

# Fuller Place Condominiums

Reserve Study  
January 1, 2025

Prepared May 1, 2024

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## Introduction

A reserve study is a knowledge management and capital expenditure planning tool. It's a 30 year budget for major expenses that also includes a report on your association's preparedness for these expenses, and recommendations.

Created to assist the board of directors of an owners association in meeting their fiduciary and legal duties, this report can help protect the investment that owners have made in the community.

This report contains information and recommendations for the association's reserve funding, a list of reserve components, and details about the reserve fund expenditures anticipated over the next 30 years.

Reserve components are typically fixed assets like the roof or a marina, or common elements, amenities, and equipment that the association is responsible for maintaining. In order to be considered a reserve component, the expenditure must be an association responsibility, significant in cost, not an annual expense, and a maintenance related activity.

Financial recommendations are based on the principle that reserve funds should match the total depreciation of reserve components, similar to straight-line depreciation in business accounting. This method allows for reserve funds to be contributed equitably as the component is aging, by the folks benefiting from it.

## Summary

### Subject Property

**Fuller Place**

14 Units

Substantially completed in 1980

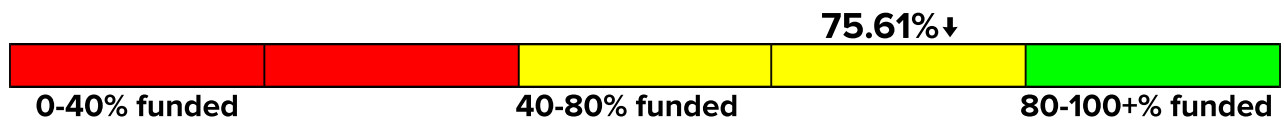
123 Client Blvd

Seattle, WA 98123

### Reserve Fund

Projected reserve account balance on January 1, 2025	\$131,000.00
100% funded amount on analysis date	\$162,681.05
Percent funded	75.61%
Current annual contribution rate	\$12,000.00
Recommended reserve contribution	\$12,480.00
Average per unit surplus or (deficit) of reserve funds	\$ (1,344.27)
Special assessment recommended	\$0

### Reserve Fund Health



Greater reserve fund health indicates more equitable contributions to the reserve fund and minimized risk of needing special assessments.

### Projected Expenditures from 2025 through 2028

Item Name	Date	Projected Cost
Flooring, carpet, commercial	2027	\$5,287.14

# Report Letter

May 1, 2024

123 Client Blvd  
Seattle, WA  
98123

**Subject: Fuller Place 2025 Reserve Study**

Fuller Place Owners Association, Best Management, Inc.:

Cascade Reserve Consultants (CRC) is pleased to present this reserve study to the Fuller Place Owners Association (Client) and Best Management, Inc. (Managing Agent).

This study has been prepared for the association's 2025 budget year and encompasses the period for thirty years following the analysis date of January 1, 2025.

This study and the data included need to be updated annually to ensure an accurate reflection of the status of reserve funding of the association, and to maintain compliance with applicable state laws.

## Study level

Level I: Full reserve study funding analysis and plan. Conducted a component inventory, a condition assessment (based upon on-site visual observations), and life and valuation estimates to determine and produce reports on the reserve fund status and funding plans.

## Date of Site Visit

Fuller Place was visited by Cascade Reserve Consultants for the purposes of this study on April 10, 2024.

## Status of Reserve Fund

The initial reserve balance was calculated using the known balance of \$123,000.00 on March 1, 2024, adding the anticipated reserve contributions for the remaining months of the current year.



Fuller Place's projected initial reserve balance of \$123,000.00 represents a percent funded of 75.61% compared to the fully funded reserve balance of \$162,681.05. This represents a relatively strong reserve funding position.

For the purpose of maintaining and further strengthening the fiscal health of reserve funding at Fuller Place, we recommend a reserve contribution of \$12,480.00 for the 2025 budget year. This represents an average change of \$2.86 per unit per month.

