



Community Solar Garden Proposal



a subsidiary of



Executive Summary

- ❑ In 2013, Minnesota legislation directed Minneapolis-based utility, Xcel Energy, to create a program for community solar gardens (“CSGs”). Approved community solar gardens sell electricity to Xcel in exchange for bill credits that can be used by Xcel Energy customers to offset their electricity costs.
 - Under the program Xcel Energy remains the City of Northfield’s (“Northfield”) electricity provider
 - Instead of paying Xcel Energy directly Northfield will purchase bill credits from MN Community Solar
 - Bill credits are sold at a discount, creating savings for you
 - **\$0 upfront cost, no upfront investment is required and no upfront fees are charged**
 - The CSG will not be located on your premises and you will not take any risk on the CSG electricity production, you will only pay for bill credits you actually receive
- ❑ **Northfield’s estimated savings over the course of 25 years under the fixed rate option is \$1,571,356 based on subscribing 1,960 kW_{DC}. The estimated 25 year savings under the floating rate option is \$588,663 based on subscribing the same amount.**
- ❑ Under the fixed rate option the subscription rate will begin at one and a half cents below the enhanced applicable retail rate and increase at 2% per year. Under the floating rate option the subscription rate will begin and remain one cent below the enhanced applicable retail rate.
- ❑ Minnesota Community Solar (“MNCS”) and Novel Energy Solutions (“NES”) are locally owned leaders in the Minnesota solar market, having constructed over 85 projects, including the first four CSGs to be completed under Xcel’s program.

About MNCS and Novel Energy Solutions

- ❑ Leading Minnesota integrated energy management company which includes three complementary businesses, community solar garden development, solar project construction and solar project finance
- ❑ Founded in 2011 by Cliff, Ralph and Mena Kaehler. The Kaehler family are active farmers (Purebred cattle) with over a hundred and thirty years of history in the southern Minnesota area.
 - Ralph Kaehler exported the first US agricultural products to Cuba post embargo
- ❑ MNCS and NES are leaders in the Minnesota solar market
 - NES/MNCS developed first 4 community solar gardens in Xcel program
 - One of the largest CSG developers in the country with over 100MW in late stage development and a similar sized project pipeline
 - NES is founded on providing profitable, reliable energy solutions to agricultural communities
 - Locally owned Minnesota made company, we have offices in Rochester and St. Paul, MN



Buhl Hog Farm (250 KW)

Subscription Opportunity

Subscription Pricing

- ☐ **Opportunity to fix future energy costs for 25 years at one low monthly rate**
 - Under the Fixed Rate option: the subscription rate starts at one and a half cents off the enhanced applicable retail rate and increases at a fixed rate of 2.0% each year. Savings are anticipated to grow as Xcel's energy rates have increased at a 3.3% rate over the last 15 years and for 2017 the Xcel rate increased 5.7%
 - Under the Floating Rate option: the subscription rate starts at one cent below the enhanced applicable retail rate and remains one cent below the enhanced applicable retail rate.
 - Billing is monthly with an annual true up so there is no risk associated with the performance of the solar garden. Northfield will only pay for electrical credits actually received

Additional Benefits

- ☐ **Creates environmental marketing opportunities**
 - Northfield can switch to green energy AND lower electricity rates
 - Can be important marketing tool, now and particularly in the future as more pressure is put on cities for environmental leadership

