

**Village of Somers  
7511 12th Street  
Somers, WI 53171**

**Village Work Session Meeting  
Agenda  
Wednesday, April 2, 2025  
5:30 p.m.**

<b>Village Board Work Session Meeting:</b>	
<b>Item #</b>	
1	Call to Order
2	Administrator's Report
3	Engineer's Report
4	President & Trustee Reports
5	Continued discussion on possible funding options for the installation of the proposed water main for Shoreland Lutheran High School Federation Development Agreement for proposed project on Parcel # 82-4-222-084-0272
6	Discuss proposed Village of Somers 2025 and Long-term Goals
7	Review tentative agenda for Village Board meeting on April 8, 2025
8	Adjourn

I hereby certify that as the designee of the chief elected official of the Village of Somers, I posted this notice of the April 2<sup>nd</sup>, 2025 Village Work Session & Agenda in 1 public place & on the Village website.

Dated this 28<sup>th</sup> day of March, 2025.

Wendy Burnette, Clerk-Treasurer

Requests from person with disabilities who need assistance to participate in this meeting should be made to the Clerk's Office at 262-859-2822 with as much notice as possible. **Notice is hereby given that members of the Village Board may participate telephonically. Notice is hereby given that members of the Town Board may be in attendance for the sole purpose of gathering information. A quorum may be present. However, no Board action will be taken.**

**VILLAGE OF SOMERS  
VILLAGE BOARD  
WORK SESSION ITEM MEMORANDUM**

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**WORK SESSION:** April 2<sup>nd</sup>, 2025

**TO:** Village President Stoner and Village Trustees

**FROM:** Jason J. Peters, Administrator

**AGENDA ITEM:** #2 Administrator's Report

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Below please find a bulleted summary of major issues that Administration has worked since our March 4<sup>th</sup>, 2025 Work Session:

**REMINDER: DUE TO THE ELECTION ON APRIL 1<sup>st</sup>, OUR WORK SESSION WILL BE HELD ON WEDNESDAY, APRIL 2<sup>nd</sup>**

Development

- The Plan Commission met on March 10th to review the following:
  - Review s concept proposal for a housing project on Maplecrest property. As you will recall a proposed project was conditionally approved in 2024. The developer involved choose not to move forward with the project because they could not find a partner for the single-family portion of the development. Home Path now has an option to purchase the property and is proposing a new housing development. Home Path is proposing to do the single-family development first and bring a multi-family development to the northwest corner at later date. They have indicated that the multi-family development would be less dense and of a smaller scale. Home Path's subsidiary Stepping Stone Homes built out the remaining lots in the Golf Glen subdivision. They have filed for their formal meeting. This meeting was originally scheduled for April's Plan Commission meeting, but has been moved to May based on comments from Staff, the Plan Commission and Trustees that were in attendance.
- As of the date of this memorandum there are no items scheduled for the April Plan Commission meeting.
- Tropical Smoothie's development agreement was executed in February. Building permits have been issued and the site work has been begun on their project in Somers Market Center.

- On March 6<sup>th</sup>, President Stoner and Administrator Peters met with the owner of J&M's to discuss his plans to extend their parking lot. Since J&M's have reopened they have been very successful and parking is starting to get congested on CTH E. Administration and J&M's believe this plan will be safer for their patrons and those traveling on CTH E. If you notice the new lot being constructed just be aware that no additional zoning permits or building permits were required for this plan.
- On March 11<sup>th</sup> and March 25<sup>th</sup>, Administration, President Stoner and Engineering met with Golden Oil to discuss stormwater and drainage from the site. Representatives from the Kenosha County Highways also were involved. Based on our March 25<sup>th</sup>, the group agreed that we have a clear path forward to the development agreement. Golden Oil will be working the with adjacent property owner for the necessary easement. Once this is agreed to in principle, the development agreement will be brought to the Board.
- On March 13<sup>th</sup> and March 25<sup>th</sup>, Administration and President Stoner met with representatives for a potential buyer for warehouse space in the Village. This is a very promising led and could bring additional assessed value and jobs to the Village.
- On March 14<sup>th</sup>, Administration and President Stoner met with representatives from the Somersville project. They have indicated that it is their intent to proceed with this project. At this meeting we also met with their potential general contractor.
- On March 20<sup>th</sup>, Assistant Administrator Poirier, Planning, and President Stoner held our scheduled developer's meeting. We met with Tom Sorensen, owner of Misurelli Sorensen Heating & Air Conditioning who is looking at the building at 144 S Lakeshore Drive near the Seawall Condominiums. Sorenson is looking at what use would be permitted with the current zoning. We also met with a developer looking at the parcel northwest of Somers Fire Station 2. The parcel is currently on the market, the owners intend to develop the property along the river and make it a single-family home subdivision but need a partner to share the cost of bringing the utilities to the property. That partner met with the Village and intends to build multi-family units along the railroad track. They are planning to bring the projects to the Plan Commission for a concept plan in the future.
- As you may recall, Bear Development has been working with the Village for several years to bring a project to their Willow Creek site located on CTH E. In 2024, they presented a concept plan for that would have included 33 single-family lots and 32 duplexes. Since this time, the Developer has decided that they wanted to pursue the Willow Creek site with only single-family homes. They have provided the Village with a first draft of their preliminary plat for a 70 single lot subdivision and will be submitting to the Plan Commission in the near future.

#### Administration

- On March 11<sup>th</sup>, Administration attended the preconstruction meeting for the County's Pike River Bridge project. The project will include "replacement of bridge deck, railings, guardrail, and signs, along with resurfacing of asphalt bridge approaches." The detour

began on March 17<sup>th</sup> and the project is expected to be completed sometime in June. The detour map is below.



- On March 12<sup>th</sup>, Administrator Peters, Clerk/Treasure Burnette and President Stoner attended KABA's Annual Meeting. The keynote speaker this year was delivered by Matt Kirchner from the TechEd podcast. The discussion focused on how AI can be/is being used in throughout Southeastern Wisconsin.
- On March 12<sup>th</sup>, Administrator Peters, Clerk/Treasurer Burnette and Accounting Manager Ealy met with Charles Schwab to reinvest one of our securities that will be maturing.
- On March 13<sup>th</sup>, Administration, President Stoner, Chief Andersen, County Supervisor Grady and County Supervisor Geertsen held our quarterly meeting with the Sheriff's Department to discuss traffic interdiction.
- On March 14<sup>th</sup>, Administrator Peters formally informed the Village and Town Boards that he would be taking a new position. Mr. Peters last day with the Village and Town will be April 29<sup>th</sup>. Three executive search firms have provided the Village with proposals and both Boards will hold a joint meeting on April 2<sup>nd</sup> to select a firm.
- Accounting Manager Ealy and Staff continue to work on providing materials to our auditors for the 2024 Audit.

- On March 17<sup>th</sup>, Public Works and Administration met with FirstNet to set up our new cellphones. FirstNet provides emergency responders with the first nationwide, high-speed network dedicated to public safety.
- In-person absentee voting started March 18 at the Village/Town Hall.
- On March 21<sup>st</sup>, the Village received a Letter of Map Revision Determination from FEMA for several floodplain areas in Somers. There is a 90-day appeal period ending July 25 when the new maps will officially take effect. After these maps take effect the Village will need to pass an ordinance to formally adopt them.
- On March 24<sup>th</sup>, Administrator Peters met with Kenosha County IT regarding our upcoming switch from AT&T. This was necessary as AT&T is in the process of eliminating all their old copper lines. Administration worked with County IT to find a provider that was less expensive than the proposal from AT&T.
- Kenosha County will hold there 2025 Household Hazardous Waste, E-Waste and Refrangent Collection on Saturday, May 31, 2025 from 8 a.m. to 1 p.m. The collection site will be at the Kenosha Count Center Public Works Garage located at 19600 75<sup>th</sup> Street in Bristol. More information can be found by using the following link: <https://www.somers.org/news/2025/03/14/county-hazardous-waste-collection-announced-3/>
- Somers yard waste site will reopen on April 1<sup>st</sup>. This is for Village and Town residents only. Commercial contractors and non-residents are NOT permitted to use this facility. Video surveillance cameras are located on site and violators will receive a minimum fine of \$500.00. New signage has been posted to remind residents of the yard waste site rules.
  - Hours of Operation
    - Seasonal – April 1 through December 31
    - Daily 8 a.m. to 6:30 p.m. without appointment
    - Gates are locked when closed.
  - Yard Waste – Rules
    - Grass clippings permitted
    - Leaves permitted (we prefer leaves bundled in biodegradable bags but will accept loose)
    - Small pruned plants, shrubs and tree debris under 8" in diameter and cut in 3'-0" lengths permitted
    - Christmas trees are permitted – free from tinsel, ornaments, and lights
    - No tree stumps

- No tree trunks, limbs, branches over 8" in diameter
  - No sod
  - No sand
  - No rock
  - No broken concrete or flower pots
- The Somers newsletter will be out by April 1, and available on our website and in the lobby of the Village/Town Hall.
  - So far, more than 200 Somers residents have signed our petition in support of being granted a unique ZIP Code.
  - Finally, a reminder that the Town's Annual Meeting will be held on April 15<sup>th</sup> at 5:15 p.m.

# Development Pipeline

Last updated: 03/25/2025

Name of Developer	Type of Development (Residential, Commercial, Industrial, Mixed Use)	Location	Date Engaged	Pre-Deve. Agree.	Current Zoning	Requested Zoning	Current Comp Plan	Comp Plan Requested	Neighbor. Plan	CSM or Plat	Public Improv. Needed	Est. Improv. Costs	Acres	Current Value	Est. Value	Build Out Year	Year Full Assessed on Tax Roll	TIF Dist.	Requested Assistance	Proposed Assistance	Assistance Committed	Plan Comm. Date	Board Final Approval	Devel. Agree. Date	Comp Plan Ord	NOTES
Akil Ajmeri	Multi-Tenant Commercial Building w/ Ayra Liquor Store as anchor	Somers Market north of Jiffy Lube	1/7/2021	No	A-1	B-3	Commercial	Commercial	Southeast	No	No		0.95	\$375,000		2021	2022	2	N/A	N/A	N/A	3/8/2021				03/21 Plan Commission Meeting heard concept 02/22 Met w/ Developer, moving forward pending easement with RCG 08/23 Received call regarding possible new development
Bear Development	Multi-Family Townhouse	Hwy E by lift station	8/23/2018	Yes	R-9 A-2	R-5 C-1	High Density Residential Secondary Environmental Other Conservancy Land Non-farmed Wetland Street & Highway ROW	Medium-Density Residential,	Somers Center East	Plat	Road Water Sewer		40.54	\$11,500	\$35,000,000							Concept 7/8/2024 Rezone & Comp 10/14/2024				10/8/2018 Conceptual Presented to Plan Commission 01/2019 Bear updating plan, will come back to Plan Commission 04/2019 Bear has new plan & working with administration to bring to Plan Commission 05/2019 Met with Bear & Root Pike Win, TID 4 amendments to be made so 35% rule is followed 6/2019 TID 4 amends will go to JRB, Plan Commission & Board in July 19 8/13 TID Amendments Finalized, Developer hoping to Bring Plans in Fall 4/20 Spoke to Developer, bringing in new concept plan 11/20 Met w/ Developer, concept with single family & owner occupied duplexes 03/24 Spoke with developer regarding bringing
Becknell	Industrial/Warehouse	East Frontage	Spring 21	Yes	A-1	BP-1	Business/Industrial Secondary Environmental Other Conservancy	No	Kilborn	Yes	Road Water Sewer	\$800,000	132.1	\$294,600	\$60,000,000	Phase I 2022	Phase I 2023	6 3	Yes, offsite water main	\$460,000	\$460,000	9/13/201	09/28/2021 Comp, Zoning, Site 11/09/2021	10/8/2021	N/A	01/25 Informed the Village they will not be moving forward with Phase II
Flint Development	Industrial 1.8 M sq ft 3 buildings	Somers Expansion Area (West of 94)	6/14/2021	Yes	A-1 Paris	BP-1	Commercial	Business/Industrial	N/A IGA	Yes	Sewer Water	\$4,000,000	128.31	\$179,500	\$75,000,000	2022	2023	N/A	N/A	N/A	N/A	IGA 8/11/2021 Concept 11/17/2021 Approve 12/13/2021 Comp & Rezone subject to DA 02/08/2022 approved	02/08/2022 approved	7/26/2022	N/A	7/21 1st intro meeting. Submitted letter requesting review by IGA 8/11 IGA Committee heard concept., 9/28 Developer planning on October submission for Dec Plan Commission 10/29 Submitted plans for Plan Commission & IGA 11/21 IGA approved use 3/22 Developer still reviewing offsite utilities 4/22 Developer working on DA 6/22 DA almost complete
Golden Oil	Convenience Store, Fast food, outlot for hotel	East Frontage	Late 2022	No	A-1	B-3	Business/Industrial	N/A	Kilborn Somers West	Yes	Sewer Water	\$3,500,000	62.02	\$17,300	\$4,000,000	2024	2025	8	Yes Incentives for Hotel			Concept 03.13.2023 CSM to Divide land & Rezone to A4 4/10/2023 07/08/2024	06/25/2024 CSM Approved 07/23/2024		N/A	4/23 Developer meet w/ staff for revised concept w/ less diesel pumps & status of hotel 6/23 Golden Oil closed on land, updated meeting on hotel 7/23 Meeting regarding utilities, meeting with potential hotel 02/24 Developer still moving forward 04/24 Filed for Plan Commission in June 8/24 Working with Developer on DOT CMS
Home Path	Residential Housing	Maple Crest Golf Club	12/24/2025	Yes	PR-1	PUD	Park & Rec	Medium-Density Residential, Nonfarmed Wetland, Other Conservancy Land to be Preserved		CSM PLAT	N/A	N/A	161.55	\$1,450,200	\$125,000,000	Phased		N/A	N/A	N/A	N/A	Concept 3/10/2025				12/24 Began discussions w/Developer submitted for conceptual review in March

HSA Commercial	Industrial building up to 900K sq ft	Darby Lane Farms CTH S/142	8/18/2021	Yes	A-1	BP-1	Business/Industrial Other Conservancy Secondary Enviro	N/A	Kilbourn South	No	Sewer Water	65.18	\$90,300	\$50,000,000	2022	2023	3	N/A	N/A	N/A	11/8/2021 Rezone 11/29/2021 Site Plan	7/18/2022 5/10/2023 1st amend	N/A	9/24 Submitted for November Plan Commission 12/21 Approved by Board, DA Completed 02/22 DA needs to be recorded 4/22 Developer confirmed that they will be 900K sq ft as opposed to 700k sq ft 6/22 Hope to break ground in fall 7/22 DA recorded 8/22 Grading began 11/22 Foundation Began 02/24 Submitted for April PC Requesting CUP 04/24 Board Approved 07/24 PUD request will be heard in August 12/24 Final plans should be completed by the end of the year 2/25 DA executed, permits issued		
NE2 Investments	Commerical Tropical Smoothie Café	Somers Market	Fall 2023	Yes	B-4	B-4 w PUD	Commercial	Commercial	Southeast	N/A	N/A	N/A	2.1	\$646,500		2024	2025	2	N/A	None	N/A	4/8/2024 08/12/2024 PUD	4/23/2024 PUD approved by 08/27/2024	2/17/2025	N/A	
Ravine Park Partners Hawthorn Apt Phase II	Mixed Use Residential Multi-Family 140 Units 4Commercial Out Lots	Corner of E & 31	3/1/2022	Yes	A-2 C-1	B-3 C-1 PUD	Commercial Primary Environmental Corridor	High-Density Residential Commercial Primary Environmental Corridor	Pike Creek	CSM	Road Water Sewer	20.05	\$7,900	\$15,000,000	2024	2024					Concept 12/12/2022		Will Need	1/23 Hope to submit for approvals in spring 4/23 Developer waiting on financing options, then will submit		
Shoreland Lutheran HS	School Expansion	9026 12th Street	8/24/2024	No	I-1 A-4	I-1	Medium Density Government Instiutional	Government Instiutional	Northwest	No	Possible Sewer and Water	\$1,000,000	54.45		2025	2026	No	Yes			10/14/2024	11/26/2024 Conditionally Approved	Done as apart of stormwater review plan	8/24 Met with Shoreland regarding expansion of school & moving athletic fields, submitted for October plan commission		
Somers Gateway LLC	Hotel	East Frontage	Fall 2023	No	A-4	B-3 PUD	Business/Industrial	N/A	Kilborn Somers West	Yes	Sewer Water	\$3,500,000	4.16		2025	2026	8	Yes Incentives for Hotel	None, Incentive is to be paid to Golden Oil for overall improvements	Concept 03.13.2023 CSM to Divide land & Rezone to A4 4/10/2023 07/08/2024	06/25/2024 CSM Approved 07/23/2024 Approved	N/A	4/23 Developer meet w/ staff for revised concept w/ less dieasal pumps &status of hotel 6/23 Golden Oil closed on land, updated meeting on hotel 7/23 Meeting regarding utilities, meeting with potential hotel 02/24 Developer still moving forward 04/24 Filed for Plan Commission in June 8/24 Working w/ Developer on DOT requirements for CSM 9/24 CSM Issue cleared up. 10/24 Early grading permit approved 2/25 Early Foundations approved 06/20 held first official meeting w/ developer & his consultants 8/20 Concept Meeting Held 9/25 Plans Submitted for Nov 9th Plan Commission 11/20 Plan Commission, 1st work session 12/20 Conditionally Approved by Plan Commission & Board 03/21 Reaching final engineering for DA 05/21 meeting w/ engineering firm, expected updated exhibits soon 8/21 Exhibits nearing completion 10/21 Additional round of Engineer Comments given to Developer 02/22 Exhibits completed DA coming to Board in March 3/22 Developer reviewing DA 05/22 Meeting with Developer to discuss increase cost of project 9/22 No new activity 12/22 Email received regarding possible new CSM			
Somersville EA & E	Multi-Family Duplexes & Apts 521 total units "Somersville"	EA & A	4/1/2020	Yes	R-4, R-5, R-8, R-9, C-1	R-11	Medium Density Residential Conservancy	gh Density Residen	Somers Center West	CSM	N/A	N/A	66.8	\$15,200	\$60,000,000	2022	2023	N/A	N/A	N/A	N/A	11/9/2020 6/12/2023	12/8/2020 CSM/Site Plan Conditionally Approved 06/27/2023 updated site plan conditionally approved	Will Need		



**VILLAGE OF SOMERS**  
**Engineer's Report**  
**March 26, 2025**

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**Somers Trade Center (Groh's Development) – Project No. 220818**

- The developer is Stream Industrial Development Services. Pinnacle is the developer's engineer.
- A public roadway is proposed to extend along the east edge of the development. There is no public bidding planned with this development.
- We are waiting for revised plans, permits, temporary grading easements, and recorded CSM from the developer.

**Golden Oil Sanitary Sewer Connection – Project No. 212153**

- The Developer is Golden Oil; the developer's design engineer is Excel Engineering. The Contractor is Globe Construction.
- The public sanitary sewer is complete and tested.
- Remaining pay items are sewer televising, lawn restoration, retainage, and close out documentation.

**Golden Oil Somers Gateway Development – Project No's. 2325743 and 24000875**

- The Design Engineer is Excel Engineering
- This development includes a convenience store and a Candlewood Suites Hotel.
- The contractor began site grading in November outside of floodplain and wetland areas.
- The WisDOT permit for work in the Frontage Road and County permit for work in CTH E have not been received.
- When the grading is complete a Letter of Map Revision (LOMR) must be approved by WDNR and FEMA.
- The water main and sanitary sewer crossing CTH E will be publicly bid; if the developer's agreement is signed by 3/31, bids can be opened on 4/17 for Board action on 4/22.
- The latest staff / developer meeting was held on 3/25 to discuss the easement for the pond outfall pipe.

**Savannah at Pike Creek– Project No. 201664**

- This project is an approximately 65-acre townhouse development at the northwest corner of the intersection of CTH L (18th Street) and STH 31 (Green Bay Road). It also includes two outlots for future commercial development. The development will consist of both public and private infrastructure. The developer is the Stoneleigh Company. Developer's design and construction engineer is Kimley-Horn and their contractor is Horizon/Naperville Construction.
- All public utilities have been tested.
- The developer has requested that their Phase 1 public infrastructure be accepted by the Village. We are reviewing their information prior to recommending Village acceptance.

**Savannah at Pike Creek – Phase II – Project No. 2500497**

- Phase II is the 21-acre northern portion of the Savannah site. Both public and private infrastructure will be constructed as part of Phase II. The developer is the Stoneleigh Company. Developer's design and construction engineer is Kimley-Horn. Stoneleigh has indicated that The Walbec Group / Parisi will be the contractor.
- Stoneleigh plans to complete infrastructure work before constructing buildings.
- We submitted review comments on 3/17/25.

**VILLAGE OF SOMERS**  
**Engineer's Report**  
**March 26, 2025**

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**Flint 94 Development— Project No. 211728**

- This is the planned 3-building development west of I-94 and south of 12<sup>th</sup> St; The Developer is Flint 94 Commerce Center, LLC; their engineer is Pinnacle Engineering.
- On January 29, 2024, we issued a list of items to be completed before recommending acceptance of utilities; painting the public fire hydrants red is the remaining item. Half of the public hydrants have been painted red at this time.