### Special Assessments

The replacement schedule of the reserve components in this study does reflect the need for special assessments at this time.

### Preventive Maintenance and Impact on Component Lifespans

The actual lifespan of the reserve components and the reserve funding needs of the association are closely tied. Performing appropriate routine maintenance for each component generally increases the component's useful life, effectively moving the expenditure for that component farther into the future. This reduces the reserve funding contributions needed.

Failure to perform such maintenance can shorten the remaining useful life of some reserve components, requiring increases to the reserve funding contributions or special assessments.

Proper maintenance can even extend the useful life of some reserve components beyond the scope of the study. For example, wood siding will last indefinitely when maintained properly. Without proper maintenance it may need to be completely replaced in the future. For these reasons Cascade recommends that all associations create a preventative maintenance schedule. This study can be used to inform this schedule and we are happy to work with our clients to establish an annual preventative maintenance program that will help extend the life of the reserve components.

### Governing Documents

A review was made of the governing documents and/or Covenants, Conditions & Restrictions (CC&R's) as provided by Client or Managing Agent, or found in county property records.

## Study Method and Funding Plan

A reserve study is composed of two parts, a physical analysis and a financial analysis.

In order to perform the physical analysis, the components of the study must be identified, their condition assessed, and a valuation of replacement or major repair made. This is done by visiting the site, reviewing community documents and statutory requirements, and with input from Client or Managing Agent. Where the age of a particular reserve component is unknown, CRC worked with Client and/or Managing Agent to establish a best estimated age of that component. If Client or Managing Agent was unable to provide an estimate of a reserve component's age, Cascade made its own estimate of the age of the reserve component.

For the financial analysis, we evaluate the status of the reserve funds in relation to the anticipated expenditures and to industry benchmarks like percent funded. Then we create funding scenarios and a recommended funding plan. Cascade uses a straight line, inflated future cost method and a full funding goal after around year 7 or earlier. It is our professional opinion that annual reserve contributions recommended in this study will realize this goal.

The present cost estimates for component repair or replacement have been created using the National Construction Estimator, a nationally recognized standard, and modified by an area cost adjustment factor. In addition, Cascade has extensive records of bids and invoices, and a list of local contractors and suppliers of most building elements and services. These records, relationships, and the knowledge gained through our years of hands-on property and construction management inform our estimates of local costs.

## Developing an Investment Policy

CRC recommends that all associations have a documented policy regarding the investment of reserve funds. This can bring consistency and accountability to the board's investing decisions.

### Legal compliance

This study has been prepared by an independent reserve study professional in compliance with sections 64.34.380-382 of Chapter 64.34 RCW CONDOMINIUM ACT, sections 64.38.065-070 of Chapter 64.38 RCW HOMEOWNERS' ASSOCIATIONS, and sections 64.90.545-550 of Chapter 64.90 RCW WASHINGTON UNIFORM COMMON INTEREST OWNERSHIP ACT, as applicable.

RCW 64.34.382 and 64.38.070 require the following disclosure in all reserve studies:

"This reserve study should be reviewed carefully. It may not include all common and limited common element components that will require major maintenance, repair, or replacement in future years, and may not include regular contributions to a reserve account for the cost of such maintenance, repair, or replacement. The failure to include a component in a reserve study, or to provide contributions to a reserve account for a component, may, under some circumstances, require you to pay on demand as a special assessment your share of common expenses for the cost of major maintenance, repair, or replacement of a reserve component."

RCW 64.90.550 requires the following disclosure in all reserve studies:

"This reserve study should be reviewed carefully. It may not include all common and limited common element components that will require major maintenance, repair, or replacement in future years, and may not include regular contributions to a reserve account for the cost of such maintenance, repair, or replacement. The failure to include a component in a reserve study, or to provide contributions to a reserve account for a component, may, under some circumstances, require the association to (1) defer major maintenance, repair, or replacement, (2) increase future reserve contributions, (3) borrow funds to pay for major maintenance, repair, or replacement, or (4) impose special assessments for the cost of major maintenance, repair, or replacement."

