



Document 2024 790

Book 2024 Page 790 Type 03 010 Pages 16

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Rec Amt \$82.00 Aud Amt \$5.00

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DOV# 104

BRANDY MACUMBER, COUNTY RECORDER

MADISON COUNTY IOWA

CHEK

\$150,000<sup>00</sup>

**REAL ESTATE CONTRACT  
(SHORT FORM)**

**Recorder's Cover Sheet**

**Preparer Information:** Kyle Weber, 101 ½ W Jefferson, PO Box 230, Winterset, IA 50273,  
Phone: 5154623731

**Taxpayer Information:** Scarn Industries, LLC, 5325 SE 24<sup>th</sup> St, Des Moines, IA 50320

**Return Document To:** Scarn Industries, LLC, 5325 SE 24<sup>th</sup> St, Des Moines, IA 50320

**Grantors:** 61 E Washington, LLC

**Grantees:** Scarn Industries, LLC

**Legal Description:** See Page 2

**Document or instrument number of previously recorded documents:**



## REAL ESTATE CONTRACT (SHORT FORM)

**IT IS AGREED** between 61 E Washington, LLC, a limited liability company organized under the laws of the State of Iowa ("Seller"); and Scarn Industries, LLC, a limited liability company organized under the laws of the State of Iowa ("Buyer"), that Seller agrees to sell and Buyer agrees to buy real estate in Madison County, Iowa, described as:

**The West Half (½) of Lot Seven (7) and the East Twelve (12) feet of Lot Six (6) in Block Twenty-four (24), of the Original Town of Winterset, Madison County, Iowa, EXCEPT the North Eight (8) feet of the West Thirty-two and one-half (32 ½) feet thereof.**



Known locally as 61 E Washington, Winterset, Iowa 50273

with any easements and appurtenant servient estates, but subject to the following:

- a. any zoning and other ordinances;
- b. any covenants of record;
- c. any easements of record for public utilities, roads and highways; and
- d. (consider: liens; mineral rights; other easements; interest of others.) \_\_\_\_\_  
(the "Real Estate"), upon the following terms:

1. There is no known private burial site, well, solid waste disposal site, underground storage tank, hazardous waste, or private sewage disposal system on the property as described in Iowa Code Section 558.69, and therefore the transaction is exempt from the requirement to submit a groundwater hazard statement.
2. **PRICE/PAYMENTS** The total purchase price for the Real Estate is One Hundred Fifty Thousand and 0/100 Dollars (\$150,000.00) of which Fifteen Thousand and 0/100 Dollars (\$15,000.00) shall be paid at closing. Buyers shall pay the balance to Seller as follows: monthly interest-only payments amortized over 30 years, payable on the twelfth day of the month beginning May 12, 2024, with a monthly payments continuing thereafter for an additional 35 months. At the end of the 36-month period, the unpaid balance shall balloon and become payable in full. A payment of Fifteen Thousand and 0/100 Dollars (\$15,000.00) shall be paid on January 15, 2025. Parties agree to be bound by the attached amortization schedule.
3. **INTEREST.** Buyers shall pay interest from the date of closing on the unpaid balance, at the rate of 5 percent per annum. Buyers shall also pay interest at the rate of 5% percent per annum on all delinquent amounts and any sum reasonably advanced by Seller to protect their interest in this contract, computed from the date of the delinquency or advance.
4. **CLOSING COSTS.** Parties agree to pay reasonable/actual closing costs associated with this transaction. Closing statements shall be signed by all parties detailing the closing

costs.

