,322.86	1,041.61	264.81	.00
06/04/25	06/04/25	PAYMENT	1,322.86	1,058.05	267.69	.00
07/02/25	07/02/25	PAYMENT	1,322.86	1,055.17	252.03	.00
08/06/25	08/06/25	PAYMENT	1,322.86	1,070.83	253.07	.00
09/05/25	09/05/25	PAYMENT	1,322.86	1,069.79	247.06	.00
10/02/25	10/02/25	PAYMENT	1,322.86	1,075.80	232.15	.00
11/05/25	11/05/25	PAYMENT	1,322.86	1,090.71	232.16	.00
12/04/25	12/04/25	PAYMENT	1,322.86	1,090.70	218.53	.00
ENDING BALANCES			1,322.86	33,823.02		.00

COMMUNITY TRUST BANK, INC.
 LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25
 ACCOUNT NO. 60100744287
 INTEREST RATE
 YTD INTEREST 2,338.74
 TOTAL PAYMENT AMOUNT 996.36

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COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100744287 LOAN NO. 00003
 INTEREST RATE 7.500000

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	996.36	35,086.59	226.60	.00
02/07/25	02/07/25	PAYMENT	996.36	773.76	222.60	.00
03/06/25	03/06/25	PAYMENT	996.36	800.21	196.15	.00
04/02/25	04/02/25	PAYMENT	996.36	784.56	211.80	.00
05/06/25	05/06/25	PAYMENT	996.36	796.95	199.41	.00
06/04/25	06/04/25	PAYMENT	996.36	794.78	201.58	.00
07/02/25	07/02/25	PAYMENT	996.36	806.57	189.79	.00
08/06/25	08/06/25	PAYMENT	996.36	805.79	190.57	.00
09/05/25	09/05/25	PAYMENT	996.36	810.32	186.04	.00
10/02/25	10/02/25	PAYMENT	996.36	821.54	174.82	.00
11/05/25	11/05/25	PAYMENT	996.36	821.54	174.82	.00
12/11/25	12/11/25	PAYMENT	996.36	831.80	164.56	.00
ENDING BALANCES				25,469.01		

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

ACCOUNT NO. 60100744289 LOAN NO. 00003
INTEREST RATE 8.500000

FOR THE ACCOUNT OF:
YTD INTEREST 1,235.53
TOTAL PAYMENT AMOUNT 471.88

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	471.88	16,355.45	120.05	.00
02/12/25	02/12/25	PAYMENT	471.88	351.83	116.63	.00
03/14/25	03/14/25	PAYMENT	471.88	355.25	103.12	.00
04/21/25	04/21/25	PAYMENT	471.88	368.76	111.67	.00
05/13/25	05/13/25	PAYMENT	471.88	360.21	106.10	.00
06/16/25	06/16/25	PAYMENT	471.88	365.78	106.27	.00
07/17/25	07/17/25	PAYMENT	471.88	365.61	100.49	.00
08/14/25	08/14/25	PAYMENT	471.88	371.39	101.22	.00
09/15/25	09/15/25	PAYMENT	471.88	370.66	98.24	.00
10/08/25	10/08/25	PAYMENT	471.88	373.64	92.51	.00
11/14/25	11/14/25	PAYMENT	471.88	379.37	92.19	.00
12/15/25	12/15/25	PAYMENT	471.88	379.69	87.04	.00
ENDING BALANCES			471.88	11,928.42		.00

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100746785 LOAN NO. 00003

INTEREST RATE 7.250000

YTD INTEREST .00

TOTAL PAYMENT AMOUNT 939.36

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES				.00		.00
12/08/25	12/05/25	NEW LOAN	38,961.00	38,961.00	.00	.00
ENDING BALANCES			38,961.00	38,961.00		.00

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COMMUNITY TRUST BANK, INC. ACCOUNT NO. 60100746786 LOAN NO. 00003
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947 INTEREST RATE 7.250000
 PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:

 YTD INTEREST .00
 TOTAL PAYMENT AMOUNT 927.28

MOUNTAIN WATER DISTRICT
 6332 ZEBULON HWY
 PIKEVILLE KY 41501

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
		END OF PREVIOUS YEAR BALANCES		.00	.00	.00
		12/18/25 12/17/25 NEW LOAN	38,460.00	38,460.00	.00	.00
		ENDING BALANCES		38,460.00	.00	.00

COMMUNITY TRUST BANK, INC. 800-422-1090
 84100 LOAN ADMIN / PO BOX 2947
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947
 INTEREST RATE 7.750000

