Lakes Region Water Company

Exhibit 1-1

2019 Financing with Ford Motor Credit 1 Vehicle

Balance Sheet
Assets and Other Debits

Line No. (a)	Account Title (Number) (b)	2018 Actual Year End Balance (c)	Adjustments (d)	2018 Proformed Year End Balance (e)
	UTILITY PLANT			
1	Utility Plant (101-106)	$ 6,612,606	$ 1,666	$ 6,614,272
2	Less: Accumulated Depr. and Amort. (108-110)	$ 2,060,072	$ 37,247	2,097,319
3	Net Plant	$ 4,552,534	$ 38,913	$ 4,591,447
4	Utility Plant Acquisition Adj. (Net) (114-115)	(79,542)		(79,542)
5	Total Net Utility Plant	$ 4,472,992	$ 38,913	$ 4,511,905
	OTHER PROPERTY AND INVESTMENTS			
6	Nonutility Property (121)			
7	Less: Accumulated Depr. and Amort. (122)			
8	Net Nonutility Property			
9	Investment in Associated Companies (123)			
11	Utility Investments (124)			
12	Other Investments (125)	8,250		8,250
13	Special Funds(126-128)			
14	Total Other Property & Investments	$ 8,250		$ 8,250
	CURRENT AND ACCRUED ASSETS			
16	Cash (131)	89,862	(7,651)	82,211
17	Special Deposits (132)			
18	Other Special Deposits (133)			
19	Working Funds (134)			
20	Temporary Cash Investments (135)			
21	Accounts and Notes Receivable-Net (141-144)	172,876		172,876
22	Accounts Receivable from Assoc. Co. (145)	20,579		20,579
23	Notes Receivable from Assoc. Co. (146)			
24	Materials and Supplies (151-153)	18,041		18,041
25	Stores Expense (161)			
26	Prepayments-Other (162)	29,271		29,271
27	Prepaid Taxes (163)	19,767		19,767
28	Interest and Dividends Receivable (171)			
29	Rents Receivable (172)			
30	Accrued Utility Revenues (173)			
31	Misc. Current and Accrued Assets (174)			
32	Total Current and Accrued Assets	$ 350,396	$ (7,651)	$ 342,745
	DEFERRED DEBITS			
32	Unamortized Debt Discount & Expense (181)	19,550	-	19,550
33	Extraordinary Property Losses (182)			
34	Prelim. Survey & Investigation Charges (183)			
35	Clearing Accounts (184)			
36	Temporary Facilities (185)			
37	Miscellaneous Deferred Debits (186)	164,415		164,415
38	Research & Development Expenditures (187)			
39	Accumulated Deferred Income Taxes (190)			
40	Total Deferred Debits	$ 183,965	$ -	$ 183,965
	TOTAL ASSETS AND OTHER DEBITS	$ 5,015,603	$ 31,262	$ 5,046,865

2019 Financing with Ford Motor Credit 1 Vehicle

Balance Sheet
Equity Capital and Liabilities

Line No. (a)	Account Title (Number) (b)	2018 Actual Year End Balance (c)	Adjustments (f)	2018 Proformed Year End Balance (g)
	EQUITY CAPITAL			
1	Common Stock Issued (201)	$ 10,000		$ 10,000
2	Preferred Stock Issued (204)			
3	Capital Stock Subscribed (202,205)			
4	Stock Liability for Conversion (203, 206)			
5	Premium on Capital Stock (207)			
6	Installments Received On Capital Stock (208)			
7	Other Paid-In Capital (209,211)	1,426,322		1,426,322
8	Discount on Capital Stock (212)			
9	Capital Stock Expense(213)	4		4
10	Retained Earnings (214-215)	1,528,307	1,812	1,530,119
12	Total Equity Capital	$ 2,964,633	$ 1,812	$ 2,966,445
	LONG TERM DEBT			
13	Bonds (221)	911,371		911,371
14	Reacquired Bonds (222)			
15	Advances from Associated Companies (223)			
16	Other Long-Term Debt (224)	135,955	29,450	165,405
17	Total Long-Term Debt	$ 1,047,326	$ 29,450	$ 1,076,776
	CURRENT AND ACCRUED LIABILITIES			
18	Accounts Payable (231)	100,788		100,788
19	Notes Payable (232)	12,125		12,125
20	Accounts Payable to Associated Co. (233)			
21	Notes Payable to Associated Co. (234)			
22	Customer Deposits (235)			
23	Accrued Taxes (236)	(21,680)		(21,680)
24	Accrued Interest (237)			
25	Accrued Dividends (238)			
26	Matured Long-Term Debt (239)			
27	Matured Interest (240)			
28	Misc. Current and Accrued Liabilities (241)	5,625		5,625
29	Total Current and Accrued Liabilities	$ 96,858	$ -	$ 96,858
	DEFERRED CREDITS			
30	Unamortized Premium on Debt (251)			
31	Advances for Construction (252)			
32	Other Deferred Credits (253)			
33	Accumulated Deferred Investment Tax Credits (255)			
34	**Accumulated Deferred Income Taxes:**			
35	Accelerated Amortization (281)			
36	Liberalized Depreciation (282)	330,000		330,000
37	Deffered Incom Tax-Other (283)			-
38	Total Deferred Credits	$ 330,000	$ -	$ 330,000
	OPERATING RESERVES			
39	Property Insurance Reserve (261)			
40	Injuries and Damages Reserve (262)			
41	Pensions and Benefits Reserves (263)			
42	Miscellaneous Operating Reserves (265)			
43	Total Operating Reserves			
	CONTRIBUTIONS IN AID OF CONSTRUCTION			
44	Contributions In Aid of Construction (271)	899,678		899,678
45	Accumulated Amortization of C.I.A.C. (272)	(322,892)		(322,892)
46	Total Net C.I.A.C.	$ 576,786	$ -	$ 576,786
46	**TOTAL EQUITY CAPITAL AND LIABILITIES**	$ 5,015,603	$ 31,262	$ 5,046,865