5. **DEED RESTRICTION.** Buyer agrees that the building at 61 E Washington, Winterset, Iowa 50273 which is the subject of this real estate contract shall not be used as a laundromat as long as Ryan and Kristin Swalve own Sparkly Clean Laundromat in Winterset, Iowa.
  6. **REAL ESTATE TAXES.** Seller shall pay any unpaid real estate taxes payable in prior years at the time of closing. Buyers shall pay all subsequent real estate taxes.
  7. **SPECIAL ASSESSMENTS.** Seller shall pay all special assessments which are a lien on the Real Estate as of the date of this contract. All other special assessments shall be paid by Buyers.
  8. **POSSESSION CLOSING.** Seller shall give Buyers possession of the Real Estate at closing, provided Buyers are not in default under this contract. Closing shall be on April 12, 2024 or such other date as the parties may agree. Buyers agree to pay all closing costs associated with this transaction.
  9. **INSURANCE.** Seller shall maintain existing insurance upon the Real Estate until the date of possession. Buyers shall accept insurance proceeds instead of Seller replacing or repairing damaged improvements. After possession and until full payment of the purchase price, Buyers shall keep the improvements on the Real Estate insured against loss by fire, tornado, and extended coverage for a sum not less than 80 percent of full insurable value payable to the Seller and Buyers as their interests may appear. Buyers shall provide Seller with evidence of such insurance.
  10. **ABSTRACT AND TITLE.** Seller, at the expense of the Buyers, shall promptly obtain an abstract of title to the Real Estate continued through the date of this contract and deliver it to Buyers for examination. It shall show merchantable title in Seller in conformity with this contract, Iowa law and the Title Standards of the Iowa State Bar Association. The abstract shall become the property of the Buyers when the purchase price is paid in full, however, Buyers reserve the right to occasionally use the abstract prior to full payment of the purchase price. Seller shall pay the costs of any additional abstracting and title work due to any act or omission of Seller, including transfers by or the death of Seller or their assignees.
  11. **FIXTURES.** All property that integrally belongs to or is part of the Real Estate, whether attached or detached, such as light fixtures, shades, rods, blinds, awnings, windows, storm doors, screens, plumbing fixtures, water heaters, water softeners, automatic heating equipment, air conditioning equipment, wall to wall carpeting, built-in items and electrical service cable, outside television towers and antenna, fencing, gates and landscaping shall be considered a part of Real Estate and included in the sale except: (consider: rental items.)
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12. **CARE OF PROPERTY.** Buyers shall take good care of the property; shall keep the buildings and other improvements now or later placed on the Real Estate in good and reasonable repair and shall not injure, destroy or remove the property during the term of this contract. Buyers shall not make any material alteration to the Real Estate without the written consent of the Seller.

13. **DEED.** Upon payment of purchase price, Seller shall convey the Real Estate to Buyers or their assignees, by Warranty deed, free and clear of all liens, restrictions, and encumbrances except as provided herein. Any general warranties of title shall extend only to the date of this contract, with special warranties as to acts of Seller continuing up to time of delivery of the deed.

14. **REMEDIES OF THE PARTIES.**

- a. If Buyers (a) fail to make the payments aforesaid, or any part thereof, as same become due; or (b) fail to pay the taxes or special assessments or charges, or any part thereof, levied upon said property, or assessed against it, by any taxing body before any of such items become delinquent; or (c) fail to keep the property insured; or (d) fail to keep it in reasonable repair as herein required; or (e) fail to perform any of the agreements as herein made or required; then Seller, in addition to any and all other legal and equitable remedies which they may have, at their option, may proceed to forfeit and cancel this contract as provided by law (Chapter 656 Code of Iowa). Upon completion of such forfeiture Buyers shall have no right of reclamation or compensation for money paid, or improvements made; but such payments and/or improvements if any shall be retained and kept by Seller as compensation for the use of said property, and/or as liquidated damages for breach of this contract ; and upon completion of such forfeiture, if the Buyers, or any other person or persons shall be in possession of said real estate or any part thereof, such party or parties in possession shall at once peacefully remove therefrom, or failing to do so may be treated as tenants holding over, unlawfully after the expiration of lease, and may accordingly be ousted and removed as such as provided by law.
- b. If Buyers fail to timely perform this contract, Seller, at their option, may elect to declare the entire balance immediately due and payable after such notice, if any, as may be required by Chapter 654, The Code. Thereafter this contract may be foreclosed in equity and the court may appoint a receiver to take immediate possession of the property and of the revenues and income accruing therefrom and to rent or cultivate the same as the receiver may deem best for the interest of all parties concerned, and such receiver shall be liable to account to Buyers only for the net profits, after application of rents, issues and profits from the costs and expenses of the receivership and foreclosure and upon the contract obligation.

