

State of Florida



Public Service Commission

-M-E-M-O-R-A-N-D-U-M-

DATE: June 19, 2001
TO: Division of Safety and Electric Reliability (Bohrmann)
FROM: Division of Regulatory Oversight (Vandiver)
RE: Docket No. 010001-EI; Florida Public Utilities Company; Fuel Audit - Period Ended 12/31/2000; Audit Control No. 01-053-4-2

Attached is the final audit report for the utility stated above. I am sending the utility a copy of this memo and the audit report. If the utility desires to file a response to the audit report, it should send the response to the Division of Commission Clerk and Administrative Services. There are no confidential work papers associated with this audit.

Attachment

cc: Division of Regulatory Oversight (Hoppe, Harvey, District Offices, File Folder)
Division of Commission Clerk and Administrative Services
Division of Legal Services

Mr. John T. English
Florida Public Utilities Company
P.O. Box 3395
West Palm Beach, Florida 33402-3395

Messer Law Firm
P.O. Box 1876
Tallahassee, Florida 32302-1876

APP
CAF
CMP
COM
CTR
ECR
LEG
OPC
PAI
RGO
SEC
SER
OTH

DOCUMENT NUMBER-DATE
07705 JUN 21 06
FPSC-RECORDS/REPORTING

M E M O R A N D U M

DATE: May 11, 2001

TO: DENISE VANDIVER, BUREAU CHIEF, DIVISION OF REGULATORY
OVERSIGHT

FROM: KATHY L. WELCH, REGULATOR ANALYST SUPERVISOR *KW*
MIAMI DISTRICT

RE: COMPLETED AUDIT SUMMARY REPORT

ORIGINATOR Todd Bohrmann
COMPANY FPUC
AFAD CONTROL # 01-053-4-2 DOCKET # 010001-EI
PURPOSE OF AUDIT: Fuel Audit

AUDITORS	AUDIT	TRAVEL
ASSIGNED	HRS.	HRS

AUDITORS	AUDIT	TRAVEL
ASSIGNED	HRS.	HRS

AUDIT	AUDIT	TRAVEL
MANAGER <u>Kathy Welch</u>	HRS. <u>26</u>	HRS

DATE FIELD WORK BEGAN 4/24/01 FIELD WORK ENDED 5/10/01

ESTIMATED FIELD AUDIT SUPERVISOR
HOURS 40 HOURS (INC. TRAVEL) _____

ESTIMATED TRAVEL HOURS _____ TOTAL HOURS CHARGED 27

TOTAL DOLLARS AUDITED: INVESTMENT _____

REVENUE M:10,881,775 F: 22,217,694

EXPENSE M:10,996,511 F: 15,527,480

FOR THE FOLLOWING ITEM, USE PAPER AS NECESSARY BE SPECIFIC
RECOMMENDATIONS FOR NEXT AUDIT: _____



FLORIDA PUBLIC SERVICE COMMISSION

*DIVISION OF REGULATORY OVERSIGHT
BUREAU OF AUDITING SERVICES*

Miami District Office

FLORIDA PUBLIC UTILITIES.

FUEL ADJUSTMENT CLAUSE

YEAR ENDED DECEMBER 31, 2000

DOCKET #010001-EI

AUDIT CONTROL NO. 01-053-4-2

A handwritten signature in cursive script, appearing to read "Kathy L. Welch".

*Kathy L. Welch
Audit Manager*

A handwritten signature in cursive script, appearing to read "Ruth K. Young".

*Ruth K. Young
Public Utilities Analyst*

INDEX

	Page
Executive Summary	1
Audit Scope	2
Audit Disclosure	3
Company Prepared Exhibits	4

**DIVISION OF REGULATORY OVERSIGHT
AUDITOR'S REPORT**

June 29, 2000

**TO: FLORIDA PUBLIC SERVICE COMMISSION AND OTHER INTERESTED
PARTIES**

We have applied the procedures described later in this report to the attached Fuel Recovery schedules for the period ended December 31, 2000 for Florida Public Utilities Company. This schedule was prepared as part of the petition for fuel recovery in Docket 010001-EI.

