



**Property Address:**

604 Warburton Avenue, Yonkers, NY 10701  
 296 Woodworth Avenue, Yonkers, NY 10701  
 68 Jackson Street, Yonkers NY 10701

**Acquisition Structure:**

Purchase Price	\$	4,700,000
Initial Equity Investment	\$	1,175,000
Loan Amount	\$	<u>3,525,000</u>

**Acquisition Matrix:**

Number of Units		20.00
Total Building SF		27,228
Price Per SF	\$	173
Price Per Unit	\$	235,000
Gross Rent Multiple (GRM)		11.31
Capitalization Rate		5.04%

**Proposed Debt Structure:**

Interest Rate		3.65%
Fixed Rate Period		10 Years
Equity Percentage		25%
Loan-to-Value Percentage		75%
Interest Only Period		3 Year
Amortization Period		7 Year
Loan Term		30 Year

**Proposed Annual Inflation Rate:**

Residential Income		3.00%
Operating Expenditures		1.50%

**NOTE:** This Inflation Approach is extremely conservative as the assumption is not accounting for replacing tenants over the 10 Year Hold Period which can trigger a substantial upside in income by raising rents to Legal and/or Fair Market Value (FMR) as a result of Individual Apartment Improvements (IAI).

**Cash Flow for Hold Period:**

Period	CFADS	Cash-On-Cash %
Year 1	\$ 108,212	9.21%
Year 2	\$ 117,420	9.99%
Year 3	\$ 126,937	10.80%
Year 4	\$ 71,928	6.12%
Year 5	\$ 82,089	6.99%
Year 6	\$ 92,588	7.88%
Year 7	\$ 103,436	8.80%
Year 8	\$ 114,643	9.76%
Year 9	\$ 126,220	10.74%
Year 10	\$ 138,180	11.76%
<b>Total CFADS Earned During Loan Term</b>	<b>\$ 1,081,653</b>	<b>9.21%</b>

**Disposition Matrix (Valuation Arrived by Using same Matrix as Acquisition Period to remain Conservative) :**

Net Operating Income at Year 10	\$	331,686
Price Per Unit	\$	329,061
Acquisition Capitalization Rate		5.04%
Property Valuation at Year 10	\$	6,581,222
Less: Purchase Price	\$	4,700,000
<b>Gross Excess Equity Earned at Year 10</b>	<b>\$</b>	<b>1,881,222 (1)</b>
<b>Add: Total CFADS Earned During Hold Period / Loan Term</b>	<b>\$</b>	<b>1,081,653 (2)</b>
<b>Total Excess Equity and CFADS Recognized at Year 10</b>	<b>\$</b>	<b>2,962,875 (3) = (1) - (2)</b>

**Refinance at Year 10 (Valuation Arrived by Using same Matrix as Acquisition Period) :**

Property Valuation at Year 10		6,581,222
Loan-to-Value Percentage		75%
Principal Loan Amount for Refinance		4,935,917
Principal Balance of Initial Loan due at Year 10		2,827,871
<b>Refinance - Cash Out</b>	<b>\$</b>	<b>2,108,046 (4)</b>

**Total New Equity / Buying Power:** **3,189,699 (5) = (2) + (4)**

**New Buying Power with New Cash Out Proceeds (25% Equity)** **12,758,796**

**Summary:**

- At Year 10, the property would have collected a total Cash Flow After Debt Service (CFADS) of:	\$	1,081,653
- At Year 10, all of the Initial Equity has been recovered and the valuation of the property has increased by:	\$	1,881,222
- At Year 10, you will be able to refinance the property up to a 75% Loan-to-Value (LTV) for a Cash Out of:	\$	2,108,046
- At Year 10, you will be able to purchase a New Property using the Cash Out Proceeds and Income of up to:	\$	12,758,796