It is agreed that if this contract covers less than ten (10) acres of land, and in the event of the foreclosure of this contract and sale of the property by sheriff's sale in such foreclosure proceedings, the time of one year for redemption from said sale provided by the statutes of the State of Iowa shall be reduced to six (6)

months provided the Seller, in such action file an election to waive any deficiency judgment against Buyers which may arise out of the foreclosure proceedings; all to be consistent with the provisions of Chapter 628 of the Iowa Code. If the redemption period is so reduced, for the first three (3) months after sale such right of redemption shall be exclusive to the Buyers, and the time periods in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to four (4) months.

It is further agreed that the period of redemption after a foreclosure of this contract shall be reduced to sixty (60) days if all of the three following contingencies develop: (1) The real estate is less than ten (10) acres in size; (2) the Court finds affirmatively that the said real estate has been abandoned by the owners and those persons personally liable under this contract at the time of such foreclosure; and (3) Seller in such action file an election to waive any deficiency judgment against Buyers or their successor in interest in such action. If the redemption period is so reduced, Buyers or their successors in interest or the owner shall have the exclusive right to redeem for the first thirty (30) days after such sale, and the time provided for redemption by creditors as provided in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to forty (40) days. Entry of appearance by pleading or docket entry by or on behalf of Buyers shall be presumption that the property is not abandoned. Any such redemption period shall be consistent with all of the provisions of Chapter 628 of the Iowa Code. This paragraph shall not be construed to limit or otherwise affect any other redemption provisions contained in Chapter 628 of the Iowa Code. Upon completion of such forfeiture Buyers shall have no right of reclamation or compensation for money paid, or improvements made; but such payments and for improvements if any shall be retained and kept by Seller as compensation for the use of said property, and/or as liquidated damages for breach of this contract; and upon completion of such forfeiture, if Buyers, or any other person or persons shall be in possession of said real estate or any part thereof, such party or parties in possession shall at once peacefully remove therefrom, or failing to do so may be treated as tenants holding over, unlawfully after the expiration of a lease, and may accordingly be ousted and removed as such as provided by law.

- c. If Seller fail to timely perform their obligations under this contract, Buyers shall have the right to terminate this contract and have all payments made returned to them.
- d. Buyers and Seller are also entitled to utilize any and all other remedies or actions at law or in equity available to them.
- e. In any action or proceeding relating to this contract the successful party shall be entitled to receive reasonable attorney's fees and costs as permitted by law.

15. **JOINT TENANCY IN PROCEEDS AND IN REAL ESTATE.** If Seller, immediately preceding this contract, hold title to the Real Estate in joint tenancy with full right of survivorship, and the joint tenancy is not later destroyed by operation of law or by acts of Seller, then the proceeds of this sale, and any continuing or recaptured rights of Seller in the Real Estate, shall belong to Seller as joint tenants with full right of survivorship and not as tenants in common; and Buyers, in the event of the death of either Seller, agree to pay any balance of the price due Seller under this contract to the

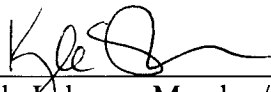
surviving Seller and to accept a deed from the surviving Seller consistent with paragraph 10.

