BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

In re: Energy Conservation Cost Recovery Clause DOCKET NO. 060004-GU Filed: May 1, 2006

PETITION OF FLORIDA CITY GAS FOR APPROVAL OF TRUE-UP

Florida City Gas hereby petitions the Commission for Approval of the Company's conservation cost recovery true-up for the months January 2005 through December 2005. In support thereof, the Company says:

1. The final true-up amount (Adjusted Net True-Up) for the months January 2005 through December 2005 is an under-recovery of \$32,206, including interest.

2. The Company's calculation of the true-up amount is consistent with the Commission's methodology, and supported by the Direct Testimony of Ramiro Sicre and Schedules CT-1, CT-2 and CT-3.

WHEREFORE, Florida City Gas requests that its true-up for the months January 2005 through December 2005, be approved.

Respectfully submitted this 1st day of May 2006.

Beth Keating Akerman Senterfitt Attorneys at Law 106 East College Avenue, 12th Floor Tallahassee, FL 32301 (850) 224-9634

DOCUMENT NUMBER-DATE

03832 MAY-18

FPSC-COMMISSION CLERK

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the Petition of Florida City Gas for Approval of True-Up and the Direct Testimony and Exhibits of Ramiro Sicre, has been furnished by U.S. Mail to the following parties of record this 1st day of May 2006.

Marc S. Seagrave Florida Public Utilities Company Post Office Box 3395 West Palm Beach, FL 33402-3395

Norman Horton, Jr. Messer Law Firm Post Office Box 1876 Tallahassee, FL 32302-1876

Wayne Schiefelbein Rose Law Firm 2548 Blairstone Pines Drive Tallahassee, FL 32301

Charles A. Rawson, III Florida City Gas 955 East Street Hialeah, FL 33013-3498

Macfarlane Ferguson Law Firm Ansley Watson, Jr. Post Office Box 1531 Tampa, FL 33601-1531 Thomas A. Geoffroy Florida Division of Chesapeake Utilities Corp. Post Office Box 960 Winter Haven, FL 33882-0960

Angela L. Llewellyn/Matthew R. Costa Regulatory Affairs People Gas System Post Office Box 111 Tampa, FL 33601-0111

Stuart L. Shoaf St. Joe Natural Gas Company, Inc. Post Office Box 549 Port St. Joe, FL 32457-0549

Katherine Fleming Office of General Counsel Florida Public Service Commission 2540 Shumard Oak Boulevard Tallahassee, FL 32399

Beth Keating Akerman Senterfitt Attorneys at Law 106 East College Avenue, Suite 1200 Tallahassee, FL 32301 (850) 224-9634

1	BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION
2	DIRECT TESTIMONY OF RAMIRO SICRE
3	ON BEHALF OF
4	FLORIDA CITY GAS
5	DOCKET NO. 060004-GU
6	MAY 1, 2006
7	
8	Q. Please state your name, business address, by whom you are
9	employed, and in what capacity.
10	
11	A. My name is Ramiro Sicre and my business address is 955 East 25th
12	Street, Hialeah, Florida 33013-3498. I am employed by Florida City Gas as
13	Manager of Market Development.
14	
15	Q. Please describe your educational and employment background.
16	
17	A. I began working for City Gas in 1980. Since that time I have been
18	employed in various capacities. I have held the positions of Meter Reading
19	Manager and Measurement Superintendent. In 1990, I assumed the position of
20	Sales Manager for the Miami division. In 2004, I assumed my present position as
21	Manager of Market Development for the Florida division. My education in the
22	natural gas business includes specialized courses in areas such as distribution,
23	regulation and measurement conducted by the Institute of Gas Technology, the
24	American Gas Association and other professional industry groups. I attended