### Statement of Qualifications

CRC is a professional service company specializing in reserve study services for homeowner or condominium associations and property managers. Our staff has over 60 years of



combined experience in multifamily management, construction, financing, management consulting, real estate sales, budget analysis, and reserve study preparation & review. We are familiar with construction practices, construction costs, and contracting practices in Washington and we have a unique expertise in creating, implementing, monitoring, and updating reserve studies for our clients.

### Conflict of Interest

CRC certifies that we do not have any vested interests, financial interests, or other interests that would cause a conflict of interest in the preparation of this reserve study.

### Conclusion

Please consider Cascade Reserve Consultants a partner in the management of your association. Helping you care for your home is our work and our passion! Please do not hesitate to contact us with questions or suggestions.

Best regards,



Chip Barron, President

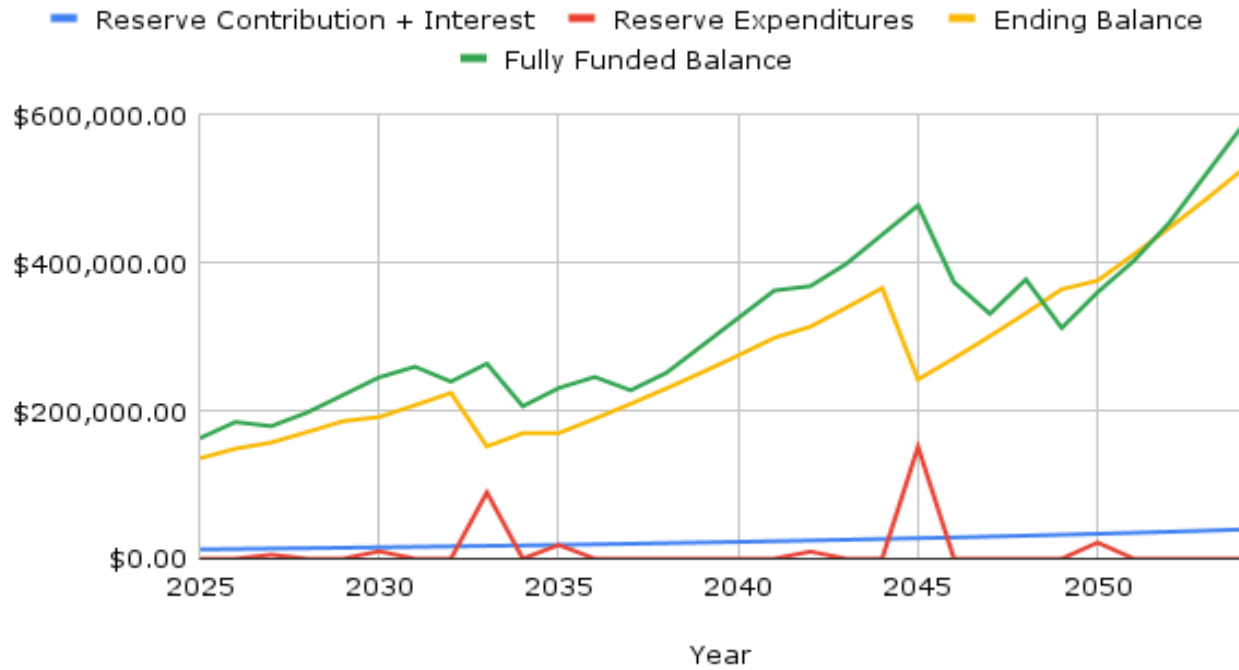


Mark Cerenzie, Senior Vice President

## Recommended Funding Plan

Year	100% Funded	Balance	Percent Funded	Contribution	Interest Earned	Expenditure	Ending Balance
2025	\$162,681.05	\$123,000.00	75.61%	\$12,480.00	\$128.78	\$0.00	\$135,608.78
2026	\$184,796.37	\$135,608.78	73.38%	\$12,979.20	\$141.62	\$0.00	\$148,729.60
2027	\$179,178.70	\$148,729.60	83.01%	\$13,498.37	\$154.99	\$5,287.14	\$157,095.81
2028	\$197,665.65	\$157,095.81	79.48%	\$14,038.30	\$163.60	\$0.00	\$171,297.72
2029	\$221,439.75	\$171,297.72	77.36%	\$14,599.83	\$178.07	\$0.00	\$186,075.62
2030	\$245,213.84	\$186,075.62	75.88%	\$15,183.83	\$193.12	\$9,938.75	\$191,513.82
2031	\$259,641.09	\$191,513.82	73.76%	\$15,791.18	\$198.84	\$0.00	\$207,503.84