Other Terms

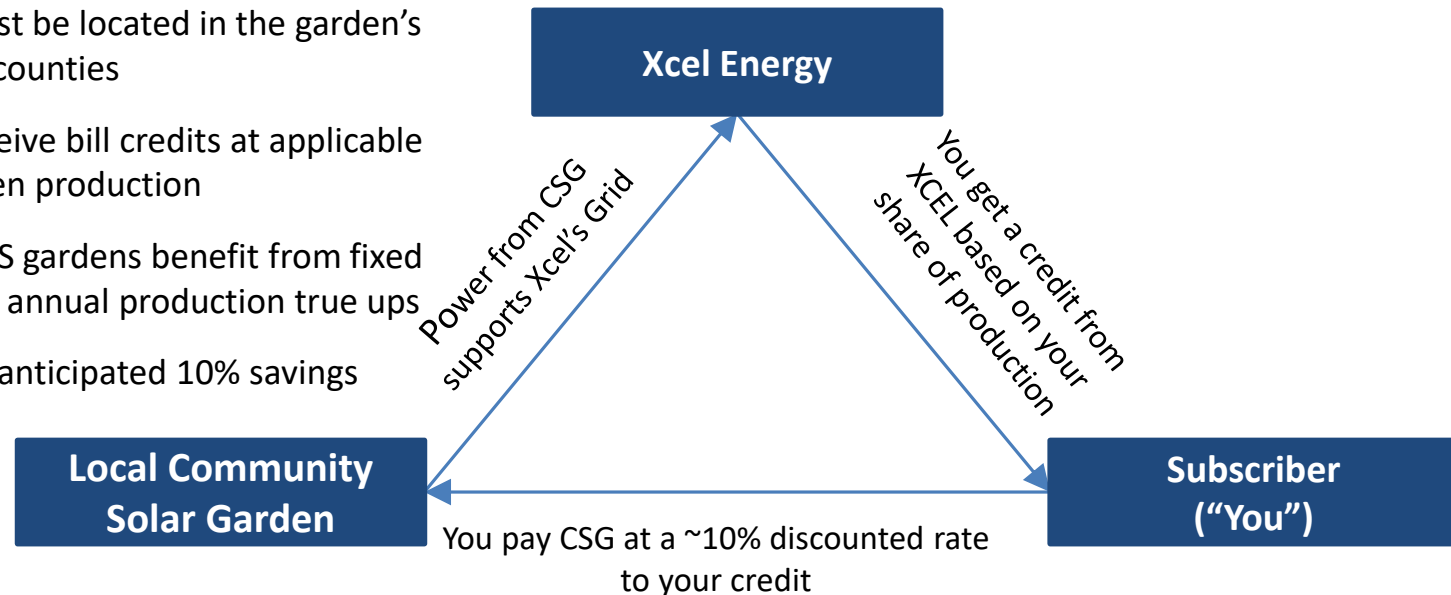
- ☐ **Assignment and Termination**
 - Allows assignment of contract to new subscriber at limited, administrative charge
 - Lowered termination fees in the event of moving business and no termination fees if terminated due to MNCS fault

Flexibility

- ☐ **MNCS is open to discussing Northfield's needs and priorities and creating a custom subscription solution**

Community Solar Garden Program

- ❑ The Community Solar Garden model aims to combine the environmental and cost benefits of large scale solar energy production with the individual cost savings of rooftop or ground mount direct solar generation
- ❑ Participating local businesses, organizations and residents can manage electric costs with no upfront investment and no production risk
- ❑ Minnesota enacted authorizing legislation in 2013 allowing construction of CSGs of up to 5 MW
 - Each CSG must have a minimum of five subscribers with no one subscriber accounting for more than 40% of generation
 - CSG subscribers must be located in the garden's county or adjacent counties
 - CSG subscribers receive bill credits at applicable retail rates for garden production
 - Subscribers to MNCS gardens benefit from fixed electricity rates and annual production true ups
 - MNCS Subscription anticipated 10% savings



About our Partnership with Cypress Creek Renewables



- ❑ **Cypress Creek Renewables (“CRR”) is a leading integrated utility-scale solar platform in the US**
 - Cypress Creek Renewables develop, build, finance and operate every project to maximize value & expected 30yr+ asset life
- ❑ **Cypress Creek Renewables is currently operating 10 MW of utility-scale solar in Minnesota**
 - MN Community Solar is adding an additional 28 MW of solar capacity to CRR’s Minnesota portfolio
- ❑ **CRR Developed over 1.5 GW in 2.5 years; Multi-pronged greenfield development platform**
 - 5 GW+ development pipeline in 9 states
- ❑ **Involved in construction of 1.3GW through prime contractor model**
 - Constructed 400 MW in 2016 and 1 GW+ forecasted for 2017
- ❑ **Cypress Creek Renewables will own, maintain and operate the solar garden for the full 25 years of the program**
 - Monthly subscription payments will be sent to Cypress Creek
 - All operational needs of the garden will be handled by Cypress Creek
 - Cypress Creek will be the main subscriber contact throughout the term of the program. MN Community Solar will also remain a partner and contact for customers if needed

