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May 1, 2008

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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

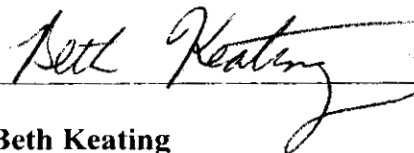
Re: Docket No. 080004-GU – Energy Conservation Cost Recovery Clause

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 Exhibits of Ms. Carolyn Bermudez.

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

DOCUMENT NUMBER-DATE

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{TL124686;1}Enclosures

BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

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

DOCKET NO. 080004-GU
Filed: May 1, 2008

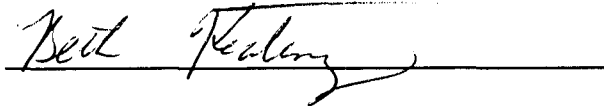
PETITION OF
FLORIDA CITY GAS
FOR APPROVAL OF TRUE-UP

Florida City Gas hereby petitions the Commission for Approval of the Company's conservation cost recovery true-up for the months January 2007 through December 2007.

In support thereof, the Company says:

1. The final true-up amount (Adjusted Net True-Up) for the months January 2007 through December 2007, is an under-recovery of \$585,061, 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 Carolyn Bermudez and Schedules CT-1, CT-2 and CT-3.

WHEREFORE, Florida City Gas requests that its true-up for the months January 2007 through December 2007, be approved.



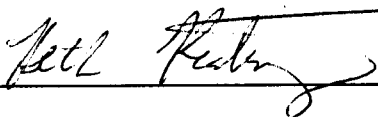
Beth Keating
Akerman Senterfitt Attorneys at Law
106 East College Avenue
Highpoint Center, 12th Floor
Tallahassee, FL 32301
(850)224-9634

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the Petition of Florida City Gas supported by the Direct Testimony and Exhibits of Carolyn Bermudez, has been furnished by U.S. Mail to the following parties of record this 1st day of May, 2008:

Florida Public Utilities Company Mehrdad Khojasteh P.O. Box 3395 West Palm Beach, FL 33402-3395	MacFarlane Ferguson Law Firm Ansley Watson, Jr. P.O. Box 1531 Tampa, FL 33601-1531
Messer Law Firm Norman H. Horton, Jr. P.O. Box 15579 Tallahassee, FL 32317	Office of Public Counsel J.R. Kelly/Patricia Christensen/S.Burgess c/o The Florida Legislature 111 West Madison Street Room 812 Tallahassee, FL 32399-1400
Peoples Gas System Paula Brown P.O. Box 111 Tampa, FL 33601-0111	St. Joe Natural Gas Company, Inc. Mr. Stuart L. Shoaf P.O. Box 549 Port St. Joe, FL 32457-0549
TECO Energy, Inc. Matthew Costa P.O. Box 111 Tampa, FL 33601-0111	AGL Resources Inc. Elizabeth Wade Ten Peachtree Place Location 1470 Atlanta, GA 30309
Florida City Gas Melvin Williams 955 East 25 th Street Hialeah, FL 33013-3498	Katherine Fleming Florida Public Service Commission 2540 Shumard Oak Boulevard Tallahassee, FL 32399
Florida City Gas Jay Sutton 4180 South US Hwy. 1 Rockledge, FL 32955-5309	Charles A. Costin Costin and Costin Law Firm P.O. Box 98 Port Saint Joe, FL 32457-1159
Florida Division of Chesapeake Utilities Corporation Thomas A. Geoffroy	Indiantown Gas Company Brian J. Powers P.O. Box 8

P.O. Box 960 Winter Haven, FL 33882-0960	Indiantown, FL 34956-0008
Sebring Gas System, Inc. Jerry H. Melendy, Jr. 3515 U.S. Highway 27 South Sebring, FL 33870	Robert Scheffel Wright 225 South Adams Street, Suit 200 Tallahassee, FL 32301



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

1 BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

2 DIRECT TESTIMONY OF CAROLYN BERMUDEZ

3 ON BEHALF OF

4 FLORIDA CITY GAS

5 DOCKET NO. 080004-GU

6 MAY 1, 2008

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 Carolyn Bermudez 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 Business Operations.