Statement of Income as of December 31, 2018

Line No. (a)	Account Title (Number) (b)	2018 Actual End Balance (c)	Adjustments (e)	YTD Balance (f)
	UTILITY OPERATING INCOME			
1	Operating Revenues(400)	$ 1,602,148	$ -	$ 1,602,148
2	Operating Expenses:			
3	Operating and Maintenance Expense (401)	896,800		896,800
4	Depreciation Expense (403)	227,791	(2,444)	225,347
5	Amortization of Contribution in Aid of Construction (405)	(17,535)		(17,535)
6	Amortization of Utility Plant Acquisition Adjustment (406)	(7,215)		(7,215)
7	Amortization Expense-Other (407)	-		
8	Taxes Other Than Income (408.1-408.13)	93,360		93,360
9	Income Taxes (409.1, 410.1, 411.1, 412.1)	149,146		149,146
10	**Total Operating Expenses**	$ 1,342,347	$ (2,444)	$ 1,339,903
11	Net Operating Income (Loss)	259,801	2,444	262,245
12	Income From Utility Plant Leased to Others (413)			
13	Gains(Losses) From Disposition of Utility Property (414)			
14	**Net Water Utility Operating Income**	$ 259,801	$ 2,444	$ 262,245
	OTHER INCOME AND DEDUCTIONS			
15	Revenues From Merchandising, Jobbing and Contract Work (415)	15,125		15,125
16	Costs and Expenses of Merchandising, Jobbing and Contract Work (416)			
17	Equity in Earnings of Subsidiary Companies (418)			
18	Interest and Dividend Income (419)	10,204		10,204
19	Allow. for funds Used During Construction (420)			
20	Nonutility Income (421)			
21	Gains (Losses) Form Disposition Nonutility Property (422)			
22	Miscellaneous Nonutility Expenses (426)	(2,611)		(2,611)
23	**Total Other Income and Deductions**	$ 22,718	$ -	$ 22,718
	TAXES APPLICABLE TO OTHER INCOME			
24	Taxes Other Than Income (408.2)			
25	Income Taxes (409.2, 410.2, 411.2, 412.2, 412.3)			
26	**Total Taxes Applicable To Other Income**			
	INTEREST EXPENSE			
27	Interest Expense (427)	59,826	632	60,458
28	Amortization of Debt Discount & Expense (428)	1,382	-	1,382
29	Amortization of Premium on Debt (429)			
30	**Total Interest Expense**	$ 61,208	$ 632	$ 61,840
31	**Income Before Extraordinary Items**	221,311	1,812	223,123
	EXTRAORDINARY ITEMS			
32	Extraordinary Income (433)			
33	Extraordinary Deductions (434)			
34	Income Taxes, Extraordinary Items (409.3)			
35	**Net Extraordinary Items**			
	NET INCOME (LOSS)	$ 221,311	$ 1,812	$ 223,123

Lakes Region Water Company **Exhibit 3**

2019 Financing with Ford Motor Credit 1 Vehicle

Capital Structure

Line No. (a)	Account Title (Number) (b)	Actual 12/13/2018 (c)	Proforma Adjustments (d)	Proformed 12/31/2018 (e)
	EQUITY CAPITAL			
1	Common Stock Issued (201)	$ 10,000		$ 10,000
2	Preferred Stock Issued (204)			
3	Capital Stock Subscribed (202,205)			
4	Stock Liability for Conversion (203, 206)			
5	Premium on Capital Stock (207)			
6	Installments Received On Capital Stock (208)			
7	Other Paid-In Capital (209,211)	1,426,322		1,426,322
8	Discount on Capital Stock (212)			
9	Capital Stock Expense(213)	4		4
10	Retained Earnings (214-215)	1,528,307	1,812	1,530,119
12	Total Equity Capital	$ 2,964,633	$ 1,812	$ 2,966,445
	LONG TERM DEBT			
13	Bonds (221)	911,371		911,371
14	Reacquired Bonds (222)			
15	Advances from Associated Companies (223)			
16	Other Long-Term Debt (224)	135,955	29,450	165,405
17	Total Long-Term Debt	$ 1,047,326	$ 29,450	$ 1,076,776
	Total Capitalization	$ 4,011,959	$ 31,262	$ 4,043,221

Capitalization Ratios

Line No.	Account Title (Number) (a)	12/31/2018	Proforma Adjustments	Proformed 12/31/2018
	EQUITY CAPITAL			
1	Common Stock Issued (201)	0.25%		0.25%
2	Preferred Stock Issued (204)			
3	Capital Stock Subscribed (202,205)			
4	Stock Liability for Conversion (203, 206)			
5	Premium on Capital Stock (207)			
6	Installments Received On Capital Stock (208)			
7	Other Paid-In Capital (209,211)	35.55%		35.28%
8	Discount on Capital Stock (212)			
9	Capital Stock Expense(213)	0.00%		0.00%
10	Retained Earnings (214-215)	38.09%	5.80%	37.84%
12	Total Equity Capital	73.89%	5.80%	73.37%
	LONG TERM DEBT			
13	Bonds (221)	22.72%		22.54%
14	Reacquired Bonds (222)			
15	Advances from Associated Companies (223)			
16	Other Long-Term Debt (224)	3.39%	94.20%	4.09%
17	Total Long-Term Debt	26.11%	94.20%	26.63%
	Total Capitalization	100.00%	100.00%	100.00%

Lakes Region Water Company

Exhibit 4

2019 Financing with Ford Motor Credit 1 Vehicle

	Journal Entries		DR	CR	Impact on NI
	2018 Net Income				$221,311
JE#1	131	Cash	36,469		
	224	Other Long Term Debt - Ford Motor Credit		36,469	
	To record receipt of cash and new LTD				
JE#2	341	Transportation Equip 2019 F150	36,469		
	131	Cash		36,469	
	To record purchase of 1 Vehicle				
JE#3	108	Accumulated Depreciation	34,803		
	341	Transportation Equip 2014 F150		34,803	
	To record retirement of 2014 F150 Vehicle				
JE#4	108	Accumulated Depreciation	6,091		
	403	Depreciation Expense		6,091	6,091
	To reverse 2018 depreciation				
JE#5	403	Depreciation Expense	3,647		(3,647)
	108	Accumulated Depreciation		3,647	
	To record 1st year depreciation on 1 vehicle				
JE#6	224.02	Other LTD	7,019		
	427	Interest Expense	632		(632)
	131	Cash		7,651	
	To record 1st year principal and interest under new LTD				
	Total Impact on Net Income				1,812
	Impact on Cash		36,469	44,120	
	Net impact on cash			(7,651)	

Lakes Region Water Co., Inc. Exhibit 5

2019 Financing with Ford Motor Credit 1 Vehicle

Preliminary Calculation of Revenue Requirement

Plant Additions/Retirements:			
Plant Additions		2019 F150	Total
341	Transportation Equipment	36,469	36,469
	Less: Accumulated Depreciation	(3,647)	(3,647)
	TOTAL	$ 32,822	$ 32,822
Plant Retirements	(To be removed from Plant)	2014 F150	Total
341	Transportation Equipment	$ (34,803)	$ (34,803)
	Accumulated Depreciation	34,803	34,803
	TOTAL	$ -	$ -
Net Plant		$ 32,822	$ 32,822
Plus: Working Capital		-	-
Total Additional Rate Base		$ 32,822	$ 32,822
Rate of Return		4.59%	4.59%
Additional Net Operating Income Required		$ 1,506	$ 1,506
Increase in Depreciation Expense		$ 7,294	$ 7,294
Total Increase in Operating Expenses		$ 7,294	$ 7,294
Increase in Revenue Required		$ 8,800	$ 8,800
2018 Operating Revenues			1,602,148
Percentage Increase Required			0.55%

Lakes Region Water Company

Exhibit 6

2019 Financing with Ford Motor Credit 1 Vehicle

Weighted Average Cost of Capital for
2019 F150

Financing	Amount	Interest Rate	Interest Expense	Amortization of Fin Costs	Total Interest	Cost Rate
Ford Motor Credit	$ 38,969	1.90%	$ 1,789	$ -	$ 1,789	4.59%
Total	$ 38,969	1.90%	$ 1,789	$ -	$ 1,789	4.59%

Lakes Region Water Co., Inc. Exhibit 7

2019 Financing with Ford Motor Credit 1 Vehicle

Plant / Accumulated Depreciation / Depreciation Expense

PUC Acct. No.	Description	Cost	Depr. Rate	Annual Cost	Accum Depr.
2019 F150					
341	Transportation - 2019 F150	$ 36,469	20.00%	$ 7,294	$ 3,647
.	Total	$ 36,469		$ 7,294	$ 3,647