**Water Tower Authority to Construct – Project No. 161104**

- We formally requested the Authority to Construct from the Public Service Commission of Wisconsin; the water tower is planned on 100<sup>th</sup> Avenue, north of 12<sup>th</sup> Street.
- The Village needs to decide if they plan to fund this project with impact fees.

**2024 Roadway Improvements – Project No. 2400374**

- The project includes 13<sup>th</sup> Avenue, 16<sup>th</sup> Place.
- Payne & Dolan, Inc is the contractor.
- Both roads are paved and a punch list created.
- Pay request #1 and Change Order #1 were approval at the February 25, 2025, Board meeting. We have asked Payne & Dolan for a final pay request and close out documents.

**4<sup>th</sup> Street, 13<sup>th</sup> Avenue Culverts – Project No. 2326136**

- This project will replace an existing culvert crossing under 4<sup>th</sup> Street at 3424 4<sup>th</sup> Street and extend the existing large dual culverts crossing under 13<sup>th</sup> Avenue to provide a flatter slope from the road shoulder.
- The WDNR permit application has been submitted for the 4<sup>th</sup> Street culvert. The 13<sup>th</sup> Avenue permit application will be submitted this month.
- We plan to bid the project in 2025 depending on WDNR permitting timing.

**GIS Implementation – Project No. 2401442**

- GIS data has been migrated to the Village account and an Administrative GIS map has been set up for the Village to view.
- We are working with the Village to input information into the system.

**30<sup>th</sup> Avenue Sanitary Sewer – Project No. 2401761**

- The Developer is the Wisconsin Apartment Investment Group, and the Engineer is Nielsen, Madsen & Barber.
- Parkside wants Orchard Court Apartments off their system.
- We submitted review comments on 3/5/25.

**Maplecrest Home Path Financial – Project No. 2500325**

- The Developer is Home Path Financial, and the Engineer is Manhard.
- We had a kick-off meeting with the developer and engineer.
- The project was discussed at the March Plan Commission.

**VILLAGE OF SOMERS**  
**Engineer's Report**  
**March 26, 2025**

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**2025 Roadway Improvements – Project No. 2500381**

- The project includes pulverizing and repaving Petrifying Springs Estates.
- We are working on plans and specifications.
- We plan to open bids for the project on May 8, for Board approval on May 13.

**Shoreland Lutheran High School – Project No. 221315**

- The design engineer is Excel Engineering.
- We submitted plan review comments dated March 6, 2025.
- The Village decided to extend a water main from 100<sup>th</sup> Avenue to the School. Possible funding options are being discussed.

**Roers Development – Project No. 2500577**

- The developer is Roers Companies, the design engineer is JSD Engineering. The project is located on the north side of 12<sup>th</sup> Street west of fire station 2 across the RR tracks.
- We are working with the developer on conceptual utility plans.

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**VILLAGE OF SOMERS  
VILLAGE BOARD  
WORK SESSION ITEM MEMORANDUM**

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**WORK SESSION:** April 2<sup>nd</sup>, 2025

**TO:** Village President Stoner and Board of Trustees

**PREPARED BY:** Jason J. Peters, Administrator

**AGENDA ITEM:** #5 Continued discussion on possible funding options for the installation of the proposed water main for Shoreland Lutheran High School Federation Development Agreement for proposed project on Parcel # 82-4-222-084-0272

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**BACKGROUND:**

As you are aware, the Village has been working with Shoreland Lutheran High School on their proposed development. The Board conditionally approve the CUP, site plan and exterior fenestration in November of 2024. This allowed Shoreland to move forward with their final plans for their project. Since this time the Board has discussed whether the extension of a water main will be a requirement in the development agreement. At our March 11<sup>th</sup> Board meeting, the Board took formal action to direct Attorney Davison and Administration to include the water main as a requirement of Shoreland's development agreement.

**UPDATE:**

Based on several of the comments made during our March 18<sup>th</sup> Work Session, Administration would like to point out that for every development over the last seven years that has been large enough to require a sprinkler system, the Village has required that the system be feed by municipal water. These projects include, and are not limited to the following:

- First Park 94 Buildings;
- Flint Buildings;
- HSA Building;
- Becknell Buildings;
- Pritzker Military Archive Center;
- Misson 94;
- Market Square Apartments;
- Hawthorn Apartments;

- Savannah at Pike Creek;
- Pike Ridge Senior Housing;
- Bobcat Plus;
- Oakfire;
- Kwik Trip 142;
- Golden Oil New Project; and
- New Hotel Project.

COMMENTS:

At our March 18<sup>th</sup> Work Session, the Board reviewed the information below.

As the water main is now a requirement of the development agreement, the Village will need to make a decision on the funding of the water main. As pointed out in past memorandums, Administration believes that are three options for funding the main. Below is a summary of three options and some matters to consider:

- Developer (Shoreland) upfronts the cost
  - Shoreland has indicated that this not feasible for them
  - Would delay the project
  - Would be paid back with special assessment process
  - PSC rules would seem to dictate that term cannot be longer than 10 years for Shoreland to be repaid
- Village (Water Utility) issues a revenue bond for the project and is paid back through special assessment process
  - Village would incur borrowing costs that would inflate the per foot frontage assessment
  - Less flexibility in rates
  - Less flexibility in term of Bond
  - Administration has reached out to Ehlers and recent bond issues have yielded an interest rate of approximately 3.2% for 10-year Notes and 4.1% for 20-year Notes
- Village (Water Utility) borrows the money from the Sewer Fund and is paid back through the special assessment process
  - No upfront costs to the Village
  - Village can decide the rate with the caveat that this money is currently earning the Utility dollars through our investment program. The rate that is charge for the assessment should be no less than what the Village is currently earning.
  - More flexibility in the term

The purpose of this discussion will be to get further direction from the Board on which funding option should be included in the Development Agreement. As a reminder, if and when the water main is extended, the Village does not require a mandatory hook up. Baxter Woodman has provided a cost comparison for those currently on wells and what their cost could look like if they decided to connect.

Administrator Peters has also created an amortization schedule based on the current draft of a possible assessment schedule to show what possible installment payments could look like. The amortization schedule attached assumes an interest rate of 5% over 20 years. The electronic version of this schedule can be change to various rates and terms and is available upon request. **Please remember these are being provide as only and example, this is not a final schedule.**

ATTACHMENTS:

Water Cost Comparison

Draft Assessment Schedule

Amortization Schedule Example

**Water Cost Comparison - Per Quarter**  
**Residential Customer - 12th Street Near Shoreland High School**  
**Village of Somers, WI**

**Water Use Per Day per House = 168 gallons - 70/person**  
**Water Use per Quarter per House = 2049 cubic feet**

**Water Rate Information - Somers**

**Fixed Charges - Source = Somers Rate Sheet**

5/8-Inch Meter = \$ 51.00 per Quarter  
 Public Fire Protection - 5/8-Inch Meter = \$ 12.00 per Quarter

**Variable Charges - Source = Somers Rate Sheet**

First 5,000 cubic feet per quarter = \$ 5.49 per 100 cubic feet  
 Next 20,000 cubic feet per quarter = \$ 4.86 per 100 cubic feet  
 Remaining volume per quarter = \$ 4.73 per 100 cubic feet

**Well Pump Operational Cost**

**Fixed Charges - Source = WE Energies and Estimate**

Residential Electric Meter = \$ - per Quarter  
 Residential Water Treatment - Rental = \$ 150.00 per Quarter

**Variable Charges - Source = WE Energies**

Residential Usage = \$ 0.183 per KW- hr  
 30 Minute Daily Usage for 1 HP well pump = 0.373 KW-hr  
 Well Pump Electric Cost = \$ 34.04 per Quarter  
 Well Pump Replacement Cost = \$ 133.33 per Quarter

**Municipal Service Analysis**

Water is treated by the Kenosha Water Purification Plant and distributed by the Village of Somers. Service includes a quarterly fixed meter and fire protection charge in addition to a variable volume charge.

**Fixed Cost = \$ 63.00 per Quarter**  
**Variable Cost = \$ 112.52 per Quarter**

<b>Municipal Water Cost per Quarter = \$</b>	<b>175.52</b>
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**Private Well Analysis**

Service includes variable electric usage cost and a quarterly ammortized replacement pump cost. Water treatment, if chosen, is based on a \$50 rental charge each month, or \$150 per quarter.

**Variable Cost = \$ 167.37**

<b>Private Cost per Quarter - No Treatment = \$</b>	<b>167.37</b>	per Quarter
<b>Private Cost per Quarter - With Treatment = \$</b>	<b>283.33</b>	per Quarter

**Assumptions:**

Future treatment, well pump replacement and electric rates will be proportional  
 Well pump replacement cost is based on 15 years and \$8000.  
 This analysis ignores the cost of a replacement well, which is likely more than the \$204/foot assessment for water main. See the attached preliminary assessment schedule.

SCHEDULE C

**DRAFT**

**ASSESSMENT SCHEDULE**  
 Shoreland Lutheran - Water Main Extension  
 Village of Somers

OWNER	TAX KEY NO.	ADDRESS	WATER MAIN	
			FRONTAGE (FEET)	ASSESSMENT
			Assessment Per Foot \$204.24	
Somers United Church of Christ	82-4-222-083-0111	9918 12th Street	346.00	\$ 70,668.67
Paul Gitzlaff	82-4-222-083-0115	12th Street	264.00	\$ 53,920.60
Paul Gitzlaff	82-4-222-083-0125	12th Street	112.00	\$ 22,875.41
Thaddeus G. Demicchi	82-4-222-083-0120	9700 12th Street	112.00	\$ 22,875.41
Matthew Mathey	82-4-222-083-0130	9610 12th Street	112.00	\$ 22,875.41
Shoreland Lutheran High School	82-4-222-084-0301	9026 12th Street	1324.88	\$ 270,599.73
Tammy Rose	82-4-222-084-0425	9230 12th Street	212.30	\$ 43,361.15
Matthew J. Mitten	82-4-222-084-0406	9210 12th Street	245.98	\$ 50,240.11
Jeanne Haverkamp	82-4-222-084-0415	9130 12th Street	120.00	\$ 24,509.37
Richard Vanderleest	82-4-222-084-0420	9122 12th Street	120.00	\$ 24,509.37
Richard Vanderleest	82-4-222-084-0265	9110 12th Street	124.00	\$ 25,326.34
Thomas J. Harper	82-4-222-084-0280	8910 12th Street	141.50	\$ 28,900.63
Leroy M. and Myrtle J. Johnson Revocable Trust	82-4-222-084-0285	8830 12th Street	141.50	\$ 28,900.63
BMM Properties, LLC	82-4-222-084-0291	8820 12th Street	123.30	\$ 25,183.37
Benjamin Metz	82-4-222-084-0296	8810 12th Street	140.00	\$ 28,594.26
David Van Blarcom	82-4-222-172-0180	9915 12th Street	100.00	\$ 20,424.47
Jason E. Christensen	82-4-222-172-0170	9905 12th Street	174.25	\$ 35,589.64
George L. Mikulski	82-4-222-172-0160	9821 12th Street	295.75	\$ 60,405.37
Michael Guenter Boozer	82-4-222-172-0150	9725 12th Street	244.00	\$ 49,835.71
Steven G. Raith	82-4-222-172-0145	1212 97th Avenue	125.00	\$ 25,530.59
Carol A. Anderson	82-4-222-172-0010	1209 97th Avenue	125.00	\$ 25,530.59
Anthony D. Looney	82-4-222-172-0005	9601 12th Street	100.00	\$ 20,424.47
James Clark	82-4-222-171-0540	9415 12th Street	297.00	\$ 60,660.68
Wendy S. Denman	82-4-222-171-0535	9407 12th Street	162.55	\$ 33,199.98
Janal Family Trust	82-4-222-171-0530	1208 93rd Avenue	142.00	\$ 29,002.75
Lori J. Scharneck	82-4-222-171-0115	9221 12th Street	142.00	\$ 29,002.75
Tehl Borger	82-4-222-171-0111	9219 12th Street	40.00	\$ 8,169.79
Tehl Borger	82-4-222-171-0101	9211 12th Street	125.00	\$ 25,530.59
Mastercraft Builders, LLC	82-4-222-171-0043	12th Street	338.00	\$ 69,034.71
Mastercraft Builders, LLC	82-4-222-171-0041	9193 12th Street	100.00	\$ 20,424.47
Mastercraft Builders, LLC	82-4-222-171-0042	12th Street	100.00	\$ 20,424.47
Michael A. Andresen	82-4-222-171-0031	9025 12th Street	143.93	\$ 29,396.94
Ted Terletzky	82-4-222-171-0035	9015 12th Street	150.00	\$ 30,636.71
Merwyn N. Tetzlaff	82-4-222-171-0025	9001 12th Street	540.18	\$ 110,328.91
SAMC Enterprise, LLC	82-4-222-171-0010	88th Avenue	241.70	\$ 49,365.95
TOTALS			7325.82	\$ 1,496,260.00

## Enter values

Loan amount	\$1,496,260.00
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

## Optional extra payments

\$0.00

## Loan summary

Scheduled payment	\$120,063.77
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$905,015.47

## Lender name

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$1,496,260.00	\$120,063.77	\$0.00	\$120,063.77	\$45,250.77	\$74,813.00	\$1,451,009.23	\$74,813.00
2	3/5/2027	\$1,451,009.23	\$120,063.77	\$0.00	\$120,063.77	\$47,513.31	\$72,550.46	\$1,403,495.91	\$147,363.46
3	3/5/2028	\$1,403,495.91	\$120,063.77	\$0.00	\$120,063.77	\$49,888.98	\$70,174.80	\$1,353,606.94	\$217,538.26
4	3/5/2029	\$1,353,606.94	\$120,063.77	\$0.00	\$120,063.77	\$52,383.43	\$67,680.35	\$1,301,223.51	\$285,218.60
5	3/5/2030	\$1,301,223.51	\$120,063.77	\$0.00	\$120,063.77	\$55,002.60	\$65,061.18	\$1,246,220.91	\$350,279.78
6	3/5/2031	\$1,246,220.91	\$120,063.77	\$0.00	\$120,063.77	\$57,752.73	\$62,311.05	\$1,188,468.18	\$412,590.82
7	3/5/2032	\$1,188,468.18	\$120,063.77	\$0.00	\$120,063.77	\$60,640.36	\$59,423.41	\$1,127,827.82	\$472,014.23
8	3/5/2033	\$1,127,827.82	\$120,063.77	\$0.00	\$120,063.77	\$63,672.38	\$56,391.39	\$1,064,155.44	\$528,405.63
9	3/5/2034	\$1,064,155.44	\$120,063.77	\$0.00	\$120,063.77	\$66,856.00	\$53,207.77	\$997,299.44	\$581,613.40
10	3/5/2035	\$997,299.44	\$120,063.77	\$0.00	\$120,063.77	\$70,198.80	\$49,864.97	\$927,100.63	\$631,478.37
11	3/5/2036	\$927,100.63	\$120,063.77	\$0.00	\$120,063.77	\$73,708.74	\$46,355.03	\$853,391.89	\$677,833.40
12	3/5/2037	\$853,391.89	\$120,063.77	\$0.00	\$120,063.77	\$77,394.18	\$42,669.59	\$775,997.71	\$720,503.00
13	3/5/2038	\$775,997.71	\$120,063.77	\$0.00	\$120,063.77	\$81,263.89	\$38,799.89	\$694,733.83	\$759,302.88
14	3/5/2039	\$694,733.83	\$120,063.77	\$0.00	\$120,063.77	\$85,327.08	\$34,736.69	\$609,406.74	\$794,039.57
15	3/5/2040	\$609,406.74	\$120,063.77	\$0.00	\$120,063.77	\$89,593.44	\$30,470.34	\$519,813.31	\$824,509.91
16	3/5/2041	\$519,813.31	\$120,063.77	\$0.00	\$120,063.77	\$94,073.11	\$25,990.67	\$425,740.20	\$850,500.57
17	3/5/2042	\$425,740.20	\$120,063.77	\$0.00	\$120,063.77	\$98,776.76	\$21,287.01	\$326,963.43	\$871,787.58
18	3/5/2043	\$326,963.43	\$120,063.77	\$0.00	\$120,063.77	\$103,715.60	\$16,348.17	\$223,247.83	\$888,135.76

<b>Payment number</b>	<b>Payment date</b>	<b>Beginning balance</b>	<b>Scheduled payment</b>	<b>Extra payment</b>	<b>Total payment</b>	<b>Principal</b>	<b>Interest</b>	<b>Ending balance</b>	<b>Cumulative interest</b>
19	3/5/2044	\$223,247.83	\$120,063.77	\$0.00	\$120,063.77	\$108,901.38	\$11,162.39	\$114,346.45	\$899,298.15
20	3/5/2045	\$114,346.45	\$120,063.77	\$0.00	\$114,346.45	\$108,629.13	\$5,717.32	\$0.00	\$905,015.47

**Total Cumulative Interest**

Somers United Church of Christ	\$42,744.07	0	0
Paul Gitzlaff	\$32,613.97	0	0
Paul Gitzlaff	\$13,836.23	0	0
Thaddeus G. Demicchi	\$13,836.23	0	0
Matthew Mathey	\$13,836.23	0	0
Shoreland Lutheran High School	\$163,672.72	0	0
Tammy Rose	\$26,227.07	0	0
Matthew J. Mitten	\$30,387.82	0	0
Jeanne Haverkamp	\$14,824.54	0	0
Richard Vanderleest	\$14,824.54	0	0
Richard Vanderleest	\$15,318.68	0	0
Thomas J. Harper	\$17,480.60	0	0
Leroy M. and Myrtle J. Johnson			
Revocable Trust	\$17,480.60	0	0
BMM Properties, LLC	\$15,232.21	0	0
Benjamin Metz	\$17,295.29	0	0
David Van Blarcom	\$12,353.78	0	0
Jason E. Christensen	\$21,526.46	0	0
George L. Mikulski	\$36,536.29	0	0
Michael Guenter Boozer	\$30,143.22	0	0
Steven G. Raith	\$15,442.22	0	0
Carol A. Anderson	\$15,442.22	0	0
Anthony D. Looney	\$12,353.78	0	0
James Clark	\$36,690.72	0	0
Wendy S. Denman	\$20,081.07	0	0
Janal Family Trust	\$17,542.36	0	0
Lori J. Scharneck	\$17,542.36	0	0
Tehl Borger	\$4,941.51	0	0
Tehl Borger	\$15,442.22	0	0
Mastercraft Builders, LLC	\$41,755.76	0	0
Mastercraft Builders, LLC	\$12,353.78	0	0
Mastercraft Builders, LLC	\$12,353.78	0	0

Michael A. Andresen	\$17,780.79	0	0
Ted Terletzky	\$18,530.67	0	0
Merwyn N. Tetzlaff	\$66,732.63	0	0
SAMC Enterprise, LLC	\$29,859.08	0	0
<b>Total Interest</b>	<b>\$905,015.47</b>		

**Enter values**

Loan amount	\$70,668.67
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$5,670.64
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$42,744.07

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$70,668.67	\$5,670.64	\$0.00	\$5,670.64	\$2,137.20	\$3,533.43	\$68,531.47	\$3,533.43
2	3/5/2027	\$68,531.47	\$5,670.64	\$0.00	\$5,670.64	\$2,244.06	\$3,426.57	\$66,287.40	\$6,960.01
3	3/5/2028	\$66,287.40	\$5,670.64	\$0.00	\$5,670.64	\$2,356.27	\$3,314.37	\$63,931.14	\$10,274.38
4	3/5/2029	\$63,931.14	\$5,670.64	\$0.00	\$5,670.64	\$2,474.08	\$3,196.56	\$61,457.06	\$13,470.93
5	3/5/2030	\$61,457.06	\$5,670.64	\$0.00	\$5,670.64	\$2,597.78	\$3,072.85	\$58,859.27	\$16,543.79
6	3/5/2031	\$58,859.27	\$5,670.64	\$0.00	\$5,670.64	\$2,727.67	\$2,942.96	\$56,131.60	\$19,486.75
7	3/5/2032	\$56,131.60	\$5,670.64	\$0.00	\$5,670.64	\$2,864.06	\$2,806.58	\$53,267.54	\$22,293.33
8	3/5/2033	\$53,267.54	\$5,670.64	\$0.00	\$5,670.64	\$3,007.26	\$2,663.38	\$50,260.28	\$24,956.71
9	3/5/2034	\$50,260.28	\$5,670.64	\$0.00	\$5,670.64	\$3,157.62	\$2,513.01	\$47,102.66	\$27,469.72
10	3/5/2035	\$47,102.66	\$5,670.64	\$0.00	\$5,670.64	\$3,315.50	\$2,355.13	\$43,787.16	\$29,824.85
11	3/5/2036	\$43,787.16	\$5,670.64	\$0.00	\$5,670.64	\$3,481.28	\$2,189.36	\$40,305.88	\$32,014.21
12	3/5/2037	\$40,305.88	\$5,670.64	\$0.00	\$5,670.64	\$3,655.34	\$2,015.29	\$36,650.53	\$34,029.51
13	3/5/2038	\$36,650.53	\$5,670.64	\$0.00	\$5,670.64	\$3,838.11	\$1,832.53	\$32,812.42	\$35,862.03
14	3/5/2039	\$32,812.42	\$5,670.64	\$0.00	\$5,670.64	\$4,030.02	\$1,640.62	\$28,782.41	\$37,502.65
15	3/5/2040	\$28,782.41	\$5,670.64	\$0.00	\$5,670.64	\$4,231.52	\$1,439.12	\$24,550.89	\$38,941.77
16	3/5/2041	\$24,550.89	\$5,670.64	\$0.00	\$5,670.64	\$4,443.09	\$1,227.54	\$20,107.80	\$40,169.32
17	3/5/2042	\$20,107.80	\$5,670.64	\$0.00	\$5,670.64	\$4,665.25	\$1,005.39	\$15,442.55	\$41,174.71