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Cash Flow Analysis

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Gross Potential Income (GPI)	\$ 596,076	\$ 613,958	\$ 632,377	\$ 651,348	\$ 670,889	\$ 691,015	\$ 711,746	\$ 733,098	\$ 755,091	\$ 777,744
Loss to Lease	\$ (180,504)	\$ (185,919)	\$ (191,497)	\$ (197,242)	\$ (203,159)	\$ (209,254)	\$ (215,531)	\$ (221,997)	\$ (228,657)	\$ (235,517)
Vacancy / Reserves	\$ (20,779)	\$ (21,402)	\$ (22,044)	\$ (22,705)	\$ (23,386)	\$ (24,088)	\$ (24,811)	\$ (25,555)	\$ (26,322)	\$ (27,111)
Effective Gross Income (EGI)	\$ 394,793	\$ 406,637	\$ 418,836	\$ 431,401	\$ 444,343	\$ 457,674	\$ 471,404	\$ 485,546	\$ 500,112	\$ 515,116
Real Estate Taxes	\$ 48,783	\$ 49,515	\$ 50,258	\$ 51,012	\$ 51,777	\$ 52,553	\$ 53,342	\$ 54,142	\$ 54,954	\$ 55,778
Water & Sewage	\$ 14,097	\$ 14,309	\$ 14,523	\$ 14,741	\$ 14,962	\$ 15,187	\$ 15,414	\$ 15,646	\$ 15,880	\$ 16,119
Electric	\$ 4,493	\$ 4,560	\$ 4,629	\$ 4,698	\$ 4,768	\$ 4,840	\$ 4,913	\$ 4,986	\$ 5,061	\$ 5,137
Insurance	\$ 16,500	\$ 16,748	\$ 16,999	\$ 17,254	\$ 17,512	\$ 17,775	\$ 18,042	\$ 18,312	\$ 18,587	\$ 18,866
Heat (Fuel)	\$ 25,480	\$ 25,862	\$ 26,250	\$ 26,644	\$ 27,044	\$ 27,449	\$ 27,861	\$ 28,279	\$ 28,703	\$ 29,134
Superintendent	\$ 20,800	\$ 21,112	\$ 21,429	\$ 21,750	\$ 22,076	\$ 22,408	\$ 22,744	\$ 23,085	\$ 23,431	\$ 23,783
Repairs & Maintenance	\$ 10,000	\$ 10,150	\$ 10,302	\$ 10,457	\$ 10,614	\$ 10,773	\$ 10,934	\$ 11,098	\$ 11,265	\$ 11,434
Management & Administration	\$ 17,766	\$ 18,299	\$ 18,848	\$ 19,413	\$ 19,995	\$ 20,595	\$ 21,213	\$ 21,850	\$ 22,505	\$ 23,180
Total Expenditures	\$ 157,919	\$ 160,554	\$ 163,237	\$ 165,968	\$ 168,749	\$ 171,580	\$ 174,463	\$ 177,398	\$ 180,387	\$ 183,430
<b>Net Operating Income (NOI)</b>	<b>\$ 236,874</b>	<b>\$ 246,083</b>	<b>\$ 255,599</b>	<b>\$ 265,433</b>	<b>\$ 275,594</b>	<b>\$ 286,094</b>	<b>\$ 296,941</b>	<b>\$ 308,148</b>	<b>\$ 319,726</b>	<b>\$ 331,686</b>
Equity	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000	\$ 1,175,000
Principal	\$ 3,525,000	\$ 3,453,457	\$ 3,384,863	\$ 3,313,723	\$ 3,239,942	\$ 3,163,423	\$ 3,084,064	\$ 3,001,759	\$ 2,916,399	\$ 2,827,871
Annual Debt Service	\$ (128,663)	\$ (128,663)	\$ (128,663)	\$ (193,505)	\$ (193,505)	\$ (193,505)	\$ (193,505)	\$ (193,505)	\$ (193,505)	\$ (193,505)
<b>Cash Flow After Debt Service (CFADS)</b>	<b>\$ 108,212</b>	<b>\$ 117,420</b>	<b>\$ 126,937</b>	<b>\$ 71,928</b>	<b>\$ 82,089</b>	<b>\$ 92,588</b>	<b>\$ 103,436</b>	<b>\$ 114,643</b>	<b>\$ 126,220</b>	<b>\$ 138,180</b>