Lakes Region Water Company

Exhibit 8

2019 Financing with Ford Motor Credit 1 Vehicle

Total Costs of Vehicle	$ 38,969
Source of Funds:	
Ford Credit	$ 38,969
Total Source of Funds	$ 38,969
Use of Funds:	
2019 F150	$ 38,969
Total Use of Funds	$ 38,969

Plymouth Ford NH

14 Town West Road Plymouth, NH 03264
(603) 279-4521

VEHICLE PURCHASE ORDER

Date: 09/16/2019

BUYERS NAME: LAKES REGION WATER CO.	BUYERS DOB:
CO-BUYERS NAME:	CO-BUYERS DOB:
ADDRESS: PO BOX 389	
CITY: MOULTONBOROUGH	STATE: NH / ZIP: 03254-0389
EMAIL: LEAH@LAKESREGIONWATER.COM	
HOME PHONE: (603) 476-2348	PHONE #2: ☐ WORK ☐ CELL ☐ OTHER

You, the Buyer(s), hereby order and agree to purchase from Seller the following motor vehicle, subject to seller approval:

PRIMARY USE: ☐ PERSONAL ☐ BUSINESS ☐ AGRICULTURE

TITLE #:	STOCK #: LRWC
VIN #: 1FTFW1E44KKF33101	
YEAR: 2019 / MAKE: Ford	MODEL: F-150
BODY/TRIM: XL 4x4 SuperCre / COLOR: BLUE JEANS	MILEAGE: 0

(1) LIST PRICE	44,443	00
(2) Rebate	2,500	00
(3)		
(4) SUBTOTAL	41,943	00
(5) DISCOUNT		
(6) TRADE		
(7) TOTAL DISCOUNTS & TRADE (LINES 5 & 6)		
(8) SUBTOTAL	41,943	00
(9) ADMINISTRATION FEE	499	00
(10) TITLE FEE		
(11) PAYOFF DUE ON TRADE-IN (ACT.)		
(12) OTHER FEES	27	00
(13) SERVICE CONTRACT		
(14)		
(15) SUBTOTAL	42,469	00
(16) CASH DOWN	6,000	00
(17) BALANCE DUE ON DELIVERY	36,469	00

OUTSIDE LIEN HOLDER:

ADDRESS:

CITY: STATE: ZIP:

PHONE #:

DESCRIPTION OF TRADE-IN VEHICLE: CAR | TRUCK | VAN | SUV | OTHER - (CIRCLE ONE)

YEAR:	MAKE:	MODEL:	
BODY/TRIM:		COLOR:	
MILEAGE:		ENGINE:	TRANS:
TRADE VIN #:			
NOTES:			

☐ I CERTIFY THAT THE ABOVE DESCRIBED TRADE-IN HAS SUSTAINED NO SUBSTANTIAL DAMAGE
☐ I CERTIFY THAT THE ABOVE DESCRIBED TRADE-IN HAS SUSTAINED DAMAGE. DESCRIPTION AND AMOUNT OF DAMAGE

☐ I CERTIFY TO THE BEST OF MY KNOWLEDGE THERE IS NO MECHANICAL DEFECT TO THE VEHICLE DESCRIBED ABOVE.
☐ I HAVE KNOWLEDGE OF THE FOLLOWING MECHANICAL DEFECT:

☐ I HEREBY CERTIFY THAT THE TITLE FOR THE TRADE DESCRIBED ABOVE HAS A:
☐ CLEAR; ☐ SALVAGE; ☐ REBUILT TITLE.

CUSTOMER SIGNATURE:

LIEN HOLDER:

LIEN HOLDER ADDRESS:

ESTIMATED PAYOFF:

INSURANCE AGENT NAME:

INSURANCE AGENT ADDRESS:

INSURANCE AGENT PHONE #:

WARRANTY DISCLOSURE

☐ THE VEHICLE DESCRIBED FOR SALE IS SUBJECT TO ONLY THE WARRANTY DESCRIBED ON THE BUYERS GUIDE ATTACHED TO THE VEHICLE. NO OTHER WARRANTIES ARE IMPLIED OR EXPRESSED

☐ THE VEHICLE DESCRIBED FOR SALE IS SUBJECT TO TRANSFER OF BALANCE OF MANUFACTURER WARRANTY. SUCH TRANSFER MAY BE SUBJECT TO A FEE WHICH IS NOT INCLUDED IN SELLING PRICE OF VEHICLE

NOTICE TO BUYER AND CO-BUYER: 1. READ THIS CONTRACT BEFORE SIGNING. 2. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. 3. THE INFORMATION ON THE BACK OF CONTRACT HAS BEEN READ AND ACKNOWLEDGED AS PART OF THIS CONTRACT. YOU, BUYER, ACKNOWLEDGE THAT YOU HAVE READ THIS CONTRACT AND HAVE RECEIVED A COMPLETED COPY OF THIS CONTRACT. YOU ALSO CERTIFY THAT YOU ARE OF LEGAL AGE TO EXECUTE BINDING CONTRACTS IN THIS STATE. THIS CONTRACT IS NOT BINDING UNTIL APPROVED BY THE SELLER. AUTHORIZATION FOR CONSUMER CREDIT REPORT: THE BUYER AND CO-BUYER EACH AUTHORIZE AND INSTRUCT ANY CONSUMER REPORTING AGENCY AND ANY OTHER PERSON HAVING INFORMATION ABOUT BUYER'S OR CO-BUYER'S CREDIT WORTHINESS, STANDING OR CAPACITY, OR OTHER FINANCIAL INFORMATION, TO RELEASE OR MAKE A REPORT OF SAME TO THE SELLER.

BUYER'S SIGNATURE: ______________________ DATE: 09/16/2019

CO-BUYER'S SIGNATURE: ______________________ DATE: 09/16/2019

APPROVAL OF ORDER BY SELLER: ______________________
DEALER'S AUTHORIZED AGENT SALESPERSON

EXHIBIT 10

OPTION "A"

Plymouth Ford NH

Date: 9/13/2019
Salesperson: Ruth Stephenson
Manager: Erik Faro

FOR INTERNAL USE ONLY

CUSTOMER LAKES REGION WATER CO. Home Phone: (603) 476-2348

Address: PO BOX 389
MOULTONBOROUGH, NH 03254-0389
CARROLL CO
Work Phone:

E-Mail: LEAH@LAKESREGIONWATER.COM Cell Phone:

VEHICLE

Stock #: LRWC New / Used: **New** VIN: 1FTFW1E44KKF33101 Mileage: 0

Vehicle: 2019 Ford F-150 Color: BLUE JEANS

Type: XL 4x4 SuperCre W1E

* **TRADE IN**

Payoff: VIN: 1FTFX1EF0EFB13671 Mileage: 143,195

Vehicle: 2014 Ford F-150 Color: Tuxedo Black Metallic [Black]

Type: XLT 4x4 SuperCab Styleside 6.5 ft. box 145 in. WB

Loan Payments	Estimated		
Cash Down	0	1,500	3,000
48 Months / 0.9 *	775	743	711
60 Months / 1.9 *	639	612	586
72 Months / 3.9 *	570	547	523

* A.P.R. Subject to equity and credit requirements.