2032	\$239,431.84	\$207,503.84	86.67%	\$16,422.83	\$215.13	\$0.00	\$224,141.80
2033	\$263,751.48	\$224,141.80	84.98%	\$17,079.74	\$232.07	\$89,643.01	\$151,810.61
2034	\$206,154.82	\$151,810.61	73.64%	\$17,762.93	\$160.02	\$0.00	\$169,733.56
2035	\$230,757.49	\$169,733.56	73.55%	\$18,473.45	\$178.28	\$18,565.22	\$169,820.07
2036	\$245,764.17	\$169,820.07	69.10%	\$19,212.39	\$178.71	\$0.00	\$189,211.16
2037	\$227,692.88	\$189,211.16	83.10%	\$19,980.88	\$198.46	\$0.00	\$209,390.50
2038	\$251,467.74	\$209,390.50	83.27%	\$20,780.12	\$219.01	\$0.00	\$230,389.63
2039	\$288,539.82	\$230,389.63	79.85%	\$21,611.32	\$240.40	\$0.00	\$252,241.36
2040	\$325,611.90	\$252,241.36	77.47%	\$22,475.77	\$262.66	\$0.00	\$274,979.79
2041	\$362,683.98	\$274,979.79	75.82%	\$23,374.81	\$285.82	\$0.00	\$298,640.42
2042	\$368,512.24	\$298,640.42	81.04%	\$24,309.80	\$309.92	\$9,521.84	\$313,738.30
2043	\$398,595.42	\$313,738.30	78.71%	\$25,282.19	\$325.47	\$0.00	\$339,345.96
2044	\$438,200.45	\$339,345.96	77.44%	\$26,293.48	\$351.56	\$0.00	\$365,990.99
2045	\$477,805.47	\$365,990.99	76.60%	\$27,345.22	\$378.70	\$151,324.49	\$242,390.42
2046	\$373,794.38	\$242,390.42	64.85%	\$28,439.03	\$255.54	\$0.00	\$271,084.99
2047	\$331,158.97	\$271,084.99	81.86%	\$29,576.59	\$284.77	\$0.00	\$300,946.34
2048	\$377,616.36	\$300,946.34	79.70%	\$30,759.65	\$315.19	\$0.00	\$332,021.18
2049	\$312,041.77	\$332,021.18	106.40%	\$31,990.04	\$346.84	\$0.00	\$364,358.05
2050	\$360,448.91	\$364,358.05	101.08%	\$33,269.64	\$379.78	\$21,777.03	\$376,230.44
2051	\$402,537.82	\$376,230.44	93.46%	\$34,600.42	\$392.27	\$0.00	\$411,223.13
2052	\$454,719.58	\$411,223.13	90.43%	\$35,984.44	\$427.91	\$0.00	\$447,635.48
2053	\$519,114.73	\$447,635.48	86.23%	\$37,423.82	\$465.00	\$0.00	\$485,524.29
2054	\$583,509.89	\$485,524.29	83.21%	\$38,920.77	\$503.59	\$0.00	\$524,948.65

