

**DELHI CHARTER TOWNSHIP DOWNTOWN DEVELOPMENT AUTHORITY MEETING**

**Meeting Location – Community Services Center**

**2074 Aurelius Road, Holt, MI**

**Tuesday, January 28, 2025**

**6:00 p.m.**

**AGENDA**

**Call to Order**

**Pledge of Allegiance**

**Roll Call**

**Comments from the Public**

ANYONE WISHING TO COMMENT ON ANY MATTER NOT ON THE AGENDA MAY DO SO AT THIS TIME. PERSONS ADDRESSING THE BOARD MUST STATE THEIR NAME AND ADDRESS FOR THE RECORD AND WILL BE GIVEN TWO (2) MINUTES.

**Set/Adjust Agenda**

**Approval of Minutes:**

**Regular Meeting of November 26, 2024**

**Regular Brownfield Meeting of November 26, 2024**

**Business**

1. Nomination and Election of 2025 DDA Board Officers
2. Sally Rae resignation & Kenneth Bachman Introduction
3. Resolution No. 2025-001: Second Amendment to Land Contact – 2064 Cedar St

**Late Agenda Item**

4. Mike Dunckel PowerPoint Presentation

**Reports**

5. Executive Director
6. Marketing Committee
7. Planning Commission
8. Supervisor
9. Treasurer
10. Members

**Limited Comments**

MEMBERS OF THE PUBLIC MAY TAKE THE OPPORTUNITY TO ADDRESS THE BOARD REGARDING ANY ITEM ON THE AGENDA AT THE TIME SUCH ITEM IS OPEN FOR DISCUSSION BY THE BOARD. ANYONE WISHING TO COMMENT ON ANY MATTER NOT ON THE AGENDA MAY DO SO AT THIS TIME.

**Adjournment**

**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY BOARD  
MINUTES OF REGULAR MEETING HELD ON NOVEMBER 26, 2024**

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The Downtown Development Authority met Tuesday, November 26, 2024, in a regular meeting at the Community Services Center, 2074 Aurelius Road, Holt, Michigan. Chairperson Leighton called the meeting to order at 7:00 p.m. The Pledge of Allegiance was recited.

**MEMBERS PRESENT:** Jon Breier, Rita Craig, Mike Dunckel, Tim Fauser, David Leighton, Nanette Miller, Eddie Montemayor

**MEMBERS ABSENT:** Harry Ammon, Sally Rae

**OTHERS PRESENT:** C. Howard Haas, DDA Executive Director, Cassie Butler, DDA Administrative Secretary; Lori Underhill

**PUBLIC COMMENT:** The following people spoke in opposition to the request that the Holt- Delhi Historical Society vacate the Holt Community Center: Jacob McCormick, 5203 Witherspoon; Jan Kelley, 476 Waverly; Steven Brower, 2935 Tubbs

Heather Smith, 4190 Turnbridge, says she is the new Brownfield consultant, and if the DDA needs anything, she will be there to help.

**SET/ADJUST AGENDA:** There were no adjustments to the agenda.

**APPROVAL OF MINUTES**

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**Miller moved, Craig supported, to approve the regular meeting minutes of October 29, 2024.**

A Voice Poll Vote was recorded as follows: All Ayes  
Absent: Ammon, Rae

**MOTION CARRIED**

**INFORMATIONAL MEETING FOR TAXING JURISDICTIONS**

Pursuant to Recodified Tax Increment Financing Act 57 of 2018, an Informational Meeting was held for taxing jurisdictions. Executive Director Haas reviewed the report highlighting the activities during the second half of 2024. A copy of the report is included as Exhibit A.

**BUSINESS**

**RESOLUTION NO. 2024-001: ADOPTING FISCAL YEAR 2025 DOWNTOWN DEVELOPMENT AUTHORITY BUDGETS**

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**Craig moved, Dunckel supported, to adopt resolution No. 2024-001, a resolution adopting the Fiscal Year ending December 31, 2025, Delhi Charter Township Downtown Development Authority Budgets.**

A Roll Call Vote was recorded as follows:

Ayes: Breier, Craig, Dunckel, Fauser, Leighton, Miller, Montemayor  
Absent: Ammon, Rae

SUBJECT TO APPROVAL

**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY BOARD  
MINUTES OF REGULAR MEETING HELD ON NOVEMBER 26, 2024**

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**MOTION CARRIED**

**REPORTS**

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**Executive Director**

Mr. Haas reported that the last building next to the Holt Farmers Market has officially been demolished. He states that the DDA is currently applying for a potential grant which may pay for up to 50% of the cost for the construction of an additional building at the Farmers Market. Haas also reports he met with a representative from Khyber Investments, owner of 1875 Holloway Drive. Khyber Investments is working with a potential Manufacturing tenant, LEAP, on an opportunity to create 80+ jobs on the site. Lastly, Haas informs that he is continuing to work with the new Brownfield consultant, and is looking forward to receiving more information.

