



FDIC Loan Modification Guidance Non-Owner Occupied (“NOO”) Single Family Residential (SFR) Loans Guidance RSAM-2010-003

Objective

The FDIC is providing this guidance to Acquiring Institutions (AIs) and LLC Servicers that service single family non-owner occupied loans, including second homes, to encourage restructuring in order to improve borrower affordability, increase the probability of loan performance, preserve communities and increase the intrinsic value of the loans to the FDIC. The Single Family Shared-Loss Agreement (SLA) and the LLC Servicing Agreement (the “Agreement”) include modification guidelines for owner-occupied properties and permit the AIs and Servicers to submit alternative solutions for loans which do not qualify for the FDIC/HAMP program. For example, Section 3.2 of the SLA, allows an AI to propose exceptions to the FDIC Loan Modification Program for a group of Shared-Loss Loans with similar characteristics, with objectives of (A) minimizing the loss to the AI and the Receiver and (B) maximizing the opportunity for qualified homeowners to remain in their homes with affordable mortgage payments. This guidance is intended to provide AIs and Servicers with direction regarding acceptable criteria for the modification of loans collateralized by non-owner occupied properties that are past due or in imminent default

Evaluation of Loss Mitigation Alternatives

A review of the loan portfolio should be conducted in order to identify distressed non owner occupied loan characteristics. This review includes a comprehensive evaluation of the borrower's willingness and capacity to repay, the cash flow potential of the collateral and the value of the collateral. The evaluation should be initiated as soon as the loan is 30 or more days past due, and if the loan qualifies, a loan modification should be offered when the loan is 60 days past due. This analysis should be conducted on any qualified non-owner occupied property and also should identify any other loans made to the same borrower. A documented cost analysis worksheet must be kept on file as verification that the modification minimizes, as applicable, the loss to the AI, the Servicer and the FDIC.

Permitted Loss Mitigation & Loan Modification Actions

A loan modification is intended to convert a non performing loan, or a loan that is on the verge of being nonperforming, to performing status consistent with the ability of the borrower to repay the loan. Loan modifications are long term solutions which reduce the loan payment for a period of two years or more and may involve some permanent changes to the terms of the loan such as term extension, interest rate reduction, and principal forbearance which may be adjusted in any sequence. Before proceeding with a modification the AI or Servicer shall analyze each applicable loan using a standardized NPV test and determine if the NPV of the modified loan terms will exceed the NPV of the loan with no modification. (Note that the NPV used to determine whether a loan should be modified is different from the NPV used to determine the restructuring loss claim under the SLA if the loan is modified).

Loss mitigation activities, which are not mutually exclusive and frequently used in concert with each other, include forbearance or repayment plans, principal payment deferrals, accelerating fixed interest rate periods to adjustable rate terms, and temporary interest only payment periods. These activities are short term solutions which reduce the loan payment for less than two years and may require the borrower to repay the foregone cash flow at the end of the mitigation period or over the life of the loan. While such solutions are appropriate for borrowers with short term payment or cash flow problems, these activities are not considered loan modifications and do not qualify for a covered loss claim under an SLA.

AIs and Servicers are encouraged to assess the severity and duration of the borrower's economic distress and determine if a short term payment reduction or a modification is the appropriate action to minimize, as applicable, the loss to the AI, Servicer and FDIC before pursuing a short sale, deed-in-lieu of foreclosure or foreclosure.

This package includes a) a checklist b) explanation of the criterion on the checklist, and c) guidance on the Restructuring Loss claim under an SLA. The AI or Servicer is required to complete this checklist and have a signed copy on file for NOO loans that have been considered for modification.

Please note that this memorandum is only provided as guidance. The NOO loan modification programs are not required to be submitted to the FDIC for approval. While the enclosed checklist does not need to be submitted to the FDIC, it must be completed and placed in the permanent file before a loss claim is submitted to the FDIC.

Non-Owner Occupied Loan Modification Checklist
(Please see the following page for explanation of the criterion)

Affirmed as Complete

- | | |
|--|--------------------------|
| 1. Borrower past due or in imminent default | <input type="checkbox"/> |
| 2. Least Loss Mitigation Alternative | <input type="checkbox"/> |
| 3. Income Verification | <input type="checkbox"/> |
| 4. Trial Period | <input type="checkbox"/> |
| 5. Valuation According to Industry Standards | <input type="checkbox"/> |
| 6. Interest Rate Reduction at PMMS rate | <input type="checkbox"/> |
| 7. Maximum Term Requirement | <input type="checkbox"/> |
| 8. No Principal Forgiveness | <input type="checkbox"/> |
| 9. Documentation in File | <input type="checkbox"/> |
| 10. Borrower/Investor Cash Flow Benefit | <input type="checkbox"/> |

Signed - _____

Dated _____

* This checklist is required for every Non-Owner Occupied Loan Modification Completed, including those submitted for Shared-Loss Payment under an SLA.