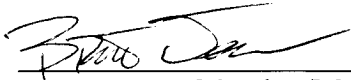
16. **JOINDER BY SELLER'S SPOUSE.** Seller's spouse, if not a titleholder immediately preceding acceptance of this offer, executes this contract only for the purpose of relinquishing all rights of dower, homestead and distributive shares or in compliance with Section 561.13 of the Iowa Code and agrees to execute the deed for this purpose.
17. **TIME IS OF THE ESSENCE.** Time is of the essence in this contract.
18. **PERSONAL PROPERTY.** If this contract includes the sale of any personal property, Buyers grant the Seller a security interest in the personal property and Buyers shall execute the necessary financing statements and deliver them to Seller.
19. **CONSTRUCTION.** Words and phrases in this contract shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context.
20. **RELEASE OF RIGHTS.** Each of the Seller hereby relinquishes all rights of dower, homestead and distributive share in and to the property and waives all rights of exemption as to any of the property.
21. **CERTIFICATION.** Buyers and Seller each certify that they are not acting, directly or indirectly, for or on behalf of any person, group, entity or nation named by any Executive Order or the United States Treasury Department as a terrorist, "Specially Designated National and Blocked Person" or any other banned or blocked person, entity, nation or transaction pursuant to any law, order, rule or regulation that is enforced or administered by the Office of Foreign Assets Control; and are not engaged in this transaction, directly or indirectly on behalf of, any such person, group, entity or nation. Each party hereby agrees to defend, indemnify and hold harmless the other party from and against any and all claims, damages, losses, risks, liabilities and expenses (including attorney's fees and costs) arising from or related to my breach of the foregoing certification.

**I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.**

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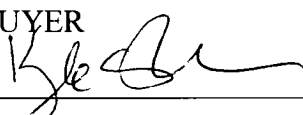
Dated: April 15, 2024

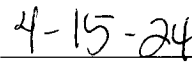
  
\_\_\_\_\_  
Kyle Lehman, Member/Manager  
Scarn Industries, LLC, Buyer


  
\_\_\_\_\_  
Brett Toncar, Member/Manager  
Scarn Industries, LLC, Buyer

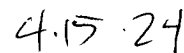
**22. INSPECTION OF PRIVATE SEWAGE DISPOSAL SYSTEM.** Seller represents and warrants to Buyer that the Property is not served by a private sewage disposal system, and there are no known private sewage disposal systems on the property.

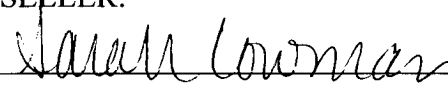
**23. ADDITIONAL PROVISIONS.**

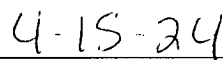
BUYER  
  
\_\_\_\_\_  
Kyle Lehman, Member/Manager  
Scarn Industries, LLC

  
\_\_\_\_\_  
Date

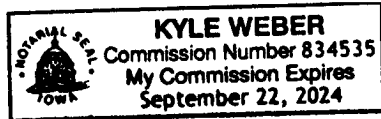
  
\_\_\_\_\_  
Brett Toncar, Member/Manager  
Scarn Industries, LLC


  
\_\_\_\_\_  
Date

SELLER:  
  
\_\_\_\_\_  
Sarah Cowman, Member/Manager  
61 E Washington, LLC

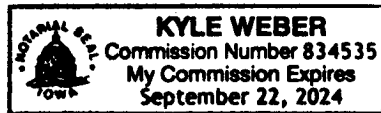
  
\_\_\_\_\_  
Date


Subscribed and sworn to (or affirmed) before me on April 15, 2024 by Kyle Lehman



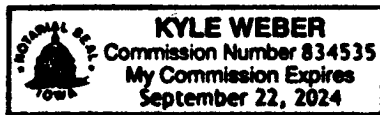
  
\_\_\_\_\_  
Notary Public


Subscribed and sworn to (or affirmed) before me on April 15, 2024 by Brett Toncar.



  
\_\_\_\_\_  
Notary Public

Subscribed and sworn to (or affirmed) before me on April 15, 2024 by Sarah Cowman.