**Advertising & Marketing Committee**

No report.

**Planning Commission**

Ms. Craig reported the Planning Commission met on Monday, the 25<sup>th</sup> of November, and voted to approve the Elkhorn Pass Development. They are still in the beginning stages of development, and must obtain a wetlands permit from the State of Michigan and Delhi Township prior to site plan approval Ms. Craig also reports that they approved for a small berm in the Redwood development instead of fencing, for beautification and landscaping purposes.

David Leighton welcomes our new Township Supervisor, Eddie Montemayor, who was sworn in on Friday, November 22. Mr. Montemayor shares his excitement in his new role and is here to listen and to help.

**Treasurer**

No Report.

**Members**

None.

**Limited Comments**

The following people spoke in opposition to the request that the Holt- Delhi Historical Society vacate the Holt Community Center: Nancy Romig, 4168 Watson; Inge Kyler, 8242 Stub; Jamie Franklin, 5166 Nichols; Jan Kelley, 676 Waverly; Jacob McCormick, 5203 Witherspoon.

**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY BOARD  
MINUTES OF REGULAR MEETING HELD ON NOVEMBER 26, 2024**

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**ADJOURNMENT**

The meeting was adjourned at 7:23 p.m.

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Nanette Miller, Secretary

/CB

SUBJECT TO APPROVAL

**DELHI CHARTER TOWNSHIP  
BROWNFIELD REDEVELOPMENT AUTHORITY BOARD  
MINUTES OF REGULAR MEETING HELD ON NOVEMBER 26, 2024**

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The Brownfield Redevelopment Authority met Tuesday, November 26, 2024, in a regular meeting at the Community Services Center, 2074 Aurelius Road, Holt, Michigan. Chairperson Leighton called the meeting to order at 7:24 p.m.

**MEMBERS PRESENT:** Jon Breier, Rita Craig, Mike Dunckel, Tim Fauser, David Leighton, Nanette Miller, Eddie Montemayor

**MEMBERS ABSENT:** Harry Ammon, Sally Rae

**OTHERS PRESENT:** C. Howard Haas, DDA Executive Director; Cassie Butler, DDA Administrative Secretary; Lori Underhill

**PUBLIC COMMENT:** None

**Set/Adjust Agenda:** There were no changes to the agenda.

**APPROVAL OF MINUTES**

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**Criag moved, Fauser supported, to approve the regular meeting minutes of October 29, 2024.**

A Voice Poll Vote was recorded as follows: All Ayes

Absent: Ammon, Rae

**MOTION CARRIED**

**BUSINESS**

**RESOLUTION NO. 2024-002: ADOPTING FISCAL YEAR 2025 BROWNFIELD REDEVELOPMENT AUTHORITY BUDGET**

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**Miller moved, Leighton supported, to adopt Resolution No. 2024-002, a resolution adopting the Fiscal Year ending December 31, 2025, Delhi Charter Township Brownfield Redevelopment Authority Budget and its subset, Local Brownfield Revolving Fund.**

A Roll Call Vote was recorded as:

Ayes: Breier, Craig, Dunckel, Fauser, Leighton, Miller, Montemayor

Absent: Ammon, Rae

**MOTION CARRIED**

**Limited Comments**

**ADJOURNMENT**

The meeting was adjourned at 7:27 p.m.

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Nanette Miller, Secretary

/CB

SUBJECT TO APPROVAL



**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY**  
4410 HOLT ROAD, HOLT, MI 48842  
TELEPHONE (517) 699-3866  
FACSIMILE (517) 699-3878  
www.delhidda.com

January 21, 2025

To: Delhi Township DDA Board of Directors

From: C. Howard Haas, Executive Director

A handwritten signature in black ink, appearing to read "C. Howard Haas", is written over a light blue rectangular background.