## Recommended Funding Plan Chart



## Expenditures

Reserve Item	Year	Expenditure
Flooring, carpet, commercial	2027	\$5,287.14
Doors, entry & exterior	2030	\$9,938.75
Envelope, maint. & coating	2033	\$89,643.01
Building access system	2035	\$18,565.22
Flooring, carpet, commercial	2042	\$9,521.84
Architectural signage	2045	\$7,803.14
Envelope, maint. & coating	2045	\$143,521.35
Doors, entry & exterior	2050	\$21,777.03

## Reserve Component Summary

Reserve Item	Category	Basis Cost	Qty	Current Cost	Est Life	Rem Life	Repl Year	Future Cost
Architectural signage	Building Exterior	\$3,561.25	1	\$3,561.25	25	20	2045	\$7,803.14
Building access system	Building access/security	\$12,542.00	1	\$12,542.00	20	10	2035	\$18,565.22
Doors, entry & exterior	Building access/security	\$8,168.93	1	\$8,168.93	20	5	2030	\$9,938.75
Envelope, maint. & coating	Building Exterior	\$65,501.27	1	\$65,501.27	12	8	2033	\$89,643.01
Flooring, carpet, commercial	Common Area Elements	\$41.78	117	\$4,888.26	15	2	2027	\$5,287.14

## Reserve Component Details

### Architectural signage

Custom signage, installed.

Category: Building Exterior  
 Measurement Basis: ea  
 Estimated Useful Life: 25 Years  
 Basis Cost: \$3,561.25



Service Date	Replace Year	Rem Life	Adj Life	Qty	Current Cost	Future Cost
1/1/2020	2045	20	25	1	\$3,561.25	\$7,803.14



### Building access system

Good quality building access and security system including telephone entry, key fob access, installed.

Category: Building access/security  
 Measurement Basis: ea  
 Estimated Useful Life: 20 Years  
 Basis Cost: \$12,542.00



Service Date	Replace Year	Rem Life	Adj Life	Qty	Current Cost	Future Cost
1/1/2015	2035	10	20	1	\$12,542.00	\$18,565.22

### Doors, entry & exterior

Allowance for updating, major repair, or replacement of steel/glass entry door or solid core wood or steel exterior doors.

Category: Building access/security  
 Measurement Basis: ls  
 Estimated Useful Life: 20 Years  
 Basis Cost: \$8,168.93



Service Date	Replace Year	Rem Life	Adj Life	Qty	Current Cost	Future Cost
1/1/2010	2030	5	20	1	\$8,168.93	\$9,938.75

### Envelope, maint. & coating

Regularly have an exterior cladding/sealant inspection via ladder, Bosun's chair, or scaffolding.

Coating with exterior acrylic latex paint, better quality, single coat, hand work where needed, minimal surface preparation assumed.

Category: Building Exterior  
 Measurement Basis: Is  
 Estimated Useful Life: 12 Years  
 Basis Cost: \$65,501.27

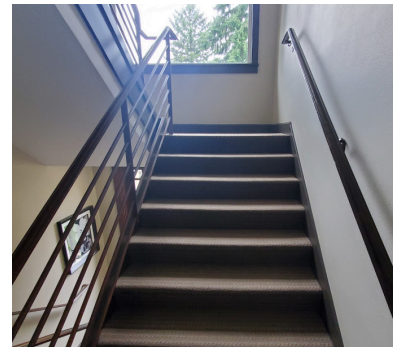


Service Date	Replace Year	Rem Life	Adj Life	Qty	Current Cost	Future Cost
1/1/2021	2033	8	12	1	\$65,501.27	\$89,643.01

### Flooring, carpet, commercial

Better-quality, commercial grade, level loop carpet installed. Glue-down carpet installation includes sweeping the floor and applying adhesive.