  
\_\_\_\_\_  
Notary Public



Date		Principal		Interest		Remaining Balance
2024						
May		\$162.21		\$562.50		\$134,837.79
June		\$162.89		\$561.82		\$134,674.91
July		\$163.56		\$561.15		\$134,511.34
August		\$164.25		\$560.46		\$134,347.10
September		\$164.93		\$559.78		\$134,182.17
October		\$165.62		\$559.09		\$134,016.55
November		\$166.31		\$558.40		\$133,850.24
December		\$167.00		\$557.71		\$133,683.24
2025						
January		\$15,167.70		\$557.01		\$118,515.55
February		\$230.89		\$493.81		\$118,284.65
March		\$231.86		\$492.85		\$118,052.80
April		\$232.82		\$491.89		\$117,819.97
May		\$233.79		\$490.92		\$117,586.18
June		\$234.77		\$489.94		\$117,351.42
July		\$235.74		\$488.96		\$117,115.67
August		\$236.73		\$487.98		\$116,878.94
September		\$237.71		\$487.00		\$116,641.23
October		\$238.70		\$486.01		\$116,402.53
November		\$239.70		\$485.01		\$116,162.83
December		\$240.70		\$484.01		\$115,922.13
2026						
January		\$241.70		\$483.01		\$115,680.43
February		\$242.71		\$482.00		\$115,437.72
March		\$243.72		\$480.99		\$115,194.00
April		\$244.73		\$479.98		\$114,949.27
May		\$245.75		\$478.96		\$114,703.51
June		\$246.78		\$477.93		\$114,456.74
July		\$247.81		\$476.90		\$114,208.93
August		\$248.84		\$475.87		\$113,960.09
September		\$249.88		\$474.83		\$113,710.22
October		\$250.92		\$473.79		\$116,459.30
November		\$251.96		\$472.75		\$113,207.34
December		\$253.01		\$471.70		\$112,954.33
2027						
January		\$254.07		\$470.64		\$112,700.26
February		\$255.12		\$469.58		\$112,445.13
March		\$256.19		\$468.52		\$112,188.95
April		\$257.26		\$467.45		\$111,931.69
May		\$258.33		\$466.38		\$111,673.36
June		\$259.40		\$465.31		\$111,413.96
July		\$260.48		\$464.22		\$111,153.48

August		\$261.57		\$463.14		\$110,891.91
September		\$262.66		\$462.05		\$110,629.25
October		\$263.75		\$460.96		\$110,365.49
November		\$264.85		\$459.86		\$110,100.64
December		\$265.96		\$458.75		\$109,834.68
2028						
January		\$267.06		\$457.64		\$109,567.62
February		\$268.18		\$456.53		\$109,299.44
March		\$269.29		\$455.41		\$109,030.15
April		\$270.42		\$454.29		\$108,759.73
May		\$271.54		\$453.17		\$108,488.19
June		\$272.68		\$452.03		\$108,215.51
July		\$273.81		\$450.90		\$107,941.70
August		\$274.95		\$449.76		\$107,666.75
September		\$276.10		\$448.61		\$107,390.65
October		\$277.25		\$447.46		\$107,113.40
November		\$278.40		\$446.31		\$106,835.00
December		\$279.56		\$445.15		\$106,555.44
2029						
January		\$280.73		\$443.98		\$106,274.71
February		\$281.90		\$442.81		\$105,992.81
March		\$283.07		\$441.64		\$105,709.74
April		\$284.25		\$440.46		\$105,425.48
May		\$285.44		\$439.27		\$105,140.05
June		\$286.63		\$438.08		\$104,853.42
July		\$287.82		\$436.89		\$104,565.60
August		\$289.02		\$435.69		\$104,276.58
September		\$290.22		\$434.49		\$103,986.36
October		\$291.43		\$433.28		\$103,694.93
November		\$292.65		\$432.06		\$103,402.28
December		\$293.87		\$430.84		\$103,108.41
2030						
January		\$295.09		\$429.62		\$102,813.32
February		\$296.32		\$428.39		\$102,517.00
March		\$297.56		\$427.15		\$102,219.45
April		\$298.79		\$425.91		\$101,920.65
May		\$300.04		\$424.67		\$101,620.61
June		\$301.29		\$423.42		\$101,319.32
July		\$302.55		\$422.16		\$101,016.78
August		\$303.81		\$420.90		\$100,712.97
September		\$305.07		\$419.64		\$100,407.90
October		\$306.34		\$418.37		\$100,101.56
November		\$307.62		\$417.09		\$99,793.94
December		\$308.90		\$415.81		\$99,485.04