1	Miami	i Dade College from 1978 to 1980. I am past councilman and currently sit
2	on the	e planning and zoning board for the City of Hialeah, Florida.
3	Q.	Are you familiar with the energy conservation programs of Florida
4		City Gas?
5		
6	A.	Yes, I am.
7		
8	Q.	Are you familiar with the costs that have been incurred and that are
9		projected to be incurred by Florida City Gas in implementing its
10		energy conservation programs?
11		
12	A.	Yes, I am.
13		
14	Q.	What is the purpose of your testimony in this docket?
15	A.	To submit the recoverable costs incurred during the period ending
16		December 31, 2005, and to identify the final true-up amount related to that
17		period.
18		
19	Q.	Has Florida City Gas prepared schedules which show the
20		expenditures associated with its energy conservation programs for
21		the period you have mentioned?
22		•
23	Α.	Yes. I have prepared and filed together with this testimony Exhibit RS-1
24		consisting of Schedules CT-1, CT-2 and CT-3.
25		

1	Q.	What amount did Florida City Gas spend	on conservation programs
2		during this period?	
3			
4	Α.	\$2,181,887.	
5			
6	Q.	What is the final true-up amount associated	l with the period
7		ending December 31, 2005?	
8			
9	Α.	An under-recovery of \$32,206.	
10			
11	Q.	Does this conclude your testimony?	
12			
13	A.	Yes, it does.	

SCHEDULE CT-1

Florida (City Gas	
DOCKET	T NO. 06000	4-GU
Exhibit		(RS-1
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ADJUSTED NET TRUE UP JANUARY 2005 THROUGH DECEMBER 2005

END OF PERIOD NET TRUE-UP

PRINCIPLE	(1,143,156)
INTEREST	(24,445)

(1,167,601)

LESS PROJECTED TRUE-UP

PRINCIPLE	(1,175,598)	
INTEREST	(24,209)	

(1,199,807)

ADJUSTED NET TRUE-UP

32,206

() REFLECTS OVER-RECOVERY

SCHEDULE CT-2 PAGE 1 OF 4 Florida City Gas DOCKET NO. 060004-GU Exhibit _____ (RS-1) Page 2 of 10

ANALYSIS OF ENERGY CONSERVATION PROGRAM COSTS ACTUAL VERSUS ESTIMATED JANUARY 2005 THROUGH DECEMBER 2005

	ACTUAL	PROJECTED ***	DIFFERENCE
CAPITAL INVESTMENT	-		•
PAYROLL & BENEFITS	436,798	346,476	90,322
MATERIALS & SUPPLIES			-
ADVERTISING	240,160	271,482	(31,322)
INCENTIVES	1,485,777	1,483,940	1,837
OUTSIDE SERVICES	15,500	13,625	1,875
VEHICLES	3,652	13,040	(9,388)

OTHER		_	<u></u>
SUB-TOTAL	2,181,887	2,128,563	53,324
PROGRAM REVENUES			
TOTAL PROGRAM COSTS	2,181,887	2,128,563	53,324
LESS:			
PAYROLL ADJUSTMENTS	-	-	
AMOUNTS INCLUDED IN RATE BASE	-	-	•
CONSERVATION ADJUSTMENT REVENUES	(3,325,043)	(3,304,161)	(20,882)
ROUNDING ADJUSTMENT		<u> </u>	
TRUE-UP BEFORE INTEREST	(1,143,156)	(1,175,598)	32,442
INTEREST PROVISION	(24,445)	(24,209)	(236)
END OF PERIOD TRUE-UP	(1,167,601)	(1,199,807)	32,206