This is an internal accounting report prepared after performing a limited scope audit. Accordingly, this report should not be relied upon for any purpose except to assist the Commission staff in performance of their duties. Substantial additional work would have to be performed to satisfy generally accepted auditing standards and produce audited financial statements for public use.

SUMMARY OF SIGNIFICANT PROCEDURES

Our audit was performed by examining, on a test basis, certain transactions and account balances which we believe are sufficient to base our opinion. Our examination did not entail a complete review of all financial transactions of the company. Our more important audit procedures are summarized below. The following definitions apply when used in this report:

Scanned- The documents or accounts were read quickly looking for obvious errors.

Compiled- The exhibit amounts were reconciled with the general ledger, and accounts were scanned for error or inconsistency.

Reviewed- The exhibit amounts were reconciled with the general ledger. The general ledger account balances were traced to subsidiary ledgers, and selective analytical review procedures were applied.

Examined- The exhibit amounts were reconciled with the general ledger. The general ledger account balances were traced to subsidiary ledgers. Selective analytical review procedures were applied and account balances were tested to the extent further described.

Confirmed- Evidential matter supporting an account balance, transaction or other information was obtained directly from an independent third party.

Verified- The item was tested for accuracy, and substantiating documentation was examined.

Fuel Recovery Schedules: Traced the filing to the general ledger. Reconciled revenues to the revenue and rate reports. Recalculated revenues to verify that the correct rate was used. Traced the beginning period true-up to the order.

Traced fuel costs to invoices and verified GSLD amounts to invoices of customers. Recalculated true-up and verified interest rates.

AUDIT DISCLOSURE NO. 1

SUBJECT: BILLING ERROR

STATEMENT OF FACT: In October 2000, the company implemented a new billing system. When the system was first implemented, several errors occurred. The company underbilled several customers during this time period. It decided not to retroactively bill the customers because the time it would take to determine who should be billed and to correct the billing would cost more than the revenue loss. When October revenues were recomputed using kilowatts times approved rates, the revenue that should have been billed was \$2,686 more than what was actually billed. The majority of the error, \$1,829 was because the company did not bill GSD customers .00988 of the approved .03596 rate.

OPINION: The schedules should and do reflect actual billings. However, actual billings are less than the approved revenues.

EXHIBITS

COMPANY PREPARED SCHEDULES MARIANNA

COMPANY PREPARED SCHEDULES FERNANDINA

FLORIDA PUBLIC UTILITIES COMPANY
 CALCULATION OF PURCHASED POWER COSTS AND
 CALCULATION OF TRUE-UP AND INTEREST PROVISION
 ESTIMATED FOR THE PERIOD JANUARY 2000 - DECEMBER 2000
 BASED ON TWELVE MONTHS ACTUAL