14
15 **Q. Are you familiar with the energy conservation programs of Florida**
16 **City Gas?**

17
18 A. Yes, I am.

19
20 **Q. Are you familiar with the costs that have been incurred and that are**
21 **projected to be incurred by Florida City Gas in implementing its**
22 **energy conservation programs?**

23
24 A. Yes, I am.

25

DOCUMENT NUMBER - DATE

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

A. To submit the recoverable costs incurred during the period ending December 31, 2007, 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 CB-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. \$2,345,976.

Q. What is the final true-up amount associated with the period ending December 31, 2007?

A. An under-recovery of \$585,061.

Q. Does this conclude your testimony?

A. Yes, it does.

ADJUSTED NET TRUE UP
JANUARY 2007 THROUGH DECEMBER 2007

END OF PERIOD NET TRUE-UP

PRINCIPLE	(83,545)	
INTEREST	(36,337)	(119,882)

LESS PROJECTED TRUE-UP

PRINCIPLE	(662,938)	
INTEREST	(42,005)	(704,943)

ADJUSTED NET TRUE-UP

585,061

() REFLECTS OVER-RECOVERY

DOCUMENT NUMBER-DATE

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FPSC-COMMISSION CLERK

ANALYSIS OF ENERGY CONSERVATION PROGRAM COSTS
ACTUAL VERSUS ESTIMATED
JANUARY 2007 THROUGH DECEMBER 2007

	<u>ACTUAL</u>	<u>PROJECTED ***</u>	<u>DIFFERENCE</u>
CAPITAL INVESTMENT	-		-
PAYROLL & BENEFITS	554,617	580,011	(25,394)
MATERIALS & SUPPLIES	-	-	-
ADVERTISING	770,309	511,176	259,133
INCENTIVES	925,654	1,062,936	(137,282)
OUTSIDE SERVICES	40,875	97,870	(56,995)
VEHICLES	42,776	24,612	18,164
OTHER	<u>11,745</u>	<u>-</u>	<u>11,745</u>
SUB-TOTAL	2,345,976	2,276,605	69,371
PROGRAM REVENUES	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL PROGRAM COSTS	2,345,976	2,276,605	69,371
LESS:			
PAYROLL ADJUSTMENTS	-	-	-
AMOUNTS INCLUDED IN RATE BASE	-	-	-
CONSERVATION ADJUSTMENT REVENUES	(2,429,521)	(2,939,543)	510,022
ROUNDING ADJUSTMENT	<u>-</u>	<u>-</u>	<u>-</u>
TRUE-UP BEFORE INTEREST	(83,545)	(662,938)	579,393
INTEREST PROVISION	(36,337)	(42,005)	5,668
END OF PERIOD TRUE-UP	<u>(119,882)</u>	<u>(704,943)</u>	<u>585,061</u>

() REFLECTS OVER-RECOVERY

*** Seven months actual and four months projected (Jan-Dec'2007)

ACTUAL CONSERVATION PROGRAM COSTS PER PROGRAM
JANUARY 2007 THROUGH DECEMBER 2007

PROGRAM NAME	CAPITAL	PAYROLL & MATERIALS				OUTSIDE			TOTAL
	INVESTMENT	BENEFITS	& SUPPLIES	ADVERTISING	INCENTIVES	SERVICES	VEHICLE	OTHER	
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	118,817	-	-	299,687	-	5,664	-	424,168
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	-	-	-	139,500	-	-	-	139,500
PROGRAM 3: ELECTRIC REPLACEMENT	-	119,543	-	770,309	83,233	-	5,637	-	978,722
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-	-	2,688	-	-	-	2,688
PROGRAM 7: WATER HEATER RETENTION	-	-	-	-	311,673	-	-	-	311,673
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	-	-	-	400	-	-	-	400
PROGRAM 9: COMM/IND CONVERSION	-	254,017	-	-	88,473	-	27,535	-	370,025
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	20,141	-	-	-	-	2,471	-	22,612
COMMON COSTS	-	42,099	-	-	-	40,875	1,469	11,745	96,188
TOTAL TOTAL OF ALL PROGRAMS	-	554,617	-	770,309	925,654	40,875	42,776	11,745	2,345,976