() REFLECTS OVER-RECOVERY

*** Eight months actual and four months projected (Jan-Dec'2005) CT-2 - Summary

Florida City Gas DOCKET NO. 060004-GU Exhibit _____ (RS-1) Page 3 of 10

ACTUAL CONSERVATION PROGRAM COSTS PER PROGRAM JANUARY 2005 THROUGH DECEMBER 2005

		CAPITAL	PAYROLL &	MATERIALS			OUTSIDE			
PROGRAM NAM	AE	INVESTMENT	BENEFITS	& SUPPLIES	ADVERTISING	INCENTIVES	SERVICES	VEHICLE	OTHER	TOTAL
	·									
PROGRAM 1:	SINGLE FAMILY HOME BUILDER	-	63,902		689	1,280,228	-	1,327	-	1,346,146
PROGRAM 2:	MULTI FAMILY HOME BUILDER	-	3,437	· -	-	-	-	85	-	3,522
PROGRAM 3:	ELECTRIC REPLACEMENT	-	62,913	-	123,772	72,376	-	764	-	259,825
PROGRAM 4:	DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5:	SCHOOLS PROGRAM	_	-	-	-	· -	-	-		-
PROGRAM 6:	PROPANE CONVERSION	-	-	-		14,958	-	3	-	14,961
PROGRAM 7:	WATER HEATER RETENTION	-	12,832	-	-	63,712	-	237	-	76,781
PROGRAM 8:	RESIDENTIAL CUT AND CAP	-	105,029	-	-	• –	-	47	-	105,076
PROGRAM 9:	COMM/IND CONVERSION	-	103,092	-	-	54,503	-	1,112	_	158,707
PROGRAM 10:	ALTERNATIVE TECHNOLOGY	-	15,444	-	-	-	-	77	-	15,521
	COMMON COSTS		70,149		115,699		15,500		<u> </u>	201,348
TOTAL	TOTAL OF ALL PROGRAMS	-	436,798	and the second	240,160	1,485,777	15,500	3,652		2,181,887

Florida City Gas DOCKET NO. 060004-GU (RS-1)

Exhibit

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CITY GAS COMPANY OF FLORIDA PROJECTED CONSERVATION COSTS PER PROGRAM JANUARY 2005 THROUGH DECEMBER 2005 EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

	CAPITAL	PAYROLL &	MATERIALS			OUTSIDE			
PROGRAM NAME	INVESTMENT	BENEFITS	& SUPPLIES	ADVERTISING	INCENTIVES	SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDE	-	54,585	-	689	1,258,628	-	4,307	-	1,318,209
PROGRAM 2: MULTI FAMILY HOME BUILDER		3,369	-	-	· -	-	341	-	3,710
PROGRAM 3: ELECTRIC REPLACEMENT		52,812	-	92,294	85,551	-	2,576	-	233,233
PROGRAM 4: DEALER PROGRAM	-	-	· -	- "	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	· · · · -	-		-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-	-	14,958	-	55	-	15,013
PROGRAM 7: WATER HEATER RETENTION	-	11,125	- "	· –	67,606	-	885	-	79,616
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	72,212	· –		-	-	243		72,455
PROGRAM 9: COMM/IND CONVERSION	-	90,593	-	2,800	57,197	-	4,352	-	154,942
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	11,689	-	-		-	281		11,970
COMMON COSTS		50,091		175,699	<u>-</u>	13,625	<u> </u>		239,415
TOTAL TOTAL OF ALL PROGRAMS	-	346,476		271,482	1,483,940	13,625	13,040	₽	2,128,563

Florida City Gas DOCKET NO. 060004-GU Exhibit _____ (RS-1) Page 5 of 10

CONSERVATION COSTS PER PROGRAM - VARIANCE ACTUAL VERSUS PROJECTED JANUARY 2005 THROUGH DECEMBER 2005

PROGRAM NAME		CAPITAL INVESTMENT		MATERIALS	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
			BEREITIO							
PROGRAM 1:	SINGLE FAMILY HOME BUILDER	-	9,317	· -	-	21,600	-	(2,980)		27,937
PROGRAM 2:	MULTI FAMILY HOME BUILDER	• –	68	-	-	-	-	(256)	-	(188)
PROGRAM 3:	ELECTRIC REPLACEMENT	-	10,101	-	31,478	(13,175)	-	(1,812)	-	26,592
PROGRAM 4:	DEALER PROGRAM			F	-	· _	-	-		-
PROGRAM 5:	SCHOOLS PROGRAM	-	-	-	-	-	· –	. -	-	-
PROGRAM 6:	PROPANE CONVERSION	-	-	-	-	-	-	(52)	-	(52)
PROGRAM 7:	WATER HEATER RETENTION	-	1,707		-	(3,894)	-	(648)	-	(2,835)
PROGRAM 8:	RESIDENTIAL CUT AND CAP	-	32,817	-	-	-	-	(196)		32,621
PROGRAM 9:	COMM/IND CONVERSION	-	12,499		(2,800)	(2,694)	-	(3,240)	-	3,765
PROGRAM 10:	ALTERNATIVE TECHNOLOGY	-	3,755	-	-	• –	-	(204)	-	3,551
	COMMON COSTS	- _	20,058		(60,000)		1,875			(38,067)
TOTAL	TOTAL OF ALL PROGRAMS	en anter a striper son angle statement	90,322	an a	(31,322)	1,837	1,875	(9,388)	مربعہ میں	53,324