Market Value Selling Price	47,815.00
Discount	3,372.00
Rebate	2,500.00
Adjusted Price	41,943.00
~~Trade Allowance~~ Cash	6,000.00
Trade Difference	35,943.00
DealerDoc	499.00
Non Tax Fees	27.00
Balance	36,469.00

Customer Approval: ______________________ Management Approval: ______________________

By signing this authorization form, you certify that the above personal information is correct and accurate, and authorize the release of credit and employment information. By signing above, I provide to the dealership and its affiliates consent to communicate with me about my vehicle or any future vehicles using electronic, verbal and written communications including but not limited to eMail, text messaging, SMS, phone calls and direct mail. Terms and Conditions subject to credit approval. For Information Only. This is not an offer or contract for sale.

* Please note: 2014 F150 will not be traded-in at this time, but sold for $6,000.- & cash used as Down Payment.

Option "A" - Ford Motor Credit w/$2500 Rebate

Exhibit 10a

	Enter values
Loan amount	$ 36,469.00
Annual interest rate	1.90%
Loan period in years	5
Start date of loan	1/1/2019

Monthly payment	$ 637.63
Number of payments	60
Total interest	$ 1,788.54
Total cost of loan	$ 38,257.54

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	2/1/2019	$ 36,469.00	$ 637.63	$ 579.88	$ 57.74	$ 35,889.12
2	3/1/2019	$ 35,889.12	$ 637.63	$ 580.80	$ 56.82	$ 35,308.32
3	4/1/2019	$ 35,308.32	$ 637.63	$ 581.72	$ 55.90	$ 34,726.59
4	5/1/2019	$ 34,726.59	$ 637.63	$ 582.64	$ 54.98	$ 34,143.95
5	6/1/2019	$ 34,143.95	$ 637.63	$ 583.56	$ 54.06	$ 33,560.39
6	7/1/2019	$ 33,560.39	$ 637.63	$ 584.49	$ 53.14	$ 32,975.90
7	8/1/2019	$ 32,975.90	$ 637.63	$ 585.41	$ 52.21	$ 32,390.49
8	9/1/2019	$ 32,390.49	$ 637.63	$ 586.34	$ 51.28	$ 31,804.15
9	10/1/2019	$ 31,804.15	$ 637.63	$ 587.27	$ 50.36	$ 31,216.88
10	11/1/2019	$ 31,216.88	$ 637.63	$ 588.20	$ 49.43	$ 30,628.68
11	12/1/2019	$ 30,628.68	$ 637.63	$ 589.13	$ 48.50	$ 30,039.55
12	1/1/2020	$ 30,039.55	$ 637.63	$ 590.06	$ 47.56	$ 29,449.48
13	2/1/2020	$ 29,449.48	$ 637.63	$ 591.00	$ 46.63	$ 28,858.49
14	3/1/2020	$ 28,858.49	$ 637.63	$ 591.93	$ 45.69	$ 28,266.55
15	4/1/2020	$ 28,266.55	$ 637.63	$ 592.87	$ 44.76	$ 27,673.68
16	5/1/2020	$ 27,673.68	$ 637.63	$ 593.81	$ 43.82	$ 27,079.87
17	6/1/2020	$ 27,079.87	$ 637.63	$ 594.75	$ 42.88	$ 26,485.12
18	7/1/2020	$ 26,485.12	$ 637.63	$ 595.69	$ 41.93	$ 25,889.43
19	8/1/2020	$ 25,889.43	$ 637.63	$ 596.63	$ 40.99	$ 25,292.80
20	9/1/2020	$ 25,292.80	$ 637.63	$ 597.58	$ 40.05	$ 24,695.22
21	10/1/2020	$ 24,695.22	$ 637.63	$ 598.52	$ 39.10	$ 24,096.70
22	11/1/2020	$ 24,096.70	$ 637.63	$ 599.47	$ 38.15	$ 23,497.22
23	12/1/2020	$ 23,497.22	$ 637.63	$ 600.42	$ 37.20	$ 22,896.80
24	1/1/2021	$ 22,896.80	$ 637.63	$ 601.37	$ 36.25	$ 22,295.43
25	2/1/2021	$ 22,295.43	$ 637.63	$ 602.32	$ 35.30	$ 21,693.10
26	3/1/2021	$ 21,693.10	$ 637.63	$ 603.28	$ 34.35	$ 21,089.83
27	4/1/2021	$ 21,089.83	$ 637.63	$ 604.23	$ 33.39	$ 20,485.59
28	5/1/2021	$ 20,485.59	$ 637.63	$ 605.19	$ 32.44	$ 19,880.40

Option "A" - Ford Motor Credit w/$2500 Rebate

Exhibit 10a

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	6/1/2021	$ 19,880.40	$ 637.63	$ 606.15	$ 31.48	$ 19,274.25
30	7/1/2021	$ 19,274.25	$ 637.63	$ 607.11	$ 30.52	$ 18,667.15
31	8/1/2021	$ 18,667.15	$ 637.63	$ 608.07	$ 29.56	$ 18,059.08
32	9/1/2021	$ 18,059.08	$ 637.63	$ 609.03	$ 28.59	$ 17,450.04
33	10/1/2021	$ 17,450.04	$ 637.63	$ 610.00	$ 27.63	$ 16,840.05
34	11/1/2021	$ 16,840.05	$ 637.63	$ 610.96	$ 26.66	$ 16,229.09
35	12/1/2021	$ 16,229.09	$ 637.63	$ 611.93	$ 25.70	$ 15,617.16
36	1/1/2022	$ 15,617.16	$ 637.63	$ 612.90	$ 24.73	$ 15,004.26
37	2/1/2022	$ 15,004.26	$ 637.63	$ 613.87	$ 23.76	$ 14,390.39
38	3/1/2022	$ 14,390.39	$ 637.63	$ 614.84	$ 22.78	$ 13,775.55
39	4/1/2022	$ 13,775.55	$ 637.63	$ 615.81	$ 21.81	$ 13,159.73
40	5/1/2022	$ 13,159.73	$ 637.63	$ 616.79	$ 20.84	$ 12,542.94
41	6/1/2022	$ 12,542.94	$ 637.63	$ 617.77	$ 19.86	$ 11,925.18
42	7/1/2022	$ 11,925.18	$ 637.63	$ 618.74	$ 18.88	$ 11,306.43
43	8/1/2022	$ 11,306.43	$ 637.63	$ 619.72	$ 17.90	$ 10,686.71
44	9/1/2022	$ 10,686.71	$ 637.63	$ 620.71	$ 16.92	$ 10,066.00
45	10/1/2022	$ 10,066.00	$ 637.63	$ 621.69	$ 15.94	$ 9,444.32
46	11/1/2022	$ 9,444.32	$ 637.63	$ 622.67	$ 14.95	$ 8,821.64
47	12/1/2022	$ 8,821.64	$ 637.63	$ 623.66	$ 13.97	$ 8,197.99
48	1/1/2023	$ 8,197.99	$ 637.63	$ 624.65	$ 12.98	$ 7,573.34
49	2/1/2023	$ 7,573.34	$ 637.63	$ 625.63	$ 11.99	$ 6,947.71
50	3/1/2023	$ 6,947.71	$ 637.63	$ 626.63	$ 11.00	$ 6,321.08
51	4/1/2023	$ 6,321.08	$ 637.63	$ 627.62	$ 10.01	$ 5,693.46
52	5/1/2023	$ 5,693.46	$ 637.63	$ 628.61	$ 9.01	$ 5,064.85
53	6/1/2023	$ 5,064.85	$ 637.63	$ 629.61	$ 8.02	$ 4,435.25
54	7/1/2023	$ 4,435.25	$ 637.63	$ 630.60	$ 7.02	$ 3,804.64
55	8/1/2023	$ 3,804.64	$ 637.63	$ 631.60	$ 6.02	$ 3,173.04
56	9/1/2023	$ 3,173.04	$ 637.63	$ 632.60	$ 5.02	$ 2,540.44
57	10/1/2023	$ 2,540.44	$ 637.63	$ 633.60	$ 4.02	$ 1,906.84
58	11/1/2023	$ 1,906.84	$ 637.63	$ 634.61	$ 3.02	$ 1,272.23
59	12/1/2023	$ 1,272.23	$ 637.63	$ 635.61	$ 2.01	$ 636.62
60	1/1/2024	$ 636.62	$ 637.63	$ 636.62	$ 1.01	$ 0.00

