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May 2, 2007

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COMMISSION
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VIA HAND DELIVERY

Ms. Ann Cole
Office of the Commission Clerk
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399-0850

Re: Docket No. 070004-GU – Energy Conservation Cost Recovery Clause

Dear Ms. Cole:

Enclosed for filing in the above referenced Docket, please find an original and 15 copies of Florida City Gas's Petition and the Direct Testimony and Exhibit of Mr. Ramiro Sicre.

Your assistance in this matter is greatly appreciated.

Sincerely,

Beth Keating
AKERMAN SENTERFITT
106 East College Avenue, Suite 1200
Tallahassee, FL 32302-1877
Phone: (850) 224-9634
Fax: (850) 222-0103

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{TL124686;1}Enclosures

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03709 MAY-26

FPSC-COMMISSION CLERK

ORIGINAL

BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

In re: Energy Conservation Cost Recovery)
Clause)
_____)

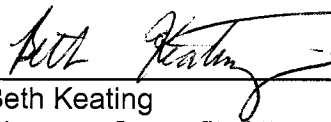
DOCKET NO. 070004-GU
Filed: May 2, 2007

**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 2006 through December 2006. In support thereof, the Company says:

1. The final true-up amount (Adjusted Net True-Up) for the months January 2006 through December 2006, is an over-recovery of \$175,101, 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 2006 through December 2006, be approved.



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

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 Exhibit RS-1 of Ramiro Sicre, has been furnished by U.S. Mail to the following parties of record this 2nd day of May 2007.

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 15579
Tallahassee, FL 32317

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

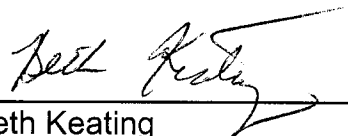
Macfarlane Ferguson Law Firm
Ansley Watson, Jr.
Post Office Box 1531
Tampa, FL 33601-1531

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. 070004-GU

6 MAY 2, 2007

7

8

**Q. Please state your name, business address, by whom you are
employed, and in what capacity.**

9

10

11

A. My name is Ramiro Sicre and my business address is 955 East 25th
Street, Hialeah, Florida 33013-3498. I am employed by Florida City Gas as
Manager of Market Development.

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**Q. Are you familiar with the energy conservation programs of Florida
City Gas?**

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A. Yes, I am.

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**Q. Are you familiar with the costs that have been incurred and that are
projected to be incurred by Florida City Gas in implementing its
energy conservation programs?**

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A. Yes, I am.

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Q. What is the purpose of your testimony in this docket?

A. To submit the recoverable costs incurred during the months January 2006 through December 2006, and to identify the final true-up amount related to that period.

Q. Has Florida City Gas prepared schedules which show the expenditures associated with its energy conservation programs for the period you have mentioned?

A. Yes. I have prepared and filed together with this testimony Exhibit RS-1 consisting of Schedules CT-1, CT-2 and CT-3.

Q. What amount did Florida City Gas spend on conservation programs during this period?

A. \$2,176,960.

Q. What is the final true-up amount associated with the period ending December 31, 2005?

A. An over-recovery of \$175,101.

Q. Does this conclude your testimony?

A. Yes, it does.

ADJUSTED NET TRUE UP
JANUARY 2006 THROUGH DECEMBER 2006

END OF PERIOD NET TRUE-UP

PRINCIPLE	(939,218)	
INTEREST	(55,094)	(994,312)

LESS PROJECTED TRUE-UP

PRINCIPLE	(795,002)	
INTEREST	(24,209)	(819,211)