Guidelines for Non-Owner Occupied Loan Modification

1. Consider the following options when choosing the Least Loss Mitigation Alternative:
 - Loss Mitigation
 - Loan Modification (Restructuring Loss)
 - Short Sale
 - Deed in Lieu (DIL)
 - Foreclosure
2. Income Verification (subject to applicability)
 - Hardship affidavit from borrower
 - Signed 4506T
 - Verification of income sources for borrower
 - Lease agreements and documented rent history for the past 6 months
 - Verification of rent/cost comparisons to market rents
3. Trial Period
 - 3 month trial period may be included
4. Valuation Practices
 - AI's and Servicers should utilize standard industry practices and benchmarks. Appropriate valuation examples would be a Broker's Price Opinion (BPO), Automated Valuation Model (AVM), or appraisal.
5. Interest Rate Reduction
 - Reducing the interest rate may be appropriate in those instances where the cash flow produced by the collateral is insufficient to pay the debt service owed, and the borrowers do not have sufficient financial resources or rents to cover the anticipated deficit.
 - The reduced interest rate should not be lower than the Primary Mortgage Market Survey® (PMMS) rate at the time that the NPV and modification is determined. The interest rate reduction period shall equal three years.
 - Once the interest rate reduction period has expired, the interest rate should revert to the lesser of the note rate at the time of modification or the PMMS plus 100 basis points for the remaining term of the loan. The interest rate should be the discount rate used to calculate NPV and the covered loss calculation. An adjustable rate will be converted to a fixed PMMS rate plus 100 basis points.
6. Term Extension
 - The maturity period may be extended to reduce the amount of the monthly payment but not to exceed 40 years.
7. Principal Forgiveness Not Allowed
 - Forbearance is permitted up to 20% of total current principal balance. Principal forgiveness is not permitted although AIs and LLCs may submit for FDIC consideration and approval an alternative modification program which includes principal forgiveness for loans collateralized by non owner occupied properties.

8. Necessary Documentation

- Loss analysis shall include NPV methodology (By signing the NOO certification, AIs and Servicers are certifying that their NPV model assumptions are documented and validated through periodic independent reviews.)
- Borrower income documentation with a hardship affidavit and a signed modification agreement
- Leases, rental history and rent/cost comparisons to market rents

9. Borrower/Investor Cash Flow Benefit

- Cash flow from rental to primary borrower/investor must be negative or neutral based on rental monthly payments. AIs and Servicers should incorporate normal due diligence reviews of income to ensure appropriate reasonableness tests are completed. Related SFR 1-4 unit loans should also be reviewed to determine relevance of rental income and review of other rents if applicable. Borrower's primary residence debt to income factors should be considered.

The above criterion are minimum guidelines which the AI and Servicer should supplement with formal policies and procedures as required by the SLA and Servicing Agreement so that business decisions are consistent with the management standards set forth in the Agreements and well documented and available, as requested by the FDIC for its review.

Restructuring Loss Guidance under the SLA

The Restructuring Loss shall be calculated in accordance with the form and methodology specified in the SLA. The attached template provides an example of this calculation. Additionally, please adhere to the coding specified below for the loan level listing of Non-owner Occupied Modifications.

Modification Program– This should be keyed as NOO

Post-mod product – Permissible Values are Fixed and Step

1. Fixed – P&I payment scheduled, Interest rate remains fixed for the life of the loan
2. Step – P&I payment scheduled, Interest rate adjusts after 3 years

The Restructuring Loss for FDIC or HAMP modifications assumes:

- Lifetime interest rate cap is the lesser of the note rate or the PMMS rate at the time of modification
- Initial fixed payment period is 5 years or 60 months
- Loan prepayment in full after 10 years or 120 months (including all forbore amounts)
- Maximum Interest rate change per Adjustment is 100 basis points or 1%
- Discount rate for projected cash flows is equal to the PMMS rate at the time of modification

The following adjustments are made to accommodate the structure of the NOO program:

- Lifetime interest rate cap is the lesser of the note rate or the PMMS rate at the time of modification plus 100 basis points
- Initial fixed payment period is 3 years or 36 months
- Loan prepayment in full after 10 years or 120 months (including all forbore amounts)
- Maximum Interest rate change per Adjustment is 100 basis points or 1% (applies to Step rate)
- Discount rate for projected cash flows is equal to the PMMS rate at the time of modification plus 100 basis points.