Schedule M1

MARIANNA DIVISION

	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	Total		
	JANUARY 2000	FEBRUARY 2000	MARCH 2000	APRIL 2000	MAY 2000	JUNE 2000	JULY 2000	AUGUST 2000	SEPTEMBER 2000	OCTOBER 2000	NOVEMBER 2000	DECEMBER 2000			
Total System Sales - KWH	23,029,605	23,761,000	18,854,074	19,329,169	21,014,038	28,078,346	29,392,249	29,248,098	25,702,440	27,708,108	19,889,689	25,373,073	291,379,889		
Total System Purchases - KWH	25,405,283	21,869,978	20,533,214	20,259,345	27,972,125	29,492,228	33,080,036	32,724,504	28,981,380	22,816,880	23,473,554	28,995,369	313,603,896		
System Billing Demand - KWH	60,710	55,374	36,278	41,772	59,415	63,052	69,237	60,214	52,179	54,964	56,676	70,400	680,271		
Purchased Power Rates															
Base Fuel Costs - \$/KWH	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000	0.02000			
Demand and Non-Fuel															
Demand Charge - \$/KW	6.37	6.37	6.37	6.37	6.37	6.37	6.37	6.37	6.37	6.37	6.37	6.37			
Customer Charge - \$	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00			
Transformation Charge	31.979	31.980	31.980	31.979	31.979	31.980	32.104	32.105	32.105	32.104	32.104	32.105			
Purchased Power Costs															
Base Fuel Costs	508,106	437,400	410,664	405,187	559,443	589,845	661,601	654,490	539,628	456,338	469,471	579,907	6,272,080		
Subtotal Fuel Costs	508,106	437,400	410,664	405,187	559,443	589,845	661,601	654,490	539,628	456,338	469,471	579,907	6,272,080		
Demand and Non-Fuel Costs															
Demand Charge	386,723	352,732	231,090	266,088	378,474	401,641	441,040	383,563	332,380	350,121	361,027	448,448	4,333,327		
Customer Charge	550	550	550	550	550	550	550	550	550	550	550	550	6,800		
Transformation Charge	31,979	31,980	31,980	31,979	31,979	31,980	32,104	32,105	32,105	32,104	32,104	32,105	384,504		
Subtotal Demand & Non-Fuel Costs	419,252	385,262	263,620	298,617	411,003	434,171	473,694	418,218	385,035	382,775	393,681	481,103	4,724,431		
Total System Purchased Power Costs	927,358	822,662	674,284	703,804	970,446	1,024,016	1,135,295	1,070,708	904,663	839,113	863,152	1,061,010	10,996,511		
Sales Revenues															
Fuel Adjustment Revenues	Rates														
Residential	RS	0.03940	456,070	475,299	315,198	316,887	341,310	512,358	551,222	540,083	465,008	464,135	316,966	490,041	5,245,377
Commercial	GS	0.03922	78,147	81,062	68,834	69,032	74,054	100,260	105,954	104,138	92,971	100,621	69,911	81,269	1,026,263
Commercial	GSD	0.03596	223,034	231,362	214,441	224,381	243,125	306,452	308,528	318,859	286,214	323,845	232,597	253,295	3,163,933
Industrial	GSLD	0.03354	98,490	96,971	94,886	99,915	113,857	123,701	127,916	108,429	133,247	109,228	116,096	134,873	1,348,737
Outside Lighting	OL,OL-2	0.02643	5,481	5,566	5,589	5,604	5,610	5,633	5,665	5,947	6,414	5,679	6,191	6,178	69,557
Other	SL-1,SL-2,SL-3	0.02606	2,502	2,500	2,499	2,501	2,494	2,494	2,435	2,571	2,505	2,493	1,461	1,453	27,908
Total Fuel Revenues		864,524	892,760	701,447	718,320	780,460	1,010,720	1,095,399	961,541	1,030,020	736,354	948,332	10,881,775		
Non-Fuel Revenues		494,761	507,224	439,837	425,967	464,533	561,319	580,406	580,273	531,450	549,802	456,540	542,294	6,134,406	
Total Sales Revenue		1,359,285	1,399,984	1,141,284	1,144,287	1,244,993	1,612,217	1,682,126	1,675,872	1,492,991	1,579,822	1,192,894	1,490,626	17,016,181	