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7	YEAR 8	YEAR 9	YEAR 10
Number of Units	20	20	20	20	20	20	20	20	20	20
Price per SF	173	173	173	173	173	173	173	173	173	173
Price per Unit	235,000	235,000	235,000	235,000	235,000	235,000	235,000	235,000	235,000	235,000
Gross Rent Multiple	11.31	10.98	10.66	10.35	10.05	9.76	9.47	9.20	8.93	8.67
Capitalization Rate	5.04%	5.24%	5.44%	5.65%	5.86%	6.09%	6.32%	6.56%	6.80%	7.06%
Cash-On-Cash Return	9.21%	9.99%	10.80%	6.12%	6.99%	7.88%	8.80%	9.76%	10.74%	11.76%
Recovery of Equity (Years)	10.86	10.01	9.26	16.34	14.31	12.69	11.36	10.25	9.31	8.50
Operating Expenditure Ratio (OER)	40%	39%	39%	38%	38%	37%	37%	37%	36%	36%
Debt Service Coverage Ratio (DSCR)	1.84	1.95	2.07	2.19	2.33	2.48	2.64	2.81	3.00	3.21
Maximum Annual DSCR (Utilizing 1.40)	\$ 169,196	\$ 175,774	\$ 182,571	\$ 189,595	\$ 196,853	\$ 204,353	\$ 212,101	\$ 220,106	\$ 228,376	\$ 236,918
Free & Clear Rate of Return	5.04%	5.24%	5.44%	5.65%	5.86%	6.09%	6.32%	6.56%	6.80%	7.06%
Constant Percentage Rate a/k/a Mortgage Capitalizatio	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%
+ Positive / - Negative Leverage	1.39%	1.59%	1.79%	2.00%	2.21%	2.44%	2.67%	2.91%	3.15%	3.41%

#	Apt	Building	Tenant Name	Unit Type	Status	Occupancy Date	Lease Expiration	Market Rent	Legal Rent	Concession	Appliance Charge	Actual Rent	Loss to Lease	Subsidy Name	Subsidy Share	Security Deposit
1	1L	Warburton	Maribel Negron	3BR w. 1.5 Bath	RS	4/1/2017	3/31/2021	\$2,550	\$1,500	\$0	\$0	\$1,500	(\$1,050)			\$0
2	1R	Warburton	Jessica Dejesus	3BR w. 1.5 Bath	RS	1/1/2018	12/31/2020	\$2,550	\$2,036	\$0	\$0	\$2,036	(\$514)	S8	\$1,614	\$0
3	2L	Warburton	Lisa Jarvis	3BR w. 1.5 Bath	RS	10/1/2017	9/30/2020	\$2,550	\$1,985	\$0	\$200	\$2,185	(\$365)	S8	\$1,226	\$0
4	2R	Warburton	TBD	3BR w. 1.5 Bath	RS			\$2,550	\$2,300	\$0	\$0	\$2,300	(\$250)			\$0
5	3L	Warburton	Marilyn Montanez	3BR w. 1.5 Bath	RS	8/1/2019	7/31/2021	\$2,550	\$1,935	\$0	\$0	\$1,935	(\$615)	S8	\$1,738	\$1,900
6	3R	Warburton	Rafaig Abdul	3BR w. 1.5 Bath	RS	6/1/2017	5/31/2020	\$2,550	\$1,650	\$0	\$0	\$1,650	(\$900)			\$0
7	Bsmt	Warburton	Maria Diaz	3BR w. 1.5 Bath	RS	10/1/2017	9/30/2020	\$2,550	\$2,150	\$0	\$0	\$2,150	(\$400)	S8	\$1,555	\$0
8	1L	Woodworth	Joseph Williams	3BR	RS	4/1/2017	3/31/2021	\$2,484	\$1,300	\$0	\$0	\$1,300	(\$1,184)			\$1,300
9	1R	Woodworth	Jorge De La Cruz	4BR	RS	6/1/2020	5/31/2021	\$2,823	\$2,050	\$0	\$0	\$2,050	(\$773)			\$2,050
10	2L	Woodworth	Laurencia Robert	4BR	RS	4/1/2017	3/31/2021	\$2,823	\$1,400	\$0	\$0	\$1,400	(\$1,423)			\$0
11	2R	Woodworth	Paula Edmond	3BR	RS	1/1/2018	12/31/2020	\$2,484	\$2,360	\$0	\$0	\$2,360	(\$124)	S8	\$1,696	\$0
12	3L	Woodworth	Lisa McCoy / Sean Brigges	4BR	RS	5/1/2017	4/30/2021	\$2,823	\$1,540	\$0	\$0	\$1,540	(\$1,283)			\$0
13	3R	Woodworth	Jairo Dejesus / Kendra Pena	4BR	RS	11/1/2020	10/31/2021	\$2,823	\$2,100	\$0	\$0	\$2,100	(\$723)			\$2,100
14	Bsmt	Woodworth	Maria Delaney	4BR	RS	12/1/2019	11/30/2020	\$2,823	\$1,650	\$0	\$0	\$1,650	(\$1,173)	S8	\$1,472	\$1,650
15	1L	Jackson	Nyessha Grant	2BR	RS	2/1/2018	1/31/2021	\$1,943	\$1,475	\$0	\$0	\$1,475	(\$468)			\$0
16	1R	Jackson	Emma Perez	2BR	RS	10/1/2019	9/30/2020	\$1,943	\$1,600	\$0	\$0	\$1,600	(\$343)			\$1,600
17	2L	Jackson	Nadeen James	3BR	RS	12/1/2017	11/30/2020	\$2,484	\$1,100	\$0	\$0	\$1,100	(\$1,384)			\$0
18	2R	Jackson	Tiffany Culp	2BR	RS	12/1/2017	11/30/2020	\$1,943	\$1,050	\$0	\$0	\$1,050	(\$893)			\$0
19	3L	Jackson	Brittney Johnson	3BR	RS	9/1/2017	8/31/2020	\$2,484	\$1,600	\$0	\$0	\$1,600	(\$884)			\$0
20	3R	Jackson	Luis Caba	2BR	RS	10/1/2020	9/30/2021	\$1,943	\$1,650	\$0	\$0	\$1,650	(\$293)			\$1,650
<b>Total Monthly Income</b>								\$49,673	\$34,431	\$0	\$200	\$34,631	(\$15,042)		\$9,301	\$12,250