Restructure Loss Certificate

Field #	Field	Description	Type	Comments	NOO Enumeration
1	Shared-Loss Month	The as-of-date for the loan data in the file	D	For example, for a report submitted July 15, 2009 the Shared-Loss Month cutoff date would be June 30, 2009 and the field would appear as 20090630	HAMP, FDIC, PRA, NOO, OTHER
2	Loan Number	Unique identifier used for all reporting records. May be FDIC specific loan ID or other account number	A/N		
3	Modification Program	Modification program type - The unique modification program identifier approved by the FDIC	A/N	Please provide data key which includes code for HAMP or FDIC modifications and any other approved modification program	
4	Pre-mod UPB	Unpaid principal balance at restructure	N	Principal balance excluding past due interest or accrued fees	
5	Pre-Mod remaining term	Number of months remaining in the amortization term prior to restructure	N		
6	Pre-Mod interest rate	Loan interest rate prior to restructure	N	Please provide interest calculation method (e.g. 30/360, 30/365, Actual/365, etc)	
7	Pre-mod next ARM reset rate	Expected interest rate given reset date is within the next 4 months	N	Only provide if reset date is within the next 4 months	
8	Interest Paid-to date	Last interest paid date	D		
9	Delinquency status	Delinquency status as of modification date: 30, 60, 90+ day DQ, or Foreclosure status	A/N	Please provide data key if suggested key is not used. Please report using the MBA delinquency standard	
10	Pre-mod monthly payment - P&I	Scheduled principal and interest payment prior to restructure	N		
11	Pre-mod monthly payment - T&I	Tax & Insurance escrow payment prior to restructure	N		
12	Household current annual income	Gross annual household income gathered or documented within most recent 90 days	N		
13	Valuation Date	Recent property valuation date; Includes interior and exterior evaluations (within 90 days)	D	If more than one valuation occurred within 90 days, please provide all recent valuations. Please provide unique field names for each valuation and a data key for valuation type. E.g. val_date1 val_date2, val_amt1 val_amt2, val_type1 val_type2	
14	Valuation Amount	Property value determined by Appraisal, BPO, interior, or exterior evaluations (within 90 days)	N		
15	Valuation Type	Indicates AVM, BPO, appraisal; interior or exterior (within 90 days)	A/N		
16	1st Trial Payment Due Date	First payment due date under modified terms - this will match the modification effective date for loans with no trial period.	D		
17	Modification Effective Date	Modification Date or completed trial period date	D		

Field #	Field	Description	Type	Comments	NOO Enumeration
34	Accrued interest	Accrued Interest, limited to 90 Days or days delinquent at modification, whichever is less	N	Accrued interest that qualifies as a covered loss—not all accrued interest as reportable under GAAP. Accrued interest equals zero in case of 2nd restructuring.	Lesser of Freddie Mac PMMS at time of modification + 100 bps or the note rate at time of modification
35	Attorney's fees	Attorney's fees and costs (BK and FC). May include court fees, publications, title fees, and motions for relief	N		
36	Foreclosure costs/fees	May include origination fees, commissions, title and closing, pest, recording/county fees			
37	Property preservation costs, maintenance and repairs	May include property securing, pool drainage, broken windows, repairs to any structural damage or environmental abatements, grass cutting, and utility bills	N	Any such costs with respect to remediation activities are limited to \$200,000 without Assuming Bank having received the prior consent of the FDIC	
38	T&I advances	Tax & Insurance Advances	N		
39	Appraisal/ Broker's Price Opinion fee	Appraisal / Broker's Price Opinion Fees	N		
40	Inspections	Property inspections	N		
41	Other advances	Other advances/costs	N	Please provide written explanation of other costs or advances	
42	MI contribution	If mortgage insurance company makes a payment towards modification, please specify the amount	N		
43	Other credits	Other account credits	N	Please itemize other credits	
44	T&I escrow account balance, if positive	Positive T & I Escrow Account Balance	N		
45	Discount rate for projected cash flows	Discount Rate used for loss share calculation	N	This may differ from the discount rate used in modification NPV decision analysis	
46	Loan prepayment in full	NPV Calculation Term used for loss share calculations (in months), this should always be 120 months unless an exception applies	N	This may differ from the amortization term used in the modification NPV decision analysis	
47	NPV of projected cash flows	NPV of modified loan cash flows per loss share specifications	N	This may differ from the modification value determined by the NPV decision analysis	
48	Loss Amount	Calculated loss amount submitted for coverage	N		