18	3/5/2043	\$15,442.55	\$5,670.64	\$0.00	\$5,670.64	\$4,898.51	\$772.13	\$10,544.04	\$41,946.84
19	3/5/2044	\$10,544.04	\$5,670.64	\$0.00	\$5,670.64	\$5,143.43	\$527.20	\$5,400.61	\$42,474.04
20	3/5/2045	\$5,400.61	\$5,670.64	\$0.00	\$5,400.61	\$5,130.58	\$270.03	\$0.00	\$42,744.07

### Enter values

Loan amount	\$53,920.60
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

### Optional extra payments

\$0.00

### Loan summary

Scheduled payment	\$4,326.73
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$32,613.97

### Lender name

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$53,920.60	\$4,326.73	\$0.00	\$4,326.73	\$1,630.70	\$2,696.03	\$52,289.90	\$2,696.03
2	3/5/2027	\$52,289.90	\$4,326.73	\$0.00	\$4,326.73	\$1,712.23	\$2,614.50	\$50,577.67	\$5,310.53
3	3/5/2028	\$50,577.67	\$4,326.73	\$0.00	\$4,326.73	\$1,797.85	\$2,528.88	\$48,779.82	\$7,839.41
4	3/5/2029	\$48,779.82	\$4,326.73	\$0.00	\$4,326.73	\$1,887.74	\$2,438.99	\$46,892.09	\$10,278.40
5	3/5/2030	\$46,892.09	\$4,326.73	\$0.00	\$4,326.73	\$1,982.12	\$2,344.60	\$44,909.96	\$12,623.00
6	3/5/2031	\$44,909.96	\$4,326.73	\$0.00	\$4,326.73	\$2,081.23	\$2,245.50	\$42,828.73	\$14,868.50
7	3/5/2032	\$42,828.73	\$4,326.73	\$0.00	\$4,326.73	\$2,185.29	\$2,141.44	\$40,643.44	\$17,009.94
8	3/5/2033	\$40,643.44	\$4,326.73	\$0.00	\$4,326.73	\$2,294.56	\$2,032.17	\$38,348.88	\$19,042.11
9	3/5/2034	\$38,348.88	\$4,326.73	\$0.00	\$4,326.73	\$2,409.28	\$1,917.44	\$35,939.60	\$20,959.55
10	3/5/2035	\$35,939.60	\$4,326.73	\$0.00	\$4,326.73	\$2,529.75	\$1,796.98	\$33,409.85	\$22,756.53
11	3/5/2036	\$33,409.85	\$4,326.73	\$0.00	\$4,326.73	\$2,656.24	\$1,670.49	\$30,753.61	\$24,427.03
12	3/5/2037	\$30,753.61	\$4,326.73	\$0.00	\$4,326.73	\$2,789.05	\$1,537.68	\$27,964.57	\$25,964.71
13	3/5/2038	\$27,964.57	\$4,326.73	\$0.00	\$4,326.73	\$2,928.50	\$1,398.23	\$25,036.07	\$27,362.94
14	3/5/2039	\$25,036.07	\$4,326.73	\$0.00	\$4,326.73	\$3,074.93	\$1,251.80	\$21,961.14	\$28,614.74
15	3/5/2040	\$21,961.14	\$4,326.73	\$0.00	\$4,326.73	\$3,228.67	\$1,098.06	\$18,732.47	\$29,712.80
16	3/5/2041	\$18,732.47	\$4,326.73	\$0.00	\$4,326.73	\$3,390.10	\$936.62	\$15,342.36	\$30,649.42
17	3/5/2042	\$15,342.36	\$4,326.73	\$0.00	\$4,326.73	\$3,559.61	\$767.12	\$11,782.75	\$31,416.54

18	3/5/2043	\$11,782.75	\$4,326.73	\$0.00	\$4,326.73	\$3,737.59	\$589.14	\$8,045.16	\$32,005.68
19	3/5/2044	\$8,045.16	\$4,326.73	\$0.00	\$4,326.73	\$3,924.47	\$402.26	\$4,120.69	\$32,407.93
20	3/5/2045	\$4,120.69	\$4,326.73	\$0.00	\$4,120.69	\$3,914.66	\$206.03	\$0.00	\$32,613.97

**Enter values**

Loan amount	\$22,875.41
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$1,835.58
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$13,836.23

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$22,875.41	\$1,835.58	\$0.00	\$1,835.58	\$691.81	\$1,143.77	\$22,183.60	\$1,143.77
2	3/5/2027	\$22,183.60	\$1,835.58	\$0.00	\$1,835.58	\$726.40	\$1,109.18	\$21,457.20	\$2,252.95
3	3/5/2028	\$21,457.20	\$1,835.58	\$0.00	\$1,835.58	\$762.72	\$1,072.86	\$20,694.47	\$3,325.81
4	3/5/2029	\$20,694.47	\$1,835.58	\$0.00	\$1,835.58	\$800.86	\$1,034.72	\$19,893.62	\$4,360.53
5	3/5/2030	\$19,893.62	\$1,835.58	\$0.00	\$1,835.58	\$840.90	\$994.68	\$19,052.71	\$5,355.21
6	3/5/2031	\$19,052.71	\$1,835.58	\$0.00	\$1,835.58	\$882.95	\$952.64	\$18,169.77	\$6,307.85
7	3/5/2032	\$18,169.77	\$1,835.58	\$0.00	\$1,835.58	\$927.09	\$908.49	\$17,242.67	\$7,216.34
8	3/5/2033	\$17,242.67	\$1,835.58	\$0.00	\$1,835.58	\$973.45	\$862.13	\$16,269.23	\$8,078.47
9	3/5/2034	\$16,269.23	\$1,835.58	\$0.00	\$1,835.58	\$1,022.12	\$813.46	\$15,247.11	\$8,891.93
10	3/5/2035	\$15,247.11	\$1,835.58	\$0.00	\$1,835.58	\$1,073.23	\$762.36	\$14,173.88	\$9,654.29
11	3/5/2036	\$14,173.88	\$1,835.58	\$0.00	\$1,835.58	\$1,126.89	\$708.69	\$13,046.99	\$10,362.98
12	3/5/2037	\$13,046.99	\$1,835.58	\$0.00	\$1,835.58	\$1,183.23	\$652.35	\$11,863.76	\$11,015.33
13	3/5/2038	\$11,863.76	\$1,835.58	\$0.00	\$1,835.58	\$1,242.39	\$593.19	\$10,621.36	\$11,608.52
14	3/5/2039	\$10,621.36	\$1,835.58	\$0.00	\$1,835.58	\$1,304.51	\$531.07	\$9,316.85	\$12,139.59
15	3/5/2040	\$9,316.85	\$1,835.58	\$0.00	\$1,835.58	\$1,369.74	\$465.84	\$7,947.11	\$12,605.43
16	3/5/2041	\$7,947.11	\$1,835.58	\$0.00	\$1,835.58	\$1,438.23	\$397.36	\$6,508.88	\$13,002.79
17	3/5/2042	\$6,508.88	\$1,835.58	\$0.00	\$1,835.58	\$1,510.14	\$325.44	\$4,998.75	\$13,328.23

18	3/5/2043	\$4,998.75	\$1,835.58	\$0.00	\$1,835.58	\$1,585.64	\$249.94	\$3,413.10	\$13,578.17
19	3/5/2044	\$3,413.10	\$1,835.58	\$0.00	\$1,835.58	\$1,664.93	\$170.66	\$1,748.17	\$13,748.82
20	3/5/2045	\$1,748.17	\$1,835.58	\$0.00	\$1,748.17	\$1,660.76	\$87.41	\$0.00	\$13,836.23

### Enter values

Loan amount	\$22,875.41
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

### Optional extra payments

\$0.00

### Loan summary

Scheduled payment	\$1,835.58
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$13,836.23

### Lender name

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$22,875.41	\$1,835.58	\$0.00	\$1,835.58	\$691.81	\$1,143.77	\$22,183.60	\$1,143.77
2	3/5/2027	\$22,183.60	\$1,835.58	\$0.00	\$1,835.58	\$726.40	\$1,109.18	\$21,457.20	\$2,252.95
3	3/5/2028	\$21,457.20	\$1,835.58	\$0.00	\$1,835.58	\$762.72	\$1,072.86	\$20,694.47	\$3,325.81
4	3/5/2029	\$20,694.47	\$1,835.58	\$0.00	\$1,835.58	\$800.86	\$1,034.72	\$19,893.62	\$4,360.53
5	3/5/2030	\$19,893.62	\$1,835.58	\$0.00	\$1,835.58	\$840.90	\$994.68	\$19,052.71	\$5,355.21
6	3/5/2031	\$19,052.71	\$1,835.58	\$0.00	\$1,835.58	\$882.95	\$952.64	\$18,169.77	\$6,307.85
7	3/5/2032	\$18,169.77	\$1,835.58	\$0.00	\$1,835.58	\$927.09	\$908.49	\$17,242.67	\$7,216.34
8	3/5/2033	\$17,242.67	\$1,835.58	\$0.00	\$1,835.58	\$973.45	\$862.13	\$16,269.23	\$8,078.47
9	3/5/2034	\$16,269.23	\$1,835.58	\$0.00	\$1,835.58	\$1,022.12	\$813.46	\$15,247.11	\$8,891.93
10	3/5/2035	\$15,247.11	\$1,835.58	\$0.00	\$1,835.58	\$1,073.23	\$762.36	\$14,173.88	\$9,654.29
11	3/5/2036	\$14,173.88	\$1,835.58	\$0.00	\$1,835.58	\$1,126.89	\$708.69	\$13,046.99	\$10,362.98
12	3/5/2037	\$13,046.99	\$1,835.58	\$0.00	\$1,835.58	\$1,183.23	\$652.35	\$11,863.76	\$11,015.33
13	3/5/2038	\$11,863.76	\$1,835.58	\$0.00	\$1,835.58	\$1,242.39	\$593.19	\$10,621.36	\$11,608.52
14	3/5/2039	\$10,621.36	\$1,835.58	\$0.00	\$1,835.58	\$1,304.51	\$531.07	\$9,316.85	\$12,139.59
15	3/5/2040	\$9,316.85	\$1,835.58	\$0.00	\$1,835.58	\$1,369.74	\$465.84	\$7,947.11	\$12,605.43
16	3/5/2041	\$7,947.11	\$1,835.58	\$0.00	\$1,835.58	\$1,438.23	\$397.36	\$6,508.88	\$13,002.79
17	3/5/2042	\$6,508.88	\$1,835.58	\$0.00	\$1,835.58	\$1,510.14	\$325.44	\$4,998.75	\$13,328.23

18	3/5/2043	\$4,998.75	\$1,835.58	\$0.00	\$1,835.58	\$1,585.64	\$249.94	\$3,413.10	\$13,578.17
19	3/5/2044	\$3,413.10	\$1,835.58	\$0.00	\$1,835.58	\$1,664.93	\$170.66	\$1,748.17	\$13,748.82
20	3/5/2045	\$1,748.17	\$1,835.58	\$0.00	\$1,748.17	\$1,660.76	\$87.41	\$0.00	\$13,836.23

**Enter values**

Loan amount	\$22,875.41
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$1,835.58
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$13,836.23

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$22,875.41	\$1,835.58	\$0.00	\$1,835.58	\$691.81	\$1,143.77	\$22,183.60	\$1,143.77
2	3/5/2027	\$22,183.60	\$1,835.58	\$0.00	\$1,835.58	\$726.40	\$1,109.18	\$21,457.20	\$2,252.95
3	3/5/2028	\$21,457.20	\$1,835.58	\$0.00	\$1,835.58	\$762.72	\$1,072.86	\$20,694.47	\$3,325.81
4	3/5/2029	\$20,694.47	\$1,835.58	\$0.00	\$1,835.58	\$800.86	\$1,034.72	\$19,893.62	\$4,360.53
5	3/5/2030	\$19,893.62	\$1,835.58	\$0.00	\$1,835.58	\$840.90	\$994.68	\$19,052.71	\$5,355.21
6	3/5/2031	\$19,052.71	\$1,835.58	\$0.00	\$1,835.58	\$882.95	\$952.64	\$18,169.77	\$6,307.85
7	3/5/2032	\$18,169.77	\$1,835.58	\$0.00	\$1,835.58	\$927.09	\$908.49	\$17,242.67	\$7,216.34
8	3/5/2033	\$17,242.67	\$1,835.58	\$0.00	\$1,835.58	\$973.45	\$862.13	\$16,269.23	\$8,078.47
9	3/5/2034	\$16,269.23	\$1,835.58	\$0.00	\$1,835.58	\$1,022.12	\$813.46	\$15,247.11	\$8,891.93
10	3/5/2035	\$15,247.11	\$1,835.58	\$0.00	\$1,835.58	\$1,073.23	\$762.36	\$14,173.88	\$9,654.29
11	3/5/2036	\$14,173.88	\$1,835.58	\$0.00	\$1,835.58	\$1,126.89	\$708.69	\$13,046.99	\$10,362.98
12	3/5/2037	\$13,046.99	\$1,835.58	\$0.00	\$1,835.58	\$1,183.23	\$652.35	\$11,863.76	\$11,015.33
13	3/5/2038	\$11,863.76	\$1,835.58	\$0.00	\$1,835.58	\$1,242.39	\$593.19	\$10,621.36	\$11,608.52
14	3/5/2039	\$10,621.36	\$1,835.58	\$0.00	\$1,835.58	\$1,304.51	\$531.07	\$9,316.85	\$12,139.59
15	3/5/2040	\$9,316.85	\$1,835.58	\$0.00	\$1,835.58	\$1,369.74	\$465.84	\$7,947.11	\$12,605.43
16	3/5/2041	\$7,947.11	\$1,835.58	\$0.00	\$1,835.58	\$1,438.23	\$397.36	\$6,508.88	\$13,002.79
17	3/5/2042	\$6,508.88	\$1,835.58	\$0.00	\$1,835.58	\$1,510.14	\$325.44	\$4,998.75	\$13,328.23

18	3/5/2043	\$4,998.75	\$1,835.58	\$0.00	\$1,835.58	\$1,585.64	\$249.94	\$3,413.10	\$13,578.17
19	3/5/2044	\$3,413.10	\$1,835.58	\$0.00	\$1,835.58	\$1,664.93	\$170.66	\$1,748.17	\$13,748.82
20	3/5/2045	\$1,748.17	\$1,835.58	\$0.00	\$1,748.17	\$1,660.76	\$87.41	\$0.00	\$13,836.23

### Enter values

Loan amount	\$270,599.73
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

### Optional extra payments

\$0.00

### Loan summary

Scheduled payment	\$21,713.62
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$163,672.72

### Lender name

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$270,599.73	\$21,713.62	\$0.00	\$21,713.62	\$8,183.64	\$13,529.99	\$262,416.09	\$13,529.99
2	3/5/2027	\$262,416.09	\$21,713.62	\$0.00	\$21,713.62	\$8,592.82	\$13,120.80	\$253,823.28	\$26,650.79
3	3/5/2028	\$253,823.28	\$21,713.62	\$0.00	\$21,713.62	\$9,022.46	\$12,691.16	\$244,800.82	\$39,341.96
4	3/5/2029	\$244,800.82	\$21,713.62	\$0.00	\$21,713.62	\$9,473.58	\$12,240.04	\$235,327.24	\$51,582.00
5	3/5/2030	\$235,327.24	\$21,713.62	\$0.00	\$21,713.62	\$9,947.26	\$11,766.36	\$225,379.98	\$63,348.36
6	3/5/2031	\$225,379.98	\$21,713.62	\$0.00	\$21,713.62	\$10,444.62	\$11,269.00	\$214,935.35	\$74,617.36
7	3/5/2032	\$214,935.35	\$21,713.62	\$0.00	\$21,713.62	\$10,966.85	\$10,746.77	\$203,968.50	\$85,364.12
8	3/5/2033	\$203,968.50	\$21,713.62	\$0.00	\$21,713.62	\$11,515.20	\$10,198.42	\$192,453.30	\$95,562.55
9	3/5/2034	\$192,453.30	\$21,713.62	\$0.00	\$21,713.62	\$12,090.96	\$9,622.66	\$180,362.34	\$105,185.21
10	3/5/2035	\$180,362.34	\$21,713.62	\$0.00	\$21,713.62	\$12,695.51	\$9,018.12	\$167,666.84	\$114,203.33
11	3/5/2036	\$167,666.84	\$21,713.62	\$0.00	\$21,713.62	\$13,330.28	\$8,383.34	\$154,336.56	\$122,586.67
12	3/5/2037	\$154,336.56	\$21,713.62	\$0.00	\$21,713.62	\$13,996.79	\$7,716.83	\$140,339.76	\$130,303.50
13	3/5/2038	\$140,339.76	\$21,713.62	\$0.00	\$21,713.62	\$14,696.63	\$7,016.99	\$125,643.13	\$137,320.49
14	3/5/2039	\$125,643.13	\$21,713.62	\$0.00	\$21,713.62	\$15,431.47	\$6,282.16	\$110,211.66	\$143,602.65
15	3/5/2040	\$110,211.66	\$21,713.62	\$0.00	\$21,713.62	\$16,203.04	\$5,510.58	\$94,008.62	\$149,113.23
16	3/5/2041	\$94,008.62	\$21,713.62	\$0.00	\$21,713.62	\$17,013.19	\$4,700.43	\$76,995.43	\$153,813.66

17	3/5/2042	\$76,995.43	\$21,713.62	\$0.00	\$21,713.62	\$17,863.85	\$3,849.77	\$59,131.58	\$157,663.43
18	3/5/2043	\$59,131.58	\$21,713.62	\$0.00	\$21,713.62	\$18,757.04	\$2,956.58	\$40,374.54	\$160,620.01
19	3/5/2044	\$40,374.54	\$21,713.62	\$0.00	\$21,713.62	\$19,694.90	\$2,018.73	\$20,679.64	\$162,638.74
20	3/5/2045	\$20,679.64	\$21,713.62	\$0.00	\$20,679.64	\$19,645.66	\$1,033.98	\$0.00	\$163,672.72

Tammy Rose

82-4-222-084-0425

**Enter values**

Loan amount	\$43,361.15
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$3,479.41
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$26,227.07

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$43,361.15	\$3,479.41	\$0.00	\$3,479.41	\$1,311.35	\$2,168.06	\$42,049.80	\$2,168.06
2	3/5/2027	\$42,049.80	\$3,479.41	\$0.00	\$3,479.41	\$1,376.92	\$2,102.49	\$40,672.88	\$4,270.55
3	3/5/2028	\$40,672.88	\$3,479.41	\$0.00	\$3,479.41	\$1,445.77	\$2,033.64	\$39,227.11	\$6,304.19
4	3/5/2029	\$39,227.11	\$3,479.41	\$0.00	\$3,479.41	\$1,518.06	\$1,961.36	\$37,709.05	\$8,265.55
5	3/5/2030	\$37,709.05	\$3,479.41	\$0.00	\$3,479.41	\$1,593.96	\$1,885.45	\$36,115.09	\$10,151.00
6	3/5/2031	\$36,115.09	\$3,479.41	\$0.00	\$3,479.41	\$1,673.66	\$1,805.75	\$34,441.44	\$11,956.75
7	3/5/2032	\$34,441.44	\$3,479.41	\$0.00	\$3,479.41	\$1,757.34	\$1,722.07	\$32,684.10	\$13,678.83
8	3/5/2033	\$32,684.10	\$3,479.41	\$0.00	\$3,479.41	\$1,845.21	\$1,634.20	\$30,838.89	\$15,313.03
9	3/5/2034	\$30,838.89	\$3,479.41	\$0.00	\$3,479.41	\$1,937.47	\$1,541.94	\$28,901.43	\$16,854.98
10	3/5/2035	\$28,901.43	\$3,479.41	\$0.00	\$3,479.41	\$2,034.34	\$1,445.07	\$26,867.09	\$18,300.05
11	3/5/2036	\$26,867.09	\$3,479.41	\$0.00	\$3,479.41	\$2,136.06	\$1,343.35	\$24,731.03	\$19,643.40
12	3/5/2037	\$24,731.03	\$3,479.41	\$0.00	\$3,479.41	\$2,242.86	\$1,236.55	\$22,488.17	\$20,879.95
13	3/5/2038	\$22,488.17	\$3,479.41	\$0.00	\$3,479.41	\$2,355.00	\$1,124.41	\$20,133.17	\$22,004.36
14	3/5/2039	\$20,133.17	\$3,479.41	\$0.00	\$3,479.41	\$2,472.75	\$1,006.66	\$17,660.42	\$23,011.02
15	3/5/2040	\$17,660.42	\$3,479.41	\$0.00	\$3,479.41	\$2,596.39	\$883.02	\$15,064.03	\$23,894.04
16	3/5/2041	\$15,064.03	\$3,479.41	\$0.00	\$3,479.41	\$2,726.21	\$753.20	\$12,337.82	\$24,647.24