Category: Common Area Elements  
 Measurement Basis: sy  
 Estimated Useful Life: 15 Years  
 Basis Cost: \$41.78



Service Date	Replace Year	Rem Life	Adj Life	Qty	Current Cost	Future Cost
1/1/2012	2027	2	15	117	\$41.78	\$5,287.14

## Change Notes

Study Year	Item	Change	Note
2025	All	Adjusted current cost	With updated information or annual inflation

## Report Criteria and Exclusions

CRC's reserve studies are created in compliance with Washington State Code and most generally recognized industry standards and best practices. This study and the information within are not for the purpose of performing an audit, historical records, building or land appraisal, quality or forensic analyses, nor shall it be considered a Property Condition Assessment, project audit, or an inspection of any kind.

Client and Managing Agent represent and warrant as true and correct the information provided to CRC, maintenance records are complete and accurate, and that CRC may rely upon such information and documents without further verification or corroboration.

Field measurements of component quantities are made to either verify improvement plan take offs or determine directly the quantities of various components.

### **Financial settings**

- 4% annual compounded inflation
- 0.1% annual interest paid on reserve funds, to reserve fund

### **Reserve Study Assumptions**

- All dues and contributions are collected in a timely manner, payments toward association debt (if any) will continue to be paid as agreed
- Current monthly reserve contribution rate continues between the date the reserve balance is known and the study analysis date
- Tax liability from capital gains on reserve funds are not paid from reserve funds
- Cost estimates and financial information are accurate and current
- No unforeseen circumstances will cause a significant reduction of reserves
- Full maintenance contract exists on any conveyance systems including all required traction and hydraulic tests
- Sufficient comprehensive property insurance exists to protect from insurable risks
- The association plans to continue to maintain the included reserve components and the existing common areas and amenities
- Reserve contributions and expenditure payments occur at the end of the calendar month

### **Items Excluded or Beyond the Scope of This Report**

- State or local zoning ordinance or building code violations;
- In-place testing, laboratory testing, destructive or non-destructive testing of study components
- Environmental or structural hazards and conditions, including (but not limited to): condition of soil, geological stability of site, air quality, asbestos, electromagnetic radiation, formaldehyde, lead, mercury, radon, water quality, engineering analysis or structural stability;
- Pest inspection or damage by insects, termites, birds, bats or animals;
- Adequacy or efficiency of any system or component on site;
- Specifically excluded reserve components;
- Septic systems and septic tanks;
- Buried or concealed portions of swimming pools, pool liners, Jacuzzis, spas or similar;
- Items concealed by signs, carpets or other things;
- Missing or omitted information supplied by Client or Managing Agent for the purposes of reserve study preparation;
- Hidden improvements such as sewer lines, water lines, plumbing, or other buried or concealed components.

## Appendices

### Appendix A - Per-Unit Current Reserve Surplus/Deficit

RCW 64.90 (WASHINGTON UNIFORM COMMON INTEREST OWNERSHIP ACT (WUCIOA)), Sections 525 Budgets—Assessments— Special assessments and 550 Reserve study—Contents require the annual budget and the reserve study to include, as applicable:

"(f) The current deficiency or surplus in reserve funding expressed on a per unit basis."

**Total surplus/(deficit) of reserve funds:** \$ (39,681.05)

Unit	Common expense %	Surplus (deficit)
A-101	3.57%	\$ (1,416.61)
A-102	3.66%	\$ (1,452.33)
A-103	3.24%	\$ (1,285.67)
A-201	3.57%	\$ (1,416.61)
A-202	3.66%	\$ (1,452.33)
A-203	2.84%	\$ (1,126.94)
A-204	3.08%	\$ (1,222.18)
A-301	3.57%	\$ (1,416.61)
A-302	3.66%	\$ (1,452.33)
A-303	2.84%	\$ (1,126.94)
A-304	3.12%	\$ (1,238.05)
A-401	3.57%	\$ (1,416.61)
A-402	3.66%	\$ (1,452.33)