CITY GAS COMPANY OF FLORIDA
PROJECTED CONSERVATION COSTS PER PROGRAM
JANUARY 2007 THROUGH DECEMBER 2007
SEVEN 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 BUILDE	-	122,839	-	-	527,669	-	3,186	-	653,694
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	424	-	-	194,402	-	-	-	194,826
PROGRAM 3: ELECTRIC REPLACEMENT	-	137,720	-	511,176	90,344	25,375	3,171	-	767,786
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-	-	1,216	-	-	-	1,216
PROGRAM 7: WATER HEATER RETENTION	-	348	-	-	173,190	-	-	-	173,538
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	15,606	-	-	200	-	-	-	15,806
PROGRAM 9: COMM/IND CONVERSION	-	242,049	-	-	75,915	-	16,057	-	334,021
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	21,388	-	-	-	-	1,360	-	22,748
COMMON COSTS	-	39,637	-	-	-	72,495	838	-	112,970
TOTAL	-	580,011	-	511,176	1,062,936	97,870	24,612	-	2,276,605

CONSERVATION COSTS PER PROGRAM - VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2007 THROUGH DECEMBER 2007

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	(4,022)	-	-	(227,982)	-	2,478	-	(229,526)
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	(424)	-	-	(54,902)	-	-	-	(55,326)
PROGRAM 3: ELECTRIC REPLACEMENT	-	(18,177)	-	259,133	(7,111)	(25,375)	2,466	-	210,936
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-	-	1,472	-	-	-	1,472
PROGRAM 7: WATER HEATER RETENTION	-	(348)	-	-	138,483	-	-	-	138,135
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	(15,606)	-	-	200	-	-	-	(15,406)
PROGRAM 9: COMM/IND CONVERSION	-	11,968	-	-	12,558	-	11,478	-	36,004
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	(1,247)	-	-	-	-	1,111	-	(136)
COMMON COSTS	-	2,462	-	-	-	(31,620)	631	11,745	(16,782)
TOTAL TOTAL OF ALL PROGRAMS	-	(25,394)	-	259,133	(137,282)	(56,995)	18,164	11,745	69,371

() REFLECTS PROJECTED OVER ACTUAL EXPENSE ESTIMATES

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
SUMMARY OF EXPENSES BY MONTH
JANUARY 2007 THROUGH DECEMBER 2007

EXPENSES:	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
PROGRAM 1:	51,835	22,690	18,465	42,455	43,949	23,108	29,298	17,947	57,735	37,340	28,967	50,378	424,167
PROGRAM 2:	31,500	-	-	121,500	(54,000)	-	40,500	-	-	-	-	-	139,500
PROGRAM 3:	18,182	33,863	76,605	31,237	13,332	203,979	77,713	134,880	99,207	88,161	99,885	101,680	978,724
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	325	-	-	-	200	438	525	-	650	525	25	2,688
PROGRAM 7:	4,050	3,650	7,175	17,810	17,325	38,991	26,450	35,241	43,078	38,025	25,048	54,830	311,673
PROGRAM 8:	200	-	-	-	1,824	-	-	-	(1,824)	200	-	-	400
PROGRAM 9:	20,305	23,023	64,160	51,883	50,746	17,469	25,466	10,469	27,956	26,271	26,672	25,605	370,025
PROGRAM 10:	1,442	1,390	1,731	3,494	2,048	1,870	1,847	1,324	1,659	2,064	1,542	2,200	22,611
COMMON COSTS	17,080	(19,335)	20,204	11,787	6,130	19,897	7,502	9,879	7,167	7,195	5,905	2,777	96,188
TOTAL	144,594	65,606	188,340	280,166	81,354	305,514	209,214	210,265	234,978	199,906	188,544	237,495	2,345,976
LESS: 2005 Audit Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	144,594	65,606	188,340	280,166	81,354	305,514	209,214	210,265	234,978	199,906	188,544	237,495	2,345,976

SCHEDULE CT-2
PROJECTED CONSERVATION COSTS PER MONTH
JANUARY 2007 THROUGH DECEMBER 2007
SEVEN MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

EXPENSES:

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
PROGRAM 1:	51,835	22,690	18,465	42,455	43,949	23,108	29,298	46,230	93,916	93,916	93,916	93,915	653,693
PROGRAM 2:	31,500	-	-	121,500	(54,000)	-	40,500	25,650	7,419	7,419	7,419	7,419	194,826
PROGRAM 3:	32,557	12,488	80,855	34,362	17,207	220,604	82,213	71,504	53,999	53,999	53,999	53,999	767,786
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	-	325	-	-	200	438	25	57	57	57	57	1,216
PROGRAM 7:	4,050	3,650	7,175	17,810	17,325	38,991	26,450	10,859	11,806	11,806	11,806	11,809	173,537
PROGRAM 8:	200	-	-	-	1,824	-	-	130	3,413	3,413	3,413	3,413	15,806
PROGRAM 9:	20,305	23,023	64,160	51,883	50,746	17,469	25,466	16,186	16,196	16,196	16,196	16,196	334,022
PROGRAM 10:	1,442	1,390	1,731	3,494	2,048	1,870	1,847	1,838	1,772	1,772	1,772	1,772	22,748
COMMON COSTS	2,705	2,040	15,954	8,662	2,255	3,272	3,002	12,375	19,989	14,239	14,239	14,239	112,971
TOTAL	144,594	65,281	188,665	280,166	81,354	305,514	209,214	184,797	208,567	202,817	202,817	202,819	2,276,605
LESS AMOUNT INCLUDED IN RATE BASE	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE													
CONSERVATION EXPENSES	144,594	65,281	188,665	280,166	81,354	305,514	209,214	184,797	208,567	202,817	202,817	202,819	2,276,605

SCHEDULE CT-2
SUMMARY OF EXPENSES BY PROGRAM
VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2007 THROUGH DECEMBER 2007

EXPENSES:	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
PROGRAM 1:	-	-	-	-	-	-	-	(28,283)	(36,181)	(56,576)	(64,949)	(43,537)	(229,526)
PROGRAM 2:	-	-	-	-	-	-	-	(25,650)	(7,419)	(7,419)	(7,419)	(7,419)	(55,326)
PROGRAM 3:	(14,375)	21,375	(4,250)	(3,125)	(3,875)	(16,625)	(4,500)	63,376	45,208	34,162	45,886	47,681	210,938
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	325	(325)	-	-	-	-	500	(57)	593	468	(32)	1,472
PROGRAM 7:	-	-	-	-	-	-	-	24,382	31,272	26,219	13,242	43,021	138,136
PROGRAM 8:	-	-	-	-	-	-	-	(130)	(5,237)	(3,213)	(3,413)	(3,413)	(15,406)
PROGRAM 9:	-	-	-	-	-	-	-	(5,717)	11,760	10,075	10,476	9,409	36,003
PROGRAM 10:	-	-	-	-	-	-	-	(514)	(113)	292	(230)	428	(137)
COMMON COSTS	14,375	(21,375)	4,250	3,125	3,875	16,625	4,500	(2,496)	(12,822)	(7,044)	(8,334)	(11,462)	(16,783)
TOTAL	-	325	(325)	-	-	-	-	25,468	26,411	(2,911)	(14,273)	34,676	69,371
LESS: 2005 Audit Adjustments:	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	-	325	(325)	-	-	-	-	25,468	26,411	(2,911)	(14,273)	34,676	69,371