Flexible Termination Details

☐ In the event this agreement is terminated before a replacement is secured:

- MNCS shall use commercially reasonable efforts to mitigate damages caused by such early termination including soliciting potential subscribers to replace the Subscriber
- Subscriber shall pay to MNCS an amount equal to the net present value of the remaining Monthly Subscription Payments discounted at an eight percent (8%) rate.
- Should the subscription be filled after termination, MNCS shall return to the subscriber the difference between the Eligible Early Termination Fee and the Net Present Value of the monthly subscription payment under the new contract at an 8% discount.
- Example: A year 10 early termination fee of \$1,643,458 shall be returned at \$1,486,211 if the subscription is filled one year after termination.

☐ Should the subscriber need to leave the subscription, Subscriber may transfer the subscription:

- To a party approved in advance by MNCS that meets the Subscription Eligibility Criteria.
- Subscriber's payment to MNCS of a five thousand dollar (\$5,000.00) "Assignment or Transfer Fee,"

☐ Subscriber will not be responsible for a termination fee:

- Subscriber will not be held responsible should Xcel cease to provide electrical service to the Subscriber and the new utility refuses to honor the program.
- Subscriber may cancel subscription without a fee should MNCS fail to perform or comply with the acts in the agreement.

The Value of a Subscription

1 MW

189



Passenger vehicles driven for one year

956,159



Pounds of coal burned

132



homes' electricity use for one year

848



acres of U.S. forests in one year

1.5 MW

284



Passenger vehicles driven for one year

1,434,239



Pounds of coal burned

198



homes' electricity use for one year

1,272



acres of U.S. forests in one year

1.9 MW

371



Passenger vehicles driven for one year

1,874,072



Pounds of coal burned

259



homes' electricity use for one year

1,662



acres of U.S. forests in one year

Next Steps

☐ **Northfield's Detailed Review**

- MNCS available to review program with Northfield's key personnel and the City Council
- Northfield to review MNCS subscriber contract, identify any commercial or legal comments or questions
- MNCS happy to respond to any written questions, a document mark up or schedule a call or meeting to dive into specifics

☐ **Subscription**

- Once all questions or comments have been satisfactorily answered MNCS and Northfield to schedule a meeting for document execution.
- Due to a construction timeline in late summer, a deadline of July 15th for subscription approval is requested.

☐ **Development**

- MNCS to provide regular development updates regarding project progress

☐ **Commencement**

- Once subscribed gardens have commenced production the regular energy credit and billing cycle will begin

Contacts



Winona, MN (350 KW)

Lead Contact:

Rick Masloski, Subscription Manager
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Jane Qualey, Subscription Manager
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Additional Contact:

Cliff Kaehler, CEO
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Appendix: Estimated Total Savings Fixed Rate Option-1000kW, 1.5cents