## Appendix B - Full Funding Plan

Year	100% Funded	Beginning Balance	% Funded	Contribution	Interest	Expenditure Future Cost	Ending Balance
2025	\$162,681.05	\$123,000.00	75.61%	\$16,974.00	\$130.84	\$0.00	\$140,104.84
2026	\$184,796.37	\$140,104.84	75.82%	\$17,483.22	\$148.18	\$0.00	\$157,736.24
2027	\$179,178.70	\$157,736.24	88.03%	\$18,007.72	\$166.06	\$5,287.14	\$170,622.88
2028	\$197,665.65	\$170,622.88	86.32%	\$18,547.95	\$179.20	\$0.00	\$189,350.03
2029	\$221,439.75	\$189,350.03	85.51%	\$19,104.39	\$198.20	\$0.00	\$208,652.62
2030	\$245,213.84	\$208,652.62	85.09%	\$19,677.52	\$217.77	\$9,938.75	\$218,609.15
2031	\$259,641.09	\$218,609.15	84.20%	\$20,267.84	\$228.00	\$0.00	\$239,105.00
2032	\$239,431.84	\$239,105.00	99.86%	\$20,875.88	\$248.79	\$0.00	\$260,229.66
2033	\$263,751.48	\$260,229.66	98.66%	\$21,502.16	\$270.21	\$89,643.01	\$192,359.01
2034	\$206,154.82	\$192,359.01	93.31%	\$22,147.22	\$202.60	\$0.00	\$214,708.83
2035	\$230,757.49	\$214,708.83	93.05%	\$22,811.64	\$225.27	\$18,565.22	\$219,180.51
2036	\$245,764.17	\$219,180.51	89.18%	\$23,495.99	\$230.05	\$0.00	\$242,906.55
2037	\$227,692.88	\$242,906.55	106.68%	\$24,200.87	\$254.11	\$0.00	\$267,361.53
2038	\$251,467.74	\$267,361.53	106.32%	\$24,926.89	\$278.91	\$0.00	\$292,567.33
2039	\$288,539.82	\$292,567.33	101.40%	\$25,674.70	\$304.47	\$0.00	\$318,546.50
2040	\$325,611.90	\$318,546.50	97.83%	\$26,444.94	\$330.82	\$0.00	\$345,322.26
2041	\$362,683.98	\$345,322.26	95.21%	\$27,238.29	\$357.97	\$0.00	\$372,918.51
2042	\$368,512.24	\$372,918.51	101.20%	\$28,055.44	\$385.95	\$9,521.84	\$391,838.06
2043	\$398,595.42	\$391,838.06	98.30%	\$28,897.10	\$405.27	\$0.00	\$421,140.42
2044	\$438,200.45	\$421,140.42	96.11%	\$29,764.01	\$434.98	\$0.00	\$451,339.41
2045	\$477,805.47	\$451,339.41	94.46%	\$30,656.93	\$465.60	\$151,324.49	\$331,137.46
2046	\$373,794.38	\$331,137.46	88.59%	\$31,576.64	\$345.77	\$0.00	\$363,059.87
2047	\$331,158.97	\$363,059.87	109.63%	\$32,523.94	\$378.14	\$0.00	\$395,961.94
2048	\$377,616.36	\$395,961.94	104.86%	\$33,499.66	\$411.50	\$0.00	\$429,873.10
2049	\$312,041.77	\$429,873.10	137.76%	\$34,504.65	\$445.89	\$0.00	\$464,823.64
2050	\$360,448.91	\$464,823.64	128.96%	\$35,539.79	\$481.33	\$21,777.03	\$479,067.72
2051	\$402,537.82	\$479,067.72	119.01%	\$36,605.98	\$496.07	\$0.00	\$516,169.77
2052	\$454,719.58	\$516,169.77	113.51%	\$37,704.16	\$533.69	\$0.00	\$554,407.63
2053	\$519,114.73	\$554,407.63	106.80%	\$38,835.28	\$572.47	\$0.00	\$593,815.38
2054	\$583,509.89	\$593,815.38	101.77%	\$40,000.34	\$612.43	\$0.00	\$634,428.15