FOR THE ACCOUNT OF:
 MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

YTD INTEREST 2,625.34
 TOTAL PAYMENT AMOUNT 942.85

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
01/10/25	01/10/25	PAYMENT	942.85	37,344.13	248.62	.00
02/12/25	02/12/25	PAYMENT	942.85	697.96	244.89	.00
03/06/25	03/06/25	PAYMENT	942.85	725.54	217.31	.00
04/02/25	04/02/25	PAYMENT	942.85	708.08	234.77	.00
05/13/25	05/13/25	PAYMENT	942.85	720.83	222.02	.00
06/04/25	06/04/25	PAYMENT	942.85	716.52	226.33	.00
07/02/25	07/02/25	PAYMENT	942.85	729.82	213.03	.00
08/06/25	08/06/25	PAYMENT	942.85	727.89	214.96	.00
09/15/25	09/15/25	PAYMENT	942.85	732.13	210.72	.00
10/08/25	10/08/25	PAYMENT	942.85	742.24	200.61	.00
11/14/25	11/14/25	PAYMENT	942.85	741.65	201.20	.00
12/11/25	12/11/25	PAYMENT	942.85	751.97	190.88	.00
12/12/25	12/11/25	PAYMENT	1.25	1.25	.00	.00
ENDING BALANCES				28,654.02		.00

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100748430 LOAN NO. 00003
 INTEREST RATE 7.500000

YTD INTEREST 2,937.73
 FEES PAID 500.00

TOTAL PAYMENT AMOUNT 1,341.35

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

FOR THE ACCOUNT OF:

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
03/13/25	03/11/25	NEW LOAN	55,350.00	.00	.00	.00
03/13/25	03/13/25	FEE PAYMENT	500.00	.00	.00	.00
			OTHER FEE	500.00		
04/08/25	04/08/25	PAYMENT	1,341.35	983.88	357.47	.00
05/13/25	05/13/25	PAYMENT	1,341.35	1,002.18	339.17	.00
06/04/25	06/04/25	PAYMENT	1,341.35	996.29	345.06	.00
07/02/25	07/02/25	PAYMENT	1,341.35	1,015.50	325.85	.00
08/06/25	08/06/25	PAYMENT	1,341.35	1,011.61	329.74	.00
09/15/25	09/15/25	PAYMENT	1,341.35	1,017.29	324.06	.00
10/08/25	10/08/25	PAYMENT	1,341.35	1,032.23	309.12	.00
11/14/25	11/14/25	PAYMENT	1,341.35	1,030.11	311.24	.00
12/15/25	12/15/25	PAYMENT	1,341.35	1,045.33	296.02	.00
ENDING BALANCES			46,215.58			.00

FOR THE ACCOUNT OF:
 MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

YTD INTEREST 1,934.04
 FEES PAID 500.00
 TOTAL PAYMENT AMOUNT 883.55

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
03/13/25	03/11/25	NEW LOAN	36,459.00	.00	.00	.00
03/13/25	03/13/25	FEE PAYMENT	500.00	.00	.00	.00
			OTHER FEE	500.00		
04/08/25	04/08/25	PAYMENT	883.55	648.09	235.46	.00
05/02/25	05/02/25	PAYMENT	22.00	22.00	.00	.00
05/13/25	05/13/25	PAYMENT	883.55	660.13	223.42	.00
06/04/25	06/04/25	PAYMENT	883.55	656.45	227.10	.00
07/02/25	07/02/25	PAYMENT	883.55	669.05	214.50	.00
08/06/25	08/06/25	PAYMENT	883.55	666.49	217.06	.00
09/15/25	09/15/25	PAYMENT	883.55	670.24	213.31	.00
10/08/25	10/08/25	PAYMENT	883.55	680.07	203.48	.00
11/14/25	11/14/25	PAYMENT	883.55	678.69	204.86	.00
12/15/25	12/15/25	PAYMENT	883.55	688.70	194.85	.00
ENDING BALANCES			30,419.09			.00

COMMUNITY TRUST BANK, INC. ACCOUNT NO. 60100748511 LOAN NO. 00003
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947 INTEREST RATE 7.500000
 PIKEVILLE, KY 41502-2947