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	6,247,500	1,275,000	\$0.12296	\$156,774	\$0.10796	\$137,649	\$19,125
2	6,216,263	1,268,625	\$0.12579	\$159,582	\$0.11012	\$139,700	\$19,882
3	6,185,181	1,262,282	\$0.12870	\$162,457	\$0.11232	\$141,781	\$20,675
4	6,154,255	1,255,970	\$0.13169	\$165,399	\$0.11457	\$143,894	\$21,505
5	6,123,484	1,249,691	\$0.13476	\$168,410	\$0.11686	\$146,038	\$22,372
6	6,092,867	1,243,442	\$0.13792	\$171,492	\$0.11920	\$148,214	\$23,278
7	6,062,402	1,237,225	\$0.14116	\$174,647	\$0.12158	\$150,422	\$24,224
8	6,032,090	1,231,039	\$0.14449	\$177,875	\$0.12401	\$152,664	\$25,212
9	6,001,930	1,224,884	\$0.14792	\$181,179	\$0.12649	\$154,938	\$26,241
10	5,971,920	1,218,759	\$0.15143	\$184,561	\$0.12902	\$157,247	\$27,314
11	5,942,061	1,212,665	\$0.15505	\$188,021	\$0.13160	\$159,590	\$28,431
12	5,912,350	1,206,602	\$0.15876	\$191,562	\$0.13423	\$161,968	\$29,594
13	5,882,788	1,200,569	\$0.16258	\$195,185	\$0.13692	\$164,381	\$30,804
14	5,853,375	1,194,566	\$0.16650	\$198,893	\$0.13966	\$166,830	\$32,063
15	5,824,108	1,188,593	\$0.17053	\$202,687	\$0.14245	\$169,316	\$33,371
16	5,794,987	1,182,650	\$0.17467	\$206,569	\$0.14530	\$171,839	\$34,730
17	5,766,012	1,176,737	\$0.17892	\$210,542	\$0.14821	\$174,399	\$36,142
18	5,737,182	1,170,853	\$0.18329	\$214,606	\$0.15117	\$176,998	\$37,608
19	5,708,496	1,164,999	\$0.18778	\$218,764	\$0.15419	\$179,635	\$39,129
20	5,679,954	1,159,174	\$0.19239	\$223,019	\$0.15728	\$182,312	\$40,707
21	5,651,554	1,153,378	\$0.19714	\$227,372	\$0.16042	\$185,028	\$42,343
22	5,623,296	1,147,611	\$0.20201	\$231,825	\$0.16363	\$187,785	\$44,040
23	5,595,180	1,141,873	\$0.20701	\$236,381	\$0.16690	\$190,583	\$45,798
24	5,567,204	1,136,164	\$0.21215	\$241,042	\$0.17024	\$193,423	\$47,619
25	5,539,368	1,130,483	\$0.21744	\$245,811	\$0.17365	\$196,305	\$49,506
Estimated Total Savings							\$801,712

Appendix: Estimated Total Savings Floating Rate Option- 1000kW, 1cent

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	6,247,500	1,275,000	\$0.12296	\$156,774	\$0.11296	\$144,024	\$12,750
2	6,216,263	1,268,625	\$0.12579	\$159,582	\$0.11579	\$146,896	\$12,686
3	6,185,181	1,262,282	\$0.12870	\$162,457	\$0.11870	\$149,834	\$12,623
4	6,154,255	1,255,970	\$0.13169	\$165,399	\$0.12169	\$152,839	\$12,560
5	6,123,484	1,249,691	\$0.13476	\$168,410	\$0.12476	\$155,913	\$12,497
6	6,092,867	1,243,442	\$0.13792	\$171,492	\$0.12792	\$159,058	\$12,434
7	6,062,402	1,237,225	\$0.14116	\$174,647	\$0.13116	\$162,275	\$12,372
8	6,032,090	1,231,039	\$0.14449	\$177,875	\$0.13449	\$165,565	\$12,310
9	6,001,930	1,224,884	\$0.14792	\$181,179	\$0.13792	\$168,930	\$12,249
10	5,971,920	1,218,759	\$0.15143	\$184,561	\$0.14143	\$172,373	\$12,188
11	5,942,061	1,212,665	\$0.15505	\$188,021	\$0.14505	\$175,894	\$12,127
12	5,912,350	1,206,602	\$0.15876	\$191,562	\$0.14876	\$179,496	\$12,066
13	5,882,788	1,200,569	\$0.16258	\$195,185	\$0.15258	\$183,180	\$12,006
14	5,853,375	1,194,566	\$0.16650	\$198,893	\$0.15650	\$186,947	\$11,946
15	5,824,108	1,188,593	\$0.17053	\$202,687	\$0.16053	\$190,801	\$11,886
16	5,794,987	1,182,650	\$0.17467	\$206,569	\$0.16467	\$194,743	\$11,827
17	5,766,012	1,176,737	\$0.17892	\$210,542	\$0.16892	\$198,774	\$11,767
18	5,737,182	1,170,853	\$0.18329	\$214,606	\$0.17329	\$202,897	\$11,709
19	5,708,496	1,164,999	\$0.18778	\$218,764	\$0.17778	\$207,114	\$11,650
20	5,679,954	1,159,174	\$0.19239	\$223,019	\$0.18239	\$211,427	\$11,592
21	5,651,554	1,153,378	\$0.19714	\$227,372	\$0.18714	\$215,838	\$11,534
22	5,623,296	1,147,611	\$0.20201	\$231,825	\$0.19201	\$220,349	\$11,476
23	5,595,180	1,141,873	\$0.20701	\$236,381	\$0.19701	\$224,962	\$11,419
24	5,567,204	1,136,164	\$0.21215	\$241,042	\$0.20215	\$229,681	\$11,362
25	5,539,368	1,130,483	\$0.21744	\$245,811	\$0.20744	\$234,506	\$11,305
Estimated Total Savings							\$300,338