Florida City Gas DOCKET NO. 060004-GU Exhibit (RS-1) Page 6 of 10

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION SUMMARY OF EXPENSES BY MONTH JANUARY 2005 THROUGH DECEMBER 2005

EXPENSES:	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
PROGRAM 1:	154,210	86,016	142,852	94,236	127,601	126,875	153,949	10,709	144,319	179,150	48,773	77,456	1,346,146
PROGRAM 2:	3,504	(530)	650	(170)	-	-	-	. - .	68	-	-	.	3,522
PROGRAM 3:	11,356	9,601	21,868	8,316	12,843	5,669	26,829	59,299	16,779	13,742	24,898	48,625	259,825
PROGRAM 4:	-	-	-	· _	-		-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-		-	-	-	-	-
PROGRAM 6:	14,802	26	-	-	-	133	-	-	-	-	-	-	14,961
PROGRAM 7:	8,682	9,500	11,033	4,671	7,074	8,131	4,853	1,543	4,479	8,788	3,041	4,986	76,781
PROGRAM 8:	697	543	774	3,479	8,602	10,315	8,445	9,930	26,860	14,585	10,565	10,281	105,076
PROGRAM 9:	18,767	16,548	25,214	2,517	12,748	34,439	9,761	3,636	15,051	8,964	3,848	7,214	158,707
PROGRAM 10: COMMON COSTE TOTAL	438 4,156 216,612	635 2,769 125,108	1,428 1,573 205,392	458 73,789 187,296	1,475 30,694 201,037	1,106 5,112 191,780	1,054 31,444 236,335	1,212 7,152 93,481	3,166 21,129 231,851	1,490 7,813 234,532	1,655 5,426 98,206	1,404 10,291 160,257	15,521 201,348 2,181,887
LESS AMOUNT INCLUDED IN RATE BASE			<u>-</u>						_	<u> </u>		_	

RECOVERABLE													
CONSERVATION			+										
EXPENSES	216,612	125,108	205,392	187,296	201,037	191,780	236,335	93,481	231,851	234,532	98,206	160,257	2,181,887

Florida City Gas

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SCHEDULE CT-2 PROJECTED CONSERVATION COSTS PER MONTH JANUARY 2005 THROUGH DECEMBER 2005 EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

EXPENSES:

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
PROGRAM 1:	154,210	86,016	142,852	94,236	127,601	126,875	153,949	8,910	105,890	105,890	105,890	105,890	1,318,209
PROGRAM 2:	3,504	(530)	650	(170)	-	-	-	-	64	64	64	64	3,710
PROGRAM 3:	11,356	9,601	21,868	8,316	12,843	5,669	26,829	57,355	19,849	19,849	19,849	19,849	233,233
PROGRAM 4:	- `	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	· _	~	-	-	-	• -	-	-	-	-	-
PROGRAM 6:	14,802	26	· -	-	-	133	-	-	13	13	13	13	15,013
PROGRAM 7:	8,682	9,500	11,033	4,671	7,074	8,131	4,853	1,500	6,043	6,043	6,043	6,043	79,616
PROGRAM 8:	697	543	774	3,479	8,602	10,315	8,445	-	9,900	9,900	9,900	9,900	72,455
PROGRAM 9:	18,767	16,548	25,214	2,517	12,748	34,439	9,761	-	8,737	8,737	8,737	8,737	154,942
PROGRAM 10: COMMON COSTS	438 4,156	635 2,769	1,428 1,573	458 73,789	1,475 30,694	1,106 5,112	1,054 31,444	- 1,750	1,344 22,032	1,344 22,032	1,344 22,032	1,344 22,032	11,970 239, <u>415</u>
TOTAL	216,612	125,108	205,392	187,296	201,037	191,780	236,335	69,515	173,872	173,872	173,872	173,872	2,128,563
LESS AMOUNT INCLUDED IN RATE BASE	<u> </u>			<u>-</u>				<u> </u>			<u> </u>		