Plymouth Ford NH

OPTION "B"

Date: 9/13/2019
Salesperson: Ruth Stephenson
Manager: Erik Faro

FOR INTERNAL USE ONLY

CUSTOMER LAKES REGION WATER CO.
Home Phone: (603) 476-2348

Address : PO BOX 389
MOULTONBOROUGH, NH 03254-0389
CARROLL CO
Work Phone :

E-Mail : LEAH@LAKESREGIONWATER.COM
Cell Phone :

VEHICLE

Stock # : LRWC New / Used : **New** VIN : 1FTFW1E44KKF33101 Mileage: 0

Vehicle : 2019 Ford F-150 Color : BLUE JEANS

Type : XL 4x4 SuperCre W1E

TRADE IN

* Payoff : VIN : 1FTFX1EF0EFB13671 Mileage: 143,195

Vehicle : 2014 Ford F-150 Color : Tuxedo Black Metallic [Black]

Type : XLT 4x4 SuperCab Styleside 6.5 ft. box 145 in. WB

Loan Payments *Estimated*

Cash Down	0	1,500	3,000
48 Months / 0*	812	781	750
60 Months / 0*	650	625	600
72 Months / 0*	542	521	500

* A.P.R. Subject to equity and credit requirements.

Market Value Selling Price	47,815.00
Discount	3,372.00
Adjusted Price	44,443.00
~~Trade Allowance~~ Cash	6,000.00
~~Trade Dif~~ference	38,443.00
DealerDoc	499.00
Non Tax Fees	27.00
Balance	38,969.00

Customer Approval: ______________________ Management Approval: ______________________

By signing this authorization form, you certify that the above personal information is correct and accurate, and authorize the release of credit and employment information. By signing above, I provide to the dealership and its affiliates consent to communicate with me about my vehicle or any future vehicles using electronic, verbal and written communications including but not limited to eMail, text messaging, SMS, phone calls and direct mail. Terms and Conditions subject to credit approval. For Information Only. This is not an offer or contract for sale.

* Please note: 2014 F150 will not be traded in at this Time, but will be sold for $6,000 + cash used as Down payment.

EXHIBIT 11-1

OPTION "C"

Plymouth Ford NH

Date: 9/13/2019
Salesperson: Ruth Stephenson
Manager: Erik Faro

FOR INTERNAL USE ONLY

CUSTOMER LAKES REGION WATER CO. Home Phone: (603) 476-2348

Address : PO BOX 389
MOULTONBOROUGH, NH 03254-0389
CARROLL CO
Work Phone :

E-Mail : LEAH@LAKESREGIONWATER.COM Cell Phone :

VEHICLE

Stock # : LRWC New / Used : **New** VIN : 1FTFW1E44KKF33101 Mileage: 0

Vehicle : 2019 Ford F-150 Color : BLUE JEANS

Type : XL 4x4 SuperCre W1E

* **TRADE IN**

Payoff : VIN : 1FTFX1EF0EFB13671 Mileage: 143,195

Vehicle : 2014 Ford F-150 Color : Tuxedo Black Metallic [Black]

Type : XLT 4x4 SuperCab Styleside 6.5 ft. box 145 in. WB

Loan Payments	*Estimated*		
Cash Down	0	1,500	3,000
48 Months / 6.74 *	836	800	764
60 Months / 6.74 *	691	661	631
72 Months / 6.74 *	594	569	543

* A.P.R. Subject to equity and credit requirements.

Market Value Selling Price	47,815.00
Discount	3,372.00
Rebate	4,000.00
Adjusted Price	40,443.00
~~Trade Allowance~~ Cash	6,000.00
Trade Difference	34,443.00
DealerDoc	499.00
Non Tax Fees	27.00
Balance	34,969.00

Customer Approval: ______________________ Management Approval: ______________

By signing this authorization form, you certify that the above personal information is correct and accurate, and authorize the release of credit and employment information. By signing above, I provide to the dealership and its affiliates consent to communicate with me about my vehicle or any future vehicles using electronic, verbal and written communications including but not limited to eMail, text messaging, SMS, phone calls and direct mail. Terms and Conditions subject to credit approval. For Information Only. This is not an offer or contract for sale.

*Please Note: 2014 F150 will not be traded in at this time, but will be sold for $6,000 + Cash used as down payment.

Option "C" - Ford Motor Credit w/$4000 Rebate

Exhibit 11-1a

	Enter values
Loan amount	$ 34,969.00
Annual interest rate	6.74%
Loan period in years	5
Start date of loan	1/1/2019

Monthly payment	$ 688.15
Number of payments	60
Total interest	$ 6,319.79
Total cost of loan	$ 41,288.79

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	2/1/2019	$ 34,969.00	$ 688.15	$ 491.74	$ 196.41	$ 34,477.26
2	3/1/2019	$ 34,477.26	$ 688.15	$ 494.50	$ 193.65	$ 33,982.76
3	4/1/2019	$ 33,982.76	$ 688.15	$ 497.28	$ 190.87	$ 33,485.49
4	5/1/2019	$ 33,485.49	$ 688.15	$ 500.07	$ 188.08	$ 32,985.42
5	6/1/2019	$ 32,985.42	$ 688.15	$ 502.88	$ 185.27	$ 32,482.54
6	7/1/2019	$ 32,482.54	$ 688.15	$ 505.70	$ 182.44	$ 31,976.84
7	8/1/2019	$ 31,976.84	$ 688.15	$ 508.54	$ 179.60	$ 31,468.29
8	9/1/2019	$ 31,468.29	$ 688.15	$ 511.40	$ 176.75	$ 30,956.89
9	10/1/2019	$ 30,956.89	$ 688.15	$ 514.27	$ 173.87	$ 30,442.62
10	11/1/2019	$ 30,442.62	$ 688.15	$ 517.16	$ 170.99	$ 29,925.46
11	12/1/2019	$ 29,925.46	$ 688.15	$ 520.07	$ 168.08	$ 29,405.39
12	1/1/2020	$ 29,405.39	$ 688.15	$ 522.99	$ 165.16	$ 28,882.41
13	2/1/2020	$ 28,882.41	$ 688.15	$ 525.92	$ 162.22	$ 28,356.48
14	3/1/2020	$ 28,356.48	$ 688.15	$ 528.88	$ 159.27	$ 27,827.61
15	4/1/2020	$ 27,827.61	$ 688.15	$ 531.85	$ 156.30	$ 27,295.76
16	5/1/2020	$ 27,295.76	$ 688.15	$ 534.84	$ 153.31	$ 26,760.92
17	6/1/2020	$ 26,760.92	$ 688.15	$ 537.84	$ 150.31	$ 26,223.08
18	7/1/2020	$ 26,223.08	$ 688.15	$ 540.86	$ 147.29	$ 25,682.22
19	8/1/2020	$ 25,682.22	$ 688.15	$ 543.90	$ 144.25	$ 25,138.33
20	9/1/2020	$ 25,138.33	$ 688.15	$ 546.95	$ 141.19	$ 24,591.37
21	10/1/2020	$ 24,591.37	$ 688.15	$ 550.03	$ 138.12	$ 24,041.35
22	11/1/2020	$ 24,041.35	$ 688.15	$ 553.11	$ 135.03	$ 23,488.23
23	12/1/2020	$ 23,488.23	$ 688.15	$ 556.22	$ 131.93	$ 22,932.01
24	1/1/2021	$ 22,932.01	$ 688.15	$ 559.35	$ 128.80	$ 22,372.67
25	2/1/2021	$ 22,372.67	$ 688.15	$ 562.49	$ 125.66	$ 21,810.18
26	3/1/2021	$ 21,810.18	$ 688.15	$ 565.65	$ 122.50	$ 21,244.53
27	4/1/2021	$ 21,244.53	$ 688.15	$ 568.82	$ 119.32	$ 20,675.71
28	5/1/2021	$ 20,675.71	$ 688.15	$ 572.02	$ 116.13	$ 20,103.69