Re: Nomination and Election of 2025 DDA Officers

Each January the DDA Board nominates members to serve as officers for the year. I reached out to our current officers to confirm that they are each willing to continue serving in their respective capacities. I therefore offer the following motion:

**RECOMMENDED MOTION:**

**I move to nominate the following as DDA Officers for the calendar year 2025:  
Chairperson: David Leighton; Vice Chairperson: Tim Fauser; Secretary: Nanette Miller;  
Treasurer: Mike Dunckel**

January 13, 2025

Delhi Downtown Authority  
Brownfield Redevelopment Authority  
Mr. Howard Haas, Executive Director  
Holt, MI. 48842

Dear Howard,

My current retirement has led me to acknowledge the fact that I will no longer be able to effectively serve on the Delhi DDA and Brownfield Redevelopment Authority boards and give it the commitment that I need to. Spending more time away from the area would, at times, not allow me to attend the monthly board meetings as required.

Thank you for this opportunity, as it has been my pleasure and honor to serve you and our community during my time on these boards, and I am confident you will continue to do great things within our community.

Respectfully,

Sally A. Rae



**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY**  
4410 HOLT ROAD, HOLT, MI 48842  
TELEPHONE (517) 699-3866  
FACSIMILE (517) 699-3878  
www.delhidda.com

January 22, 2025

To: DDA Board Members

From: C. Howard Haas, Executive Director

A handwritten signature in black ink, appearing to read "C. Howard Haas", is written over the "From:" line.

Re: Resolution No. 2025-001: Second Amendment to Land Contract

In 2021, we entered into a Land Contract to Fast Properties, LLC for the sale and purchase of real property located at 2064 Cedar Street. Fast Properties, LLC has been operating the successful Discount Glass and Screen business at that location since that time. The land Contract was amended in June 2023. The terms of the Land Contract need to be amended a second time to allow for the business owner to secure financing to pay off the Land Contract. I have asked DDA Counsel to draft the attached Resolution and Second Amendment to Land Contract for your review and approval. The monthly payments shall remain at \$1,000. The entire balance of the principal and accrued interest shall be due and payable on or before December 31, 2025.

**RECOMMENDED MOTION:**

**I move to adopt Resolution No. 2025-001, a resolution for the second amendment to the Land Contract for property sold to Fast Properties, LLC located at 2064 Cedar Street in the Charter Township of Delhi, Ingham County, Michigan.**



**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT AUTHORITY**

**RESOLUTION NO. 2025-001**

**A RESOLUTION TO AMEND THE LAND CONTRACT FOR PROPERTY SOLD  
TO FAST PROPERTIES, LLC LOCATED AT 2064 CEDAR STREET IN  
THE CHARTER TOWNSHIP OF DELHI, INGHAM COUNTY, MICHIGAN**

At a regular meeting of the Delhi Charter Township Downtown Development Authority Board of Trustees (the "Board") held at the Community Services Center, 2074 Aurelius Road, Holt, Michigan on the \_\_\_\_ day of \_\_\_\_\_, 2025.

PRESENT:

ABSENT:

The following Preamble and Resolution were offered by \_\_\_\_\_ and supported by \_\_\_\_\_.

**WHEREAS**, the Delhi Charter Township Downtown Development Authority (the "Delhi DDA") entered into a Land Contract with Fast Properties, LLC on March 5, 2021 (the "Land Contract") and a First Amendment to Land Contract, dated June 27, 2023 ("First Amendment") for the sale and purchase of real property owned by the Delhi DDA located at 2064 Cedar Street within the Charter Township of Delhi, Ingham County, Michigan; and

**WHEREAS**, both the Delhi DDA and Fast Properties, LLC desire to amend the terms of the Land Contract by entering into a Second Amendment to Land Contract, a copy of which is attached hereto and made a part hereof as Attachment "1" (the "Second Amendment"); and

**WHEREAS**, the Board has determined that it is in the best interests of Delhi DDA to amend the terms of the Land Contract and the First Amendment by executing the Second Amendment; and

**WHEREAS**, the Board desires to authorize and direct C. Howard Haas, the Executive Director of the Delhi DDA, or his designee, to execute the Second Amendment substantially in the form as Attachment "1" and to make any revisions to the Second Amendment not inconsistent with this resolution, subject to review and approval by Delhi DDA's legal counsel.

**NOW, THEREFORE, BE IT RESOLVED THAT:**

1. The Board has determined that it is in the best interests of Delhi DDA to amend the terms of the Land Contract by executing the Second Amendment.