DQ Key

C	Current
3	30 days DQ
6	60 days DQ
9	90+ days DQ
F	Foreclosure

Data supplied above is used to verify the loss amount provided in Section 2 of the Loss Share Certificate. Specifically the Loss Amount is verified via the following calculation:

First loan modification under loss share - Exhibit 2a(1)

Gross Balance Recoverable	Sum of Field 4 and Fields 34-41
NPV of loan modification	Less Field 47
<u>Contributions or other credits</u>	<u>Less Fields 42-44</u>
(Gain)/Loss Amount	Loss Amount

Second loan modification under loss share - Exhibit 2a(2)

NPV of previous loan modification less principal payments	Field 32 minus Field 33 plus Fields 35-41
NPV of loan modification	Less Field 47
<u>Contributions or other credits</u>	<u>Less Fields 42-44</u>
(Gain)/Loss Amount	Loss Amount

CALCULATION OF RESTRUCTURING LOSS
NOO MODIFICATION

1	Shared-Loss Month	20090531
2	Loan no:	123456
3	Modification Program:	NOO

Loan before Restructuring

4	Unpaid principal balance	450000
5	Remaining term	298
6	Interest rate	0.06500
7	Next ARM reset rate (if within next 4 months)	0.00000
8	Interest Paid-To-Date	20081230
9	Delinquency Status	FC
10	Monthly payment - P&I	3047
11	Monthly payment - T&I	200
	Total monthly payment	3247
12	Household current annual income	80000
13	Valuation Date	20090121
14	Valuation Amount	425000
15	Valuation Type (Interior/exterior appraisal, BPO, AVM, etc)	AVM

Terms of Modified/Restructured Loan

16	1st Trial Payment Due Date	20090119
17	Modification Effective Date	20090419
18	Net Unpaid Principal Balance (net of forbearance & principal reduction)	463188
19	Principal forbearance	0
20	Principal reduction	Not allowed
21	Product (fixed or step)	step
22	Remaining amortization term	480
23	Maturity date	20490119
24	Interest rate	0.04530
25	Next Payment due date	20090601
26	Monthly payment - P&I	2091
27	Monthly payment - T&I	200
	Total monthly payment	2291
28	Next reset date	20120419
29	Interest rate change per adjustment	0.01000
30	Lifetime interest rate cap	0.05530
31	Back end DTI	0.45000

**CALCULATION OF RESTRUCTURING LOSS
NOO MODIFICATION
Continued**

Restructuring Loss Calculation

same as 4 above	Unpaid Principal Balance before restructuring/modification	450000
34	Accrued interest, limited to 90 days	7313
35	Attorney's fees	0
36	Foreclosure costs, including title search, filing fees, advertising, etc.	500
37	Property protection costs, maint. and repairs	0
38	Tax and insurance advances	2500
	Other Advances	
39	Appraisal/Broker's Price Opinion fees	100
40	Inspections	0
41	Other	0
	Total loan balance due before restructuring	460413

Cash Recoveries:

42	MI contribution	0
43	Other credits	0
44	T & I escrow account balances, if positive	0
	Total Cash Recovery	0

Assumptions for Calculating Loss Share Amount, Restructured Loan:

45	Discount rate for projected cash flows	0.05530
46	Loan prepayment in full	120
47	NPV of projected cash flows (see amort schd1)	448511
48	Loss Amount	11901

Modification scenario for Non Owner Occupied Properties
UPB excludes Principal Forbearance

Loan Terms							Fixed Loss Share Parameters		
Net UPB	Rate	Modification Term	Current Freddie PMMS rate	Principal Forbearance	Cap per adjustment	Lifetime Rate Cap	Initial fixed Payment Period (in months)	Step up Schedule (in months)	NPV period (in months)
\$463,187.50	4.5300%	480	4.5300%	-	1.00%	5.5300%	36	12	120