2031						
January		\$310.19		\$414.52		\$99,174.85
February		\$311.48		\$413.23		\$98,863.37
March		\$312.78		\$411.93		\$98,550.59
April		\$314.08		\$410.63		\$98,236.51
May		\$315.39		\$409.32		\$97,921.12
June		\$316.70		\$408.00		\$97,604.41
July		\$318.02		\$406.69		\$97,286.39
August		\$319.35		\$405.36		\$96,967.04
September		\$320.68		\$404.03		\$96,646.36
October		\$322.02		\$402.69		\$96,324.34
November		\$323.36		\$401.35		\$96,000.99
December		\$324.71		\$400.00		\$95,676.28
2032						
January		\$326.06		\$398.65		\$95,350.22
February		\$327.42		\$397.29		\$95,022.81
March		\$328.78		\$395.93		\$94,694.03
April		\$330.15		\$394.56		\$94,363.87
May		\$331.53		\$393.18		\$94,032.35
June		\$332.91		\$391.80		\$93,699.44
July		\$334.29		\$390.41		\$93,365.15
August		\$335.69		\$389.02		\$93,029.46
September		\$337.09		\$387.62		\$92,692.37
October		\$338.49		\$386.22		\$92,353.88
November		\$339.90		\$384.81		\$92,013.98
December		\$341.32		\$383.39		\$91,672.66
2033						
January		\$342.74		\$381.97		\$91,329.92
February		\$344.17		\$380.54		\$90,985.75
March		\$345.60		\$379.11		\$90,640.15
April		\$347.04		\$377.67		\$90,293.11
May		\$348.49		\$376.22		\$89,944.62
June		\$349.94		\$374.77		\$89,594.68
July		\$351.40		\$373.31		\$89,243.28
August		\$352.86		\$371.85		\$88,890.42
September		\$354.33		\$370.38		\$88,536.09
October		\$355.81		\$368.90		\$88,180.28
November		\$357.29		\$367.42		\$87,822.99
December		\$358.78		\$365.93		\$87,464.21
2034						
January		\$360.27		\$364.43		\$87,103.93
February		\$361.78		\$362.93		\$86,742.16
March		\$363.28		\$361.43		\$86,378.87
April		\$364.80		\$359.91		\$86,014.08

May		\$366.32		\$358.39		\$85,647.76
June		\$367.84		\$356.87		\$85,279.92
July		\$369.38		\$355.33		\$84,910.54
August		\$370.92		\$353.79		\$84,539.63
September		\$372.46		\$352.25		\$84,167.16
October		\$374.01		\$350.70		\$83,793.15
November		\$375.57		\$349.14		\$83,417.58
December		\$377.14		\$347.57		\$83,040.45
2035						
January		\$378.71		\$346.00		\$82,661.74
February		\$380.29		\$344.42		\$82,281.45
March		\$381.87		\$342.84		\$81,899.58
April		\$383.46		\$341.25		\$81,516.12
May		\$385.06		\$339.65		\$81,131.06
June		\$386.66		\$338.05		\$80,744.40
July		\$388.27		\$336.44		\$80,356.13
August		\$389.89		\$334.82		\$79,966.23
September		\$391.52		\$333.19		\$79,574.72
October		\$393.15		\$331.56		\$79,181.57
November		\$394.79		\$329.92		\$78,786.78
December		\$396.43		\$328.28		\$78,390.35
2036						
January		\$298.08		\$326.63		\$77,992.27
February		\$399.74		\$324.97		\$77,592.53
March		\$401.41		\$323.30		\$77,191.12
April		\$403.08		\$321.63		\$76,788.04
May		\$404.76		\$319.95		\$76,383.28
June		\$406.45		\$318.26		\$75,976.84
July		\$408.14		\$316.57		\$75,568.70
August		\$409.84		\$314.87		\$75,158.86
September		\$411.55		\$313.16		\$74,747.31
October		\$413.26		\$311.45		\$74,334.05
November		\$414.98		\$309.73		\$73,919.07
December		\$416.71		\$308.00		\$73,502.35
2037						
January		\$418.45		\$306.26		\$73,083.90
February		\$420.19		\$304.52		\$72,663.71
March		\$421.94		\$302.77		\$72,241.77
April		\$423.70		\$301.01		\$71,818.06
May		\$425.47		\$299.24		\$71,392.60
June		\$427.24		\$297.47		\$70,965.36
July		\$429.02		\$295.69		\$70,536.34
August		\$430.81		\$293.90		\$70,105.53
September		\$432.60		\$292.11		\$69,672.93