2. The Board authorizes and direct C. Howard Haas, the Executive Director of the Delhi DDA, or his designee, to execute the Second Amendment substantially in the form as Attachment "1" and to make any revisions to the Second Amendment not inconsistent with this resolution, subject to review and approval by Delhi DDA's legal counsel.

3. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution shall be and the same are hereby rescinded.

AYES:

NAYS:

ABSENT:

This Resolution is declared adopted this \_\_\_\_ day of \_\_\_\_\_, 2025.

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\_\_\_\_\_, Secretary

**ATTACHMENT "1"**

**SECOND AMENDMENT TO LAND CONTRACT**

*(See attached.)*

## SECOND AMENDMENT TO LAND CONTRACT

This Second Amendment to Land Contract (the "Second Amendment") is entered into this \_\_\_\_ day of January, 2025, by and between Delhi Charter Township Downtown Development Authority, a Michigan downtown development authority organized and operating under the provisions of Public Act 57 of 2018, MCL 125.4101, *et seq.*, as amended (the "Seller"), and Fast Properties, LLC, a Michigan limited liability company ("Purchaser"). Throughout this First Amendment, the Seller and the Purchaser are also referred to individually as a "Party" and collectively as the "Parties".

### WITNESSETH:

**WHEREAS**, the Parties entered into a Land Contract (the "Land Contract") with an Effective Date of March 5, 2021 and a First Amendment to Land Contract, dated June 27, 2023 (the "First Amendment"), for the sale and purchase of real property owned by the Seller located 2064 Cedar Street within the Charter Township of Delhi, Ingham County, Michigan (the "Property"); and

**WHEREAS**, the Seller and the Purchaser desire to amend the Land Contract and First Amendment upon the terms and conditions contained in this Second Amendment; and

**WHEREAS**, except as amended by this Second Amendment, the remaining terms and conditions contained in the Land Contract and First Amendment shall remain in full force and effect.

**NOW, THEREFORE**, in consideration of the foregoing and mutual promises and covenants contained herein, and for good and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. Paragraph 2 of the Land Contract shall be deleted and the following inserted:

2. The Purchaser has purchased the Property pursuant to the Land Contract in the amount of Ninety Thousand and 00/100 Dollars (\$90,000.00). On January 7, 2025, Seller paid the amount of One Thousand and 00/100 Dollars (\$1,000.00) (\$226.75 - interest and \$773.25 - principal) and on January 6, 2025, the total amount of Ten Thousand and 00/100 Dollars (\$10,000.00) on the principal balance. The principal and accrued interest on the Land Contract on February 1, 2025 will equal Thirty-Four Thousand Three Hundred Forty-Nine and 12/100 Dollars (\$34,349.12). The Purchaser agrees to pay the remaining amount of the Land Contract as follows:

Monthly payments of One Thousand and 00/100 Dollars (\$1,000.00) on or before February 1, 2025 and thereafter on or before the first day of each

month. These payments will cover the principal and interest to the Seller. Interest shall accrue as of January 1, 2025, at a rate of six percent (6%) on the unpaid balance. The Purchaser may pay more at the Purchaser's discretion and without a prepayment penalty of any kind, provided the entire balance of principal and accrued interest shall be due and payable on or before January 31, 2026.

2. Paragraph 16 of the Land Contract shall be deleted and the following inserted:

16. Purchaser's member, David Duane Johnson shall guarantee payment of all principal and interest due and owing under the Land Contract. The guarantee of Land Contract previously executed by David Duane Johnson and Joshua T. Goodman is hereby agreed to be null and void. The guarantee of David Duane Johnson which is attached hereto and made a part as Exhibit "A" shall be fully binding on David Duane Johnson.

3. Miscellaneous.

(a) Except as specifically modified herein, the Land Contract and First Amendment shall continue in full force and effect and is hereby ratified and confirmed by this Second Amendment.

(b) This Second Amendment shall be construed, interpreted and enforced under the laws of the State of Michigan.

(c) This Second Amendment is binding upon and shall inure to the benefit of the Parties and their respective permitted successors and assigned under the Land Contract and First Amendment.

(d) All capitalized terms not defined in this Second Amendment shall have the same meaning ascribed to those terms in the Land Contract and First Amendment.

(e) In the event of any conflict between the terms of this Second Amendment and the terms of the Land Contract and First Amendment and/or any prior amendments thereto, the terms of this Second Amendment shall govern and control.