KWH Sales															
Residential	RS	11,594,905	12,062,577	7,999,291	8,042,325	8,662,006	13,002,978	13,089,297	13,706,583	11,801,076	11,780,071	8,044,818	12,508,210	133,192,137	
Commercial	GS	1,992,538	2,068,844	1,755,072	1,780,125	1,888,418	2,556,338	2,701,532	2,655,239	2,370,501	2,565,551	1,782,545	2,072,123	26,166,824	
Commercial	GSD	6,202,276	6,433,860	5,963,311	6,239,735	6,760,995	8,522,031	8,579,762	8,805,875	7,959,223	8,079,144	6,515,359	7,043,804	88,105,375	
Industrial	GSLD	2,936,508	2,891,202	2,829,052	2,978,970	3,394,070	3,688,154	3,813,848	3,756,724	3,232,818	3,972,788	3,256,660	3,461,416	40,212,810	
Outside Lighting	OL,OL-2	207,378	210,577	211,468	212,033	212,242	213,133	214,354	225,027	242,694	214,883	234,249	233,755	2,631,793	
Other	SL-1,SL-2,SL-3	96,000	95,940	95,880	95,981	95,709	95,712	93,456	98,650	96,128	95,671	58,058	55,765	1,070,960	
Total KWH Sales		23,029,605	23,761,000	18,854,074	19,329,169	21,014,038	28,078,346	29,392,249	29,248,098	25,702,440	27,708,108	19,889,689	25,373,073	291,379,889	
True-up Calculation													Period to Date		
Fuel Revenues		864,524	892,760	701,447	718,320	780,460	1,010,720	1,095,399	961,541	1,030,020	736,354	948,332	10,881,775		
True-up Provision	DIVIDED BY 12	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(192,906)		
Gross Receipts Tax Refund		0	0	0	0	0	0	0	0	0	0	0	0		
Fuel Revenue		880,600	908,836	717,523	734,396	796,536	1,066,974	1,117,796	1,111,475	977,817	1,048,096	752,430	964,404	11,074,683	
Total Purchased Power Costs		927,358	822,662	674,284	703,804	970,445	1,024,016	1,135,295	1,070,708	904,663	839,113	863,152	1,061,010	10,996,510	
True-up Provision for the Period		(46,758)	86,174	43,239	30,592	(173,909)	42,958	(17,499)	40,767	72,954	206,983	(110,722)	(96,608)	78,173	
Interest Provision for the Period		767	802	1,065	1,211	801	383	365	340	563	1,237	1,433	786	9,753	
True-up and Interest Provision															
Beginning of Period		192,908	130,841	201,741	229,969	245,696	56,512	83,777	50,567	75,598	133,039	325,183	199,818	192,908	
True-up Collected or (Refunded)		(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(16,076)	(192,908)		
End of Period, Net True-up		130,841	201,741	229,969	245,696	56,512	83,777	50,567	75,598	133,039	325,183	199,818	87,826	87,826	
10% Rule															
Interest Provision													0.80%		
Beginning True-up Amount		192,908	130,841	201,741	229,969	245,696	56,512	83,777	50,567	75,598	133,039	325,183	199,818		
Ending True-up Amount Before Interest		130,841	200,939	228,904	244,485	55,711	83,394	50,202	75,258	132,476	323,946	198,385	87,140		
Total Beginning and Ending True-up		322,982	331,780	430,645	474,454	301,407	139,906	133,979	125,825	208,074	456,985	523,568	286,958		
Average True-up Amount		181,491	165,890	215,323	237,227	150,704	69,953	66,990	62,913	104,037	228,493	261,784	143,479		
Average Annual Interest Rate		5.7000%	5.8000%	5.9350%	6.1250%	6.3750%	6.5700%	6.5400%	6.4900%	6.4900%	6.4900%	6.5700%	6.5700%		
Monthly Average Interest Rate		0.4750%	0.4833%	0.4948%	0.5104%	0.5313%	0.5479%	0.5450%	0.5408%	0.5408%	0.5413%	0.5475%	0.5479%		
Interest Provision		767	802	1,065	1,211	801	383	365	340	563	1,237	1,433	786		