RECOVERABLE

CONSERVATION													
				407.000	004 007	191,780	236,335	69,515	173,872	173.872	173.872	173 872	2.128.563
EXPENSES	216,612	125,108	205,392	187,296	201,037	191,780	230,333	09,313	113,012	110,012	170,072	173,072	

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SCHEDULE CT-2 SUMMARY OF EXPENSES BY PROGRAM VARIANCE ACTUAL VERSUS PROJECTED JANUARY 2005 THROUGH DECEMBER 2005

EXPENSES:	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
PROGRAM 1:	-	-		-	-	-	-	1,799	38,429	73,260	(57,117)	(28,434)	27,937
PROGRAM 2:	-	-	· –	-	-	-	-	•	4	(64)	(64)	(64)	(188)
PROGRAM 3:	-	-	-	-	-	-	-	1,944	(3,070)	(6,107)	5,049	28,776	26,592
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	•	-
PROGRAM 5:	-	-		-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	-	-	-	-	-	-	-	(13)	(13)	(13)	(13)	(52)
PROGRAM 7:	-	-	-	-	-	-	-	43	(1,564)	2,745	(3,002)	(1,057)	(2,835)
PROGRAM 8:	-	-	-	-	-	-	-	9,930	16,960	4,685	665	381	32,621
PROGRAM 9:	-	-	-	-	-	-	- 11 -	3,636	6,314	227	(4,889)	(1,523)	3,765
PROGRAM 10:	· _	-	-	-	-		-	1,212	1,822	146	311	60	3,551
COMMON COSTS	-	-	-	-	-	-	-	5,402	(903)	(14,219)	(16,606)	(11,741)	(38,067)
TOTAL	-	-	-	-	-	-	-	23,966	57,979	60,660	(75,666)	(13,615)	53,324
LESS AMOUNT													
INCLUDED IN													
RATE BASE	-	·					_				<u> </u>	<u> </u>	-

RECOVERABLE

CONSERVATION

EXPENSES	-	-	<u> </u>	<u> </u>	 	 23,966	57,979	60,660	(75,666)	(13,615)	53,324	

Florida City Gas DOCKET NO. 060004-GU Exhibit _____ (RS-1) Page 9 of 10

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION JANUARY 2005 THROUGH DECEMBER 2005

	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
1 RCS AUDIT FEES	-	-	-	· _	-	-	-	-	-	-	-	-	-
2 OTHER PROGRAM REVS	-	•	-	-	-	-	-	-		.	-	-	•
3 CONSERV. ADJ REVS	(351,798)	(340,153)	(342,168)	(323,043)	(242,422)	(255,382)	(222,371)	(224,484)	(222,195)	(242,616)	(238,818)	(280,712)	(3,286,162)
4 TOTAL REVENUES	(351,798)	(340,153)	(342,168)	(323,043)	(242,422)	(255,382)	(222,371)	(224,484)	(222,195)	(242,616)	(238,818)	(280,712)	(3,286,162)
5 PRIOR PERIOD TRUE UP NOT													
APPLICABLE TO THIS PERIOD	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,240)	(3,241)	(38,881)
CONSERVATION REVENUES													
6 APPLICABLE TO THE PERIOD	(355,038)	(343,393)	(345,408)	(326,283)	(245,662)	(258,622)	(225,611)	(227,724)	(225,435)	(245,856)	(242,058)	(283,953)	(3,325,043)
CONSERVATION EXPENSES													
7 (FROM CT-3, PAGE 1)	216,612	125,108	205,392	187,296	201,037	191,780	236,335	93,481	231,851	234,532	98,206	160,257	2,181,887
8 TRUE-UP THIS PERIOD	(138,426)	(218,285)	(140,016)	(138,987)	(44,625)	(66,842)	10,724	(134,243)	6,416	(11,324)	(143,852)	(123,696)	(1,143,156)
9 INTEREST PROVISION													
THIS PERIOD													
(FROM CT-3 PAGE 3)	(215)	(605)	(1,037)	(1,429)	(1,725)	(1,951)	(2,140)	(2,437)	(2,756)	(2,908)	(3,329)	(3,913)	(24,445)
10 TRUE-UP & INTER. PROV.													
BEGINNING OF MONTH	(38,881)	(174,282)	(389,931)	(527,744)	(664,921)	(708,031)	(773,585)	(761,761)	(895,201)	(888,301)	(899,293)	(1,043,234)	
11 PRIOR PERIOD TRUE UP													
COLLECTED/(REFUNDED)	3,240	3,240	3,240	3,240	3,240	3,240	3,240	3,240	3,240	3,240	3,240	3,241	
. ,		5,240	0,270	0,2-10	0,210					<u>·</u>			
12 TOTAL NET TRUE UP	(474.000)	(200.024)	(607 744)	(664,921)	(708,031)	(773,585)	(761,761)	(895,201)	(888,301)	(899,293)	(1,043,234)	(1,167,601)	(1,167,601)
(SUM LINES 8+9+10+11)	(174,282)	(389,931)	(527,744)	(004,921)	(100,031)	(110,000)	((01,101)	(000,201)	(000,001)		(),,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		