Appendix: Estimated Total Savings Fixed Rate Option-1500kW, 1.5cents

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	6,247,500	1,912,500	\$0.12296	\$235,161	\$0.10796	\$206,474	\$28,688
2	6,216,263	1,902,938	\$0.12579	\$239,373	\$0.11012	\$209,550	\$29,823
3	6,185,181	1,893,423	\$0.12870	\$243,685	\$0.11232	\$212,672	\$31,013
4	6,154,255	1,883,956	\$0.13169	\$248,098	\$0.11457	\$215,841	\$32,257
5	6,123,484	1,874,536	\$0.13476	\$252,615	\$0.11686	\$219,057	\$33,558
6	6,092,867	1,865,163	\$0.13792	\$257,238	\$0.11920	\$222,321	\$34,917
7	6,062,402	1,855,837	\$0.14116	\$261,970	\$0.12158	\$225,634	\$36,337
8	6,032,090	1,846,558	\$0.14449	\$266,813	\$0.12401	\$228,996	\$37,817
9	6,001,930	1,837,325	\$0.14792	\$271,769	\$0.12649	\$232,408	\$39,361
10	5,971,920	1,828,139	\$0.15143	\$276,841	\$0.12902	\$235,870	\$40,970
11	5,942,061	1,818,998	\$0.15505	\$282,031	\$0.13160	\$239,385	\$42,646
12	5,912,350	1,809,903	\$0.15876	\$287,343	\$0.13423	\$242,952	\$44,391
13	5,882,788	1,800,854	\$0.16258	\$292,778	\$0.13692	\$246,572	\$46,206
14	5,853,375	1,791,849	\$0.16650	\$298,340	\$0.13966	\$250,246	\$48,094
15	5,824,108	1,782,890	\$0.17053	\$304,031	\$0.14245	\$253,974	\$50,056
16	5,794,987	1,773,976	\$0.17467	\$309,854	\$0.14530	\$257,759	\$52,095
17	5,766,012	1,765,106	\$0.17892	\$315,812	\$0.14821	\$261,599	\$54,213
18	5,737,182	1,756,280	\$0.18329	\$321,909	\$0.15117	\$265,497	\$56,412
19	5,708,496	1,747,499	\$0.18778	\$328,146	\$0.15419	\$269,453	\$58,693
20	5,679,954	1,738,761	\$0.19239	\$334,528	\$0.15728	\$273,468	\$61,060
21	5,651,554	1,730,068	\$0.19714	\$341,057	\$0.16042	\$277,542	\$63,515
22	5,623,296	1,721,417	\$0.20201	\$347,738	\$0.16363	\$281,678	\$66,060
23	5,595,180	1,712,810	\$0.20701	\$354,572	\$0.16690	\$285,875	\$68,697
24	5,567,204	1,704,246	\$0.21215	\$361,564	\$0.17024	\$290,134	\$71,429
25	5,539,368	1,695,725	\$0.21744	\$368,716	\$0.17365	\$294,457	\$74,259
Estimated Total Savings							\$1,202,568