**Amortization Schedule**

**Inputs:**

<b>Loan Start Date</b>	1/1/2021
<b>Loan Amount</b>	3,525,000
<b>Interest Rate</b>	3.650%
<b>Term of Loan (Years)</b>	30

**Principal Balance:**

<b>After 5 Years:</b>	3,239,942
<b>After 10 Years:</b>	2,827,871

**Output**

<b>Payments Years 1</b>	<b>Monthly</b> (\$10,722)	<b>Annually</b> (\$128,663)
<b>Payments Years 2-10</b>	(\$16,125)	(\$193,505)

**Schedule:**

No.	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
1	3,525,000	10,722	-	3,525,000	10,722	-	3,525,000
2	3,525,000	10,722	-	3,525,000	21,444	-	3,525,000
3	3,525,000	10,722	-	3,525,000	32,166	-	3,525,000
4	3,525,000	10,722	-	3,525,000	42,888	-	3,525,000
5	3,525,000	10,722	-	3,525,000	53,609	-	3,525,000
6	3,525,000	10,722	-	3,525,000	64,331	-	3,525,000
7	3,525,000	10,722	-	3,525,000	75,053	-	3,525,000
8	3,525,000	10,722	-	3,525,000	85,775	-	3,525,000
9	3,525,000	10,722	-	3,525,000	96,497	-	3,525,000
10	3,525,000	10,722	-	3,525,000	107,219	-	3,525,000
11	3,525,000	10,722	-	3,525,000	117,941	-	3,525,000
12	3,525,000	10,722	(5,404)	3,519,596	128,663	-	3,519,596
13	3,519,596	10,705	(5,420)	3,514,176	139,368	-	3,514,176
14	3,514,176	10,689	(5,436)	3,508,740	150,057	-	3,508,740
15	3,508,740	10,672	(5,453)	3,503,287	160,729	-	3,503,287
16	3,503,287	10,656	(5,470)	3,497,817	171,385	-	3,497,817
17	3,497,817	10,639	(5,486)	3,492,331	182,024	-	3,492,331
18	3,492,331	10,623	(5,503)	3,486,828	192,647	-	3,486,828
19	3,486,828	10,606	(5,520)	3,481,308	203,253	-	3,481,308
20	3,481,308	10,589	(5,536)	3,475,772	213,842	-	3,475,772
21	3,475,772	10,572	(5,553)	3,470,219	224,414	-	3,470,219
22	3,470,219	10,555	(5,570)	3,464,648	234,969	-	3,464,648
23	3,464,648	10,538	(5,587)	3,459,061	245,507	-	3,459,061
24	3,459,061	10,521	(5,604)	3,453,457	256,029	-	3,453,457
25	3,453,457	10,504	(5,621)	3,447,836	266,533	-	3,447,836
26	3,447,836	10,487	(5,638)	3,442,198	277,020	-	3,442,198
27	3,442,198	10,470	(5,655)	3,436,542	287,490	-	3,436,542
28	3,436,542	10,453	(5,673)	3,430,870	297,943	-	3,430,870
29	3,430,870	10,436	(5,690)	3,425,180	308,378	-	3,425,180
30	3,425,180	10,418	(5,707)	3,419,473	318,797	-	3,419,473
31	3,419,473	10,401	(5,725)	3,413,748	329,198	-	3,413,748
32	3,413,748	10,383	(5,742)	3,408,006	339,581	-	3,408,006
33	3,408,006	10,366	(5,759)	3,402,247	349,947	-	3,402,247
34	3,402,247	10,348	(5,777)	3,396,470	360,296	-	3,396,470
35	3,396,470	10,331	(5,795)	3,390,675	370,627	-	3,390,675
36	3,390,675	10,313	(5,812)	3,384,863	380,940	-	3,384,863
37	3,384,863	10,296	(5,830)	3,379,033	391,235	-	3,379,033