Month	Cashflow	UPB	Rate	% Payment Change	NPV
0	\$0.00	\$463,187.50	0.38%		\$448,511.24
1	\$2,091.26	\$462,844.77	0.38%	0.00%	
2	\$2,091.26	\$462,500.75	0.38%	0.00%	
3	\$2,091.26	\$462,155.43	0.38%	0.00%	
4	\$2,091.26	\$461,808.81	0.38%	0.00%	
5	\$2,091.26	\$461,460.88	0.38%	0.00%	
6	\$2,091.26	\$461,111.63	0.38%	0.00%	
7	\$2,091.26	\$460,761.07	0.38%	0.00%	
8	\$2,091.26	\$460,409.19	0.38%	0.00%	
9	\$2,091.26	\$460,055.97	0.38%	0.00%	
10	\$2,091.26	\$459,701.42	0.38%	0.00%	
11	\$2,091.26	\$459,345.54	0.38%	0.00%	
12	\$2,091.26	\$458,988.31	0.38%	0.00%	
13	\$2,091.26	\$458,629.73	0.38%	0.00%	
14	\$2,091.26	\$458,269.79	0.38%	0.00%	
15	\$2,091.26	\$457,908.50	0.38%	0.00%	
16	\$2,091.26	\$457,545.85	0.38%	0.00%	
17	\$2,091.26	\$457,181.82	0.38%	0.00%	
18	\$2,091.26	\$456,816.43	0.38%	0.00%	
19	\$2,091.26	\$456,449.65	0.38%	0.00%	
20	\$2,091.26	\$456,081.49	0.38%	0.00%	
21	\$2,091.26	\$455,711.93	0.38%	0.00%	
22	\$2,091.26	\$455,340.99	0.38%	0.00%	
23	\$2,091.26	\$454,968.64	0.38%	0.00%	
24	\$2,091.26	\$454,594.89	0.38%	0.00%	
25	\$2,091.26	\$454,219.72	0.38%	0.00%	
26	\$2,091.26	\$453,843.14	0.38%	0.00%	
27	\$2,091.26	\$453,465.14	0.38%	0.00%	
28	\$2,091.26	\$453,085.71	0.38%	0.00%	
29	\$2,091.26	\$452,704.85	0.38%	0.00%	
30	\$2,091.26	\$452,322.55	0.38%	0.00%	
31	\$2,091.26	\$451,938.81	0.38%	0.00%	
32	\$2,091.26	\$451,553.62	0.38%	0.00%	
33	\$2,091.26	\$451,166.98	0.38%	0.00%	

Month	Cashflow	UPB	Rate	% Payment Change
34	\$2,091.26	\$450,778.87	0.38%	0.00%
35	\$2,091.26	\$450,389.30	0.38%	0.00%
36	\$2,091.26	\$449,998.26	0.46%	0.00%
37	\$2,383.19	\$449,688.81	0.46%	13.96%
38	\$2,383.19	\$449,377.94	0.46%	0.00%
39	\$2,383.19	\$449,065.63	0.46%	0.00%
40	\$2,383.19	\$448,751.88	0.46%	0.00%
41	\$2,383.19	\$448,436.69	0.46%	0.00%
42	\$2,383.19	\$448,120.04	0.46%	0.00%
43	\$2,383.19	\$447,801.94	0.46%	0.00%
44	\$2,383.19	\$447,482.37	0.46%	0.00%
45	\$2,383.19	\$447,161.32	0.46%	0.00%
46	\$2,383.19	\$446,838.80	0.46%	0.00%
47	\$2,383.19	\$446,514.79	0.46%	0.00%
48	\$2,383.19	\$446,189.28	0.46%	0.00%
49	\$2,383.19	\$445,862.28	0.46%	0.00%
50	\$2,383.19	\$445,533.77	0.46%	0.00%
51	\$2,383.19	\$445,203.75	0.46%	0.00%
52	\$2,383.19	\$444,872.20	0.46%	0.00%
53	\$2,383.19	\$444,539.13	0.46%	0.00%
54	\$2,383.19	\$444,204.52	0.46%	0.00%
55	\$2,383.19	\$443,868.37	0.46%	0.00%
56	\$2,383.19	\$443,530.68	0.46%	0.00%
57	\$2,383.19	\$443,191.42	0.46%	0.00%
58	\$2,383.19	\$442,850.60	0.46%	0.00%
59	\$2,383.19	\$442,508.21	0.46%	0.00%
60	\$2,383.19	\$442,164.25	0.46%	0.00%
61	\$2,383.19	\$441,818.70	0.46%	0.00%
62	\$2,383.19	\$441,471.55	0.46%	0.00%
63	\$2,383.19	\$441,122.81	0.46%	0.00%
64	\$2,383.19	\$440,772.46	0.46%	0.00%
65	\$2,383.19	\$440,420.49	0.46%	0.00%
66	\$2,383.19	\$440,066.91	0.46%	0.00%
67	\$2,383.19	\$439,711.69	0.46%	0.00%
68	\$2,383.19	\$439,354.83	0.46%	0.00%
69	\$2,383.19	\$438,996.34	0.46%	0.00%
70	\$2,383.19	\$438,636.19	0.46%	0.00%
71	\$2,383.19	\$438,274.38	0.46%	0.00%
72	\$2,383.19	\$437,910.90	0.46%	0.00%
73	\$2,383.19	\$437,545.75	0.46%	0.00%
74	\$2,383.19	\$437,178.91	0.46%	0.00%
75	\$2,383.19	\$436,810.38	0.46%	0.00%
76	\$2,383.19	\$436,440.16	0.46%	0.00%
77	\$2,383.19	\$436,068.23	0.46%	0.00%