Florida City Gas DOCKET NO. 060004-GU

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CALCULATION OF TRUE-UP AND INTEREST PROVISION JANUARY 2005 THROUGH DECEMBER 2005

	INTEREST PROVISION	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05	Total
1.	BEGINNING TRUE-UP	(38,881)	(174,282)	(389,931)	(527,744)	(664,921)	(708,031)	(773,585)	(761,761)	(895,201)	(888,301)	(899,293)	(1,043,234)	
2.	ENDING TRUE-UP BEFORE	(174,067)	(389,327)	(526,707)	(663,491)	(706,306)	(771,633)	(759,621)	(892,764)	(885,545)	(896,385)	(1,039,905)	(1,163,689)	
3.	TOTAL BEGINNING & ENDING TRUE-UP	(212,948)	(563,608)	(916,639)	(1,191,236)	(1,371,227)	(1,479,665)	(1,533,205)	(1,654,524)	(1,780,745)	(1,784,686)	(1,939,197)	(2,206,922)	
4.	AVERAGE TRUE-UP (LINE 3 TIMES 50%)	(106,474)	(281,804)	(458,319)	(595,618)	(685,613)	(739,832)	(766,603)	(827,262)	(890,373)	(892,343)	(969,599)	(1,103,461)	
5.	INTER. RATE - 1ST DAY OF REPORTING MONTH	2.340%	2.500%	2.650%	2.780%	2.980%	3.060%	3.270%	3.430%	3.640%	3.790%	4.030%	4.210%	
6.	INTER. RATE - 1ST DAY OF SUBSEQUENT MONTH	2.500%	2.650%	2.780%	2.980%	3.060%	3.270%	3.430%	3.640%	3.790%	4.030%	4.210%	4.300%	
7.	TOTAL (SUM LINES 5 & 6)	4.840%	5.150%	5.430%	5.760%	6.040%	6.330%	6.700%	7.070%	7.430%	7.820%	8.240%	8.510%	
8.	AVG INTEREST RATE (LINE 7 TIMES 50%)	2.420%	2.575%	2.715%	2.880%	3.020%	3.165%	3.350%	3.535%	3.715%	3.910%	4.120%	4.255%	
9.	MONTHLY AVG	0.202%	0.215%	0.226%	0.240%	0.252%	0.264%	0.279%	0.295%	0.310%	0.326%	0.343%	0.355%	
10. 10.	INTEREST PROVISION (LINE 4 TIMES LINE 9) a. INT. ADJ	(215)	(605)	(1,037)	(1,429)	(1,725)	(1,951)	(2,140)	(2,437)	(2,756)	(2,908)	(3,329)	(3,913)	(24,445)