Appendix: Estimated Total Savings Floating Rate Option-1500kW, 1cent

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	6,247,500	1,912,500	\$0.12296	\$235,161	\$0.11296	\$216,036	\$19,125
2	6,216,263	1,902,938	\$0.12579	\$239,373	\$0.11579	\$220,344	\$19,029
3	6,185,181	1,893,423	\$0.12870	\$243,685	\$0.11870	\$224,751	\$18,934
4	6,154,255	1,883,956	\$0.13169	\$248,098	\$0.12169	\$229,258	\$18,840
5	6,123,484	1,874,536	\$0.13476	\$252,615	\$0.12476	\$233,870	\$18,745
6	6,092,867	1,865,163	\$0.13792	\$257,238	\$0.12792	\$238,587	\$18,652
7	6,062,402	1,855,837	\$0.14116	\$261,970	\$0.13116	\$243,412	\$18,558
8	6,032,090	1,846,558	\$0.14449	\$266,813	\$0.13449	\$248,347	\$18,466
9	6,001,930	1,837,325	\$0.14792	\$271,769	\$0.13792	\$253,396	\$18,373
10	5,971,920	1,828,139	\$0.15143	\$276,841	\$0.14143	\$258,559	\$18,281
11	5,942,061	1,818,998	\$0.15505	\$282,031	\$0.14505	\$263,841	\$18,190
12	5,912,350	1,809,903	\$0.15876	\$287,343	\$0.14876	\$269,244	\$18,099
13	5,882,788	1,800,854	\$0.16258	\$292,778	\$0.15258	\$274,769	\$18,009
14	5,853,375	1,791,849	\$0.16650	\$298,340	\$0.15650	\$280,421	\$17,918
15	5,824,108	1,782,890	\$0.17053	\$304,031	\$0.16053	\$286,202	\$17,829
16	5,794,987	1,773,976	\$0.17467	\$309,854	\$0.16467	\$292,114	\$17,740
17	5,766,012	1,765,106	\$0.17892	\$315,812	\$0.16892	\$298,161	\$17,651
18	5,737,182	1,756,280	\$0.18329	\$321,909	\$0.17329	\$304,346	\$17,563
19	5,708,496	1,747,499	\$0.18778	\$328,146	\$0.17778	\$310,671	\$17,475
20	5,679,954	1,738,761	\$0.19239	\$334,528	\$0.18239	\$317,140	\$17,388
21	5,651,554	1,730,068	\$0.19714	\$341,057	\$0.18714	\$323,757	\$17,301
22	5,623,296	1,721,417	\$0.20201	\$347,738	\$0.19201	\$330,523	\$17,214
23	5,595,180	1,712,810	\$0.20701	\$354,572	\$0.19701	\$337,444	\$17,128
24	5,567,204	1,704,246	\$0.21215	\$361,564	\$0.20215	\$344,521	\$17,042
25	5,539,368	1,695,725	\$0.21744	\$368,716	\$0.20744	\$351,759	\$16,957
Estimated Total Savings							\$450,508

Appendix: Estimated Total Savings Fixed Rate Option-1960kW, 1.5cents

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	6,247,500	2,499,000	\$0.12296	\$307,277	\$0.10796	\$269,792	\$37,485
2	6,216,263	2,486,505	\$0.12579	\$312,781	\$0.11012	\$273,812	\$38,969
3	6,185,181	2,474,072	\$0.12870	\$318,415	\$0.11232	\$277,892	\$40,523
4	6,154,255	2,461,702	\$0.13169	\$324,181	\$0.11457	\$282,032	\$42,149
5	6,123,484	2,449,394	\$0.13476	\$330,084	\$0.11686	\$286,235	\$43,849
6	6,092,867	2,437,147	\$0.13792	\$336,125	\$0.11920	\$290,500	\$45,625
7	6,062,402	2,424,961	\$0.14116	\$342,308	\$0.12158	\$294,828	\$47,480
8	6,032,090	2,412,836	\$0.14449	\$348,635	\$0.12401	\$299,221	\$49,415
9	6,001,930	2,400,772	\$0.14792	\$355,111	\$0.12649	\$303,679	\$51,432
10	5,971,920	2,388,768	\$0.15143	\$361,739	\$0.12902	\$308,204	\$53,535
11	5,942,061	2,376,824	\$0.15505	\$368,521	\$0.13160	\$312,796	\$55,725
12	5,912,350	2,364,940	\$0.15876	\$375,461	\$0.13423	\$317,457	\$58,004
13	5,882,788	2,353,115	\$0.16258	\$382,563	\$0.13692	\$322,187	\$60,376
14	5,853,375	2,341,350	\$0.16650	\$389,831	\$0.13966	\$326,988	\$62,843
15	5,824,108	2,329,643	\$0.17053	\$397,267	\$0.14245	\$331,860	\$65,407
16	5,794,987	2,317,995	\$0.17467	\$404,876	\$0.14530	\$336,805	\$68,071
17	5,766,012	2,306,405	\$0.17892	\$412,661	\$0.14821	\$341,823	\$70,838
18	5,737,182	2,294,873	\$0.18329	\$420,627	\$0.15117	\$346,916	\$73,711
19	5,708,496	2,283,398	\$0.18778	\$428,778	\$0.15419	\$352,085	\$76,693
20	5,679,954	2,271,981	\$0.19239	\$437,117	\$0.15728	\$357,331	\$79,785
21	5,651,554	2,260,622	\$0.19714	\$445,648	\$0.16042	\$362,655	\$82,993
22	5,623,296	2,249,318	\$0.20201	\$454,377	\$0.16363	\$368,059	\$86,318
23	5,595,180	2,238,072	\$0.20701	\$463,307	\$0.16690	\$373,543	\$89,764
24	5,567,204	2,226,882	\$0.21215	\$472,443	\$0.17024	\$379,109	\$93,334
25	5,539,368	2,215,747	\$0.21744	\$481,789	\$0.17365	\$384,758	\$97,032
Estimated Total Savings							\$1,571,356