Option "C" - Ford Motor Credit w/$4000 Rebate

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	6/1/2021	$ 20,103.69	$ 688.15	$ 575.23	$ 112.92	$ 19,528.46
30	7/1/2021	$ 19,528.46	$ 688.15	$ 578.46	$ 109.68	$ 18,950.00
31	8/1/2021	$ 18,950.00	$ 688.15	$ 581.71	$ 106.44	$ 18,368.29
32	9/1/2021	$ 18,368.29	$ 688.15	$ 584.98	$ 103.17	$ 17,783.31
33	10/1/2021	$ 17,783.31	$ 688.15	$ 588.26	$ 99.88	$ 17,195.05
34	11/1/2021	$ 17,195.05	$ 688.15	$ 591.57	$ 96.58	$ 16,603.48
35	12/1/2021	$ 16,603.48	$ 688.15	$ 594.89	$ 93.26	$ 16,008.59
36	1/1/2022	$ 16,008.59	$ 688.15	$ 598.23	$ 89.91	$ 15,410.36
37	2/1/2022	$ 15,410.36	$ 688.15	$ 601.59	$ 86.55	$ 14,808.77
38	3/1/2022	$ 14,808.77	$ 688.15	$ 604.97	$ 83.18	$ 14,203.80
39	4/1/2022	$ 14,203.80	$ 688.15	$ 608.37	$ 79.78	$ 13,595.43
40	5/1/2022	$ 13,595.43	$ 688.15	$ 611.79	$ 76.36	$ 12,983.64
41	6/1/2022	$ 12,983.64	$ 688.15	$ 615.22	$ 72.92	$ 12,368.42
42	7/1/2022	$ 12,368.42	$ 688.15	$ 618.68	$ 69.47	$ 11,749.74
43	8/1/2022	$ 11,749.74	$ 688.15	$ 622.15	$ 65.99	$ 11,127.59
44	9/1/2022	$ 11,127.59	$ 688.15	$ 625.65	$ 62.50	$ 10,501.94
45	10/1/2022	$ 10,501.94	$ 688.15	$ 629.16	$ 58.99	$ 9,872.78
46	11/1/2022	$ 9,872.78	$ 688.15	$ 632.69	$ 55.45	$ 9,240.09
47	12/1/2022	$ 9,240.09	$ 688.15	$ 636.25	$ 51.90	$ 8,603.84
48	1/1/2023	$ 8,603.84	$ 688.15	$ 639.82	$ 48.32	$ 7,964.02
49	2/1/2023	$ 7,964.02	$ 688.15	$ 643.42	$ 44.73	$ 7,320.60
50	3/1/2023	$ 7,320.60	$ 688.15	$ 647.03	$ 41.12	$ 6,673.58
51	4/1/2023	$ 6,673.58	$ 688.15	$ 650.66	$ 37.48	$ 6,022.91
52	5/1/2023	$ 6,022.91	$ 688.15	$ 654.32	$ 33.83	$ 5,368.59
53	6/1/2023	$ 5,368.59	$ 688.15	$ 657.99	$ 30.15	$ 4,710.60
54	7/1/2023	$ 4,710.60	$ 688.15	$ 661.69	$ 26.46	$ 4,048.91
55	8/1/2023	$ 4,048.91	$ 688.15	$ 665.41	$ 22.74	$ 3,383.51
56	9/1/2023	$ 3,383.51	$ 688.15	$ 669.14	$ 19.00	$ 2,714.37
57	10/1/2023	$ 2,714.37	$ 688.15	$ 672.90	$ 15.25	$ 2,041.46
58	11/1/2023	$ 2,041.46	$ 688.15	$ 676.68	$ 11.47	$ 1,364.78
59	12/1/2023	$ 1,364.78	$ 688.15	$ 680.48	$ 7.67	$ 684.30
60	1/1/2024	$ 684.30	$ 688.15	$ 684.30	$ 3.84	$ 0.00

Northeast CREDIT UNION

Auto Rates

Automobiles

- Up to 63 Months**
- 64-75 Months**
- 76-84 Months**

***Click on the tier to see the associated interest rate and APR*

UP TO 63 MONTHS		
APR AS LOW AS	MONTHLY PAYMENT PER 1000	MODEL YEAR
3.69%	*$18.65*	*2019-2017*
3.84%	*$18.72*	*2016-2012*
4.39%	*$18.98*	*2011-2010*
7.39%	*$25.32*	*2009-2007*

Rates are shown as an Annual Percentage Rate (APR) and are subject to change without notice. APR is accurate as of June 3, 2019.

NECU w/$3,250 Ford Rebate

Exhibit 12a

	Enter values
Loan amount	$ 35,719.00
Annual interest rate	3.69%
Loan period in years	5
Start date of loan	1/1/2019
Monthly payment	$ 624.53
Number of payments	63
Total interest	$ 3,626.19
Total cost of loan	$ 39,345.19