17	3/5/2042	\$12,337.82	\$3,479.41	\$0.00	\$3,479.41	\$2,862.52	\$616.89	\$9,475.30	\$25,264.13
18	3/5/2043	\$9,475.30	\$3,479.41	\$0.00	\$3,479.41	\$3,005.65	\$473.76	\$6,469.65	\$25,737.90
19	3/5/2044	\$6,469.65	\$3,479.41	\$0.00	\$3,479.41	\$3,155.93	\$323.48	\$3,313.72	\$26,061.38
20	3/5/2045	\$3,313.72	\$3,479.41	\$0.00	\$3,313.72	\$3,148.04	\$165.69	\$0.00	\$26,227.07

**Enter values**

Loan amount	\$50,240.11
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$4,031.40
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$30,387.82

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$50,240.11	\$4,031.40	\$0.00	\$4,031.40	\$1,519.39	\$2,512.01	\$48,720.72	\$2,512.01
2	3/5/2027	\$48,720.72	\$4,031.40	\$0.00	\$4,031.40	\$1,595.36	\$2,436.04	\$47,125.36	\$4,948.04
3	3/5/2028	\$47,125.36	\$4,031.40	\$0.00	\$4,031.40	\$1,675.13	\$2,356.27	\$45,450.23	\$7,304.31
4	3/5/2029	\$45,450.23	\$4,031.40	\$0.00	\$4,031.40	\$1,758.88	\$2,272.51	\$43,691.35	\$9,576.82
5	3/5/2030	\$43,691.35	\$4,031.40	\$0.00	\$4,031.40	\$1,846.83	\$2,184.57	\$41,844.52	\$11,761.39
6	3/5/2031	\$41,844.52	\$4,031.40	\$0.00	\$4,031.40	\$1,939.17	\$2,092.23	\$39,905.35	\$13,853.61
7	3/5/2032	\$39,905.35	\$4,031.40	\$0.00	\$4,031.40	\$2,036.13	\$1,995.27	\$37,869.22	\$15,848.88
8	3/5/2033	\$37,869.22	\$4,031.40	\$0.00	\$4,031.40	\$2,137.94	\$1,893.46	\$35,731.28	\$17,742.34
9	3/5/2034	\$35,731.28	\$4,031.40	\$0.00	\$4,031.40	\$2,244.83	\$1,786.56	\$33,486.45	\$19,528.91
10	3/5/2035	\$33,486.45	\$4,031.40	\$0.00	\$4,031.40	\$2,357.07	\$1,674.32	\$31,129.37	\$21,203.23
11	3/5/2036	\$31,129.37	\$4,031.40	\$0.00	\$4,031.40	\$2,474.93	\$1,556.47	\$28,654.45	\$22,759.70
12	3/5/2037	\$28,654.45	\$4,031.40	\$0.00	\$4,031.40	\$2,598.67	\$1,432.72	\$26,055.77	\$24,192.42
13	3/5/2038	\$26,055.77	\$4,031.40	\$0.00	\$4,031.40	\$2,728.61	\$1,302.79	\$23,327.16	\$25,495.21
14	3/5/2039	\$23,327.16	\$4,031.40	\$0.00	\$4,031.40	\$2,865.04	\$1,166.36	\$20,462.13	\$26,661.57
15	3/5/2040	\$20,462.13	\$4,031.40	\$0.00	\$4,031.40	\$3,008.29	\$1,023.11	\$17,453.84	\$27,684.67
16	3/5/2041	\$17,453.84	\$4,031.40	\$0.00	\$4,031.40	\$3,158.70	\$872.69	\$14,295.13	\$28,557.36

17	3/5/2042	\$14,295.13	\$4,031.40	\$0.00	\$4,031.40	\$3,316.64	\$714.76	\$10,978.49	\$29,272.12
18	3/5/2043	\$10,978.49	\$4,031.40	\$0.00	\$4,031.40	\$3,482.47	\$548.92	\$7,496.02	\$29,821.05
19	3/5/2044	\$7,496.02	\$4,031.40	\$0.00	\$4,031.40	\$3,656.60	\$374.80	\$3,839.43	\$30,195.85
20	3/5/2045	\$3,839.43	\$4,031.40	\$0.00	\$3,839.43	\$3,647.45	\$191.97	\$0.00	\$30,387.82

### Enter values

Loan amount	\$24,509.37
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

### Optional extra payments

\$0.00

### Loan summary

Scheduled payment	\$1,966.70
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$14,824.54

### Lender name

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$24,509.37	\$1,966.70	\$0.00	\$1,966.70	\$741.23	\$1,225.47	\$23,768.14	\$1,225.47
2	3/5/2027	\$23,768.14	\$1,966.70	\$0.00	\$1,966.70	\$778.29	\$1,188.41	\$22,989.86	\$2,413.88
3	3/5/2028	\$22,989.86	\$1,966.70	\$0.00	\$1,966.70	\$817.20	\$1,149.49	\$22,172.65	\$3,563.37
4	3/5/2029	\$22,172.65	\$1,966.70	\$0.00	\$1,966.70	\$858.06	\$1,108.63	\$21,314.59	\$4,672.00
5	3/5/2030	\$21,314.59	\$1,966.70	\$0.00	\$1,966.70	\$900.97	\$1,065.73	\$20,413.62	\$5,737.73
6	3/5/2031	\$20,413.62	\$1,966.70	\$0.00	\$1,966.70	\$946.01	\$1,020.68	\$19,467.61	\$6,758.41
7	3/5/2032	\$19,467.61	\$1,966.70	\$0.00	\$1,966.70	\$993.31	\$973.38	\$18,474.30	\$7,731.79
8	3/5/2033	\$18,474.30	\$1,966.70	\$0.00	\$1,966.70	\$1,042.98	\$923.71	\$17,431.31	\$8,655.51
9	3/5/2034	\$17,431.31	\$1,966.70	\$0.00	\$1,966.70	\$1,095.13	\$871.57	\$16,336.19	\$9,527.07
10	3/5/2035	\$16,336.19	\$1,966.70	\$0.00	\$1,966.70	\$1,149.89	\$816.81	\$15,186.30	\$10,343.88
11	3/5/2036	\$15,186.30	\$1,966.70	\$0.00	\$1,966.70	\$1,207.38	\$759.31	\$13,978.92	\$11,103.20
12	3/5/2037	\$13,978.92	\$1,966.70	\$0.00	\$1,966.70	\$1,267.75	\$698.95	\$12,711.17	\$11,802.14
13	3/5/2038	\$12,711.17	\$1,966.70	\$0.00	\$1,966.70	\$1,331.14	\$635.56	\$11,380.03	\$12,437.70
14	3/5/2039	\$11,380.03	\$1,966.70	\$0.00	\$1,966.70	\$1,397.69	\$569.00	\$9,982.34	\$13,006.70
15	3/5/2040	\$9,982.34	\$1,966.70	\$0.00	\$1,966.70	\$1,467.58	\$499.12	\$8,514.76	\$13,505.82
16	3/5/2041	\$8,514.76	\$1,966.70	\$0.00	\$1,966.70	\$1,540.96	\$425.74	\$6,973.80	\$13,931.56

17	3/5/2042	\$6,973.80	\$1,966.70	\$0.00	\$1,966.70	\$1,618.01	\$348.69	\$5,355.80	\$14,280.25
18	3/5/2043	\$5,355.80	\$1,966.70	\$0.00	\$1,966.70	\$1,698.91	\$267.79	\$3,656.89	\$14,548.04
19	3/5/2044	\$3,656.89	\$1,966.70	\$0.00	\$1,966.70	\$1,783.85	\$182.84	\$1,873.04	\$14,730.88
20	3/5/2045	\$1,873.04	\$1,966.70	\$0.00	\$1,873.04	\$1,779.39	\$93.65	\$0.00	\$14,824.54

**Enter values**

Loan amount	\$24,509.37
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$1,966.70
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$14,824.54

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$24,509.37	\$1,966.70	\$0.00	\$1,966.70	\$741.23	\$1,225.47	\$23,768.14	\$1,225.47
2	3/5/2027	\$23,768.14	\$1,966.70	\$0.00	\$1,966.70	\$778.29	\$1,188.41	\$22,989.86	\$2,413.88
3	3/5/2028	\$22,989.86	\$1,966.70	\$0.00	\$1,966.70	\$817.20	\$1,149.49	\$22,172.65	\$3,563.37
4	3/5/2029	\$22,172.65	\$1,966.70	\$0.00	\$1,966.70	\$858.06	\$1,108.63	\$21,314.59	\$4,672.00
5	3/5/2030	\$21,314.59	\$1,966.70	\$0.00	\$1,966.70	\$900.97	\$1,065.73	\$20,413.62	\$5,737.73
6	3/5/2031	\$20,413.62	\$1,966.70	\$0.00	\$1,966.70	\$946.01	\$1,020.68	\$19,467.61	\$6,758.41
7	3/5/2032	\$19,467.61	\$1,966.70	\$0.00	\$1,966.70	\$993.31	\$973.38	\$18,474.30	\$7,731.79
8	3/5/2033	\$18,474.30	\$1,966.70	\$0.00	\$1,966.70	\$1,042.98	\$923.71	\$17,431.31	\$8,655.51
9	3/5/2034	\$17,431.31	\$1,966.70	\$0.00	\$1,966.70	\$1,095.13	\$871.57	\$16,336.19	\$9,527.07
10	3/5/2035	\$16,336.19	\$1,966.70	\$0.00	\$1,966.70	\$1,149.89	\$816.81	\$15,186.30	\$10,343.88
11	3/5/2036	\$15,186.30	\$1,966.70	\$0.00	\$1,966.70	\$1,207.38	\$759.31	\$13,978.92	\$11,103.20
12	3/5/2037	\$13,978.92	\$1,966.70	\$0.00	\$1,966.70	\$1,267.75	\$698.95	\$12,711.17	\$11,802.14
13	3/5/2038	\$12,711.17	\$1,966.70	\$0.00	\$1,966.70	\$1,331.14	\$635.56	\$11,380.03	\$12,437.70
14	3/5/2039	\$11,380.03	\$1,966.70	\$0.00	\$1,966.70	\$1,397.69	\$569.00	\$9,982.34	\$13,006.70
15	3/5/2040	\$9,982.34	\$1,966.70	\$0.00	\$1,966.70	\$1,467.58	\$499.12	\$8,514.76	\$13,505.82
16	3/5/2041	\$8,514.76	\$1,966.70	\$0.00	\$1,966.70	\$1,540.96	\$425.74	\$6,973.80	\$13,931.56

17	3/5/2042	\$6,973.80	\$1,966.70	\$0.00	\$1,966.70	\$1,618.01	\$348.69	\$5,355.80	\$14,280.25
18	3/5/2043	\$5,355.80	\$1,966.70	\$0.00	\$1,966.70	\$1,698.91	\$267.79	\$3,656.89	\$14,548.04
19	3/5/2044	\$3,656.89	\$1,966.70	\$0.00	\$1,966.70	\$1,783.85	\$182.84	\$1,873.04	\$14,730.88
20	3/5/2045	\$1,873.04	\$1,966.70	\$0.00	\$1,873.04	\$1,779.39	\$93.65	\$0.00	\$14,824.54

**Enter values**

Loan amount	\$25,326.34
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$2,032.25
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$15,318.68

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$25,326.34	\$2,032.25	\$0.00	\$2,032.25	\$765.93	\$1,266.32	\$24,560.41	\$1,266.32
2	3/5/2027	\$24,560.41	\$2,032.25	\$0.00	\$2,032.25	\$804.23	\$1,228.02	\$23,756.18	\$2,494.34
3	3/5/2028	\$23,756.18	\$2,032.25	\$0.00	\$2,032.25	\$844.44	\$1,187.81	\$22,911.73	\$3,682.15
4	3/5/2029	\$22,911.73	\$2,032.25	\$0.00	\$2,032.25	\$886.66	\$1,145.59	\$22,025.07	\$4,827.73
5	3/5/2030	\$22,025.07	\$2,032.25	\$0.00	\$2,032.25	\$931.00	\$1,101.25	\$21,094.07	\$5,928.99
6	3/5/2031	\$21,094.07	\$2,032.25	\$0.00	\$2,032.25	\$977.55	\$1,054.70	\$20,116.52	\$6,983.69
7	3/5/2032	\$20,116.52	\$2,032.25	\$0.00	\$2,032.25	\$1,026.42	\$1,005.83	\$19,090.10	\$7,989.52
8	3/5/2033	\$19,090.10	\$2,032.25	\$0.00	\$2,032.25	\$1,077.75	\$954.50	\$18,012.35	\$8,944.02
9	3/5/2034	\$18,012.35	\$2,032.25	\$0.00	\$2,032.25	\$1,131.63	\$900.62	\$16,880.72	\$9,844.64
10	3/5/2035	\$16,880.72	\$2,032.25	\$0.00	\$2,032.25	\$1,188.22	\$844.04	\$15,692.50	\$10,688.67
11	3/5/2036	\$15,692.50	\$2,032.25	\$0.00	\$2,032.25	\$1,247.63	\$784.63	\$14,444.88	\$11,473.30
12	3/5/2037	\$14,444.88	\$2,032.25	\$0.00	\$2,032.25	\$1,310.01	\$722.24	\$13,134.87	\$12,195.54
13	3/5/2038	\$13,134.87	\$2,032.25	\$0.00	\$2,032.25	\$1,375.51	\$656.74	\$11,759.36	\$12,852.29
14	3/5/2039	\$11,759.36	\$2,032.25	\$0.00	\$2,032.25	\$1,444.28	\$587.97	\$10,315.08	\$13,440.26
15	3/5/2040	\$10,315.08	\$2,032.25	\$0.00	\$2,032.25	\$1,516.50	\$515.75	\$8,798.58	\$13,956.01
16	3/5/2041	\$8,798.58	\$2,032.25	\$0.00	\$2,032.25	\$1,592.32	\$439.93	\$7,206.26	\$14,395.94

17	3/5/2042	\$7,206.26	\$2,032.25	\$0.00	\$2,032.25	\$1,671.94	\$360.31	\$5,534.32	\$14,756.25
18	3/5/2043	\$5,534.32	\$2,032.25	\$0.00	\$2,032.25	\$1,755.53	\$276.72	\$3,778.79	\$15,032.97
19	3/5/2044	\$3,778.79	\$2,032.25	\$0.00	\$2,032.25	\$1,843.31	\$188.94	\$1,935.48	\$15,221.91
20	3/5/2045	\$1,935.48	\$2,032.25	\$0.00	\$1,935.48	\$1,838.70	\$96.77	\$0.00	\$15,318.68

**Enter values**

Loan amount	\$28,900.63
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,319.06
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,480.60

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$28,900.63	\$2,319.06	\$0.00	\$2,319.06	\$874.03	\$1,445.03	\$28,026.60	\$1,445.03
2	3/5/2027	\$28,026.60	\$2,319.06	\$0.00	\$2,319.06	\$917.73	\$1,401.33	\$27,108.87	\$2,846.36
3	3/5/2028	\$27,108.87	\$2,319.06	\$0.00	\$2,319.06	\$963.62	\$1,355.44	\$26,145.25	\$4,201.80
4	3/5/2029	\$26,145.25	\$2,319.06	\$0.00	\$2,319.06	\$1,011.80	\$1,307.26	\$25,133.45	\$5,509.07
5	3/5/2030	\$25,133.45	\$2,319.06	\$0.00	\$2,319.06	\$1,062.39	\$1,256.67	\$24,071.06	\$6,765.74
6	3/5/2031	\$24,071.06	\$2,319.06	\$0.00	\$2,319.06	\$1,115.51	\$1,203.55	\$22,955.56	\$7,969.29
7	3/5/2032	\$22,955.56	\$2,319.06	\$0.00	\$2,319.06	\$1,171.28	\$1,147.78	\$21,784.27	\$9,117.07
8	3/5/2033	\$21,784.27	\$2,319.06	\$0.00	\$2,319.06	\$1,229.85	\$1,089.21	\$20,554.42	\$10,206.28
9	3/5/2034	\$20,554.42	\$2,319.06	\$0.00	\$2,319.06	\$1,291.34	\$1,027.72	\$19,263.08	\$11,234.01
10	3/5/2035	\$19,263.08	\$2,319.06	\$0.00	\$2,319.06	\$1,355.91	\$963.15	\$17,907.18	\$12,197.16
11	3/5/2036	\$17,907.18	\$2,319.06	\$0.00	\$2,319.06	\$1,423.70	\$895.36	\$16,483.47	\$13,092.52
12	3/5/2037	\$16,483.47	\$2,319.06	\$0.00	\$2,319.06	\$1,494.89	\$824.17	\$14,988.59	\$13,916.69
13	3/5/2038	\$14,988.59	\$2,319.06	\$0.00	\$2,319.06	\$1,569.63	\$749.43	\$13,418.95	\$14,666.12
14	3/5/2039	\$13,418.95	\$2,319.06	\$0.00	\$2,319.06	\$1,648.11	\$670.95	\$11,770.84	\$15,337.07
15	3/5/2040	\$11,770.84	\$2,319.06	\$0.00	\$2,319.06	\$1,730.52	\$588.54	\$10,040.32	\$15,925.61
16	3/5/2041	\$10,040.32	\$2,319.06	\$0.00	\$2,319.06	\$1,817.05	\$502.02	\$8,223.28	\$16,427.63

17	3/5/2042	\$8,223.28	\$2,319.06	\$0.00	\$2,319.06	\$1,907.90	\$411.16	\$6,315.38	\$16,838.79
18	3/5/2043	\$6,315.38	\$2,319.06	\$0.00	\$2,319.06	\$2,003.29	\$315.77	\$4,312.09	\$17,154.56
19	3/5/2044	\$4,312.09	\$2,319.06	\$0.00	\$2,319.06	\$2,103.46	\$215.60	\$2,208.63	\$17,370.16
20	3/5/2045	\$2,208.63	\$2,319.06	\$0.00	\$2,208.63	\$2,098.20	\$110.43	\$0.00	\$17,480.60

**Enter values**

Loan amount	\$28,900.63
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$2,319.06
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,480.60

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$28,900.63	\$2,319.06	\$0.00	\$2,319.06	\$874.03	\$1,445.03	\$28,026.60	\$1,445.03
2	3/5/2027	\$28,026.60	\$2,319.06	\$0.00	\$2,319.06	\$917.73	\$1,401.33	\$27,108.87	\$2,846.36
3	3/5/2028	\$27,108.87	\$2,319.06	\$0.00	\$2,319.06	\$963.62	\$1,355.44	\$26,145.25	\$4,201.80
4	3/5/2029	\$26,145.25	\$2,319.06	\$0.00	\$2,319.06	\$1,011.80	\$1,307.26	\$25,133.45	\$5,509.07
5	3/5/2030	\$25,133.45	\$2,319.06	\$0.00	\$2,319.06	\$1,062.39	\$1,256.67	\$24,071.06	\$6,765.74
6	3/5/2031	\$24,071.06	\$2,319.06	\$0.00	\$2,319.06	\$1,115.51	\$1,203.55	\$22,955.56	\$7,969.29
7	3/5/2032	\$22,955.56	\$2,319.06	\$0.00	\$2,319.06	\$1,171.28	\$1,147.78	\$21,784.27	\$9,117.07
8	3/5/2033	\$21,784.27	\$2,319.06	\$0.00	\$2,319.06	\$1,229.85	\$1,089.21	\$20,554.42	\$10,206.28
9	3/5/2034	\$20,554.42	\$2,319.06	\$0.00	\$2,319.06	\$1,291.34	\$1,027.72	\$19,263.08	\$11,234.01
10	3/5/2035	\$19,263.08	\$2,319.06	\$0.00	\$2,319.06	\$1,355.91	\$963.15	\$17,907.18	\$12,197.16
11	3/5/2036	\$17,907.18	\$2,319.06	\$0.00	\$2,319.06	\$1,423.70	\$895.36	\$16,483.47	\$13,092.52
12	3/5/2037	\$16,483.47	\$2,319.06	\$0.00	\$2,319.06	\$1,494.89	\$824.17	\$14,988.59	\$13,916.69
13	3/5/2038	\$14,988.59	\$2,319.06	\$0.00	\$2,319.06	\$1,569.63	\$749.43	\$13,418.95	\$14,666.12
14	3/5/2039	\$13,418.95	\$2,319.06	\$0.00	\$2,319.06	\$1,648.11	\$670.95	\$11,770.84	\$15,337.07
15	3/5/2040	\$11,770.84	\$2,319.06	\$0.00	\$2,319.06	\$1,730.52	\$588.54	\$10,040.32	\$15,925.61
16	3/5/2041	\$10,040.32	\$2,319.06	\$0.00	\$2,319.06	\$1,817.05	\$502.02	\$8,223.28	\$16,427.63

17	3/5/2042	\$8,223.28	\$2,319.06	\$0.00	\$2,319.06	\$1,907.90	\$411.16	\$6,315.38	\$16,838.79
18	3/5/2043	\$6,315.38	\$2,319.06	\$0.00	\$2,319.06	\$2,003.29	\$315.77	\$4,312.09	\$17,154.56
19	3/5/2044	\$4,312.09	\$2,319.06	\$0.00	\$2,319.06	\$2,103.46	\$215.60	\$2,208.63	\$17,370.16
20	3/5/2045	\$2,208.63	\$2,319.06	\$0.00	\$2,208.63	\$2,098.20	\$110.43	\$0.00	\$17,480.60

**Enter values**

Loan amount	\$25,183.37
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,020.78
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$15,232.21