38	3,379,033	10,278	(5,848)	3,373,186	401,513	-	3,373,186
39	3,373,186	10,260	(5,865)	3,367,320	411,773	-	3,367,320
40	3,367,320	10,242	(5,883)	3,361,437	422,016	-	3,361,437
41	3,361,437	10,224	(5,901)	3,355,536	432,240	-	3,355,536
42	3,355,536	10,206	(5,919)	3,349,617	442,446	-	3,349,617
43	3,349,617	10,188	(5,937)	3,343,680	452,635	-	3,343,680
44	3,343,680	10,170	(5,955)	3,337,725	462,805	-	3,337,725
45	3,337,725	10,152	(5,973)	3,331,752	472,958	-	3,331,752
46	3,331,752	10,134	(5,991)	3,325,760	483,092	-	3,325,760
47	3,325,760	10,116	(6,010)	3,319,751	493,207	-	3,319,751
48	3,319,751	10,098	(6,028)	3,313,723	503,305	-	3,313,723
49	3,313,723	10,079	(6,046)	3,307,677	513,384	-	3,307,677
50	3,307,677	10,061	(6,065)	3,301,612	523,445	-	3,301,612
51	3,301,612	10,042	(6,083)	3,295,529	533,488	-	3,295,529
52	3,295,529	10,024	(6,102)	3,289,427	543,511	-	3,289,427
53	3,289,427	10,005	(6,120)	3,283,307	553,517	-	3,283,307
54	3,283,307	9,987	(6,139)	3,277,169	563,503	-	3,277,169
55	3,277,169	9,968	(6,157)	3,271,011	573,472	-	3,271,011
56	3,271,011	9,949	(6,176)	3,264,835	583,421	-	3,264,835
57	3,264,835	9,931	(6,195)	3,258,640	593,351	-	3,258,640
58	3,258,640	9,912	(6,214)	3,252,426	603,263	-	3,252,426
59	3,252,426	9,893	(6,233)	3,246,194	613,156	-	3,246,194
60	3,246,194	9,874	(6,252)	3,239,942	623,030	-	3,239,942
61	3,239,942	9,855	(6,271)	3,233,671	632,885	-	3,233,671
62	3,233,671	9,836	(6,290)	3,227,382	642,720	-	3,227,382
63	3,227,382	9,817	(6,309)	3,221,073	652,537	-	3,221,073
64	3,221,073	9,797	(6,328)	3,214,745	662,334	-	3,214,745
65	3,214,745	9,778	(6,347)	3,208,398	672,113	-	3,208,398
66	3,208,398	9,759	(6,367)	3,202,031	681,871	-	3,202,031
67	3,202,031	9,740	(6,386)	3,195,645	691,611	-	3,195,645
68	3,195,645	9,720	(6,405)	3,189,240	701,331	-	3,189,240
69	3,189,240	9,701	(6,425)	3,182,815	711,032	-	3,182,815
70	3,182,815	9,681	(6,444)	3,176,371	720,713	-	3,176,371
71	3,176,371	9,661	(6,464)	3,169,907	730,374	-	3,169,907
72	3,169,907	9,642	(6,484)	3,163,423	740,016	-	3,163,423
73	3,163,423	9,622	(6,503)	3,156,920	749,638	-	3,156,920
74	3,156,920	9,602	(6,523)	3,150,396	759,240	-	3,150,396
75	3,150,396	9,582	(6,543)	3,143,853	768,823	-	3,143,853

**Amortization Schedule**

**Inputs:**

<b>Loan Start Date</b>	1/1/2021
<b>Loan Amount</b>	3,525,000
<b>Interest Rate</b>	3.650%
<b>Term of Loan (Years)</b>	30

**Principal Balance:**

<b>After 5 Years:</b>	3,239,942
<b>After 10 Years:</b>	2,827,871

**Output**

	<b>Monthly</b>	<b>Annually</b>
<b>Payments Years 1</b>	(\$10,722)	(\$128,663)
<b>Payments Years 2-10</b>	(\$16,125)	(\$193,505)