Appendix: Estimated Total Savings Floating Rate Option-1960kW, 1cent

Year	Subscriber Energy Production (kWh)	Subscriber Energy Production (kWh)	Bill Credit Rate (\$/kWh)	Estimated Total Bill Credit (\$/yr)	Subscription Rate (\$/kWh)	MNCS Subscription (\$/yr)	Estimated Annual Savings
1	8,478,750	2,499,000	\$0.12296	\$307,277	\$0.11296	\$282,287	\$24,990
2	8,436,356	2,486,505	\$0.12579	\$312,781	\$0.11579	\$287,916	\$24,865
3	8,394,174	2,474,072	\$0.12870	\$318,415	\$0.11870	\$293,674	\$24,741
4	8,352,204	2,461,702	\$0.13169	\$324,181	\$0.12169	\$299,564	\$24,617
5	8,310,443	2,449,394	\$0.13476	\$330,084	\$0.12476	\$305,590	\$24,494
6	8,268,890	2,437,147	\$0.13792	\$336,125	\$0.12792	\$311,753	\$24,371
7	8,227,546	2,424,961	\$0.14116	\$342,308	\$0.13116	\$318,058	\$24,250
8	8,186,408	2,412,836	\$0.14449	\$348,635	\$0.13449	\$324,507	\$24,128
9	8,145,476	2,400,772	\$0.14792	\$355,111	\$0.13792	\$331,104	\$24,008
10	8,104,749	2,388,768	\$0.15143	\$361,739	\$0.14143	\$337,851	\$23,888
11	8,064,225	2,376,824	\$0.15505	\$368,521	\$0.14505	\$344,753	\$23,768
12	8,023,904	2,364,940	\$0.15876	\$375,461	\$0.14876	\$351,812	\$23,649
13	7,983,784	2,353,115	\$0.16258	\$382,563	\$0.15258	\$359,032	\$23,531
14	7,943,865	2,341,350	\$0.16650	\$389,831	\$0.15650	\$366,417	\$23,413
15	7,904,146	2,329,643	\$0.17053	\$397,267	\$0.16053	\$373,970	\$23,296
16	7,864,625	2,317,995	\$0.17467	\$404,876	\$0.16467	\$381,696	\$23,180
17	7,825,302	2,306,405	\$0.17892	\$412,661	\$0.16892	\$389,597	\$23,064
18	7,786,176	2,294,873	\$0.18329	\$420,627	\$0.17329	\$397,679	\$22,949
19	7,747,245	2,283,398	\$0.18778	\$428,778	\$0.17778	\$405,944	\$22,834
20	7,708,509	2,271,981	\$0.19239	\$437,117	\$0.18239	\$414,397	\$22,720
21	7,669,966	2,260,622	\$0.19714	\$445,648	\$0.18714	\$423,042	\$22,606
22	7,631,616	2,249,318	\$0.20201	\$454,377	\$0.19201	\$431,884	\$22,493
23	7,593,458	2,238,072	\$0.20701	\$463,307	\$0.19701	\$440,926	\$22,381
24	7,555,491	2,226,882	\$0.21215	\$472,443	\$0.20215	\$450,174	\$22,269
25	7,517,713	2,215,747	\$0.21744	\$481,789	\$0.20744	\$459,632	\$22,157
Estimated Total Savings							\$588,663