October		\$434.41		\$290.30		\$69,238.52
November		\$436.22		\$288.49		\$68,802.31
December		\$438.03		\$286.68		\$68,364.27
2038						
January		\$439.86		\$284.85		\$67,924.41
February		\$441.69		\$283.02		\$67,482.72
March		\$443.53		\$281.18		\$67,039.19
April		\$445.38		\$279.33		\$66,593.81
May		\$447.23		\$277.47		\$66,146.58
June		\$449.10		\$275.61		\$65,697.48
July		\$450.97		\$273.74		\$65,246.51
August		\$452.85		\$271.86		\$64,793.66
September		\$454.74		\$269.97		\$64,338.93
October		\$456.63		\$268.08		\$63,882.30
November		\$458.53		\$266.18		\$63,423.76
December		\$460.44		\$264.27		\$62,963.32
2039						
January		\$462.36		\$262.35		\$62,500.96
February		\$464.29		\$260.42		\$62,036.67
March		\$466.22		\$258.49		\$61,570.45
April		\$468.17		\$256.54		\$61,102.28
May		\$470.12		\$254.59		\$60,632.16
June		\$472.08		\$252.63		\$60,160.09
July		\$474.04		\$250.67		\$59,686.05
August		\$476.02		\$248.69		\$59,210.03
September		\$478.00		\$246.71		\$58,732.03
October		\$479.99		\$244.72		\$58,252.04
November		\$481.99		\$242.72		\$57,770.04
December		\$484.00		\$240.71		\$57,286.04
2040						
January		\$486.02		\$238.69		\$56,800.03
February		\$488.04		\$236.67		\$56,311.98
March		\$490.08		\$234.63		\$55,821.91
April		\$492.12		\$232.59		\$55,329.79
May		\$494.17		\$230.54		\$54,835.62
June		\$496.23		\$228.48		\$54,339.39
July		\$498.30		\$226.41		\$53,841.10
August		\$500.37		\$224.34		\$53,340.73
September		\$502.46		\$222.25		\$52,838.27
October		\$504.55		\$220.16		\$52,333.72
November		\$506.65		\$218.06		\$51,827.07
December		\$508.76		\$215.95		\$51,318.31
2041						
January		\$510.88		\$213.83		\$50,807.42