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2007 THROUGH DECEMBER 2007

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
1 RCS AUDIT FEES	-	-	-	-	-	-	-	-	-	-	-	-	-
2 OTHER PROGRAM REVS	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CONSERV. ADJ REVS	(104,265)	(160,801)	(164,051)	(132,544)	(114,369)	(107,092)	(99,400)	(95,993)	(104,932)	(103,709)	(115,590)	(122,986)	(1,425,732)
4 TOTAL REVENUES	(104,265)	(160,801)	(164,051)	(132,544)	(114,369)	(107,092)	(99,400)	(95,993)	(104,932)	(103,709)	(115,590)	(122,986)	(1,425,732)
5 PRIOR PERIOD TRUE UP NOT APPLICABLE TO THIS PERIOD	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,649)	(83,650)	(1,003,789)
6 CONSERVATION REVENUES APPLICABLE TO THE PERIOD	(187,914)	(244,450)	(247,700)	(216,193)	(198,018)	(190,741)	(183,049)	(179,642)	(188,581)	(187,358)	(199,239)	(206,636)	(2,429,521)
7 CONSERVATION EXPENSES (FROM CT-3 PAGE 1)	144,594	65,606	188,340	280,166	81,354	305,514	209,214	210,265	234,978	199,906	188,544	237,495	2,345,976
8 TRUE-UP THIS PERIOD	(43,320)	(178,844)	(59,360)	63,973	(116,664)	114,773	26,165	30,623	46,397	12,548	(10,695)	30,859	(83,545)
9 INTEREST PROVISION THIS PERIOD (FROM CT-3 PAGE 3)	(4,316)	(4,451)	(4,626)	(4,269)	(4,037)	(3,699)	(3,033)	(2,637)	(2,060)	(1,434)	(1,062)	(715)	(36,337)
10 TRUE-UP & INTER PROV BEGINNING OF MONTH	(1,003,789)	(967,776)	(1,067,421)	(1,047,758)	(904,405)	(941,457)	(746,734)	(639,952)	(528,317)	(400,331)	(305,568)	(233,676)	
11 PRIOR PERIOD TRUE UP													
COLLECTED/(REFUNDED)	83,649	83,649	83,649	83,649	83,649	83,649	83,649	83,649	83,649	83,649	83,649	83,650	
12 TOTAL NET TRUE UP (SUM LINES 8+9+10+11)	(967,776)	(1,067,421)	(1,047,758)	(904,405)	(941,457)	(746,734)	(639,952)	(528,317)	(400,331)	(305,568)	(233,676)	(119,882)	(119,882)

CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2007 THROUGH DECEMBER 2007

	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07	Dec-07	Total
INTEREST PROVISION													
1. BEGINNING TRUE-UP	(1,003,789)	(967,776)	(1,067,421)	(1,047,758)	(904,405)	(941,457)	(746,734)	(639,952)	(528,317)	(400,331)	(305,568)	(233,676)	
2. ENDING TRUE-UP BEFORE INTEREST	(963,460)	(1,062,971)	(1,043,132)	(900,136)	(937,420)	(743,035)	(636,920)	(525,680)	(398,271)	(304,134)	(232,614)	(119,167)	
3. TOTAL BEGINNING & ENDING TRUE-UP	(1,967,249)	(2,030,746)	(2,110,554)	(1,947,894)	(1,841,825)	(1,684,492)	(1,383,653)	(1,165,632)	(926,589)	(704,465)	(538,182)	(352,843)	
4. AVERAGE TRUE-UP (LINE 3 TIMES 50%)	(983,625)	(1,015,373)	(1,055,277)	(973,947)	(920,913)	(842,246)	(691,827)	(582,816)	(463,294)	(352,233)	(269,091)	(176,421)	
5. INTER. RATE - 1ST DAY OF REPORTING MONTH	5.270%	5.260%	5.260%	5.260%	5.260%	5.260%	5.280%	5.240%	5.620%	5.050%	4.720%	4.750%	
6. INTER. RATE - 1ST DAY OF SUBSEQUENT MONTH	5.260%	5.260%	5.260%	5.260%	5.260%	5.280%	5.240%	5.620%	5.050%	4.720%	4.750%	4.980%	
7. TOTAL (SUM LINES 5 & 6)	10.530%	10.520%	10.520%	10.520%	10.520%	10.540%	10.520%	10.860%	10.670%	9.770%	9.470%	9.730%	
8. AVG INTEREST RATE (LINE 7 TIMES 50%)	5.265%	5.260%	5.260%	5.260%	5.260%	5.270%	5.260%	5.430%	5.335%	4.885%	4.735%	4.865%	
9. MONTHLY AVG INTEREST RATE	0.439%	0.438%	0.438%	0.438%	0.438%	0.439%	0.438%	0.453%	0.445%	0.407%	0.395%	0.405%	
10. INTEREST PROVISION (LINE 4 TIMES LINE 9)	(4,316)	(4,451)	(4,626)	(4,269)	(4,037)	(3,699)	(3,033)	(2,637)	(2,060)	(1,434)	(1,062)	(715)	(36,337)
10. a. INT. ADJ													