Month	Cashflow	UPB	Rate	% Payment Change
78	\$2,383.19	\$435,694.59	0.46%	0.00%
79	\$2,383.19	\$435,319.22	0.46%	0.00%
80	\$2,383.19	\$434,942.12	0.46%	0.00%
81	\$2,383.19	\$434,563.29	0.46%	0.00%
82	\$2,383.19	\$434,182.71	0.46%	0.00%
83	\$2,383.19	\$433,800.38	0.46%	0.00%
84	\$2,383.19	\$433,416.28	0.46%	0.00%
85	\$2,383.19	\$433,030.42	0.46%	0.00%
86	\$2,383.19	\$432,642.77	0.46%	0.00%
87	\$2,383.19	\$432,253.35	0.46%	0.00%
88	\$2,383.19	\$431,862.12	0.46%	0.00%
89	\$2,383.19	\$431,469.09	0.46%	0.00%
90	\$2,383.19	\$431,074.25	0.46%	0.00%
91	\$2,383.19	\$430,677.60	0.46%	0.00%
92	\$2,383.19	\$430,279.11	0.46%	0.00%
93	\$2,383.19	\$429,878.79	0.46%	0.00%
94	\$2,383.19	\$429,476.62	0.46%	0.00%
95	\$2,383.19	\$429,072.60	0.46%	0.00%
96	\$2,383.19	\$428,666.72	0.46%	0.00%
97	\$2,383.19	\$428,258.97	0.46%	0.00%
98	\$2,383.19	\$427,849.33	0.46%	0.00%
99	\$2,383.19	\$427,437.81	0.46%	0.00%
100	\$2,383.19	\$427,024.40	0.46%	0.00%
101	\$2,383.19	\$426,609.08	0.46%	0.00%
102	\$2,383.19	\$426,191.84	0.46%	0.00%
103	\$2,383.19	\$425,772.68	0.46%	0.00%
104	\$2,383.19	\$425,351.60	0.46%	0.00%
105	\$2,383.19	\$424,928.57	0.46%	0.00%
106	\$2,383.19	\$424,503.59	0.46%	0.00%
107	\$2,383.19	\$424,076.65	0.46%	0.00%
108	\$2,383.19	\$423,647.74	0.46%	0.00%
109	\$2,383.19	\$423,216.86	0.46%	0.00%
110	\$2,383.19	\$422,783.99	0.46%	0.00%
111	\$2,383.19	\$422,349.13	0.46%	0.00%
112	\$2,383.19	\$421,912.27	0.46%	0.00%
113	\$2,383.19	\$421,473.39	0.46%	0.00%
114	\$2,383.19	\$421,032.48	0.46%	0.00%
115	\$2,383.19	\$420,589.55	0.46%	0.00%
116	\$2,383.19	\$420,144.57	0.46%	0.00%
117	\$2,383.19	\$419,697.55	0.46%	0.00%
118	\$2,383.19	\$419,248.46	0.46%	0.00%
119	\$2,383.19	\$418,797.31	0.46%	0.00%
120	\$420,727.27	\$0.00	0.46%	0.00%
121	\$0.00	\$0.00	0.46%	0.00%
122	\$0.00	\$0.00	0.46%	0.00%