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	2/1/2019	$ 35,719.00	$ 624.53	$ 514.69	$ 109.84	$ 35,204.31
2	3/1/2019	$ 35,204.31	$ 624.53	$ 516.27	$ 108.25	$ 34,688.04
3	4/1/2019	$ 34,688.04	$ 624.53	$ 517.86	$ 106.67	$ 34,170.17
4	5/1/2019	$ 34,170.17	$ 624.53	$ 519.45	$ 105.07	$ 33,650.72
5	6/1/2019	$ 33,650.72	$ 624.53	$ 521.05	$ 103.48	$ 33,129.67
6	7/1/2019	$ 33,129.67	$ 624.53	$ 522.65	$ 101.87	$ 32,607.02
7	8/1/2019	$ 32,607.02	$ 624.53	$ 524.26	$ 100.27	$ 32,082.76
8	9/1/2019	$ 32,082.76	$ 624.53	$ 525.87	$ 98.65	$ 31,556.88
9	10/1/2019	$ 31,556.88	$ 624.53	$ 527.49	$ 97.04	$ 31,029.39
10	11/1/2019	$ 31,029.39	$ 624.53	$ 529.11	$ 95.42	$ 30,500.28
11	12/1/2019	$ 30,500.28	$ 624.53	$ 530.74	$ 93.79	$ 29,969.55
12	1/1/2020	$ 29,969.55	$ 624.53	$ 532.37	$ 92.16	$ 29,437.17
13	2/1/2020	$ 29,437.17	$ 624.53	$ 534.01	$ 90.52	$ 28,903.17
14	3/1/2020	$ 28,903.17	$ 624.53	$ 535.65	$ 88.88	$ 28,367.52
15	4/1/2020	$ 28,367.52	$ 624.53	$ 537.30	$ 87.23	$ 27,830.22
16	5/1/2020	$ 27,830.22	$ 624.53	$ 538.95	$ 85.58	$ 27,291.27
17	6/1/2020	$ 27,291.27	$ 624.53	$ 540.61	$ 83.92	$ 26,750.67
18	7/1/2020	$ 26,750.67	$ 624.53	$ 542.27	$ 82.26	$ 26,208.40
19	8/1/2020	$ 26,208.40	$ 624.53	$ 543.94	$ 80.59	$ 25,664.46
20	9/1/2020	$ 25,664.46	$ 624.53	$ 545.61	$ 78.92	$ 25,118.85
21	10/1/2020	$ 25,118.85	$ 624.53	$ 547.29	$ 77.24	$ 24,571.57
22	11/1/2020	$ 24,571.57	$ 624.53	$ 548.97	$ 75.56	$ 24,022.60
23	12/1/2020	$ 24,022.60	$ 624.53	$ 550.66	$ 73.87	$ 23,471.94
24	1/1/2021	$ 23,471.94	$ 624.53	$ 552.35	$ 72.18	$ 22,919.59
25	2/1/2021	$ 22,919.59	$ 624.53	$ 554.05	$ 70.48	$ 22,365.54
26	3/1/2021	$ 22,365.54	$ 624.53	$ 555.75	$ 68.77	$ 21,809.79
27	4/1/2021	$ 21,809.79	$ 624.53	$ 557.46	$ 67.07	$ 21,252.33
28	5/1/2021	$ 21,252.33	$ 624.53	$ 559.18	$ 65.35	$ 20,693.15

NECU w/$3,250 Ford Rebate

Exhibit 12a

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
29	6/1/2021	$ 20,693.15	$ 624.53	$ 560.90	$ 63.63	$ 20,132.25
30	7/1/2021	$ 20,132.25	$ 624.53	$ 562.62	$ 61.91	$ 19,569.63
31	8/1/2021	$ 19,569.63	$ 624.53	$ 564.35	$ 60.18	$ 19,005.28
32	9/1/2021	$ 19,005.28	$ 624.53	$ 566.09	$ 58.44	$ 18,439.20
33	10/1/2021	$ 18,439.20	$ 624.53	$ 567.83	$ 56.70	$ 17,871.37
34	11/1/2021	$ 17,871.37	$ 624.53	$ 569.57	$ 54.95	$ 17,301.80
35	12/1/2021	$ 17,301.80	$ 624.53	$ 571.32	$ 53.20	$ 16,730.48
36	1/1/2022	$ 16,730.48	$ 624.53	$ 573.08	$ 51.45	$ 16,157.40
37	2/1/2022	$ 16,157.40	$ 624.53	$ 574.84	$ 49.68	$ 15,582.55
38	3/1/2022	$ 15,582.55	$ 624.53	$ 576.61	$ 47.92	$ 15,005.94
39	4/1/2022	$ 15,005.94	$ 624.53	$ 578.38	$ 46.14	$ 14,427.56
40	5/1/2022	$ 14,427.56	$ 624.53	$ 580.16	$ 44.36	$ 13,847.40
41	6/1/2022	$ 13,847.40	$ 624.53	$ 581.95	$ 42.58	$ 13,265.45
42	7/1/2022	$ 13,265.45	$ 624.53	$ 583.74	$ 40.79	$ 12,681.71
43	8/1/2022	$ 12,681.71	$ 624.53	$ 585.53	$ 39.00	$ 12,096.18
44	9/1/2022	$ 12,096.18	$ 624.53	$ 587.33	$ 37.20	$ 11,508.85
45	10/1/2022	$ 11,508.85	$ 624.53	$ 589.14	$ 35.39	$ 10,919.72
46	11/1/2022	$ 10,919.72	$ 624.53	$ 590.95	$ 33.58	$ 10,328.77
47	12/1/2022	$ 10,328.77	$ 624.53	$ 592.77	$ 31.76	$ 9,736.00
48	1/1/2023	$ 9,736.00	$ 624.53	$ 594.59	$ 29.94	$ 9,141.41
49	2/1/2023	$ 9,141.41	$ 624.53	$ 596.42	$ 28.11	$ 8,545.00
50	3/1/2023	$ 8,545.00	$ 624.53	$ 598.25	$ 26.28	$ 7,946.74
51	4/1/2023	$ 7,946.74	$ 624.53	$ 600.09	$ 24.44	$ 7,346.65
52	5/1/2023	$ 7,346.65	$ 624.53	$ 601.94	$ 22.59	$ 6,744.72
53	6/1/2023	$ 6,744.72	$ 624.53	$ 603.79	$ 20.74	$ 6,140.93
54	7/1/2023	$ 6,140.93	$ 624.53	$ 605.64	$ 18.88	$ 5,535.29
55	8/1/2023	$ 5,535.29	$ 624.53	$ 607.51	$ 17.02	$ 4,927.78
56	9/1/2023	$ 4,927.78	$ 624.53	$ 609.37	$ 15.15	$ 4,318.41
57	10/1/2023	$ 4,318.41	$ 624.53	$ 611.25	$ 13.28	$ 3,707.16
58	11/1/2023	$ 3,707.16	$ 624.53	$ 613.13	$ 11.40	$ 3,094.03
59	12/1/2023	$ 3,094.03	$ 624.53	$ 615.01	$ 9.51	$ 2,479.02
60	1/1/2024	$ 2,479.02	$ 624.53	$ 616.90	$ 7.62	$ 1,862.12
61	2/1/2024	$ 1,862.12	$ 624.53	$ 618.80	$ 5.73	$ 1,243.32

Leah Valladares

From: Erik Faro <erikfaro@plymouthford.com>
Sent: Thursday, September 12, 2019 11:37 AM
To: Leah Valladares
Cc: Ruth Stephenson
Subject: F-150 ORDER
Attachments: lakes region water.pdf

Follow Up Flag: Follow up
Flag Status: Flagged

Leah,

I just wanted to get this over as quick as possible to you. Here is the purchase order and incentive breakdowns for you.

Through FORD MOTOR CREDIT COMPANY programs are locked in form the day the order was placed including rates and interest rates unless otherwise stated:

0% for 72 months with the purchase order the way it is written.

$4,000 in rebates and standard rates which will run around 6.74% (Interest rate is a best guess as I won't know until time of delivery)

$2,500 in rebates with special rates from Ford of 0% for 36 months, 0.9% for 48 months, 1.9% for 60 months, and 3.9% for 72 months.

$3,250 in rebates and financing through other lenders, see below.

* ST. MARY'S BANK *

* Rates as low as 3.99% up to 63 months, 4.55% for up to 75 months. $80 Bank Fee.

SERVICE and NORTHEAST will not finance to a business though the dealer.

Please see attached file for Purchase order as well as breakdowns of payments and bottom lines for each example listed above.