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$25,183.37	\$2,020.78	\$0.00	\$2,020.78	\$761.61	\$1,259.17	\$24,421.76	\$1,259.17
2	3/5/2027	\$24,421.76	\$2,020.78	\$0.00	\$2,020.78	\$799.69	\$1,221.09	\$23,622.07	\$2,480.26
3	3/5/2028	\$23,622.07	\$2,020.78	\$0.00	\$2,020.78	\$839.68	\$1,181.10	\$22,782.39	\$3,661.36
4	3/5/2029	\$22,782.39	\$2,020.78	\$0.00	\$2,020.78	\$881.66	\$1,139.12	\$21,900.73	\$4,800.48
5	3/5/2030	\$21,900.73	\$2,020.78	\$0.00	\$2,020.78	\$925.74	\$1,095.04	\$20,974.99	\$5,895.52
6	3/5/2031	\$20,974.99	\$2,020.78	\$0.00	\$2,020.78	\$972.03	\$1,048.75	\$20,002.96	\$6,944.27
7	3/5/2032	\$20,002.96	\$2,020.78	\$0.00	\$2,020.78	\$1,020.63	\$1,000.15	\$18,982.33	\$7,944.41
8	3/5/2033	\$18,982.33	\$2,020.78	\$0.00	\$2,020.78	\$1,071.66	\$949.12	\$17,910.67	\$8,893.53
9	3/5/2034	\$17,910.67	\$2,020.78	\$0.00	\$2,020.78	\$1,125.25	\$895.53	\$16,785.43	\$9,789.06
10	3/5/2035	\$16,785.43	\$2,020.78	\$0.00	\$2,020.78	\$1,181.51	\$839.27	\$15,603.92	\$10,628.34
11	3/5/2036	\$15,603.92	\$2,020.78	\$0.00	\$2,020.78	\$1,240.58	\$780.20	\$14,363.34	\$11,408.53
12	3/5/2037	\$14,363.34	\$2,020.78	\$0.00	\$2,020.78	\$1,302.61	\$718.17	\$13,060.72	\$12,126.70
13	3/5/2038	\$13,060.72	\$2,020.78	\$0.00	\$2,020.78	\$1,367.74	\$653.04	\$11,692.98	\$12,779.73
14	3/5/2039	\$11,692.98	\$2,020.78	\$0.00	\$2,020.78	\$1,436.13	\$584.65	\$10,256.85	\$13,364.38
15	3/5/2040	\$10,256.85	\$2,020.78	\$0.00	\$2,020.78	\$1,507.94	\$512.84	\$8,748.91	\$13,877.23
16	3/5/2041	\$8,748.91	\$2,020.78	\$0.00	\$2,020.78	\$1,583.33	\$437.45	\$7,165.58	\$14,314.67

17	3/5/2042	\$7,165.58	\$2,020.78	\$0.00	\$2,020.78	\$1,662.50	\$358.28	\$5,503.08	\$14,672.95
18	3/5/2043	\$5,503.08	\$2,020.78	\$0.00	\$2,020.78	\$1,745.62	\$275.15	\$3,757.46	\$14,948.10
19	3/5/2044	\$3,757.46	\$2,020.78	\$0.00	\$2,020.78	\$1,832.91	\$187.87	\$1,924.55	\$15,135.98
20	3/5/2045	\$1,924.55	\$2,020.78	\$0.00	\$1,924.55	\$1,828.32	\$96.23	\$0.00	\$15,232.21

**Enter values**

Loan amount	\$28,594.26
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,294.48
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,295.29

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$28,594.26	\$2,294.48	\$0.00	\$2,294.48	\$864.76	\$1,429.71	\$27,729.50	\$1,429.71
2	3/5/2027	\$27,729.50	\$2,294.48	\$0.00	\$2,294.48	\$908.00	\$1,386.47	\$26,821.49	\$2,816.19
3	3/5/2028	\$26,821.49	\$2,294.48	\$0.00	\$2,294.48	\$953.40	\$1,341.07	\$25,868.09	\$4,157.26
4	3/5/2029	\$25,868.09	\$2,294.48	\$0.00	\$2,294.48	\$1,001.07	\$1,293.40	\$24,867.02	\$5,450.67
5	3/5/2030	\$24,867.02	\$2,294.48	\$0.00	\$2,294.48	\$1,051.13	\$1,243.35	\$23,815.89	\$6,694.02
6	3/5/2031	\$23,815.89	\$2,294.48	\$0.00	\$2,294.48	\$1,103.68	\$1,190.79	\$22,712.21	\$7,884.81
7	3/5/2032	\$22,712.21	\$2,294.48	\$0.00	\$2,294.48	\$1,158.87	\$1,135.61	\$21,553.34	\$9,020.42
8	3/5/2033	\$21,553.34	\$2,294.48	\$0.00	\$2,294.48	\$1,216.81	\$1,077.67	\$20,336.53	\$10,098.09
9	3/5/2034	\$20,336.53	\$2,294.48	\$0.00	\$2,294.48	\$1,277.65	\$1,016.83	\$19,058.88	\$11,114.92
10	3/5/2035	\$19,058.88	\$2,294.48	\$0.00	\$2,294.48	\$1,341.53	\$952.94	\$17,717.35	\$12,067.86
11	3/5/2036	\$17,717.35	\$2,294.48	\$0.00	\$2,294.48	\$1,408.61	\$885.87	\$16,308.74	\$12,953.73
12	3/5/2037	\$16,308.74	\$2,294.48	\$0.00	\$2,294.48	\$1,479.04	\$815.44	\$14,829.70	\$13,769.16
13	3/5/2038	\$14,829.70	\$2,294.48	\$0.00	\$2,294.48	\$1,552.99	\$741.48	\$13,276.70	\$14,510.65
14	3/5/2039	\$13,276.70	\$2,294.48	\$0.00	\$2,294.48	\$1,630.64	\$663.84	\$11,646.06	\$15,174.48
15	3/5/2040	\$11,646.06	\$2,294.48	\$0.00	\$2,294.48	\$1,712.17	\$582.30	\$9,933.89	\$15,756.79
16	3/5/2041	\$9,933.89	\$2,294.48	\$0.00	\$2,294.48	\$1,797.78	\$496.69	\$8,136.10	\$16,253.48

17	3/5/2042	\$8,136.10	\$2,294.48	\$0.00	\$2,294.48	\$1,887.67	\$406.81	\$6,248.43	\$16,660.29
18	3/5/2043	\$6,248.43	\$2,294.48	\$0.00	\$2,294.48	\$1,982.06	\$312.42	\$4,266.38	\$16,972.71
19	3/5/2044	\$4,266.38	\$2,294.48	\$0.00	\$2,294.48	\$2,081.16	\$213.32	\$2,185.22	\$17,186.03
20	3/5/2045	\$2,185.22	\$2,294.48	\$0.00	\$2,185.22	\$2,075.96	\$109.26	\$0.00	\$17,295.29

**Enter values**

Loan amount	\$20,424.47
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$1,638.91
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$12,353.78

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$20,424.47	\$1,638.91	\$0.00	\$1,638.91	\$617.69	\$1,021.22	\$19,806.78	\$1,021.22
2	3/5/2027	\$19,806.78	\$1,638.91	\$0.00	\$1,638.91	\$648.57	\$990.34	\$19,158.21	\$2,011.56
3	3/5/2028	\$19,158.21	\$1,638.91	\$0.00	\$1,638.91	\$681.00	\$957.91	\$18,477.21	\$2,969.47
4	3/5/2029	\$18,477.21	\$1,638.91	\$0.00	\$1,638.91	\$715.05	\$923.86	\$17,762.15	\$3,893.33
5	3/5/2030	\$17,762.15	\$1,638.91	\$0.00	\$1,638.91	\$750.80	\$888.11	\$17,011.35	\$4,781.44
6	3/5/2031	\$17,011.35	\$1,638.91	\$0.00	\$1,638.91	\$788.34	\$850.57	\$16,223.00	\$5,632.01
7	3/5/2032	\$16,223.00	\$1,638.91	\$0.00	\$1,638.91	\$827.76	\$811.15	\$15,395.24	\$6,443.16
8	3/5/2033	\$15,395.24	\$1,638.91	\$0.00	\$1,638.91	\$869.15	\$769.76	\$14,526.09	\$7,212.92
9	3/5/2034	\$14,526.09	\$1,638.91	\$0.00	\$1,638.91	\$912.61	\$726.30	\$13,613.48	\$7,939.23
10	3/5/2035	\$13,613.48	\$1,638.91	\$0.00	\$1,638.91	\$958.24	\$680.67	\$12,655.25	\$8,619.90
11	3/5/2036	\$12,655.25	\$1,638.91	\$0.00	\$1,638.91	\$1,006.15	\$632.76	\$11,649.10	\$9,252.66
12	3/5/2037	\$11,649.10	\$1,638.91	\$0.00	\$1,638.91	\$1,056.46	\$582.45	\$10,592.64	\$9,835.12
13	3/5/2038	\$10,592.64	\$1,638.91	\$0.00	\$1,638.91	\$1,109.28	\$529.63	\$9,483.36	\$10,364.75
14	3/5/2039	\$9,483.36	\$1,638.91	\$0.00	\$1,638.91	\$1,164.74	\$474.17	\$8,318.61	\$10,838.92
15	3/5/2040	\$8,318.61	\$1,638.91	\$0.00	\$1,638.91	\$1,222.98	\$415.93	\$7,095.63	\$11,254.85
16	3/5/2041	\$7,095.63	\$1,638.91	\$0.00	\$1,638.91	\$1,284.13	\$354.78	\$5,811.50	\$11,609.63

17	3/5/2042	\$5,811.50	\$1,638.91	\$0.00	\$1,638.91	\$1,348.34	\$290.58	\$4,463.16	\$11,900.20
18	3/5/2043	\$4,463.16	\$1,638.91	\$0.00	\$1,638.91	\$1,415.75	\$223.16	\$3,047.41	\$12,123.36
19	3/5/2044	\$3,047.41	\$1,638.91	\$0.00	\$1,638.91	\$1,486.54	\$152.37	\$1,560.87	\$12,275.73
20	3/5/2045	\$1,560.87	\$1,638.91	\$0.00	\$1,560.87	\$1,482.83	\$78.04	\$0.00	\$12,353.78

**Enter values**

Loan amount	\$35,589.64
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,855.80
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$21,526.46

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$35,589.64	\$2,855.80	\$0.00	\$2,855.80	\$1,076.32	\$1,779.48	\$34,513.32	\$1,779.48
2	3/5/2027	\$34,513.32	\$2,855.80	\$0.00	\$2,855.80	\$1,130.14	\$1,725.67	\$33,383.18	\$3,505.15
3	3/5/2028	\$33,383.18	\$2,855.80	\$0.00	\$2,855.80	\$1,186.65	\$1,669.16	\$32,196.53	\$5,174.31
4	3/5/2029	\$32,196.53	\$2,855.80	\$0.00	\$2,855.80	\$1,245.98	\$1,609.83	\$30,950.55	\$6,784.13
5	3/5/2030	\$30,950.55	\$2,855.80	\$0.00	\$2,855.80	\$1,308.28	\$1,547.53	\$29,642.28	\$8,331.66
6	3/5/2031	\$29,642.28	\$2,855.80	\$0.00	\$2,855.80	\$1,373.69	\$1,482.11	\$28,268.59	\$9,813.77
7	3/5/2032	\$28,268.59	\$2,855.80	\$0.00	\$2,855.80	\$1,442.38	\$1,413.43	\$26,826.21	\$11,227.20
8	3/5/2033	\$26,826.21	\$2,855.80	\$0.00	\$2,855.80	\$1,514.49	\$1,341.31	\$25,311.72	\$12,568.51
9	3/5/2034	\$25,311.72	\$2,855.80	\$0.00	\$2,855.80	\$1,590.22	\$1,265.59	\$23,721.50	\$13,834.10
10	3/5/2035	\$23,721.50	\$2,855.80	\$0.00	\$2,855.80	\$1,669.73	\$1,186.07	\$22,051.77	\$15,020.18
11	3/5/2036	\$22,051.77	\$2,855.80	\$0.00	\$2,855.80	\$1,753.22	\$1,102.59	\$20,298.55	\$16,122.76
12	3/5/2037	\$20,298.55	\$2,855.80	\$0.00	\$2,855.80	\$1,840.88	\$1,014.93	\$18,457.67	\$17,137.69
13	3/5/2038	\$18,457.67	\$2,855.80	\$0.00	\$2,855.80	\$1,932.92	\$922.88	\$16,524.75	\$18,060.58
14	3/5/2039	\$16,524.75	\$2,855.80	\$0.00	\$2,855.80	\$2,029.57	\$826.24	\$14,495.19	\$18,886.81
15	3/5/2040	\$14,495.19	\$2,855.80	\$0.00	\$2,855.80	\$2,131.05	\$724.76	\$12,364.14	\$19,611.57
16	3/5/2041	\$12,364.14	\$2,855.80	\$0.00	\$2,855.80	\$2,237.60	\$618.21	\$10,126.54	\$20,229.78

17	3/5/2042	\$10,126.54	\$2,855.80	\$0.00	\$2,855.80	\$2,349.48	\$506.33	\$7,777.06	\$20,736.11
18	3/5/2043	\$7,777.06	\$2,855.80	\$0.00	\$2,855.80	\$2,466.95	\$388.85	\$5,310.11	\$21,124.96
19	3/5/2044	\$5,310.11	\$2,855.80	\$0.00	\$2,855.80	\$2,590.30	\$265.51	\$2,719.81	\$21,390.47
20	3/5/2045	\$2,719.81	\$2,855.80	\$0.00	\$2,719.81	\$2,583.82	\$135.99	\$0.00	\$21,526.46

**Enter values**

Loan amount	\$60,405.37
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$4,847.08
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$36,536.29

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$60,405.37	\$4,847.08	\$0.00	\$4,847.08	\$1,826.81	\$3,020.27	\$58,578.56	\$3,020.27
2	3/5/2027	\$58,578.56	\$4,847.08	\$0.00	\$4,847.08	\$1,918.16	\$2,928.93	\$56,660.40	\$5,949.20
3	3/5/2028	\$56,660.40	\$4,847.08	\$0.00	\$4,847.08	\$2,014.06	\$2,833.02	\$54,646.34	\$8,782.22
4	3/5/2029	\$54,646.34	\$4,847.08	\$0.00	\$4,847.08	\$2,114.77	\$2,732.32	\$52,531.57	\$11,514.53
5	3/5/2030	\$52,531.57	\$4,847.08	\$0.00	\$4,847.08	\$2,220.50	\$2,626.58	\$50,311.07	\$14,141.11
6	3/5/2031	\$50,311.07	\$4,847.08	\$0.00	\$4,847.08	\$2,331.53	\$2,515.55	\$47,979.54	\$16,656.66
7	3/5/2032	\$47,979.54	\$4,847.08	\$0.00	\$4,847.08	\$2,448.11	\$2,398.98	\$45,531.43	\$19,055.64
8	3/5/2033	\$45,531.43	\$4,847.08	\$0.00	\$4,847.08	\$2,570.51	\$2,276.57	\$42,960.92	\$21,332.21
9	3/5/2034	\$42,960.92	\$4,847.08	\$0.00	\$4,847.08	\$2,699.04	\$2,148.05	\$40,261.88	\$23,480.26
10	3/5/2035	\$40,261.88	\$4,847.08	\$0.00	\$4,847.08	\$2,833.99	\$2,013.09	\$37,427.89	\$25,493.35
11	3/5/2036	\$37,427.89	\$4,847.08	\$0.00	\$4,847.08	\$2,975.69	\$1,871.39	\$34,452.20	\$27,364.75
12	3/5/2037	\$34,452.20	\$4,847.08	\$0.00	\$4,847.08	\$3,124.47	\$1,722.61	\$31,327.73	\$29,087.36
13	3/5/2038	\$31,327.73	\$4,847.08	\$0.00	\$4,847.08	\$3,280.70	\$1,566.39	\$28,047.03	\$30,653.74
14	3/5/2039	\$28,047.03	\$4,847.08	\$0.00	\$4,847.08	\$3,444.73	\$1,402.35	\$24,602.30	\$32,056.10
15	3/5/2040	\$24,602.30	\$4,847.08	\$0.00	\$4,847.08	\$3,616.97	\$1,230.12	\$20,985.33	\$33,286.21
16	3/5/2041	\$20,985.33	\$4,847.08	\$0.00	\$4,847.08	\$3,797.82	\$1,049.27	\$17,187.52	\$34,335.48

17	3/5/2042	\$17,187.52	\$4,847.08	\$0.00	\$4,847.08	\$3,987.71	\$859.38	\$13,199.81	\$35,194.85
18	3/5/2043	\$13,199.81	\$4,847.08	\$0.00	\$4,847.08	\$4,187.09	\$659.99	\$9,012.72	\$35,854.84
19	3/5/2044	\$9,012.72	\$4,847.08	\$0.00	\$4,847.08	\$4,396.45	\$450.64	\$4,616.27	\$36,305.48
20	3/5/2045	\$4,616.27	\$4,847.08	\$0.00	\$4,616.27	\$4,385.46	\$230.81	\$0.00	\$36,536.29

### Enter values

Loan amount	\$49,835.71
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

### Loan summary

Scheduled payment	\$3,998.95
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$30,143.22

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$49,835.71	\$3,998.95	\$0.00	\$3,998.95	\$1,507.16	\$2,491.79	\$48,328.55	\$2,491.79
2	3/5/2027	\$48,328.55	\$3,998.95	\$0.00	\$3,998.95	\$1,582.52	\$2,416.43	\$46,746.03	\$4,908.21
3	3/5/2028	\$46,746.03	\$3,998.95	\$0.00	\$3,998.95	\$1,661.64	\$2,337.30	\$45,084.39	\$7,245.51
4	3/5/2029	\$45,084.39	\$3,998.95	\$0.00	\$3,998.95	\$1,744.73	\$2,254.22	\$43,339.66	\$9,499.73
5	3/5/2030	\$43,339.66	\$3,998.95	\$0.00	\$3,998.95	\$1,831.96	\$2,166.98	\$41,507.70	\$11,666.72
6	3/5/2031	\$41,507.70	\$3,998.95	\$0.00	\$3,998.95	\$1,923.56	\$2,075.38	\$39,584.13	\$13,742.10
7	3/5/2032	\$39,584.13	\$3,998.95	\$0.00	\$3,998.95	\$2,019.74	\$1,979.21	\$37,564.39	\$15,721.31
8	3/5/2033	\$37,564.39	\$3,998.95	\$0.00	\$3,998.95	\$2,120.73	\$1,878.22	\$35,443.67	\$17,599.53
9	3/5/2034	\$35,443.67	\$3,998.95	\$0.00	\$3,998.95	\$2,226.76	\$1,772.18	\$33,216.90	\$19,371.71
10	3/5/2035	\$33,216.90	\$3,998.95	\$0.00	\$3,998.95	\$2,338.10	\$1,660.85	\$30,878.80	\$21,032.56
11	3/5/2036	\$30,878.80	\$3,998.95	\$0.00	\$3,998.95	\$2,455.01	\$1,543.94	\$28,423.80	\$22,576.50
12	3/5/2037	\$28,423.80	\$3,998.95	\$0.00	\$3,998.95	\$2,577.76	\$1,421.19	\$25,846.04	\$23,997.69
13	3/5/2038	\$25,846.04	\$3,998.95	\$0.00	\$3,998.95	\$2,706.64	\$1,292.30	\$23,139.40	\$25,289.99
14	3/5/2039	\$23,139.40	\$3,998.95	\$0.00	\$3,998.95	\$2,841.98	\$1,156.97	\$20,297.42	\$26,446.96
15	3/5/2040	\$20,297.42	\$3,998.95	\$0.00	\$3,998.95	\$2,984.08	\$1,014.87	\$17,313.34	\$27,461.83
16	3/5/2041	\$17,313.34	\$3,998.95	\$0.00	\$3,998.95	\$3,133.28	\$865.67	\$14,180.07	\$28,327.50

17	3/5/2042	\$14,180.07	\$3,998.95	\$0.00	\$3,998.95	\$3,289.94	\$709.00	\$10,890.12	\$29,036.50
18	3/5/2043	\$10,890.12	\$3,998.95	\$0.00	\$3,998.95	\$3,454.44	\$544.51	\$7,435.68	\$29,581.01
19	3/5/2044	\$7,435.68	\$3,998.95	\$0.00	\$3,998.95	\$3,627.16	\$371.78	\$3,808.52	\$29,952.79
20	3/5/2045	\$3,808.52	\$3,998.95	\$0.00	\$3,808.52	\$3,618.09	\$190.43	\$0.00	\$30,143.22

**Enter values**

Loan amount	\$25,530.59
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,048.64
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$15,442.22

