

Advance Packet

Dated: 7-7-08

for

Monday, July 14, 2008, Common Council Meeting

Included in this packet is documentation to support the following Agenda Item:

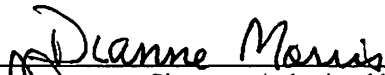
Ordinances:

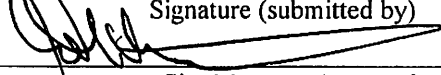
1. Ordinance 08-O-617, amending Chapter 17.128, Interpretations and Exceptions, of the Brookings Municipal Code. *ps-3*
2. Ordinance 08-O-610, adding Chapter 13.35, Storm Water, to Title 13, Public Services, of the Brookings Municipal Code. *ps-9*

CITY OF BROOKINGS
COUNCIL AGENDA REPORT

Meeting Date: July 14, 2008

Originating Dept: Planning



Signature (submitted by)


City Manager Approval

Subject: Adopting ordinance for approved revisions to Chapter 17.128, Interpretations and Exceptions, Brookings Municipal Code (BMC).

Recommended Motion: Motion to approve Adopting Ordinance 08-0-617, Interpretations and Exceptions, BMC. (See script for procedure)

Financial Impact: None.

Background/Discussion: The revisions to this Chapter were approved by the City Council at their June 23, 2008 meeting.

Policy Considerations: None.

Attachment(s): Adopting Ordinance 08-0-617.

17.128.020 Exception to height regulations.

Height limitations set forth elsewhere in this code shall not apply to:

A. Barns, silos, water towers and tanks, other farm buildings and structures, or outdoor theater screens, provided they are not less than 50 feet from every lot line.;

B. Chimneys, church spires, belfries, cupolas, domes, smokestacks, flagpoles, grain elevators, cooling towers, monuments, fire hose towers, masts, aerials, antennas, elevator shafts, and other similar projections; and these are subject to minimum setback requirements, excluding setbacks based on height.

In no case shall the height of structures listed above exceed one and one-half times the height limitation set forth in the applicable zoning district, except as exempted in 17.124.030. [Ord. 89-O-446 § 1.]

17.128.030 Exception to yard requirements.

A. Projections into Required Yards. Certain architectural features may project into required yards or courtyards as follows:

1. Cornices, canopies, eaves, sills, or other similar architectural features, including bay windows if no floor area is involved, but these may not in any case extend more than 24 inches into any required yard area.

2. Fire escapes, open uncovered porches, balconies, decks, landing places, or outside stairways may not in any case extend more than 24 inches into any required side or rear yards, and not exceeding six feet into any required front yard.

3. In the case of dwellings existing on the effective date of adoption of this code and which have a front yard setback at or less than that required by the applicable zoning district regulation, an enclosed covered entry porch may project into the required front yard not exceeding six feet and the enclosed porch may not exceed 36 square feet in area.

4. Any open porches, patios, stoops or decks not exceeding 30 inches in height may extend to within 18 inches of any lot line.

5. Fences, walls and hedges may be located within required yards up to the property line, except that such sight-obscuring fences, walls or hedges within a vision clearance area pursuant to BMC 17.128.050 shall not exceed three feet in height measured from the top of curb, or street centerline grade, whichever shall be lower.

B. Exceptions to Front Yard Requirements.

If there are dwellings on both abutting lots with front yards less than the required depth for the district, the front yard for the subject lot need not exceed the average front yard of the abutting dwellings. [Ord. 89-O-454 § 1; Ord. 89-O-446 § 1.]

17.128.040 Vision obstruction and vision clearance area.

A. Nothing in this code shall be deemed to permit a sight obstruction within any required yard area along any street or at a street or alley intersection interfering with the view of operators of motor vehicles or pedestrians on streets or alleys to such an extent as to constitute a traffic hazard. Violations of these requirements will be subject to Chapter 17.160, Violation, BMC.

B. Vision clearance areas shall be located on the corners of properties abutting the intersections of two or more streets and intersections of streets with alleys. A vision clearance area shall consist of a triangular area measured from the corner of the intersecting property lines for a distance specified in this regulation. The third side of the triangle is a line across the corner of the lot joining the nonintersecting ends of the other two sides. The following minimum distances establishing the two sides of the triangle:

1. In a residential district the distance shall be 20 feet along each property line from the point of intersection of two or more streets. For the intersection of a street and an alley, measure 10 feet along the property line adjacent to both the street and alley.

2. In all commercial and industrial zones where yards are required, the distance shall be 15 feet along each property line from the point of intersection of two or more streets. At the intersection of a street and an alley, measure 10 feet along the property line adjacent to both the street and alley.

C. A vision clearance area shall contain no planting, fence, wall, structure, or temporary or permanent obstruction exceeding three feet in height, measured from the top of the curb, or street center line grade, whichever shall be lower. Trees exceeding this height may be located in this area, provided all branches and foliage are removed to a height of eight feet above grade. [Ord. 89-O-446 § 1.]