Thank you,

Erik Faro

St. Mary Bank w/ $3,250 Ford Rebate

	Enter values
Loan amount	$ 35,719.00
Annual interest rate	3.99%
Loan period in years	5
Start date of loan	1/1/2019

Monthly payment	$ 629.36
Number of payments	63
Total interest	$ 3,930.77
Total cost of loan	$ 39,649.77

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	2/1/2019	$ 35,719.00	$ 629.36	$ 510.60	$ 118.77	$ 35,208.40
2	3/1/2019	$ 35,208.40	$ 629.36	$ 512.29	$ 117.07	$ 34,696.11
3	4/1/2019	$ 34,696.11	$ 629.36	$ 514.00	$ 115.36	$ 34,182.11
4	5/1/2019	$ 34,182.11	$ 629.36	$ 515.71	$ 113.66	$ 33,666.41
5	6/1/2019	$ 33,666.41	$ 629.36	$ 517.42	$ 111.94	$ 33,148.99
6	7/1/2019	$ 33,148.99	$ 629.36	$ 519.14	$ 110.22	$ 32,629.85
7	8/1/2019	$ 32,629.85	$ 629.36	$ 520.87	$ 108.49	$ 32,108.98
8	9/1/2019	$ 32,108.98	$ 629.36	$ 522.60	$ 106.76	$ 31,586.38
9	10/1/2019	$ 31,586.38	$ 629.36	$ 524.34	$ 105.02	$ 31,062.04
10	11/1/2019	$ 31,062.04	$ 629.36	$ 526.08	$ 103.28	$ 30,535.96
11	12/1/2019	$ 30,535.96	$ 629.36	$ 527.83	$ 101.53	$ 30,008.13
12	1/1/2020	$ 30,008.13	$ 629.36	$ 529.58	$ 99.78	$ 29,478.55
13	2/1/2020	$ 29,478.55	$ 629.36	$ 531.35	$ 98.02	$ 28,947.20
14	3/1/2020	$ 28,947.20	$ 629.36	$ 533.11	$ 96.25	$ 28,414.09
15	4/1/2020	$ 28,414.09	$ 629.36	$ 534.88	$ 94.48	$ 27,879.21
16	5/1/2020	$ 27,879.21	$ 629.36	$ 536.66	$ 92.70	$ 27,342.54
17	6/1/2020	$ 27,342.54	$ 629.36	$ 538.45	$ 90.91	$ 26,804.10
18	7/1/2020	$ 26,804.10	$ 629.36	$ 540.24	$ 89.12	$ 26,263.86
19	8/1/2020	$ 26,263.86	$ 629.36	$ 542.03	$ 87.33	$ 25,721.83
20	9/1/2020	$ 25,721.83	$ 629.36	$ 543.84	$ 85.53	$ 25,177.99
21	10/1/2020	$ 25,177.99	$ 629.36	$ 545.64	$ 83.72	$ 24,632.34
22	11/1/2020	$ 24,632.34	$ 629.36	$ 547.46	$ 81.90	$ 24,084.89
23	12/1/2020	$ 24,084.89	$ 629.36	$ 549.28	$ 80.08	$ 23,535.61
24	1/1/2021	$ 23,535.61	$ 629.36	$ 551.11	$ 78.26	$ 22,984.50
25	2/1/2021	$ 22,984.50	$ 629.36	$ 552.94	$ 76.42	$ 22,431.56
26	3/1/2021	$ 22,431.56	$ 629.36	$ 554.78	$ 74.58	$ 21,876.79
27	4/1/2021	$ 21,876.79	$ 629.36	$ 556.62	$ 72.74	$ 21,320.17
28	5/1/2021	$ 21,320.17	$ 629.36	$ 558.47	$ 70.89	$ 20,761.69

St. Mary Bank w/ $3,250 Ford Rebate

No.	Payment Date		Beginning Balance		Payment		Principal		Interest		Ending Balance
29	6/1/2021	$	20,761.69	$	629.36	$	560.33	$	69.03	$	20,201.36
30	7/1/2021	$	20,201.36	$	629.36	$	562.19	$	67.17	$	19,639.17
31	8/1/2021	$	19,639.17	$	629.36	$	564.06	$	65.30	$	19,075.11
32	9/1/2021	$	19,075.11	$	629.36	$	565.94	$	63.42	$	18,509.18
33	10/1/2021	$	18,509.18	$	629.36	$	567.82	$	61.54	$	17,941.36
34	11/1/2021	$	17,941.36	$	629.36	$	569.71	$	59.66	$	17,371.65
35	12/1/2021	$	17,371.65	$	629.36	$	571.60	$	57.76	$	16,800.05
36	1/1/2022	$	16,800.05	$	629.36	$	573.50	$	55.86	$	16,226.55
37	2/1/2022	$	16,226.55	$	629.36	$	575.41	$	53.95	$	15,651.14
38	3/1/2022	$	15,651.14	$	629.36	$	577.32	$	52.04	$	15,073.82
39	4/1/2022	$	15,073.82	$	629.36	$	579.24	$	50.12	$	14,494.58
40	5/1/2022	$	14,494.58	$	629.36	$	581.17	$	48.19	$	13,913.41
41	6/1/2022	$	13,913.41	$	629.36	$	583.10	$	46.26	$	13,330.31
42	7/1/2022	$	13,330.31	$	629.36	$	585.04	$	44.32	$	12,745.27
43	8/1/2022	$	12,745.27	$	629.36	$	586.98	$	42.38	$	12,158.29
44	9/1/2022	$	12,158.29	$	629.36	$	588.94	$	40.43	$	11,569.36
45	10/1/2022	$	11,569.36	$	629.36	$	590.89	$	38.47	$	10,978.46
46	11/1/2022	$	10,978.46	$	629.36	$	592.86	$	36.50	$	10,385.60
47	12/1/2022	$	10,385.60	$	629.36	$	594.83	$	34.53	$	9,790.77
48	1/1/2023	$	9,790.77	$	629.36	$	596.81	$	32.55	$	9,193.97
49	2/1/2023	$	9,193.97	$	629.36	$	598.79	$	30.57	$	8,595.18
50	3/1/2023	$	8,595.18	$	629.36	$	600.78	$	28.58	$	7,994.39
51	4/1/2023	$	7,994.39	$	629.36	$	602.78	$	26.58	$	7,391.61
52	5/1/2023	$	7,391.61	$	629.36	$	604.78	$	24.58	$	6,786.83
53	6/1/2023	$	6,786.83	$	629.36	$	606.80	$	22.57	$	6,180.03
54	7/1/2023	$	6,180.03	$	629.36	$	608.81	$	20.55	$	5,571.22
55	8/1/2023	$	5,571.22	$	629.36	$	610.84	$	18.52	$	4,960.38
56	9/1/2023	$	4,960.38	$	629.36	$	612.87	$	16.49	$	4,347.52
57	10/1/2023	$	4,347.52	$	629.36	$	614.91	$	14.46	$	3,732.61
58	11/1/2023	$	3,732.61	$	629.36	$	616.95	$	12.41	$	3,115.66
59	12/1/2023	$	3,115.66	$	629.36	$	619.00	$	10.36	$	2,496.66
60	1/1/2024	$	2,496.66	$	629.36	$	621.06	$	8.30	$	1,875.60
61	2/1/2024	$	1,875.60	$	629.36	$	623.13	$	6.24	$	1,252.47