FLORIDA PUBLIC UTILITIES COMPANY
 CALCULATION OF PURCHASED POWER COSTS AND
 CALCULATION OF TRUE-UP AND INTEREST PROVISION-EXCLUDING GSLD
 ESTIMATED FOR THE PERIOD: JANUARY 2000 THROUGH DECEMBER 2000
 BASED ON TWELVE MONTHS ACTUAL
 (EXCLUDES LINE LOSS , EXCLUDES TAXES)

Schedule F1

FERNANDINA BEACH

	ACTUAL JANUARY 2000	ACTUAL FEBRUARY 2000	ACTUAL MARCH 2000	ACTUAL APRIL 2000	ACTUAL MAY 2000	ACTUAL JUNE 2000	ACTUAL JULY 2000	ACTUAL AUGUST 2000	ACTUAL SEPTEMBER 2000	ACTUAL OCTOBER 2000	ACTUAL NOVEMBER 2000	ACTUAL DECEMBER 2000	Total Estimated	
Total System Sales - KWH	33,985,617	37,358,607	34,816,926	31,111,088	39,758,285	40,566,272	43,549,150	42,845,733	39,396,119	42,806,663	33,483,001	36,072,639	455,750,100	
JSC Purchases - KWH	3,700	234,000	2,100	23,100	7,700	16,700	7,600	3,700	31,600	322,500	32,800	22,800	708,100	
JEA Purchases - KWH	37,867,703	35,377,574	36,973,473	30,455,275	48,126,903	44,020,882	47,654,084	46,576,745	40,913,812	39,755,139	34,867,641	39,006,631	481,815,862	
System Billing Demand - KW	90,854	77,838	-	75,757	66,818	87,270	89,510	95,200	94,662	84,179	78,648	98,381	1,020,005	
Purchased Power Rates														
CCA Fuel Costs - \$/KWH	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700	0.018700		
Base Fuel Costs - \$/KWH	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845	0.01845		
Fuel Adjustment - \$/KWH	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000		
Demand and Non-Fuel														
Demand Charge - \$/KW	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00		
Customer Charge - \$	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00		
Energy Charge (Excl Fuel) \$/KWH	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105	0.00105		
Purchased Power Costs														
CCA Fuel Costs	69	4,376	39	432	144	312	142	69	591	6,031	610	426	13,241	
JEA Base Fuel Costs	698,659	652,716	682,161	561,900	887,941	812,185	879,218	859,341	754,860	733,482	643,677	718,672	8,885,812	
JEA Fuel Adjustment	0	0	0	0	0	0	0	0	0	0	0	0	0	
Subtotal Fuel Costs	698,728	657,092	682,200	562,332	888,085	812,497	879,360	859,410	755,451	739,513	644,287	720,098	8,899,063	
Demand and Non-Fuel Costs														
Demand Charge	545,124	465,826	454,545	399,708	523,620	537,060	571,200	567,972	505,074	486,528	473,088	590,288	6,120,031	
Customer Charge	225	225	225	225	225	225	225	225	225	225	225	225	2,700	
Energy Charge	39,761	37,148	38,822	31,978	50,533	46,222	50,037	48,906	42,959	41,743	36,632	40,857	505,696	
Subtotal Demand & Non-Fuel Costs	585,110	503,197	493,592	431,911	574,378	583,507	621,462	617,103	548,258	528,496	509,945	631,488	6,629,427	
Total System Purchased Power Costs	1,283,838	1,160,289	1,175,792	994,243	1,462,463	1,396,004	1,500,822	1,476,513	1,303,709	1,268,009	1,154,232	1,351,586	15,527,480	
Less Direct Billing To GSLD Class.														
Demand	228,227	68,982	246,746	135,814	164,168	223,501	160,707	176,776	138,945	147,592	118,667	127,580	1,935,485	
Commodity	225,628	240,868	324,272	217,286	348,767	256,365	242,897	234,048	248,520	315,015	256,552	228,229	3,138,447	
Net Purchased Power Costs	831,983	850,439	804,774	641,343	949,528	916,138	1,097,218	1,065,689	916,244	805,402	779,013	995,777	10,453,548	
Sales Revenues														
Fuel Adjustment Revenues	Rate													
RS	0.03401	453,063	533,256	335,045	353,841	414,902	577,503	641,135	605,638	549,231	487,486	357,209	482,459	5,790,768
GS	0.03339	67,445	73,702	60,783	67,676	70,133	88,720	94,839	98,737	81,975	91,711	71,119	81,300	948,140
GSD	0.03126	227,055	228,172	214,350	241,340	248,416	250,580	300,380	320,958	258,164	308,476	239,355	240,869	3,079,115
OL	0.02405	1,762	1,812	1,736	1,760	1,791	1,790	1,909	2,028	2,021	2,270	1,890	2,050	22,819