**Schedule:**

No.	Beginning Balance	Interest	Principal Repayments	Ending Balance	Cumulative Interest	Additional Principal	Ending Balance
76	3,143,853	9,563	(6,563)	3,137,290	778,385	-	3,137,290
77	3,137,290	9,543	(6,583)	3,130,708	787,928	-	3,130,708
78	3,130,708	9,523	(6,603)	3,124,105	797,450	-	3,124,105
79	3,124,105	9,502	(6,623)	3,117,482	806,953	-	3,117,482
80	3,117,482	9,482	(6,643)	3,110,839	816,435	-	3,110,839
81	3,110,839	9,462	(6,663)	3,104,175	825,897	-	3,104,175
82	3,104,175	9,442	(6,684)	3,097,492	835,339	-	3,097,492
83	3,097,492	9,422	(6,704)	3,090,788	844,761	-	3,090,788
84	3,090,788	9,401	(6,724)	3,084,064	854,162	-	3,084,064
85	3,084,064	9,381	(6,745)	3,077,319	863,543	-	3,077,319
86	3,077,319	9,360	(6,765)	3,070,554	872,903	-	3,070,554
87	3,070,554	9,340	(6,786)	3,063,768	882,242	-	3,063,768
88	3,063,768	9,319	(6,806)	3,056,961	891,561	-	3,056,961
89	3,056,961	9,298	(6,827)	3,050,134	900,860	-	3,050,134
90	3,050,134	9,277	(6,848)	3,043,286	910,137	-	3,043,286
91	3,043,286	9,257	(6,869)	3,036,417	919,394	-	3,036,417
92	3,036,417	9,236	(6,890)	3,029,528	928,630	-	3,029,528
93	3,029,528	9,215	(6,911)	3,022,617	937,844	-	3,022,617
94	3,022,617	9,194	(6,932)	3,015,685	947,038	-	3,015,685
95	3,015,685	9,173	(6,953)	3,008,733	956,211	-	3,008,733
96	3,008,733	9,152	(6,974)	3,001,759	965,362	-	3,001,759
97	3,001,759	9,130	(6,995)	2,994,764	974,493	-	2,994,764
98	2,994,764	9,109	(7,016)	2,987,747	983,602	-	2,987,747
99	2,987,747	9,088	(7,038)	2,980,709	992,690	-	2,980,709
100	2,980,709	9,066	(7,059)	2,973,650	1,001,756	-	2,973,650
101	2,973,650	9,045	(7,081)	2,966,570	1,010,801	-	2,966,570
102	2,966,570	9,023	(7,102)	2,959,468	1,019,824	-	2,959,468
103	2,959,468	9,002	(7,124)	2,952,344	1,028,826	-	2,952,344
104	2,952,344	8,980	(7,145)	2,945,198	1,037,806	-	2,945,198
105	2,945,198	8,958	(7,167)	2,938,031	1,046,764	-	2,938,031
106	2,938,031	8,937	(7,189)	2,930,842	1,055,701	-	2,930,842
107	2,930,842	8,915	(7,211)	2,923,632	1,064,615	-	2,923,632
108	2,923,632	8,893	(7,233)	2,916,399	1,073,508	-	2,916,399
109	2,916,399	8,871	(7,255)	2,909,144	1,082,379	-	2,909,144
110	2,909,144	8,849	(7,277)	2,901,867	1,091,227	-	2,901,867
111	2,901,867	8,827	(7,299)	2,894,568	1,100,054	-	2,894,568
112	2,894,568	8,804	(7,321)	2,887,247	1,108,858	-	2,887,247
113	2,887,247	8,782	(7,343)	2,879,904	1,117,640	-	2,879,904
114	2,879,904	8,760	(7,366)	2,872,538	1,126,400	-	2,872,538
115	2,872,538	8,737	(7,388)	2,865,150	1,135,137	-	2,865,150
116	2,865,150	8,715	(7,411)	2,857,739	1,143,852	-	2,857,739
117	2,857,739	8,692	(7,433)	2,850,306	1,152,544	-	2,850,306
118	2,850,306	8,670	(7,456)	2,842,850	1,161,214	-	2,842,850
119	2,842,850	8,647	(7,478)	2,835,372	1,169,861	-	2,835,372
120	2,835,372	8,624	(7,501)	2,827,871	1,178,485	-	2,827,871