February		\$513.01		\$211.70		\$50,294.41
March		\$515.15		\$209.56		\$49,779.26
April		\$517.30		\$207.41		\$49,261.97
May		\$519.45		\$205.26		\$48,742.52
June		\$521.62		\$203.09		\$48,220.90
July		\$523.79		\$200.92		\$47,697.11
August		\$525.97		\$198.74		\$47,171.14
September		\$528.16		\$196.55		\$46,642.98
October		\$530.36		\$194.35		\$46,112.61
November		\$532.57		\$192.14		\$45,580.04
December		\$534.48		\$189.92		\$45,045.25
2042						
January		\$537.02		\$187.69		\$44,508.23
February		\$539.26		\$185.45		\$43,968.97
March		\$541.51		\$183.20		\$43,427.46
April		\$543.76		\$180.95		\$42,883.70
May		\$546.03		\$178.68		\$42,337.68
June		\$548.30		\$176.41		\$41,789.37
July		\$550.59		\$174.12		\$41,238.79
August		\$552.88		\$171.83		\$40,685.91
September		\$555.18		\$169.52		\$40,130.72
October		\$557.50		\$167.21		\$38,573.22
November		\$559.82		\$164.89		\$39,013.40
December		\$562.15		\$162.56		\$38,451.25
2043						
January		\$564.50		\$160.21		\$37,886.75
February		\$566.85		\$157.86		\$37,319.91
March		\$569.21		\$155.50		\$36,750.70
April		\$571.58		\$153.13		\$36,179.12
May		\$573.96		\$150.75		\$35,605.15
June		\$576.35		\$148.35		\$35,028.80
July		\$578.76		\$145.95		\$34,450.04
August		\$581.17		\$143.54		\$33,868.87
September		\$583.59		\$141.12		\$33,285.29
October		\$586.02		\$138.69		\$32,699.27
November		\$588.46		\$136.25		\$32,110.80
December		\$590.91		\$133.80		\$31,519.89
2044						
January		\$593.38		\$131.33		\$30,926.51
February		\$595.85		\$128.86		\$30,330.66
March		\$598.33		\$126.38		\$29,732.33
April		\$600.82		\$123.88		\$29,131.51
May		\$603.33		\$121.38		\$28,528.18
June		\$605.84		\$118.87		\$27,922.34

July		\$608.37		\$116.34		\$27,313.97
August		\$310.90		\$113.81		\$26,703.07
September		\$613.45		\$111.26		\$26,089.62
October		\$616.00		\$108.71		\$25,473.62
November		\$618.57		\$106.14		\$24,885.05
December		\$621.15		\$103.56		\$24,233.91
2045						
January		\$623.73		\$100.97		\$23,610.17
February		\$626.33		\$98.38		\$22,983.84
March		\$628.94		\$95.77		\$22,354.90
April		\$631.56		\$93.15		\$21,723.33
May		\$634.20		\$90.51		\$21,089.14
June		\$636.84		\$87.87		\$20,452.30
July		\$639.49		\$85.22		\$19,812.81
August		\$642.16		\$82.55		\$19,170.65
September		\$644.83		\$79.88		\$18,525.82
October		\$647.52		\$77.19		\$17,878.30
November		\$650.22		\$74.49		\$17,228.09
December		\$652.93		\$71.78		\$16,575.16
2046						
January		\$655.65		\$69.06		\$15,919.51
February		\$658.38		\$66.33		\$15,261.14
March		\$661.12		\$63.59		\$14,600.01
April		\$663.88		\$60.83		\$13,936.14
May		\$666.64		\$58.07		\$13,269.50
June		\$669.42		\$55.29		\$12,600.08
July		\$672.21		\$52.50		\$11,927.87
August		\$675.01		\$49.70		\$11,252.86
September		\$677.82		\$46.89		\$10,575.04
October		\$680.65		\$44.06		\$9,894.39
November		\$683.48		\$41.23		\$9,210.91
December		\$686.33		\$38.38		\$8,524.58
2047						
January		\$689.19		\$35.52		\$7,835.39
February		\$692.06		\$32.65		\$7,143.33
March		\$694.95		\$29.76		\$6,448.38
April		\$697.84		\$26.87		\$5,750.54
May		\$700.75		\$23.96		\$5,049.79
June		\$703.67		\$21.04		\$4,346.12
July		\$706.60		\$18.11		\$3,639.52
August		\$709.54		\$15.16		\$2,929.98
September		\$712.50		\$12.21		\$2,217.48
October		\$715.47		\$9.24		\$1,502.01
November		\$718.45		\$6.26		\$783.56

December		\$721.44		\$3.26		\$62.11
2048						
January		\$62.11		\$0.26		\$0.00