(f) This Second Amendment shall be deemed to have been drafted by all of the Parties and shall not be construed against any of the Parties as the "drafter".

(g) This Second Amendment may be executed in several counterparts, each of which may be deemed as an original, and all of such counterparts together shall

constitute one and the same Second Amendment. Facsimile and electronic signatures shall be binding.

***[Signatures appear on the following pages.]***

**SELLER:**

**DELHI CHARTER TOWNSHIP  
DOWNTOWN DEVELOPMENT  
AUTHORITY, a Michigan downtown  
development authority**

Dated: January \_\_\_\_, 2025

By:

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C. Howard Haas  
Its: Executive Director



**PURCHASER:**

**FAST PROPERTIES, LLC**  
**A Michigan limited liability company**

Dated: January \_\_\_\_, 2025

By:

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Its:

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**Exhibit "A"**

**GUARANTY OF LAND CONTRACT**

**FOR VALUE RECEIVED**, the undersigned member (the "Guarantor") of **Fast Properties, LLC**, a Michigan limited liability company (the "Purchaser"), guarantee to **Delhi Charter Township Downtown Development Authority**, a Michigan downtown development authority organized and operating under provisions of Public Act 57 of 2018, MCL 125.4101, *et seq.*, as amended, whose address is 4410 Holt Road, Holt, Michigan 48842 (the "Seller"), and its successors and assigns, full and prompt payment of all principal and interest due and owing by Purchaser under the Land Contract dated March 5, 2021, as amended by the First and Second Amendments to Land Contract and pertaining to a certain parcel of real property located at 2064 Cedar Street in the Charter Township of Delhi, County of Ingham, State of Michigan, legally described as follows:

Lot 12, Supervisor's Plat No. 6 in the Southwest 1/4 of Section 14 and in the Northwest 1/4 of Section 23, Town 3 North, Range 2 West, Delhi Township, Ingham County, Michigan, as recorded in Liber 11 of Plats, Page 34.

Parcel Number: 33-25-05-14-303-029 (the "Property")

By signing below, I acknowledge that it shall not be necessary for Seller, in order to enforce payment by me of the indebtedness, to first institute suit or to pursue or exhaust its remedies against Purchaser or against any other security which Seller may have. I acknowledge that this guaranty is in effect and binding on myself without reference to whether it is signed by any other person or persons. I agree that, as to myself, the guaranty shall continue in full force and effect notwithstanding the death or the release by agreement or by operation of law of, or the extension of time to, any other guarantor or guarantors as to obligations then existing.

This agreement is to be performed in the County of Ingham, State of Michigan, and any suit on this guaranty or for any breach of this guaranty may be brought and prosecuted in the courts of that county.

Guarantor has signed this Guaranty on January \_\_\_\_, 2025.