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$25,530.59	\$2,048.64	\$0.00	\$2,048.64	\$772.11	\$1,276.53	\$24,758.48	\$1,276.53
2	3/5/2027	\$24,758.48	\$2,048.64	\$0.00	\$2,048.64	\$810.72	\$1,237.92	\$23,947.76	\$2,514.45
3	3/5/2028	\$23,947.76	\$2,048.64	\$0.00	\$2,048.64	\$851.25	\$1,197.39	\$23,096.51	\$3,711.84
4	3/5/2029	\$23,096.51	\$2,048.64	\$0.00	\$2,048.64	\$893.82	\$1,154.83	\$22,202.69	\$4,866.67
5	3/5/2030	\$22,202.69	\$2,048.64	\$0.00	\$2,048.64	\$938.51	\$1,110.13	\$21,264.19	\$5,976.80
6	3/5/2031	\$21,264.19	\$2,048.64	\$0.00	\$2,048.64	\$985.43	\$1,063.21	\$20,278.76	\$7,040.01
7	3/5/2032	\$20,278.76	\$2,048.64	\$0.00	\$2,048.64	\$1,034.70	\$1,013.94	\$19,244.05	\$8,053.95
8	3/5/2033	\$19,244.05	\$2,048.64	\$0.00	\$2,048.64	\$1,086.44	\$962.20	\$18,157.62	\$9,016.15
9	3/5/2034	\$18,157.62	\$2,048.64	\$0.00	\$2,048.64	\$1,140.76	\$907.88	\$17,016.86	\$9,924.03
10	3/5/2035	\$17,016.86	\$2,048.64	\$0.00	\$2,048.64	\$1,197.80	\$850.84	\$15,819.06	\$10,774.88
11	3/5/2036	\$15,819.06	\$2,048.64	\$0.00	\$2,048.64	\$1,257.69	\$790.95	\$14,561.37	\$11,565.83
12	3/5/2037	\$14,561.37	\$2,048.64	\$0.00	\$2,048.64	\$1,320.57	\$728.07	\$13,240.80	\$12,293.90
13	3/5/2038	\$13,240.80	\$2,048.64	\$0.00	\$2,048.64	\$1,386.60	\$662.04	\$11,854.20	\$12,955.94
14	3/5/2039	\$11,854.20	\$2,048.64	\$0.00	\$2,048.64	\$1,455.93	\$592.71	\$10,398.27	\$13,548.65
15	3/5/2040	\$10,398.27	\$2,048.64	\$0.00	\$2,048.64	\$1,528.73	\$519.91	\$8,869.54	\$14,068.56
16	3/5/2041	\$8,869.54	\$2,048.64	\$0.00	\$2,048.64	\$1,605.16	\$443.48	\$7,264.38	\$14,512.04

17	3/5/2042	\$7,264.38	\$2,048.64	\$0.00	\$2,048.64	\$1,685.42	\$363.22	\$5,578.96	\$14,875.26
18	3/5/2043	\$5,578.96	\$2,048.64	\$0.00	\$2,048.64	\$1,769.69	\$278.95	\$3,809.26	\$15,154.20
19	3/5/2044	\$3,809.26	\$2,048.64	\$0.00	\$2,048.64	\$1,858.18	\$190.46	\$1,951.09	\$15,344.67
20	3/5/2045	\$1,951.09	\$2,048.64	\$0.00	\$1,951.09	\$1,853.53	\$97.55	\$0.00	\$15,442.22

**Enter values**

Loan amount	\$25,530.59
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,048.64
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$15,442.22

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$25,530.59	\$2,048.64	\$0.00	\$2,048.64	\$772.11	\$1,276.53	\$24,758.48	\$1,276.53
2	3/5/2027	\$24,758.48	\$2,048.64	\$0.00	\$2,048.64	\$810.72	\$1,237.92	\$23,947.76	\$2,514.45
3	3/5/2028	\$23,947.76	\$2,048.64	\$0.00	\$2,048.64	\$851.25	\$1,197.39	\$23,096.51	\$3,711.84
4	3/5/2029	\$23,096.51	\$2,048.64	\$0.00	\$2,048.64	\$893.82	\$1,154.83	\$22,202.69	\$4,866.67
5	3/5/2030	\$22,202.69	\$2,048.64	\$0.00	\$2,048.64	\$938.51	\$1,110.13	\$21,264.19	\$5,976.80
6	3/5/2031	\$21,264.19	\$2,048.64	\$0.00	\$2,048.64	\$985.43	\$1,063.21	\$20,278.76	\$7,040.01
7	3/5/2032	\$20,278.76	\$2,048.64	\$0.00	\$2,048.64	\$1,034.70	\$1,013.94	\$19,244.05	\$8,053.95
8	3/5/2033	\$19,244.05	\$2,048.64	\$0.00	\$2,048.64	\$1,086.44	\$962.20	\$18,157.62	\$9,016.15
9	3/5/2034	\$18,157.62	\$2,048.64	\$0.00	\$2,048.64	\$1,140.76	\$907.88	\$17,016.86	\$9,924.03
10	3/5/2035	\$17,016.86	\$2,048.64	\$0.00	\$2,048.64	\$1,197.80	\$850.84	\$15,819.06	\$10,774.88
11	3/5/2036	\$15,819.06	\$2,048.64	\$0.00	\$2,048.64	\$1,257.69	\$790.95	\$14,561.37	\$11,565.83
12	3/5/2037	\$14,561.37	\$2,048.64	\$0.00	\$2,048.64	\$1,320.57	\$728.07	\$13,240.80	\$12,293.90
13	3/5/2038	\$13,240.80	\$2,048.64	\$0.00	\$2,048.64	\$1,386.60	\$662.04	\$11,854.20	\$12,955.94
14	3/5/2039	\$11,854.20	\$2,048.64	\$0.00	\$2,048.64	\$1,455.93	\$592.71	\$10,398.27	\$13,548.65
15	3/5/2040	\$10,398.27	\$2,048.64	\$0.00	\$2,048.64	\$1,528.73	\$519.91	\$8,869.54	\$14,068.56
16	3/5/2041	\$8,869.54	\$2,048.64	\$0.00	\$2,048.64	\$1,605.16	\$443.48	\$7,264.38	\$14,512.04

17	3/5/2042	\$7,264.38	\$2,048.64	\$0.00	\$2,048.64	\$1,685.42	\$363.22	\$5,578.96	\$14,875.26
18	3/5/2043	\$5,578.96	\$2,048.64	\$0.00	\$2,048.64	\$1,769.69	\$278.95	\$3,809.26	\$15,154.20
19	3/5/2044	\$3,809.26	\$2,048.64	\$0.00	\$2,048.64	\$1,858.18	\$190.46	\$1,951.09	\$15,344.67
20	3/5/2045	\$1,951.09	\$2,048.64	\$0.00	\$1,951.09	\$1,853.53	\$97.55	\$0.00	\$15,442.22

**Enter values**

Loan amount	\$20,424.47
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$1,638.91
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$12,353.78

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$20,424.47	\$1,638.91	\$0.00	\$1,638.91	\$617.69	\$1,021.22	\$19,806.78	\$1,021.22
2	3/5/2027	\$19,806.78	\$1,638.91	\$0.00	\$1,638.91	\$648.57	\$990.34	\$19,158.21	\$2,011.56
3	3/5/2028	\$19,158.21	\$1,638.91	\$0.00	\$1,638.91	\$681.00	\$957.91	\$18,477.21	\$2,969.47
4	3/5/2029	\$18,477.21	\$1,638.91	\$0.00	\$1,638.91	\$715.05	\$923.86	\$17,762.15	\$3,893.33
5	3/5/2030	\$17,762.15	\$1,638.91	\$0.00	\$1,638.91	\$750.80	\$888.11	\$17,011.35	\$4,781.44
6	3/5/2031	\$17,011.35	\$1,638.91	\$0.00	\$1,638.91	\$788.34	\$850.57	\$16,223.00	\$5,632.01
7	3/5/2032	\$16,223.00	\$1,638.91	\$0.00	\$1,638.91	\$827.76	\$811.15	\$15,395.24	\$6,443.16
8	3/5/2033	\$15,395.24	\$1,638.91	\$0.00	\$1,638.91	\$869.15	\$769.76	\$14,526.09	\$7,212.92
9	3/5/2034	\$14,526.09	\$1,638.91	\$0.00	\$1,638.91	\$912.61	\$726.30	\$13,613.48	\$7,939.23
10	3/5/2035	\$13,613.48	\$1,638.91	\$0.00	\$1,638.91	\$958.24	\$680.67	\$12,655.25	\$8,619.90
11	3/5/2036	\$12,655.25	\$1,638.91	\$0.00	\$1,638.91	\$1,006.15	\$632.76	\$11,649.10	\$9,252.66
12	3/5/2037	\$11,649.10	\$1,638.91	\$0.00	\$1,638.91	\$1,056.46	\$582.45	\$10,592.64	\$9,835.12
13	3/5/2038	\$10,592.64	\$1,638.91	\$0.00	\$1,638.91	\$1,109.28	\$529.63	\$9,483.36	\$10,364.75
14	3/5/2039	\$9,483.36	\$1,638.91	\$0.00	\$1,638.91	\$1,164.74	\$474.17	\$8,318.61	\$10,838.92
15	3/5/2040	\$8,318.61	\$1,638.91	\$0.00	\$1,638.91	\$1,222.98	\$415.93	\$7,095.63	\$11,254.85
16	3/5/2041	\$7,095.63	\$1,638.91	\$0.00	\$1,638.91	\$1,284.13	\$354.78	\$5,811.50	\$11,609.63

17	3/5/2042	\$5,811.50	\$1,638.91	\$0.00	\$1,638.91	\$1,348.34	\$290.58	\$4,463.16	\$11,900.20
18	3/5/2043	\$4,463.16	\$1,638.91	\$0.00	\$1,638.91	\$1,415.75	\$223.16	\$3,047.41	\$12,123.36
19	3/5/2044	\$3,047.41	\$1,638.91	\$0.00	\$1,638.91	\$1,486.54	\$152.37	\$1,560.87	\$12,275.73
20	3/5/2045	\$1,560.87	\$1,638.91	\$0.00	\$1,560.87	\$1,482.83	\$78.04	\$0.00	\$12,353.78

James Clark

82-4-222-171-0540

**Enter values**

Loan amount	\$60,660.68
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$4,867.57
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$36,690.72

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$60,660.68	\$4,867.57	\$0.00	\$4,867.57	\$1,834.54	\$3,033.03	\$58,826.14	\$3,033.03
2	3/5/2027	\$58,826.14	\$4,867.57	\$0.00	\$4,867.57	\$1,926.26	\$2,941.31	\$56,899.88	\$5,974.34
3	3/5/2028	\$56,899.88	\$4,867.57	\$0.00	\$4,867.57	\$2,022.58	\$2,844.99	\$54,877.31	\$8,819.34
4	3/5/2029	\$54,877.31	\$4,867.57	\$0.00	\$4,867.57	\$2,123.70	\$2,743.87	\$52,753.60	\$11,563.20
5	3/5/2030	\$52,753.60	\$4,867.57	\$0.00	\$4,867.57	\$2,229.89	\$2,637.68	\$50,523.71	\$14,200.88
6	3/5/2031	\$50,523.71	\$4,867.57	\$0.00	\$4,867.57	\$2,341.38	\$2,526.19	\$48,182.33	\$16,727.07
7	3/5/2032	\$48,182.33	\$4,867.57	\$0.00	\$4,867.57	\$2,458.45	\$2,409.12	\$45,723.87	\$19,136.18
8	3/5/2033	\$45,723.87	\$4,867.57	\$0.00	\$4,867.57	\$2,581.38	\$2,286.19	\$43,142.50	\$21,422.38
9	3/5/2034	\$43,142.50	\$4,867.57	\$0.00	\$4,867.57	\$2,710.45	\$2,157.12	\$40,432.05	\$23,579.50
10	3/5/2035	\$40,432.05	\$4,867.57	\$0.00	\$4,867.57	\$2,845.97	\$2,021.60	\$37,586.08	\$25,601.10
11	3/5/2036	\$37,586.08	\$4,867.57	\$0.00	\$4,867.57	\$2,988.27	\$1,879.30	\$34,597.82	\$27,480.41
12	3/5/2037	\$34,597.82	\$4,867.57	\$0.00	\$4,867.57	\$3,137.68	\$1,729.89	\$31,460.14	\$29,210.30
13	3/5/2038	\$31,460.14	\$4,867.57	\$0.00	\$4,867.57	\$3,294.56	\$1,573.01	\$28,165.58	\$30,783.31
14	3/5/2039	\$28,165.58	\$4,867.57	\$0.00	\$4,867.57	\$3,459.29	\$1,408.28	\$24,706.29	\$32,191.58
15	3/5/2040	\$24,706.29	\$4,867.57	\$0.00	\$4,867.57	\$3,632.26	\$1,235.31	\$21,074.03	\$33,426.90
16	3/5/2041	\$21,074.03	\$4,867.57	\$0.00	\$4,867.57	\$3,813.87	\$1,053.70	\$17,260.16	\$34,480.60

17	3/5/2042	\$17,260.16	\$4,867.57	\$0.00	\$4,867.57	\$4,004.56	\$863.01	\$13,255.60	\$35,343.61
18	3/5/2043	\$13,255.60	\$4,867.57	\$0.00	\$4,867.57	\$4,204.79	\$662.78	\$9,050.81	\$36,006.39
19	3/5/2044	\$9,050.81	\$4,867.57	\$0.00	\$4,867.57	\$4,415.03	\$452.54	\$4,635.78	\$36,458.93
20	3/5/2045	\$4,635.78	\$4,867.57	\$0.00	\$4,635.78	\$4,403.99	\$231.79	\$0.00	\$36,690.72

**Enter values**

Loan amount	\$33,199.98
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,664.05
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$20,081.07

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$33,199.98	\$2,664.05	\$0.00	\$2,664.05	\$1,004.05	\$1,660.00	\$32,195.93	\$1,660.00
2	3/5/2027	\$32,195.93	\$2,664.05	\$0.00	\$2,664.05	\$1,054.26	\$1,609.80	\$31,141.67	\$3,269.80
3	3/5/2028	\$31,141.67	\$2,664.05	\$0.00	\$2,664.05	\$1,106.97	\$1,557.08	\$30,034.70	\$4,826.88
4	3/5/2029	\$30,034.70	\$2,664.05	\$0.00	\$2,664.05	\$1,162.32	\$1,501.74	\$28,872.38	\$6,328.61
5	3/5/2030	\$28,872.38	\$2,664.05	\$0.00	\$2,664.05	\$1,220.43	\$1,443.62	\$27,651.95	\$7,772.23
6	3/5/2031	\$27,651.95	\$2,664.05	\$0.00	\$2,664.05	\$1,281.45	\$1,382.60	\$26,370.50	\$9,154.83
7	3/5/2032	\$26,370.50	\$2,664.05	\$0.00	\$2,664.05	\$1,345.53	\$1,318.52	\$25,024.97	\$10,473.36
8	3/5/2033	\$25,024.97	\$2,664.05	\$0.00	\$2,664.05	\$1,412.80	\$1,251.25	\$23,612.17	\$11,724.60
9	3/5/2034	\$23,612.17	\$2,664.05	\$0.00	\$2,664.05	\$1,483.44	\$1,180.61	\$22,128.72	\$12,905.21
10	3/5/2035	\$22,128.72	\$2,664.05	\$0.00	\$2,664.05	\$1,557.62	\$1,106.44	\$20,571.11	\$14,011.65
11	3/5/2036	\$20,571.11	\$2,664.05	\$0.00	\$2,664.05	\$1,635.50	\$1,028.56	\$18,935.61	\$15,040.20
12	3/5/2037	\$18,935.61	\$2,664.05	\$0.00	\$2,664.05	\$1,717.27	\$946.78	\$17,218.34	\$15,986.98
13	3/5/2038	\$17,218.34	\$2,664.05	\$0.00	\$2,664.05	\$1,803.14	\$860.92	\$15,415.20	\$16,847.90
14	3/5/2039	\$15,415.20	\$2,664.05	\$0.00	\$2,664.05	\$1,893.29	\$770.76	\$13,521.91	\$17,618.66
15	3/5/2040	\$13,521.91	\$2,664.05	\$0.00	\$2,664.05	\$1,987.96	\$676.10	\$11,533.95	\$18,294.76
16	3/5/2041	\$11,533.95	\$2,664.05	\$0.00	\$2,664.05	\$2,087.35	\$576.70	\$9,446.60	\$18,871.45

17	3/5/2042	\$9,446.60	\$2,664.05	\$0.00	\$2,664.05	\$2,191.72	\$472.33	\$7,254.88	\$19,343.78
18	3/5/2043	\$7,254.88	\$2,664.05	\$0.00	\$2,664.05	\$2,301.31	\$362.74	\$4,953.57	\$19,706.53
19	3/5/2044	\$4,953.57	\$2,664.05	\$0.00	\$2,664.05	\$2,416.37	\$247.68	\$2,537.19	\$19,954.21
20	3/5/2045	\$2,537.19	\$2,664.05	\$0.00	\$2,537.19	\$2,410.33	\$126.86	\$0.00	\$20,081.07

**Enter values**

Loan amount	\$29,002.75
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,327.26
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,542.36

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$29,002.75	\$2,327.26	\$0.00	\$2,327.26	\$877.12	\$1,450.14	\$28,125.63	\$1,450.14
2	3/5/2027	\$28,125.63	\$2,327.26	\$0.00	\$2,327.26	\$920.97	\$1,406.28	\$27,204.66	\$2,856.42
3	3/5/2028	\$27,204.66	\$2,327.26	\$0.00	\$2,327.26	\$967.02	\$1,360.23	\$26,237.63	\$4,216.65
4	3/5/2029	\$26,237.63	\$2,327.26	\$0.00	\$2,327.26	\$1,015.37	\$1,311.88	\$25,222.26	\$5,528.53
5	3/5/2030	\$25,222.26	\$2,327.26	\$0.00	\$2,327.26	\$1,066.14	\$1,261.11	\$24,156.12	\$6,789.65
6	3/5/2031	\$24,156.12	\$2,327.26	\$0.00	\$2,327.26	\$1,119.45	\$1,207.81	\$23,036.67	\$7,997.45
7	3/5/2032	\$23,036.67	\$2,327.26	\$0.00	\$2,327.26	\$1,175.42	\$1,151.83	\$21,861.25	\$9,149.29
8	3/5/2033	\$21,861.25	\$2,327.26	\$0.00	\$2,327.26	\$1,234.19	\$1,093.06	\$20,627.05	\$10,242.35
9	3/5/2034	\$20,627.05	\$2,327.26	\$0.00	\$2,327.26	\$1,295.90	\$1,031.35	\$19,331.15	\$11,273.70
10	3/5/2035	\$19,331.15	\$2,327.26	\$0.00	\$2,327.26	\$1,360.70	\$966.56	\$17,970.45	\$12,240.26
11	3/5/2036	\$17,970.45	\$2,327.26	\$0.00	\$2,327.26	\$1,428.73	\$898.52	\$16,541.72	\$13,138.78
12	3/5/2037	\$16,541.72	\$2,327.26	\$0.00	\$2,327.26	\$1,500.17	\$827.09	\$15,041.55	\$13,965.87
13	3/5/2038	\$15,041.55	\$2,327.26	\$0.00	\$2,327.26	\$1,575.18	\$752.08	\$13,466.37	\$14,717.94
14	3/5/2039	\$13,466.37	\$2,327.26	\$0.00	\$2,327.26	\$1,653.94	\$673.32	\$11,812.43	\$15,391.26
15	3/5/2040	\$11,812.43	\$2,327.26	\$0.00	\$2,327.26	\$1,736.63	\$590.62	\$10,075.80	\$15,981.88
16	3/5/2041	\$10,075.80	\$2,327.26	\$0.00	\$2,327.26	\$1,823.47	\$503.79	\$8,252.33	\$16,485.67

17	3/5/2042	\$8,252.33	\$2,327.26	\$0.00	\$2,327.26	\$1,914.64	\$412.62	\$6,337.69	\$16,898.29
18	3/5/2043	\$6,337.69	\$2,327.26	\$0.00	\$2,327.26	\$2,010.37	\$316.88	\$4,327.32	\$17,215.18
19	3/5/2044	\$4,327.32	\$2,327.26	\$0.00	\$2,327.26	\$2,110.89	\$216.37	\$2,216.43	\$17,431.54
20	3/5/2045	\$2,216.43	\$2,327.26	\$0.00	\$2,216.43	\$2,105.61	\$110.82	\$0.00	\$17,542.36

**Enter values**

Loan amount	\$29,002.75
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,327.26
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,542.36

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$29,002.75	\$2,327.26	\$0.00	\$2,327.26	\$877.12	\$1,450.14	\$28,125.63	\$1,450.14
2	3/5/2027	\$28,125.63	\$2,327.26	\$0.00	\$2,327.26	\$920.97	\$1,406.28	\$27,204.66	\$2,856.42
3	3/5/2028	\$27,204.66	\$2,327.26	\$0.00	\$2,327.26	\$967.02	\$1,360.23	\$26,237.63	\$4,216.65
4	3/5/2029	\$26,237.63	\$2,327.26	\$0.00	\$2,327.26	\$1,015.37	\$1,311.88	\$25,222.26	\$5,528.53
5	3/5/2030	\$25,222.26	\$2,327.26	\$0.00	\$2,327.26	\$1,066.14	\$1,261.11	\$24,156.12	\$6,789.65
6	3/5/2031	\$24,156.12	\$2,327.26	\$0.00	\$2,327.26	\$1,119.45	\$1,207.81	\$23,036.67	\$7,997.45
7	3/5/2032	\$23,036.67	\$2,327.26	\$0.00	\$2,327.26	\$1,175.42	\$1,151.83	\$21,861.25	\$9,149.29
8	3/5/2033	\$21,861.25	\$2,327.26	\$0.00	\$2,327.26	\$1,234.19	\$1,093.06	\$20,627.05	\$10,242.35
9	3/5/2034	\$20,627.05	\$2,327.26	\$0.00	\$2,327.26	\$1,295.90	\$1,031.35	\$19,331.15	\$11,273.70
10	3/5/2035	\$19,331.15	\$2,327.26	\$0.00	\$2,327.26	\$1,360.70	\$966.56	\$17,970.45	\$12,240.26
11	3/5/2036	\$17,970.45	\$2,327.26	\$0.00	\$2,327.26	\$1,428.73	\$898.52	\$16,541.72	\$13,138.78
12	3/5/2037	\$16,541.72	\$2,327.26	\$0.00	\$2,327.26	\$1,500.17	\$827.09	\$15,041.55	\$13,965.87
13	3/5/2038	\$15,041.55	\$2,327.26	\$0.00	\$2,327.26	\$1,575.18	\$752.08	\$13,466.37	\$14,717.94
14	3/5/2039	\$13,466.37	\$2,327.26	\$0.00	\$2,327.26	\$1,653.94	\$673.32	\$11,812.43	\$15,391.26
15	3/5/2040	\$11,812.43	\$2,327.26	\$0.00	\$2,327.26	\$1,736.63	\$590.62	\$10,075.80	\$15,981.88
16	3/5/2041	\$10,075.80	\$2,327.26	\$0.00	\$2,327.26	\$1,823.47	\$503.79	\$8,252.33	\$16,485.67