ADJUSTED NET TRUE-UP		(175,101)
----------------------	--	-----------

() REFLECTS OVER-RECOVERY

ANALYSIS OF ENERGY CONSERVATION PROGRAM COSTS
ACTUAL VERSUS ESTIMATED
JANUARY 2006 THROUGH DECEMBER 2006

	<u>ACTUAL</u>	<u>PROJECTED ***</u>	<u>DIFFERENCE</u>
CAPITAL INVESTMENT	-		-
PAYROLL & BENEFITS	536,527	613,401	(76,874)
MATERIALS & SUPPLIES	-	-	-
ADVERTISING	567,137	398,143	168,994
INCENTIVES	1,067,296	1,534,713	(467,417)
OUTSIDE SERVICES	-	80,599	(80,599)
VEHICLES	-	9,388	(9,388)
OTHER	<u>6,000</u>	<u>-</u>	<u>6,000</u>
SUB-TOTAL	2,176,960	2,636,244	(459,284)
PROGRAM REVENUES	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL PROGRAM COSTS	2,176,960	2,636,244	(459,284)
LESS:			
PAYROLL ADJUSTMENTS	-	-	-
AMOUNTS INCLUDED IN RATE BASE	-	-	-
CONSERVATION ADJUSTMENT REVENUES	(3,116,178)	(3,431,246)	315,068
ROUNDING ADJUSTMENT	<u>-</u>	<u>-</u>	<u>-</u>
TRUE-UP BEFORE INTEREST	(939,218)	(795,002)	(144,216)
INTEREST PROVISION	(55,094)	(24,209)	(30,885)
END OF PERIOD TRUE-UP	<u>(994,312)</u>	<u>(819,211)</u>	<u>(175,101)</u>

() REFLECTS OVER-RECOVERY

*** Eight months actual and four months projected (Jan-Dec'2006)

ACTUAL CONSERVATION PROGRAM COSTS PER PROGRAM
JANUARY 2006 THROUGH DECEMBER 2006

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	111,084	-	-	850,573	-	-	-	961,657
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	808	-	-	58,500	-	-	-	59,308
PROGRAM 3: ELECTRIC REPLACEMENT	-	144,624	-	552,134	108,558	-	-	-	805,316
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-	-	525	-	-	-	525
PROGRAM 7: WATER HEATER RETENTION	-	1,186	-	-	21,575	-	-	-	22,761
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	17,669	-	-	-	-	-	-	17,669
PROGRAM 9: COMM/IND CONVERSION	-	208,064	-	-	26,148	-	-	-	234,212
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	18,296	-	-	1,417	-	-	-	19,713
COMMON COSTS	-	34,796	-	15,003	-	-	-	6,000	55,799
TOTAL TOTAL OF ALL PROGRAMS	-	536,527	-	567,137	1,067,296	-	-	6,000	2,176,960

CITY GAS COMPANY OF FLORIDA
PROJECTED CONSERVATION COSTS PER PROGRAM
JANUARY 2006 THROUGH DECEMBER 2006
EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDEI	-	138,175	-	12,000	1,280,682	-	2,982	-	1,433,839
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	9,060	-	-	70,500	-	256	-	79,816
PROGRAM 3: ELECTRIC REPLACEMENT	-	139,385	-	299,343	106,463	-	1,810	-	547,001
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	1,850	-	-	450	-	51	-	2,351
PROGRAM 7: WATER HEATER RETENTION	-	22,792	-	-	48,075	-	649	-	71,516
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	33,331	-	-	2,400	-	195	-	35,926
PROGRAM 9: COMM/IND CONVERSION	-	216,045	-	1,400	17,143	-	3,240	-	237,828
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	18,713	-	2,400	9,000	-	205	-	30,318
COMMON COSTS	-	34,050	-	83,000	-	80,599	-	-	197,649
TOTAL	TOTAL OF ALL PROGRAMS	613,401	-	398,143	1,534,713	80,599	9,388	-	2,636,244