**GUARANTOR**

By: \_\_\_\_\_  
David Duane Johnson

2064 Cedar Land Contract Payments						
	Balance	Payment	Interest	Principal	Paid	Check #
4/1/2021	85,000.00	633.00	283.33	349.67	4/1/2021	98
5/1/2021	84,650.33	633.00	282.17	350.83	5/3/2021	80000
6/1/2021	84,299.50	633.00	281.00	352.00	6/1/2021	80001
7/1/2021	83,947.50	633.00	279.82	353.18	6/28/2021	80002
8/1/2021	83,594.32	633.00	278.65	354.35	8/2/2021	80003
9/1/2021	83,239.97	633.00	277.47	355.53	8/30/2021	80004
10/1/2021	82,884.44	633.00	276.28	356.72	10/6/2021	80005
11/1/2021	82,527.72	633.00	275.09	357.91	11/1/2021	80006
12/1/2021	82,169.81	633.00	273.90	359.10	12/6/2021	80007
1/1/2022	81,810.71	633.00	272.70	360.30	1/3/2022	80008
2/1/2022	81,450.41	633.00	271.50	361.50	1/31/2022	80009
3/1/2022	81,088.92	633.00	270.30	362.70	3/7/2022	80010
4/1/2022	80,726.21	633.00	269.09	363.91	4/5/2022	80011
5/1/2022	80,362.30	633.00	267.87	365.13	5/2/2022	80012
6/1/2022	79,997.17	633.00	266.66	366.34	6/2/2022	80013
7/1/2022	79,630.83	633.00	265.44	367.56	6/30/2022	80014
8/1/2022	79,263.27	633.00	264.21	368.79	8/1/2022	80015
9/1/2022	78,894.48	633.00	262.98	370.02	9/6/2022	80016
10/1/2022	78,524.46	633.00	261.75	371.25	10/6/2022	95
11/1/2022	78,153.21	633.00	260.51	372.49	11/3/2022	40000
12/1/2022	77,780.72	633.00	259.27	373.73	12/5/2022	40001
1/1/2023	77,406.99	633.00	258.02	374.98	1/12/2023	96
2/1/2023	77,032.01	633.00	256.77	376.23	2/2/2023	40003
3/1/2023	76,655.78	633.00	255.52	377.48	3/2/2023	40004
4/1/2023	76,278.30	633.00	254.26	378.74	4/6/2023	40005
5/1/2023	75,899.56	633.00	253.00	380.00	5/4/2023	40006
6/1/2023	75,519.56	633.00	251.73	381.27	6/1/2023	40007
6/30/2023	75,138.30	10,000.00	-	10,000.00	6/30/2023	802264110
7/1/2023	65,138.30	1,000.00	217.13	782.87	7/19/2023	40008
7/31/2023	64,355.42	5,000.00	-	5,000.00	7/21/2023	107
8/1/2023	59,355.42	1,000.00	197.85	802.15	8/2/2023	40009
9/1/2023	58,553.27	1,000.00	195.18	804.82	9/5/2023	40010
10/1/2023	57,748.45	1,000.00	192.49	807.51	10/3/2023	40011
11/1/2023	56,940.95	1,000.00	189.80	810.20	11/1/2023	40012
12/1/2023	56,130.75	1,000.00	187.10	812.90	12/5/2023	40013
1/1/2024	55,317.85	1,000.00	184.39	815.61	12/29/2023	40014
2/1/2024	54,502.24	1,000.00	181.67	818.33	2/1/2024	40015
3/1/2024	53,683.92	1,000.00	178.95	821.05	3/4/2024	40016
4/1/2024	52,862.87	1,000.00	176.21	823.79	4/1/2024	40017
5/1/2024	52,039.08	1,000.00	173.46	826.54	4/30/2024	40018
6/1/2024	51,212.54	1,000.00	170.71	829.29	5/30/2024	40019
7/1/2024	50,383.25	1,000.00	167.94	832.06	7/1/2024	40020
8/1/2024	49,551.19	1,000.00	165.17	834.83	8/1/2024	40021
9/1/2024	48,716.36	1,000.00	162.39	837.61	8/29/2024	40022

2064 Cedar Land Contract Payments						
	Balance	Payment	Interest	Principal	Paid	Check #
10/1/2024	47,878.75	1,000.00	159.60	840.40	10/1/2024	40023
11/1/2024	47,038.35	1,000.00	156.79	843.21	10/31/2024	40024
12/1/2024	46,195.14	1,000.00	153.98	846.02	12/2/2024	40025
<i>Per DDA, interest Rate changed to 6% annually effective January 2025:</i>						
1/1/2025	45,349.12	1,000.00	226.75	773.25	1/7/2025	40026
1/1/2025	44,575.87	5,000.00	-	5,000.00	1/6/2025	802388997
1/1/2025	39,575.87	5,000.00	-	5,000.00	1/6/2025	802390565
2/1/2025	34,575.87	1,000.00	172.88	827.12		
3/1/2025	33,748.75	1,000.00	168.74	831.26		
4/1/2025	32,917.49	1,000.00	164.59	835.41		
5/1/2025	32,082.08	1,000.00	160.41	839.59		
6/1/2025	31,242.49	1,000.00	156.21	843.79		
7/1/2025	30,398.70	1,000.00	151.99	848.01		
8/1/2025	29,550.70	1,000.00	147.75	852.25		
9/1/2025	28,698.45	1,000.00	143.49	856.51		
10/1/2025	27,841.94	1,000.00	139.21	860.79		
11/1/2025	26,981.15	1,000.00	134.91	865.09		
12/1/2025	26,116.06	1,000.00	130.58	869.42		
12/31/2025	25,246.64	25,372.87	126.23	25,246.64		
1/1/2026	0.00	-	0.00	(0.00)		
Cash Code DDALC						
CR:	248-000.00-693.000		Principal			
CR:	248-000.00-665.000		Interest			
** vendee owes \$20 NSF fee -- paid						