FOR THE ACCOUNT OF:
 YTD INTEREST 1,854.43
 FEES PAID 500.00

TOTAL PAYMENT AMOUNT 847.19

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
03/13/25	03/11/25	NEW LOAN	34,959.00	34,959.00	.00	.00
03/13/25	03/13/25	FEE PAYMENT	500.00	.00	.00	.00
		OTHER FEE		500.00		
04/08/25	04/08/25	PAYMENT	847.19	621.41	225.78	.00
05/02/25	05/02/25	PAYMENT	22.00	22.00	.00	.00
05/13/25	05/13/25	PAYMENT	847.19	632.97	214.22	.00
06/04/25	06/04/25	PAYMENT	847.19	629.44	217.75	.00
07/02/25	07/02/25	PAYMENT	847.19	641.52	205.67	.00
08/06/25	08/06/25	PAYMENT	847.19	639.07	208.12	.00
09/15/25	09/15/25	PAYMENT	847.19	642.66	204.53	.00
10/08/25	10/08/25	PAYMENT	847.19	652.09	195.10	.00
11/14/25	11/14/25	PAYMENT	847.19	650.76	196.43	.00
12/15/25	12/15/25	PAYMENT	847.19	660.36	186.83	.00
ENDING BALANCES				29,166.72		.00

ACCOUNT NO. 60100748512 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
84100 LOAN ADMIN 800-422-1090
346 NORTH MAYO TRAIL / PO BOX 2947
PIKEVILLE, KY 41502-2947

INTEREST RATE 7.500000

FOR THE ACCOUNT OF:

YTD INTEREST 5,161.77
FEES PAID 1,096.00

TOTAL PAYMENT AMOUNT 2,660.00

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR		BALANCES				.00
04/04/25	04/01/25	NEW LOAN	104,000.00	.00	.00	.00
04/04/25	04/04/25	FEE PAYMENT	50.00	.00	.00	.00
		OTHER FEE		50.00		
04/04/25	04/04/25	FEE PAYMENT	46.00	.00	.00	.00
		OTHER FEE		46.00		
04/04/25	04/04/25	FEE PAYMENT	1,000.00	.00	.00	.00
		OTHER FEE		1,000.00		
04/25/25	04/25/25	PAYMENT	650.00	.00	650.00	.00
06/04/25	06/04/25	PAYMENT	671.67	.00	671.67	.00
06/27/25	06/27/25	PAYMENT	650.00	.00	650.00	.00
08/06/25	08/06/25	PAYMENT	2,660.00	1,988.34	671.66	.00
09/05/25	09/05/25	PAYMENT	2,660.00	1,999.10	660.90	.00
10/02/25	10/02/25	PAYMENT	2,660.00	2,033.26	626.74	.00
10/27/25	10/27/25	PAYMENT	2,660.00	2,026.79	633.21	.00
12/04/25	12/04/25	PAYMENT	2,660.00	2,062.41	597.59	.00
ENDING BALANCES				93,890.10		.00

LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

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ACCOUNT NO. 60100748537 LOAN NO. 00003

COMMUNITY TRUST BANK, INC.
 84100 LOAN ADMIN 800-422-1090
 346 NORTH MAYO TRAIL / PO BOX 2947
 PIKEVILLE, KY 41502-2947

INTEREST RATE 7.500000

YTD INTEREST 1,969.09

TOTAL PAYMENT AMOUNT 1,552.08

MOUNTAIN WATER DISTRICT
 PO BOX 3157
 PIKEVILLE KY 41502-3157

FOR THE ACCOUNT OF:

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
END OF PREVIOUS YEAR BALANCES						
07/18/25	07/17/25	NEW LOAN	64,049.00	.00	.00	.00
08/18/25	08/18/25	PAYMENT	1,552.08	1,138.43	413.65	.00
09/15/25	09/15/25	PAYMENT	1,552.08	1,145.55	406.53	.00
10/22/25	10/22/25	PAYMENT	1,552.08	1,166.52	385.56	.00
11/14/25	11/14/25	PAYMENT	1,552.08	1,159.50	392.58	.00
12/15/25	12/15/25	PAYMENT	1,552.08	1,181.31	370.77	.00
ENDING BALANCES			58,257.69			

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LOAN YEAR-TO-DATE ACTIVITY AS OF 12-31-25

ACCOUNT NO. 60100748549 LOAN NO. 00003
INTEREST RATE 7.000000

YTD INTEREST 229.66
TOTAL PAYMENT AMOUNT 944.52

MOUNTAIN WATER DISTRICT
PO BOX 3157
PIKEVILLE KY 41502-3157

FOR THE ACCOUNT OF:

POST DATE	EFF DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW
		END OF PREVIOUS YEAR BALANCES		.00	.00	.00
11/12/25	11/10/25	NEW LOAN	39,371.00	39,371.00	.00	.00
12/15/25	12/15/25	PAYMENT	944.52	714.86	229.66	.00
		ENDING BALANCES	38,656.14	38,656.14		.00