SL,CSL	0.02405	1,816	1,796	1,796	1,821	1,831	1,846	1,858	1,875	1,872	1,891	1,483	1,487	21,372
Total Fuel Revenues (Excl. GSLD)		751,141	839,738	613,710	666,438	737,073	920,439	1,040,121	1,029,236	893,263	891,834	671,058	808,185	9,862,214
GSLD Fuel Revenues		451,855	309,850	571,018	352,900	512,935	479,866	403,604	410,824	387,463	462,807	375,219	355,789	5,073,932
Non-Fuel Revenues		555,777	579,707	511,153	499,553	547,850	631,044	665,364	669,281	608,779	909,107	529,970	573,963	7,281,548
Total Sales Revenue		1,758,773	1,729,295	1,695,881	1,518,891	1,797,858	2,031,349	2,109,089	2,109,341	1,889,507	2,263,548	1,578,245	1,737,917	22,217,694
KWH Sales														
RS		13,323,524	15,880,153	9,852,676	10,404,924	12,200,527	16,982,006	18,853,078	17,808,991	16,150,575	14,338,904	10,500,640	14,425,358	170,521,356
GS		2,019,915	2,207,298	1,820,401	2,026,835	2,100,415	2,857,069	2,840,355	2,957,091	2,455,063	2,746,672	2,129,955	2,434,865	28,395,954
GSD		7,263,436	7,331,153	6,858,093	7,720,411	7,946,759	8,016,010	9,609,080	10,267,381	8,258,804	9,868,076	7,858,895	7,705,336	98,500,134
GSLD		11,230,000	11,990,000	16,140,000	10,810,000	17,360,000	12,760,000	12,090,000	11,650,000	12,370,000	15,680,000	12,770,000	11,360,000	156,210,000
OL		73,250	75,335	72,180	73,195	74,456	74,429	79,396	84,317	84,018	94,371	78,594	85,256	948,805
SL,CSL		75,492	74,668	74,000	75,723	78,128	76,758	77,241	77,953	77,839	78,640	61,682	61,824	888,616
Total KWH Sales		33,985,617	37,358,607	34,816,926	31,111,088	39,758,285	40,566,272	43,549,150	42,845,733	39,396,119	42,806,663	33,197,786	36,072,639	455,464,865
True-up Calculation (Excl. GSLD)														
Fuel Revenues		751,141	839,738	613,710	666,438	737,073	920,439	1,040,121	1,029,236	893,263	891,834	671,058	808,185	9,862,214
True-up Provision		(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(1,047,367)	
Gross Receipts Tax Refund		0	0	0	0	0	0	0	0	0	0	0	0	
Fuel Revenue		838,421	927,018	700,990	753,178	824,353	1,007,719	1,127,401	1,116,516	980,543	979,114	758,336	895,452	10,909,581
Net Purchased Power Costs		831,983	850,439	804,774	641,343	949,529	916,138	1,097,218	1,065,689	916,244	805,402	779,013	10,453,549	
True-up Provision for the Period		6,438	76,579	96,216	112,375	(125,178)	91,581	30,183	50,827	64,299	173,712	(20,677)	(100,325)	456,032
Interest Provision for the Period		4,783	4,668	4,796	5,061	4,797	4,403	4,260	3,997	3,858	4,054	4,064	3,280	52,021
True-up and Interest Provision														
Beginning of Period		1,047,367	971,308	965,275	979,007	1,009,163	801,504	810,208	757,371	724,915	705,792	796,278	692,385	1,047,367
True-up Collected or (Refunded)		(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(87,280)	(1,047,367)	
End of Period, Net True-up		971,308	965,275	979,007	1,009,163	801,504	810,208	757,371	724,915	705,792	796,278	692,385	508,053	508,053
10% Rule Interest Provision														4.96%
Beginning True-up Amount		1,047,367	971,308	965,275	979,007	1,009,163	801,504	810,208	757,371	724,915	705,792	796,278	692,385	
Ending True-up Amount Before Interest		966,525	960,607	974,211	1,004,102	796,707	805,805	753,111	720,918	701,934	782,224	688,321	504,773	
Total Beginning and Ending True-up		2,013,892	1,931,915	1,939,486	1,983,109	1,805,870	1,607,309	1,563,319	1,478,289	1,426,849	1,498,016	1,484,599	1,197,158	
Average True-up Amount		1,006,946	965,958	969,743	991,555	902,935	803,655	781,660	739,145	713,425	749,008	742,300	598,579	
Average Interest Rate		5.7000%	5.8000%	5.9350%	6.1250%	6.3750%	6.5750%	6.5400%	6.4900%	6.4900%	6.4950%	6.5700%	6.5750%	
Monthly Average Interest Rate		0.4750%	0.4833%	0.4946%	0.5104%	0.5313%	0.5479%	0.5408%	0.5408%	0.5408%	0.5413%	0.5479%	0.5479%	
Interest Provision		4,783	4,668	4,796	5,061	4,797	4,403	4,260	3,997	3,858	4,054	4,064	3,280	