CONSERVATION COSTS PER PROGRAM - VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2006 THROUGH DECEMBER 2006

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	(27,091)	-	(12,000)	(430,109)	-	(2,982)	-	(472,182)
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	(8,252)	-	-	(12,000)	-	(256)	-	(20,508)
PROGRAM 3: ELECTRIC REPLACEMENT	-	5,239	-	252,791	2,095	-	(1,810)	-	258,315
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	(1,850)	-	-	75	-	(51)	-	(1,826)
PROGRAM 7: WATER HEATER RETENTION	-	(21,606)	-	-	(26,500)	-	(649)	-	(48,755)
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	(15,662)	-	-	(2,400)	-	(195)	-	(18,257)
PROGRAM 9: COMM/IND CONVERSION	-	(7,981)	-	(1,400)	9,005	-	(3,240)	-	(3,616)
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	(417)	-	(2,400)	(7,583)	-	(205)	-	(10,605)
COMMON COSTS	-	746	-	(67,997)	-	(80,599)	-	6,000	(141,850)
TOTAL TOTAL OF ALL PROGRAMS	-	(76,874)	-	168,994	(467,417)	(80,599)	(9,388)	6,000	(459,284)

() REFLECTS PROJECTED OVER ACTUAL EXPENSE ESTIMATES

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
SUMMARY OF EXPENSES BY MONTH
JANUARY 2006 THROUGH DECEMBER 2006

EXPENSES:	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
PROGRAM 1:	70,082	92,165	131,493	146,877	158,675	57,656	27,207	64,448	72,794	63,744	43,552	32,964	961,657
PROGRAM 2:	-	7,200	381	381	-	46	51,300	-	-	-	-	-	59,308
PROGRAM 3:	31,568	59,646	50,411	62,908	71,893	60,460	132,664	23,180	60,495	78,144	58,600	115,348	805,317
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	125	100	-	175	2,535	50	-	75	(2,535)	-	-	525
PROGRAM 7:	4,137	515	3,104	2,000	850	838	400	900	850	2,850	800	5,516	22,760
PROGRAM 8:	11,996	10,565	-	-	2,250	1,190	-	250	-	-	-	(8,583)	17,668
PROGRAM 9:	4,672	6,135	22,582	9,839	25,332	25,117	19,039	12,120	24,502	21,952	17,370	45,552	234,212
PROGRAM 10:	1,347	1,655	2,175	775	1,868	2,273	1,644	1,891	1,151	1,480	1,233	2,221	19,713
COMMON COSTS:	7,027	3,551	24,840	2,114	3,591	4,144	1,612	1,032	18,099	(19,867)	2,364	7,293	55,800
TOTAL	130,829	181,557	235,086	224,894	264,634	154,259	233,916	103,821	177,966	145,768	123,919	200,311	2,176,960
LESS: 2005 Audit Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	<u>130,829</u>	<u>181,557</u>	<u>235,086</u>	<u>224,894</u>	<u>264,634</u>	<u>154,259</u>	<u>233,916</u>	<u>103,821</u>	<u>177,966</u>	<u>145,768</u>	<u>123,919</u>	<u>200,311</u>	<u>2,176,960</u>

SCHEDULE CT-2
PROJECTED CONSERVATION COSTS PER MONTH
JANUARY 2006 THROUGH DECEMBER 2006
EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

EXPENSES:	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
PROGRAM 1:	70,082	92,165	131,493	146,877	158,675	57,656	27,207	64,448	171,703	170,385	171,179	171,972	1,433,842
PROGRAM 2:	-	7,200	381	381	-	46	51,300	-	5,173	5,018	5,112	5,205	79,816
PROGRAM 3:	31,568	59,646	48,293	44,817	59,161	43,252	118,749	23,180	29,814	28,871	29,510	30,150	547,011
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	125	100	-	175	-	50	-	485	451	471	493	2,350
PROGRAM 7:	4,137	515	3,104	2,000	850	838	400	900	14,800	14,407	14,657	14,906	71,514
PROGRAM 8:	11,996	10,565	-	-	2,250	1,190	-	250	2,458	2,325	2,405	2,485	35,924
PROGRAM 9:	4,672	6,135	22,582	9,839	25,332	25,117	19,039	12,120	29,081	26,630	27,736	29,543	237,826
PROGRAM 10:	1,347	1,655	2,175	775	1,868	2,273	1,644	1,891	11,544	1,258	1,315	2,573	30,318
COMMON COSTS	7,027	3,551	26,958	20,205	16,323	23,887	15,527	1,032	20,837	20,664	20,768	20,871	197,650
TOTAL	130,829	181,557	235,086	224,894	264,634	154,259	233,916	103,821	285,895	270,009	273,153	278,198	2,636,251
LESS AMOUNT INCLUDED IN RATE BASE	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE													
CONSERVATION EXPENSES	130,829	181,557	235,086	224,894	264,634	154,259	233,916	103,821	285,895	270,009	273,153	278,198	2,636,251