17	3/5/2042	\$8,252.33	\$2,327.26	\$0.00	\$2,327.26	\$1,914.64	\$412.62	\$6,337.69	\$16,898.29
18	3/5/2043	\$6,337.69	\$2,327.26	\$0.00	\$2,327.26	\$2,010.37	\$316.88	\$4,327.32	\$17,215.18
19	3/5/2044	\$4,327.32	\$2,327.26	\$0.00	\$2,327.26	\$2,110.89	\$216.37	\$2,216.43	\$17,431.54
20	3/5/2045	\$2,216.43	\$2,327.26	\$0.00	\$2,216.43	\$2,105.61	\$110.82	\$0.00	\$17,542.36

**Enter values**

Loan amount	\$8,169.79
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$655.57
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$4,941.51

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$8,169.79	\$655.57	\$0.00	\$655.57	\$247.08	\$408.49	\$7,922.71	\$408.49
2	3/5/2027	\$7,922.71	\$655.57	\$0.00	\$655.57	\$259.43	\$396.14	\$7,663.29	\$804.63
3	3/5/2028	\$7,663.29	\$655.57	\$0.00	\$655.57	\$272.40	\$383.16	\$7,390.88	\$1,187.79
4	3/5/2029	\$7,390.88	\$655.57	\$0.00	\$655.57	\$286.02	\$369.54	\$7,104.86	\$1,557.33
5	3/5/2030	\$7,104.86	\$655.57	\$0.00	\$655.57	\$300.32	\$355.24	\$6,804.54	\$1,912.58
6	3/5/2031	\$6,804.54	\$655.57	\$0.00	\$655.57	\$315.34	\$340.23	\$6,489.20	\$2,252.80
7	3/5/2032	\$6,489.20	\$655.57	\$0.00	\$655.57	\$331.10	\$324.46	\$6,158.10	\$2,577.26
8	3/5/2033	\$6,158.10	\$655.57	\$0.00	\$655.57	\$347.66	\$307.90	\$5,810.44	\$2,885.17
9	3/5/2034	\$5,810.44	\$655.57	\$0.00	\$655.57	\$365.04	\$290.52	\$5,445.40	\$3,175.69
10	3/5/2035	\$5,445.40	\$655.57	\$0.00	\$655.57	\$383.30	\$272.27	\$5,062.10	\$3,447.96
11	3/5/2036	\$5,062.10	\$655.57	\$0.00	\$655.57	\$402.46	\$253.10	\$4,659.64	\$3,701.07
12	3/5/2037	\$4,659.64	\$655.57	\$0.00	\$655.57	\$422.58	\$232.98	\$4,237.06	\$3,934.05
13	3/5/2038	\$4,237.06	\$655.57	\$0.00	\$655.57	\$443.71	\$211.85	\$3,793.34	\$4,145.90
14	3/5/2039	\$3,793.34	\$655.57	\$0.00	\$655.57	\$465.90	\$189.67	\$3,327.45	\$4,335.57
15	3/5/2040	\$3,327.45	\$655.57	\$0.00	\$655.57	\$489.19	\$166.37	\$2,838.25	\$4,501.94
16	3/5/2041	\$2,838.25	\$655.57	\$0.00	\$655.57	\$513.65	\$141.91	\$2,324.60	\$4,643.85

17	3/5/2042	\$2,324.60	\$655.57	\$0.00	\$655.57	\$539.34	\$116.23	\$1,785.27	\$4,760.08
18	3/5/2043	\$1,785.27	\$655.57	\$0.00	\$655.57	\$566.30	\$89.26	\$1,218.96	\$4,849.35
19	3/5/2044	\$1,218.96	\$655.57	\$0.00	\$655.57	\$594.62	\$60.95	\$624.35	\$4,910.29
20	3/5/2045	\$624.35	\$655.57	\$0.00	\$624.35	\$593.13	\$31.22	\$0.00	\$4,941.51

**Enter values**

Loan amount	\$25,530.59
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,048.64
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$15,442.22

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$25,530.59	\$2,048.64	\$0.00	\$2,048.64	\$772.11	\$1,276.53	\$24,758.48	\$1,276.53
2	3/5/2027	\$24,758.48	\$2,048.64	\$0.00	\$2,048.64	\$810.72	\$1,237.92	\$23,947.76	\$2,514.45
3	3/5/2028	\$23,947.76	\$2,048.64	\$0.00	\$2,048.64	\$851.25	\$1,197.39	\$23,096.51	\$3,711.84
4	3/5/2029	\$23,096.51	\$2,048.64	\$0.00	\$2,048.64	\$893.82	\$1,154.83	\$22,202.69	\$4,866.67
5	3/5/2030	\$22,202.69	\$2,048.64	\$0.00	\$2,048.64	\$938.51	\$1,110.13	\$21,264.19	\$5,976.80
6	3/5/2031	\$21,264.19	\$2,048.64	\$0.00	\$2,048.64	\$985.43	\$1,063.21	\$20,278.76	\$7,040.01
7	3/5/2032	\$20,278.76	\$2,048.64	\$0.00	\$2,048.64	\$1,034.70	\$1,013.94	\$19,244.05	\$8,053.95
8	3/5/2033	\$19,244.05	\$2,048.64	\$0.00	\$2,048.64	\$1,086.44	\$962.20	\$18,157.62	\$9,016.15
9	3/5/2034	\$18,157.62	\$2,048.64	\$0.00	\$2,048.64	\$1,140.76	\$907.88	\$17,016.86	\$9,924.03
10	3/5/2035	\$17,016.86	\$2,048.64	\$0.00	\$2,048.64	\$1,197.80	\$850.84	\$15,819.06	\$10,774.88
11	3/5/2036	\$15,819.06	\$2,048.64	\$0.00	\$2,048.64	\$1,257.69	\$790.95	\$14,561.37	\$11,565.83
12	3/5/2037	\$14,561.37	\$2,048.64	\$0.00	\$2,048.64	\$1,320.57	\$728.07	\$13,240.80	\$12,293.90
13	3/5/2038	\$13,240.80	\$2,048.64	\$0.00	\$2,048.64	\$1,386.60	\$662.04	\$11,854.20	\$12,955.94
14	3/5/2039	\$11,854.20	\$2,048.64	\$0.00	\$2,048.64	\$1,455.93	\$592.71	\$10,398.27	\$13,548.65
15	3/5/2040	\$10,398.27	\$2,048.64	\$0.00	\$2,048.64	\$1,528.73	\$519.91	\$8,869.54	\$14,068.56
16	3/5/2041	\$8,869.54	\$2,048.64	\$0.00	\$2,048.64	\$1,605.16	\$443.48	\$7,264.38	\$14,512.04

17	3/5/2042	\$7,264.38	\$2,048.64	\$0.00	\$2,048.64	\$1,685.42	\$363.22	\$5,578.96	\$14,875.26
18	3/5/2043	\$5,578.96	\$2,048.64	\$0.00	\$2,048.64	\$1,769.69	\$278.95	\$3,809.26	\$15,154.20
19	3/5/2044	\$3,809.26	\$2,048.64	\$0.00	\$2,048.64	\$1,858.18	\$190.46	\$1,951.09	\$15,344.67
20	3/5/2045	\$1,951.09	\$2,048.64	\$0.00	\$1,951.09	\$1,853.53	\$97.55	\$0.00	\$15,442.22

### Enter values

Loan amount	\$69,034.71
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

### Loan summary

Scheduled payment	\$5,539.52
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$41,755.76

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$69,034.71	\$5,539.52	\$0.00	\$5,539.52	\$2,087.79	\$3,451.74	\$66,946.92	\$3,451.74
2	3/5/2027	\$66,946.92	\$5,539.52	\$0.00	\$5,539.52	\$2,192.18	\$3,347.35	\$64,754.74	\$6,799.08
3	3/5/2028	\$64,754.74	\$5,539.52	\$0.00	\$5,539.52	\$2,301.79	\$3,237.74	\$62,452.96	\$10,036.82
4	3/5/2029	\$62,452.96	\$5,539.52	\$0.00	\$5,539.52	\$2,416.88	\$3,122.65	\$60,036.08	\$13,159.47
5	3/5/2030	\$60,036.08	\$5,539.52	\$0.00	\$5,539.52	\$2,537.72	\$3,001.80	\$57,498.36	\$16,161.27
6	3/5/2031	\$57,498.36	\$5,539.52	\$0.00	\$5,539.52	\$2,664.61	\$2,874.92	\$54,833.76	\$19,036.19
7	3/5/2032	\$54,833.76	\$5,539.52	\$0.00	\$5,539.52	\$2,797.84	\$2,741.69	\$52,035.92	\$21,777.88
8	3/5/2033	\$52,035.92	\$5,539.52	\$0.00	\$5,539.52	\$2,937.73	\$2,601.80	\$49,098.19	\$24,379.67
9	3/5/2034	\$49,098.19	\$5,539.52	\$0.00	\$5,539.52	\$3,084.61	\$2,454.91	\$46,013.58	\$26,834.58
10	3/5/2035	\$46,013.58	\$5,539.52	\$0.00	\$5,539.52	\$3,238.84	\$2,300.68	\$42,774.73	\$29,135.26
11	3/5/2036	\$42,774.73	\$5,539.52	\$0.00	\$5,539.52	\$3,400.79	\$2,138.74	\$39,373.95	\$31,274.00
12	3/5/2037	\$39,373.95	\$5,539.52	\$0.00	\$5,539.52	\$3,570.83	\$1,968.70	\$35,803.12	\$33,242.70
13	3/5/2038	\$35,803.12	\$5,539.52	\$0.00	\$5,539.52	\$3,749.37	\$1,790.16	\$32,053.75	\$35,032.85
14	3/5/2039	\$32,053.75	\$5,539.52	\$0.00	\$5,539.52	\$3,936.84	\$1,602.69	\$28,116.92	\$36,635.54
15	3/5/2040	\$28,116.92	\$5,539.52	\$0.00	\$5,539.52	\$4,133.68	\$1,405.85	\$23,983.24	\$38,041.38
16	3/5/2041	\$23,983.24	\$5,539.52	\$0.00	\$5,539.52	\$4,340.36	\$1,199.16	\$19,642.88	\$39,240.55

17	3/5/2042	\$19,642.88	\$5,539.52	\$0.00	\$5,539.52	\$4,557.38	\$982.14	\$15,085.50	\$40,222.69
18	3/5/2043	\$15,085.50	\$5,539.52	\$0.00	\$5,539.52	\$4,785.25	\$754.27	\$10,300.25	\$40,976.97
19	3/5/2044	\$10,300.25	\$5,539.52	\$0.00	\$5,539.52	\$5,024.51	\$515.01	\$5,275.74	\$41,491.98
20	3/5/2045	\$5,275.74	\$5,539.52	\$0.00	\$5,275.74	\$5,011.95	\$263.79	\$0.00	\$41,755.76

**Enter values**

Loan amount	\$20,424.47
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$1,638.91
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$12,353.78

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$20,424.47	\$1,638.91	\$0.00	\$1,638.91	\$617.69	\$1,021.22	\$19,806.78	\$1,021.22
2	3/5/2027	\$19,806.78	\$1,638.91	\$0.00	\$1,638.91	\$648.57	\$990.34	\$19,158.21	\$2,011.56
3	3/5/2028	\$19,158.21	\$1,638.91	\$0.00	\$1,638.91	\$681.00	\$957.91	\$18,477.21	\$2,969.47
4	3/5/2029	\$18,477.21	\$1,638.91	\$0.00	\$1,638.91	\$715.05	\$923.86	\$17,762.15	\$3,893.33
5	3/5/2030	\$17,762.15	\$1,638.91	\$0.00	\$1,638.91	\$750.80	\$888.11	\$17,011.35	\$4,781.44
6	3/5/2031	\$17,011.35	\$1,638.91	\$0.00	\$1,638.91	\$788.34	\$850.57	\$16,223.00	\$5,632.01
7	3/5/2032	\$16,223.00	\$1,638.91	\$0.00	\$1,638.91	\$827.76	\$811.15	\$15,395.24	\$6,443.16
8	3/5/2033	\$15,395.24	\$1,638.91	\$0.00	\$1,638.91	\$869.15	\$769.76	\$14,526.09	\$7,212.92
9	3/5/2034	\$14,526.09	\$1,638.91	\$0.00	\$1,638.91	\$912.61	\$726.30	\$13,613.48	\$7,939.23
10	3/5/2035	\$13,613.48	\$1,638.91	\$0.00	\$1,638.91	\$958.24	\$680.67	\$12,655.25	\$8,619.90
11	3/5/2036	\$12,655.25	\$1,638.91	\$0.00	\$1,638.91	\$1,006.15	\$632.76	\$11,649.10	\$9,252.66
12	3/5/2037	\$11,649.10	\$1,638.91	\$0.00	\$1,638.91	\$1,056.46	\$582.45	\$10,592.64	\$9,835.12
13	3/5/2038	\$10,592.64	\$1,638.91	\$0.00	\$1,638.91	\$1,109.28	\$529.63	\$9,483.36	\$10,364.75
14	3/5/2039	\$9,483.36	\$1,638.91	\$0.00	\$1,638.91	\$1,164.74	\$474.17	\$8,318.61	\$10,838.92
15	3/5/2040	\$8,318.61	\$1,638.91	\$0.00	\$1,638.91	\$1,222.98	\$415.93	\$7,095.63	\$11,254.85
16	3/5/2041	\$7,095.63	\$1,638.91	\$0.00	\$1,638.91	\$1,284.13	\$354.78	\$5,811.50	\$11,609.63

17	3/5/2042	\$5,811.50	\$1,638.91	\$0.00	\$1,638.91	\$1,348.34	\$290.58	\$4,463.16	\$11,900.20
18	3/5/2043	\$4,463.16	\$1,638.91	\$0.00	\$1,638.91	\$1,415.75	\$223.16	\$3,047.41	\$12,123.36
19	3/5/2044	\$3,047.41	\$1,638.91	\$0.00	\$1,638.91	\$1,486.54	\$152.37	\$1,560.87	\$12,275.73
20	3/5/2045	\$1,560.87	\$1,638.91	\$0.00	\$1,560.87	\$1,482.83	\$78.04	\$0.00	\$12,353.78

**Enter values**

Loan amount	\$20,424.47
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$1,638.91
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$12,353.78

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$20,424.47	\$1,638.91	\$0.00	\$1,638.91	\$617.69	\$1,021.22	\$19,806.78	\$1,021.22
2	3/5/2027	\$19,806.78	\$1,638.91	\$0.00	\$1,638.91	\$648.57	\$990.34	\$19,158.21	\$2,011.56
3	3/5/2028	\$19,158.21	\$1,638.91	\$0.00	\$1,638.91	\$681.00	\$957.91	\$18,477.21	\$2,969.47
4	3/5/2029	\$18,477.21	\$1,638.91	\$0.00	\$1,638.91	\$715.05	\$923.86	\$17,762.15	\$3,893.33
5	3/5/2030	\$17,762.15	\$1,638.91	\$0.00	\$1,638.91	\$750.80	\$888.11	\$17,011.35	\$4,781.44
6	3/5/2031	\$17,011.35	\$1,638.91	\$0.00	\$1,638.91	\$788.34	\$850.57	\$16,223.00	\$5,632.01
7	3/5/2032	\$16,223.00	\$1,638.91	\$0.00	\$1,638.91	\$827.76	\$811.15	\$15,395.24	\$6,443.16
8	3/5/2033	\$15,395.24	\$1,638.91	\$0.00	\$1,638.91	\$869.15	\$769.76	\$14,526.09	\$7,212.92
9	3/5/2034	\$14,526.09	\$1,638.91	\$0.00	\$1,638.91	\$912.61	\$726.30	\$13,613.48	\$7,939.23
10	3/5/2035	\$13,613.48	\$1,638.91	\$0.00	\$1,638.91	\$958.24	\$680.67	\$12,655.25	\$8,619.90
11	3/5/2036	\$12,655.25	\$1,638.91	\$0.00	\$1,638.91	\$1,006.15	\$632.76	\$11,649.10	\$9,252.66
12	3/5/2037	\$11,649.10	\$1,638.91	\$0.00	\$1,638.91	\$1,056.46	\$582.45	\$10,592.64	\$9,835.12
13	3/5/2038	\$10,592.64	\$1,638.91	\$0.00	\$1,638.91	\$1,109.28	\$529.63	\$9,483.36	\$10,364.75
14	3/5/2039	\$9,483.36	\$1,638.91	\$0.00	\$1,638.91	\$1,164.74	\$474.17	\$8,318.61	\$10,838.92
15	3/5/2040	\$8,318.61	\$1,638.91	\$0.00	\$1,638.91	\$1,222.98	\$415.93	\$7,095.63	\$11,254.85
16	3/5/2041	\$7,095.63	\$1,638.91	\$0.00	\$1,638.91	\$1,284.13	\$354.78	\$5,811.50	\$11,609.63

17	3/5/2042	\$5,811.50	\$1,638.91	\$0.00	\$1,638.91	\$1,348.34	\$290.58	\$4,463.16	\$11,900.20
18	3/5/2043	\$4,463.16	\$1,638.91	\$0.00	\$1,638.91	\$1,415.75	\$223.16	\$3,047.41	\$12,123.36
19	3/5/2044	\$3,047.41	\$1,638.91	\$0.00	\$1,638.91	\$1,486.54	\$152.37	\$1,560.87	\$12,275.73
20	3/5/2045	\$1,560.87	\$1,638.91	\$0.00	\$1,560.87	\$1,482.83	\$78.04	\$0.00	\$12,353.78

**Enter values**

Loan amount	\$29,396.94
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,358.89
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$17,780.79

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$29,396.94	\$2,358.89	\$0.00	\$2,358.89	\$889.04	\$1,469.85	\$28,507.90	\$1,469.85
2	3/5/2027	\$28,507.90	\$2,358.89	\$0.00	\$2,358.89	\$933.49	\$1,425.40	\$27,574.41	\$2,895.24
3	3/5/2028	\$27,574.41	\$2,358.89	\$0.00	\$2,358.89	\$980.17	\$1,378.72	\$26,594.24	\$4,273.96
4	3/5/2029	\$26,594.24	\$2,358.89	\$0.00	\$2,358.89	\$1,029.17	\$1,329.71	\$25,565.07	\$5,603.67
5	3/5/2030	\$25,565.07	\$2,358.89	\$0.00	\$2,358.89	\$1,080.63	\$1,278.25	\$24,484.44	\$6,881.93
6	3/5/2031	\$24,484.44	\$2,358.89	\$0.00	\$2,358.89	\$1,134.66	\$1,224.22	\$23,349.77	\$8,106.15
7	3/5/2032	\$23,349.77	\$2,358.89	\$0.00	\$2,358.89	\$1,191.40	\$1,167.49	\$22,158.37	\$9,273.64
8	3/5/2033	\$22,158.37	\$2,358.89	\$0.00	\$2,358.89	\$1,250.97	\$1,107.92	\$20,907.40	\$10,381.56
9	3/5/2034	\$20,907.40	\$2,358.89	\$0.00	\$2,358.89	\$1,313.52	\$1,045.37	\$19,593.89	\$11,426.93
10	3/5/2035	\$19,593.89	\$2,358.89	\$0.00	\$2,358.89	\$1,379.19	\$979.69	\$18,214.70	\$12,406.62
11	3/5/2036	\$18,214.70	\$2,358.89	\$0.00	\$2,358.89	\$1,448.15	\$910.73	\$16,766.54	\$13,317.36
12	3/5/2037	\$16,766.54	\$2,358.89	\$0.00	\$2,358.89	\$1,520.56	\$838.33	\$15,245.99	\$14,155.68
13	3/5/2038	\$15,245.99	\$2,358.89	\$0.00	\$2,358.89	\$1,596.59	\$762.30	\$13,649.40	\$14,917.98
14	3/5/2039	\$13,649.40	\$2,358.89	\$0.00	\$2,358.89	\$1,676.42	\$682.47	\$11,972.98	\$15,600.45
15	3/5/2040	\$11,972.98	\$2,358.89	\$0.00	\$2,358.89	\$1,760.24	\$598.65	\$10,212.74	\$16,199.10
16	3/5/2041	\$10,212.74	\$2,358.89	\$0.00	\$2,358.89	\$1,848.25	\$510.64	\$8,364.49	\$16,709.74