## Appendix C - Baseline Funding Plan

Year	100% Funded	Beginning Balance	% Funded	Contribution	Interest	Expenditure Future Cost	Ending Balance
2025	\$162,681.05	\$123,000.00	75.61%	\$6,203.00	\$125.90	\$0.00	\$129,328.90
2026	\$184,796.37	\$129,328.90	69.98%	\$6,389.09	\$132.32	\$0.00	\$135,850.31
2027	\$179,178.70	\$135,850.31	75.82%	\$6,580.76	\$138.93	\$5,287.14	\$137,282.86
2028	\$197,665.65	\$137,282.86	69.45%	\$6,778.19	\$140.45	\$0.00	\$144,201.50
2029	\$221,439.75	\$144,201.50	65.12%	\$6,981.53	\$147.47	\$0.00	\$151,330.50
2030	\$245,213.84	\$151,330.50	61.71%	\$7,190.98	\$154.70	\$9,938.75	\$148,737.42
2031	\$259,641.09	\$148,737.42	57.29%	\$7,406.71	\$152.20	\$0.00	\$156,296.33
2032	\$239,431.84	\$156,296.33	65.28%	\$7,628.91	\$159.87	\$0.00	\$164,085.10
2033	\$263,751.48	\$164,085.10	62.21%	\$7,857.77	\$167.76	\$89,643.01	\$82,467.63
2034	\$206,154.82	\$82,467.63	40.00%	\$8,093.51	\$86.22	\$0.00	\$90,647.35
2035	\$230,757.49	\$90,647.35	39.28%	\$8,336.31	\$94.51	\$18,565.22	\$80,512.95
2036	\$245,764.17	\$80,512.95	32.76%	\$8,586.40	\$84.49	\$0.00	\$89,183.84
2037	\$227,692.88	\$89,183.84	39.17%	\$8,843.99	\$93.28	\$0.00	\$98,121.11
2038	\$251,467.74	\$98,121.11	39.02%	\$9,109.31	\$102.34	\$0.00	\$107,332.77
2039	\$288,539.82	\$107,332.77	37.20%	\$9,382.59	\$111.68	\$0.00	\$116,827.05
2040	\$325,611.90	\$116,827.05	35.88%	\$9,664.07	\$121.31	\$0.00	\$126,612.43
2041	\$362,683.98	\$126,612.43	34.91%	\$9,953.99	\$131.23	\$0.00	\$136,697.66
2042	\$368,512.24	\$136,697.66	37.09%	\$10,252.61	\$141.46	\$9,521.84	\$137,569.89
2043	\$398,595.42	\$137,569.89	34.51%	\$10,560.19	\$142.47	\$0.00	\$148,272.56
2044	\$438,200.45	\$148,272.56	33.84%	\$10,877.00	\$153.33	\$0.00	\$159,302.88
2045	\$477,805.47	\$159,302.88	33.34%	\$11,203.31	\$164.51	\$151,324.49	\$19,346.22
2046	\$373,794.38	\$19,346.22	5.18%	\$11,539.41	\$24.65	\$0.00	\$30,910.27
2047	\$331,158.97	\$30,910.27	9.33%	\$11,885.59	\$36.37	\$0.00	\$42,832.23
2048	\$377,616.36	\$42,832.23	11.34%	\$12,242.16	\$48.46	\$0.00	\$55,122.85
2049	\$312,041.77	\$55,122.85	17.67%	\$12,609.42	\$60.93	\$0.00	\$67,793.20
2050	\$360,448.91	\$67,793.20	18.81%	\$12,987.70	\$73.78	\$21,777.03	\$59,077.66
2051	\$402,537.82	\$59,077.66	14.68%	\$13,377.34	\$65.24	\$0.00	\$72,520.23
2052	\$454,719.58	\$72,520.23	15.95%	\$13,778.66	\$78.87	\$0.00	\$86,377.76
2053	\$519,114.73	\$86,377.76	16.64%	\$14,192.02	\$92.92	\$0.00	\$100,662.69
2054	\$583,509.89	\$100,662.69	17.25%	\$14,617.78	\$107.41	\$0.00	\$115,387.88