SCHEDULE CT-2
SUMMARY OF EXPENSES BY PROGRAM
VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2006 THROUGH DECEMBER 2006

EXPENSES:	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
PROGRAM 1:	-	-	-	-	-	-	-	-	(98,909)	(106,641)	(127,627)	(139,008)	(472,185)
PROGRAM 2:	-	-	-	-	-	-	-	-	(5,173)	(5,018)	(5,112)	(5,205)	(20,508)
PROGRAM 3:	-	-	2,118	18,091	12,732	17,208	13,915	-	30,681	49,273	29,090	85,198	258,306
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	-	-	-	-	2,535	-	-	(410)	(2,986)	(471)	(493)	(1,825)
PROGRAM 7:	-	-	-	-	-	-	-	-	(13,950)	(11,557)	(13,857)	(9,390)	(48,754)
PROGRAM 8:	-	-	-	-	-	-	-	-	(2,458)	(2,325)	(2,405)	(11,068)	(18,256)
PROGRAM 9:	-	-	-	-	-	-	-	-	(4,579)	(4,678)	(10,366)	16,009	(3,614)
PROGRAM 10:	-	-	-	-	-	-	-	-	(10,393)	222	(82)	(352)	(10,605)
COMMON COSTS	-	-	(2,118)	(18,091)	(12,732)	(19,743)	(13,915)	-	(2,738)	(40,531)	(18,404)	(13,578)	(141,850)
TOTAL	-	-	-	-	-	-	-	-	(107,929)	(124,241)	(149,234)	(77,887)	(459,291)
LESS: 2005 Audit Adjustments:	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	-	-	-	-	-	-	-	-	(107,929)	(124,241)	(149,234)	(77,887)	(459,291)

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2006 THROUGH DECEMBER 2006

	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
1 RCS AUDIT FEES	-	-	-	-	-	-	-	-	-	-	-	-	-
2 OTHER PROGRAM REVS	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CONSERV. ADJ REVS	(203,682)	(192,924)	(198,366)	(156,733)	(149,223)	(147,223)	(137,317)	(133,182)	(133,149)	(138,125)	(152,150)	(177,355)	(1,919,429)
4 TOTAL REVENUES	(203,682)	(192,924)	(198,366)	(156,733)	(149,223)	(147,223)	(137,317)	(133,182)	(133,149)	(138,125)	(152,150)	(177,355)	(1,919,429)
5 PRIOR PERIOD TRUE UP NOT APPLICABLE TO THIS PERIOD	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,729)	(99,730)	(1,196,749)
6 CONSERVATION REVENUES APPLICABLE TO THE PERIOD	(303,411)	(292,653)	(298,095)	(256,462)	(248,952)	(246,952)	(237,046)	(232,911)	(232,878)	(237,854)	(251,879)	(277,085)	(3,116,178)
7 CONSERVATION EXPENSES (FROM CT-3, PAGE 1)	130,829	181,557	235,086	224,894	264,634	154,259	233,916	103,821	177,966	145,768	123,919	200,311	2,176,960
8 TRUE-UP THIS PERIOD	(172,582)	(111,096)	(63,009)	(31,568)	15,682	(92,693)	(3,130)	(129,090)	(54,912)	(92,086)	(127,960)	(76,774)	(939,218)
9 INTEREST PROVISION THIS PERIOD (FROM CT-3 PAGE 3)	(4,527)	(4,821)	(4,934)	(4,969)	(4,726)	(4,640)	(4,588)	(4,451)	(4,395)	(4,299)	(4,359)	(4,385)	(55,094)
10 TRUE-UP & INTER. PROV. BEGINNING OF MONTH	(1,196,749)	(1,274,129)	(1,290,316)	(1,258,531)	(1,195,339)	(1,084,654)	(1,082,258)	(990,247)	(1,024,059)	(983,636)	(980,292)	(1,012,882)	
11 PRIOR PERIOD TRUE UP													
COLLECTED/(REFUNDED)	99,729	99,729	99,729	99,729	99,729	99,729	99,729	99,729	99,729	99,729	99,729	99,730	
12 TOTAL NET TRUE UP (SUM LINES 8+9+10+11)	(1,274,129)	(1,290,316)	(1,258,531)	(1,195,339)	(1,084,654)	(1,082,258)	(990,247)	(1,024,059)	(983,636)	(980,292)	(1,012,882)	(994,312)	(994,312)

CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2006 THROUGH DECEMBER 2006

	Jan-06	Feb-06	Mar-06	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Total
INTEREST PROVISION													
1. BEGINNING TRUE-UP	(1,196,749)	(1,274,129)	(1,290,316)	(1,258,531)	(1,195,339)	(1,084,654)	(1,082,258)	(990,247)	(1,024,059)	(983,636)	(980,292)	(1,012,882)	
2. ENDING TRUE-UP BEFORE INTEREST	(1,269,602)	(1,285,496)	(1,253,596)	(1,190,370)	(1,079,928)	(1,077,618)	(985,659)	(1,019,608)	(979,242)	(975,993)	(1,008,523)	(989,926)	
3. TOTAL BEGINNING & ENDING TRUE-UP	(2,466,351)	(2,559,625)	(2,543,913)	(2,448,900)	(2,275,267)	(2,162,271)	(2,067,916)	(2,009,854)	(2,003,300)	(1,959,630)	(1,988,816)	(2,002,808)	
4. AVERAGE TRUE-UP (LINE 3 TIMES 50%)	(1,233,176)	(1,279,812)	(1,271,956)	(1,224,450)	(1,137,633)	(1,081,136)	(1,033,958)	(1,004,927)	(1,001,650)	(979,815)	(994,408)	(1,001,404)	
5. INTER. RATE - 1ST DAY OF REPORTING MONTH	4.300%	4.510%	4.530%	4.780%	4.960%	5.010%	5.290%	5.360%	5.270%	5.260%	5.270%	5.250%	
6. INTER. RATE - 1ST DAY OF SUBSEQUENT MONTH	4.510%	4.530%	4.780%	4.960%	5.010%	5.290%	5.360%	5.270%	5.260%	5.270%	5.250%	5.260%	
7. TOTAL (SUM LINES 5 & 6)	8.810%	9.040%	9.310%	9.740%	9.970%	10.300%	10.650%	10.630%	10.530%	10.530%	10.520%	10.510%	
8. AVG INTEREST RATE (LINE 7 TIMES 50%)	4.405%	4.520%	4.655%	4.870%	4.985%	5.150%	5.325%	5.315%	5.265%	5.265%	5.260%	5.255%	
9. MONTHLY AVG INTEREST RATE	0.367%	0.377%	0.388%	0.406%	0.415%	0.429%	0.444%	0.443%	0.439%	0.439%	0.438%	0.438%	
10. INTEREST PROVISION (LINE 4 TIMES LINE 9)	(4,527)	(4,821)	(4,934)	(4,969)	(4,726)	(4,640)	(4,588)	(4,451)	(4,395)	(4,299)	(4,359)	(4,385)	(55,094)
10. a. INT. ADJ													