17	3/5/2042	\$8,364.49	\$2,358.89	\$0.00	\$2,358.89	\$1,940.66	\$418.22	\$6,423.83	\$17,127.96
18	3/5/2043	\$6,423.83	\$2,358.89	\$0.00	\$2,358.89	\$2,037.69	\$321.19	\$4,386.14	\$17,449.16
19	3/5/2044	\$4,386.14	\$2,358.89	\$0.00	\$2,358.89	\$2,139.58	\$219.31	\$2,246.56	\$17,668.46
20	3/5/2045	\$2,246.56	\$2,358.89	\$0.00	\$2,246.56	\$2,134.23	\$112.33	\$0.00	\$17,780.79

**Enter values**

Loan amount	\$30,636.71
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$2,458.37
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$18,530.67

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$30,636.71	\$2,458.37	\$0.00	\$2,458.37	\$926.53	\$1,531.84	\$29,710.18	\$1,531.84
2	3/5/2027	\$29,710.18	\$2,458.37	\$0.00	\$2,458.37	\$972.86	\$1,485.51	\$28,737.32	\$3,017.34
3	3/5/2028	\$28,737.32	\$2,458.37	\$0.00	\$2,458.37	\$1,021.50	\$1,436.87	\$27,715.81	\$4,454.21
4	3/5/2029	\$27,715.81	\$2,458.37	\$0.00	\$2,458.37	\$1,072.58	\$1,385.79	\$26,643.24	\$5,840.00
5	3/5/2030	\$26,643.24	\$2,458.37	\$0.00	\$2,458.37	\$1,126.21	\$1,332.16	\$25,517.03	\$7,172.16
6	3/5/2031	\$25,517.03	\$2,458.37	\$0.00	\$2,458.37	\$1,182.52	\$1,275.85	\$24,334.51	\$8,448.01
7	3/5/2032	\$24,334.51	\$2,458.37	\$0.00	\$2,458.37	\$1,241.64	\$1,216.73	\$23,092.87	\$9,664.74
8	3/5/2033	\$23,092.87	\$2,458.37	\$0.00	\$2,458.37	\$1,303.73	\$1,154.64	\$21,789.14	\$10,819.38
9	3/5/2034	\$21,789.14	\$2,458.37	\$0.00	\$2,458.37	\$1,368.91	\$1,089.46	\$20,420.23	\$11,908.84
10	3/5/2035	\$20,420.23	\$2,458.37	\$0.00	\$2,458.37	\$1,437.36	\$1,021.01	\$18,982.87	\$12,929.85
11	3/5/2036	\$18,982.87	\$2,458.37	\$0.00	\$2,458.37	\$1,509.23	\$949.14	\$17,473.65	\$13,879.00
12	3/5/2037	\$17,473.65	\$2,458.37	\$0.00	\$2,458.37	\$1,584.69	\$873.68	\$15,888.96	\$14,752.68
13	3/5/2038	\$15,888.96	\$2,458.37	\$0.00	\$2,458.37	\$1,663.92	\$794.45	\$14,225.04	\$15,547.13
14	3/5/2039	\$14,225.04	\$2,458.37	\$0.00	\$2,458.37	\$1,747.12	\$711.25	\$12,477.92	\$16,258.38
15	3/5/2040	\$12,477.92	\$2,458.37	\$0.00	\$2,458.37	\$1,834.47	\$623.90	\$10,643.45	\$16,882.27
16	3/5/2041	\$10,643.45	\$2,458.37	\$0.00	\$2,458.37	\$1,926.20	\$532.17	\$8,717.25	\$17,414.45

17	3/5/2042	\$8,717.25	\$2,458.37	\$0.00	\$2,458.37	\$2,022.51	\$435.86	\$6,694.75	\$17,850.31
18	3/5/2043	\$6,694.75	\$2,458.37	\$0.00	\$2,458.37	\$2,123.63	\$334.74	\$4,571.12	\$18,185.05
19	3/5/2044	\$4,571.12	\$2,458.37	\$0.00	\$2,458.37	\$2,229.81	\$228.56	\$2,341.30	\$18,413.60
20	3/5/2045	\$2,341.30	\$2,458.37	\$0.00	\$2,341.30	\$2,224.24	\$117.07	\$0.00	\$18,530.67

**Enter values**

Loan amount	\$110,328.91
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments**

\$0.00

**Loan summary**

Scheduled payment	\$8,853.08
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$66,732.63

**Lender name**

Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$110,328.91	\$8,853.08	\$0.00	\$8,853.08	\$3,336.63	\$5,516.45	\$106,992.28	\$5,516.45
2	3/5/2027	\$106,992.28	\$8,853.08	\$0.00	\$8,853.08	\$3,503.46	\$5,349.61	\$103,488.82	\$10,866.06
3	3/5/2028	\$103,488.82	\$8,853.08	\$0.00	\$8,853.08	\$3,678.64	\$5,174.44	\$99,810.18	\$16,040.50
4	3/5/2029	\$99,810.18	\$8,853.08	\$0.00	\$8,853.08	\$3,862.57	\$4,990.51	\$95,947.61	\$21,031.01
5	3/5/2030	\$95,947.61	\$8,853.08	\$0.00	\$8,853.08	\$4,055.70	\$4,797.38	\$91,891.91	\$25,828.39
6	3/5/2031	\$91,891.91	\$8,853.08	\$0.00	\$8,853.08	\$4,258.48	\$4,594.60	\$87,633.43	\$30,422.99
7	3/5/2032	\$87,633.43	\$8,853.08	\$0.00	\$8,853.08	\$4,471.41	\$4,381.67	\$83,162.03	\$34,804.66
8	3/5/2033	\$83,162.03	\$8,853.08	\$0.00	\$8,853.08	\$4,694.98	\$4,158.10	\$78,467.05	\$38,962.76
9	3/5/2034	\$78,467.05	\$8,853.08	\$0.00	\$8,853.08	\$4,929.72	\$3,923.35	\$73,537.33	\$42,886.11
10	3/5/2035	\$73,537.33	\$8,853.08	\$0.00	\$8,853.08	\$5,176.21	\$3,676.87	\$68,361.12	\$46,562.98
11	3/5/2036	\$68,361.12	\$8,853.08	\$0.00	\$8,853.08	\$5,435.02	\$3,418.06	\$62,926.09	\$49,981.03
12	3/5/2037	\$62,926.09	\$8,853.08	\$0.00	\$8,853.08	\$5,706.77	\$3,146.30	\$57,219.32	\$53,127.34
13	3/5/2038	\$57,219.32	\$8,853.08	\$0.00	\$8,853.08	\$5,992.11	\$2,860.97	\$51,227.21	\$55,988.30
14	3/5/2039	\$51,227.21	\$8,853.08	\$0.00	\$8,853.08	\$6,291.72	\$2,561.36	\$44,935.49	\$58,549.66
15	3/5/2040	\$44,935.49	\$8,853.08	\$0.00	\$8,853.08	\$6,606.30	\$2,246.77	\$38,329.19	\$60,796.44
16	3/5/2041	\$38,329.19	\$8,853.08	\$0.00	\$8,853.08	\$6,936.62	\$1,916.46	\$31,392.57	\$62,712.90

17	3/5/2042	\$31,392.57	\$8,853.08	\$0.00	\$8,853.08	\$7,283.45	\$1,569.63	\$24,109.12	\$64,282.53
18	3/5/2043	\$24,109.12	\$8,853.08	\$0.00	\$8,853.08	\$7,647.62	\$1,205.46	\$16,461.50	\$65,487.98
19	3/5/2044	\$16,461.50	\$8,853.08	\$0.00	\$8,853.08	\$8,030.00	\$823.08	\$8,431.50	\$66,311.06
20	3/5/2045	\$8,431.50	\$8,853.08	\$0.00	\$8,431.50	\$8,009.93	\$421.58	\$0.00	\$66,732.63

**Enter values**

Loan amount	\$49,365.95
Annual interest rate	5.00%
Loan period in years	20
Number of payments per year	1
Start date of loan	3/5/2026

**Optional extra payments** \$0.00

**Loan summary**

Scheduled payment	\$3,961.25
Scheduled number of payments	20
Actual number of payments	1
Total early payments	\$0.00
Total interest	\$29,859.08

**Lender name** Village of Somers Water Utility

Payment number	Payment date	Beginning balance	Scheduled payment	Extra payment	Total payment	Principal	Interest	Ending balance	Cumulative interest
1	3/5/2026	\$49,365.95	\$3,961.25	\$0.00	\$3,961.25	\$1,492.95	\$2,468.30	\$47,873.00	\$2,468.30
2	3/5/2027	\$47,873.00	\$3,961.25	\$0.00	\$3,961.25	\$1,567.60	\$2,393.65	\$46,305.39	\$4,861.95
3	3/5/2028	\$46,305.39	\$3,961.25	\$0.00	\$3,961.25	\$1,645.98	\$2,315.27	\$44,659.41	\$7,177.22
4	3/5/2029	\$44,659.41	\$3,961.25	\$0.00	\$3,961.25	\$1,728.28	\$2,232.97	\$42,931.13	\$9,410.19
5	3/5/2030	\$42,931.13	\$3,961.25	\$0.00	\$3,961.25	\$1,814.69	\$2,146.56	\$41,116.44	\$11,556.74
6	3/5/2031	\$41,116.44	\$3,961.25	\$0.00	\$3,961.25	\$1,905.43	\$2,055.82	\$39,211.01	\$13,612.57
7	3/5/2032	\$39,211.01	\$3,961.25	\$0.00	\$3,961.25	\$2,000.70	\$1,960.55	\$37,210.31	\$15,573.12
8	3/5/2033	\$37,210.31	\$3,961.25	\$0.00	\$3,961.25	\$2,100.74	\$1,860.52	\$35,109.57	\$17,433.63
9	3/5/2034	\$35,109.57	\$3,961.25	\$0.00	\$3,961.25	\$2,205.77	\$1,755.48	\$32,903.80	\$19,189.11
10	3/5/2035	\$32,903.80	\$3,961.25	\$0.00	\$3,961.25	\$2,316.06	\$1,645.19	\$30,587.73	\$20,834.30
11	3/5/2036	\$30,587.73	\$3,961.25	\$0.00	\$3,961.25	\$2,431.86	\$1,529.39	\$28,155.87	\$22,363.69
12	3/5/2037	\$28,155.87	\$3,961.25	\$0.00	\$3,961.25	\$2,553.46	\$1,407.79	\$25,602.41	\$23,771.48
13	3/5/2038	\$25,602.41	\$3,961.25	\$0.00	\$3,961.25	\$2,681.13	\$1,280.12	\$22,921.28	\$25,051.60
14	3/5/2039	\$22,921.28	\$3,961.25	\$0.00	\$3,961.25	\$2,815.19	\$1,146.06	\$20,106.09	\$26,197.66
15	3/5/2040	\$20,106.09	\$3,961.25	\$0.00	\$3,961.25	\$2,955.95	\$1,005.30	\$17,150.15	\$27,202.97
16	3/5/2041	\$17,150.15	\$3,961.25	\$0.00	\$3,961.25	\$3,103.74	\$857.51	\$14,046.40	\$28,060.48
17	3/5/2042	\$14,046.40	\$3,961.25	\$0.00	\$3,961.25	\$3,258.93	\$702.32	\$10,787.47	\$28,762.80

18	3/5/2043	\$10,787.47	\$3,961.25	\$0.00	\$3,961.25	\$3,421.88	\$539.37	\$7,365.59	\$29,302.17
19	3/5/2044	\$7,365.59	\$3,961.25	\$0.00	\$3,961.25	\$3,592.97	\$368.28	\$3,772.62	\$29,670.45
20	3/5/2045	\$3,772.62	\$3,961.25	\$0.00	\$3,772.62	\$3,583.99	\$188.63	\$0.00	\$29,859.08



**VILLAGE OF SOMERS  
VILLAGE BOARD  
WORK SESSION ITEM MEMORANDUM**

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**WORK SESSION:** April 2<sup>nd</sup>, 2025

**TO:** Village President Stoner and Board of Trustees

**PREPARED BY:** Kevin Poirier, Assistant Administrator

**AGENDA ITEM:** #6 Discuss proposed Village of Somers 2025 and Long-term Goals.

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**BACKGROUND:**

Trustees Ostby and Nelson have been working with department heads, Village Engineers, and individual Trustees to update the Village of Somers 2025 and Long-term goals.

This item was discussed at the January 21<sup>st</sup> Work Session.

**UPDATE:**

After these meetings, they came up with proposed goals for 2025 which were presented to Administrator Peters and Assistant Administrator Poirier on February 28<sup>th</sup>. This item was on our March 18<sup>th</sup> Work Session but was tabled until our April 2<sup>nd</sup> Work Session.

**COMMENTS:**

Long-term Goals are a way for the Board and Staff to work toward common goals.

**ATTACHMENTS:**

Village of Somers 2025 and Long-term Goals Draft

## Audit

1. Prepare responses of actions taken to address audit recommendations.

## Capital Improvement Plan

1. Update long-term plan for fixed asset replacement based on age and usage.
2. Continue to utilize Public Works scoring process for priority road improvement projects.
3. Proposal on Water System Needs Assessment.
4. Determine if Sanitary Sewer Master Plan is up to date or needs revision.
5. Public Works Utility Management: Upgrade GIS and Crew Computers (per Utilities Manager)
  - Assess current computer hardware limitations for GIS.
  - Research and budget for high-performance GIS computers.
  - Procure a dedicated computer for crew members to use in the field
  - Establish a replacement cycle for future computer upgrades.
  - Ensure IT support and cybersecurity measures are in place.
  - Train staff on new hardware and software compatibility
6. Acquire Work Order/Asset Management Software (e.g. CityWorks) with GIS Integration (per Utilities Manager)
  - Research and select a suitable asset management software.
  - Ensure software integrates seamlessly with GIS.
  - Secure funding and obtain necessary approvals.
  - Develop an implementation timeline with key milestones.
  - Train staff on software functionality and workflow.
  - Conduct pilot testing before full-scale implementation.
  - Establish ongoing support and maintenance plans.
  - Track assets correctly to more efficiently budget each department.

## Development

1. Establish ad-hoc Development Committee with representation of Village Board, Plan Commission, Building Inspection, Engineers, Legal (if necessary), Fire & Rescue, Public Works, Administration.
  - a. *Purpose: Address issues early in the development process which will save developer time and money as well as presenting consistent uniform communication from Village.*

## Village of Somers

### Goals – 2025

#### Draft #1

2. Develop or edit existing Development Review Worksheet to assist Plan Commission and Village Board in assessing development.
3. Building Inspection: Develop a checklist of the permit process with documentation requirements that will improve customer service and reduce delays in development progress.
4. Obtain proposal from Engineering firm to update and create following documents that currently conflict with each other:
  - a. Update Standard Materials List
  - b. Update Development Standards
  - c. Update Chapter 18 of Village Ordinance
  - d. Create Standard Materials/Standard Detail Plan Sheets
  - e. Coordinate Public Works details with Fire Dept details
5. Present proposal to update Village Landscaping Standards/Ordinance
6. Obtain proposal from Engineering firm to further define a Bike Path Plan and an overall transportation plan (impacts easements rights at time of development)
7. Schedule quarterly joint meetings between Plan Commission and Trustees to review development work in progress, suggestions to improve development process, discuss development strategy, identify ordinances and standards that need updating and other issues.
8. Project TIDs capital needs, cash flow and expected closure dates
9. Clarify and formalize assessment process and communications
10. Project strategy for 2024 one-time voluntary contributions.

## Financial Management

1. More timely reporting of quarterly and year end financials with a focus on variances to budget.
2. Update long-term financial plan including an overall debt strategy (likely using Ehlers).
3. Update strategy/policy for investment of funds to provide additional and stable source of income.

## Human Resources

1. Establish a Human Resources Oversight Committee consisting of Trustees.
  - a. *Purpose: Group composed of three trustees specifically tasked with reviewing and addressing employee concerns that may not have been adequately resolved through regular channels with a direct manager.*
2. Review, edit, and approve employee performance evaluation review form and process.
  - a. *Purpose: To better evaluate employee strengths, capabilities, and improvement progress with respect to how they impact the entire delivery of Village customer service.*
  - b. *Aim toward merit-based compensation increases.*
3. Identify office procedures and policies that need updating.
4. Determine whether utilizing technology/outsourcing payroll will save money or time.

## Village of Somers

### Goals – 2025

#### Draft #1

5. On an annual basis, preferably in August before the budget is completed, all employees' written and oral reviews must be completed by Department Heads.

## Image and Communications

1. As Somers street signs need replacing, consider adding the Somers logo on the signs.
2. Complete updating website including Life Balance section. Update links.
3. Consider adding highway signs over major waterways in Somers. (Example: Pike River, Pike Creek)
4. Continue ZIP Code project.
5. Install Somers banners. Identify new locations to install new and replace broken ones.
6. Investigate whether a modernized, more efficient telephone system is possible.
7. Investigate with Department of Transportation if "Somers" can be added to the Hwy 142 exit ramps, and if yes, the cost. Hwy 142 is the main commercial corridor of the Village.
8. Obtain commitment through Developer Agreements to add "Somers, Wisconsin" to all monument signs on new development projects.
9. Select new email/text communication software to better communicate with taxpayers and others who do business with the Village. Create policy, procedures and assign staff responsibility for daily management.
10. When a Somers water tower is designed and bid, include two Village logos on water tower.

## Legal and Ordinance

1. Create new motel/hotel ordinances, assign responsibility to staff for implementation, create procedures and perform routine management and reporting.
2. Create new Airbnb ordinances, assign responsibility to staff for implementation, create procedures and perform routine management and reporting.
3. Define plan to cover legal services in circumstances of an unplanned or planned absence.

## Municipal Court

1. Budget and purchase wireless microphone needed for Trials.
2. Proposal addressing a plan to cover for Municipal Court Clerk in circumstances of an unplanned or planned absence.
3. Investigate how Court related expenses are posted (prosecutor expenses, law enforcement overtime, administrative staff, etc).

## Public Safety

1. Present budget and process for a possible levy referendum for public safety.
2. Continue to work through the process of the Fire Study recommendations.

## Public Works and Utilities Management

1. 13<sup>th</sup> Avenue lift station needs to replace the operating system to be the same as others.
2. Address solution to non-resident commercial landscapers and others still dumping in our landfill site.
3. Continuous training of new employees and retraining existing employees on GIS usage and best practices, proper installation and troubleshooting of new water meters with radio reads, etc.
4. Define timeline of upcoming City of Kenosha Water Treatment Facility planned expansion and the financial impact on the Village.
5. Develop a project timeline plan to address our first water tower.
6. Implement GIS that is being developed.
  - Finalize GIS development and ensure data accuracy.
  - Train staff on GIS usage and best practices.
  - Integrate GIS with other relevant city systems.
  - Develop a maintenance and update schedule for GIS.
  - Establish data-sharing protocols between departments.
  - Evaluate GIS performance and address any issues.
  - Hire an intern if Baxter & Woodman do not provide maintenance and updating
7. Loop water system as the Village develops.
8. Participate in Fire Study conversations and planning as it relates to potential of moving parts warehouse by Station #2 and reconfiguration of facilities needed at the main Village campus.
9. Prepare and present a 2025 stormwater project list.
10. Proposal to improve customer service by enabling autopay on water/sewer billing.
11. Proposal to improve efficiency by automating water/sewer billing.
12. Put in place annual water rate increase and a schedule for comprehensive water rate cases (required by 3/29/27 per PSC). Create schedule.
13. Relating to the Kenosha Water Utility expansion, review Comp Plan by SWRPC to assure its accuracy as it will be used to determine future Somers needs and therefore our allocation of expansion expense.
14. Install new water meters with radio reads (per Utilities Manager)
  - Develop a phased implementation plan for meter installation.
  - Train crews on proper installation and troubleshooting.
  - Ensure meter readings integrate with billing software.
  - Use a command link to complete radio reads until the tower is built for automated readings
  - Educate the public on benefits and expected changes.
  - Monitor accuracy and efficiency improvements post-installation.

Village of Somers

Goals – 2025

Draft #1

- Install MXU's on customers that already have capable meters installed.

15. Streamline WDNR MS4 reporting.

**Village of Somers  
7511 12th Street  
Somers, WI 53171**

**Village Board Meeting  
Tentative Agenda  
Tuesday, April 8<sup>th</sup>, 2025  
5:30 p.m.**

<b>Village Board Meeting:</b>	
<b>Item #</b>	
1	Call to order
2	Pledge of Allegiance
3	Consent and Approval of Minutes of Regular meetings on March 25 <sup>th</sup> , 2025, Vouchers dated March 27 <sup>th</sup> , 2025 and April 3 <sup>rd</sup> , 2025
4	Correspondence:
5	Citizens Comments
6	President and Trustee Comments
7	Action on Resolution to close TID 10
8	Approve proposed Village of Somers 2025 and Long-term Goals
9	Action on Operator's Licenses: none
10	Adjourn

I hereby certify that as the designee of the chief elected official of the Village of Somers, I posted this notice of the April 8<sup>th</sup>, 2025 Village Board Meeting & Tentative Agenda in 1 public place & on the Village website.

Dated this 28<sup>th</sup> day of March, 2025

Wendy Burnette, Clerk-Treasurer

Requests from person with disabilities who need assistance to participate in this meeting should be made to the Clerk's Office at 262-859-2822 with as much notice as possible. **Notice is hereby given that members of the Village Board may participate telephonically. Notice is hereby given that members of the Town Board may be in attendance for the sole purpose of gathering information. A quorum may be present. However, no Board action will be taken.**