17.128.050 Access.

Except as permitted by other provisions of this code, no lot shall contain any building used in whole or in part for residential purposes unless said lot abuts a street, dedicated and improved as a public right-of-way, other than an alley, or an accepted private street, for a distance of at least 20 feet. Residential development is permitted on dedicated but unimproved streets; provided, that the applicant has signed and recorded a deferred improvement agreement. On all lots created after the date of this amendment, the frontage street is the street providing access to the lot or parcel. The lot or parcel must be addressed to that street. The Site Plan Committee may require that driveway construction be completed and approved by the City prior to the recordation of a subdivision or partition plat. Secondary access may be allowed but cannot replace the primary access from the frontage street. [Ord. 91-O-446.F § 2; Ord. 89-O-446 § 1.]

17.128.060 Authorization of similar uses.

The Site Plan Committee may make a determination that a use not specifically named in the allowed uses of a district shall be authorized if the use is of the same general type. [Ord. 89-O-446 § 1.]

17.128.070 Existing land restrictions.

It is not intended by this code to interfere with or abrogate or annul any easements, covenants, or other agreements between parties; provided, however, that where this code imposes a greater restriction the provisions of this code shall govern. The City has no obligation to identify, investigate, or enforce any such covenants, conditions, or restrictions (C,C,& R). [Ord. 89-O-446 § 1.]

First reading: _____

Second reading: _____

Passage: _____

Effective date: _____

Signed by me in authentication of its passage this _____ day of _____, 2008.

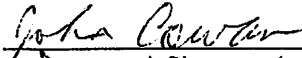
Mayor Larry Anderson

ATTEST:

City Recorder, Joyce Heffington

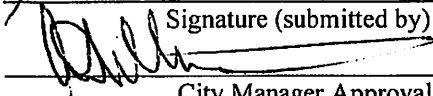
CITY OF BROOKINGS
COUNCIL AGENDA REPORT

Meeting Date: July 14, 2008



Signature (submitted by)

Originating Dept: Public Works



City Manager Approval

Subject: Ordinance establishing a Storm Drain Replacement Fee.

Recommended Motion: Motion to adopt Ordinance NO 08-O-610 adding Chapter 13.35, Storm Water, to Title 13, Public Services of the Brookings Municipal Code.

Financial Impact: This would increase the monthly City utility service bill by \$4.00 and would raise approximately \$1.2 million over a period of 10 years to fully fund system improvement recommendations. Debt service information attached.

Background/Discussion: This ordinance would add a \$4.00 per month system replacement fee for storm water to the monthly utility bills. At the May 27, 2008 Council meeting, the decision regarding whether to adopt a \$2.50 or \$4.00 fee was deferred pending further review. Staff recommends that the \$4.00 per month fee is reasonable and would allow for a 10-year payback of the 1.2 million dollar loan of Phase 1 & II priority projects. Also included in the ordinance is a yearly review of the fee and a CPI -U adjustment annually in line with the three other systems replacement funds, water, sewer and streets. This ordinance also adds to the Municipal Code authority to regulate the construction and maintenance of storm water systems.

Policy Considerations: This ordinance will establish a storm drainage policy and financial means to address long neglected drainage issues. The proposal is consistent with ongoing policy discussion by the City Council to establish financing mechanisms to adequately fund maintenance and replacement of City infrastructure.

Attachment(s): Ordinance and Debt Service Calculations

BROOKINGS ORDINANCE

ORDINANCE NO. 08-O-610

AN ORDINANCE ADDING CHAPTER 13.35, STORM WATER, TO TITLE 13, PUBLIC SERVICES, OF THE BROOKINGS MUNICIPAL CODE.

- Section 1: Council Findings
- Section 2: Ordinance Identified - Adds Chapter 13.35, Storm Water
- Section 3: Adds Section 13.35.010, Establishment of Storm Water System
- Section 4: Adds Section 13.35.015, Definitions
- Section 5: Adds Section 13.35.020, System Improvements
- Section 6: Adds Section 13.35.025, System Maintenance
- Section 7: Adds Section 13.35.030, Fee Imposed
- Section 8: Adds Section 13.35.035, Rates, Fees and Charges
- Section 9: Adds Section 13.35.040, Disposition of Funds
- Section 10: Adds Section 13.35.045, Review and Appeal
- Section 11: Adds Section 13.35.050, Prohibition of Nonconforming Storm Drainage System
- Section 12: Adds Section 13.35.055, Prohibition for Constructing Storm Drainage Systems Without Permit
- Section 13: Adds Section 13.35.060, Procedure to Secure Permit
- Section 14: Adds Section 13.35.065, Duty of Public Works Director
- Section 15: Adds Section 13.35.070, Procedure to Require Conformance of Nonconforming Storm Drains
- Section 16: Adds Section 13.35.075, Material Specifications
- Section 17: Adds Section 13.35.080, Reservation of the City's Right to Change Specifications
- Section 18: Adds Section 13.35.085, Violations

Section 1. Council Findings.

The City of Brookings finds as follows:

A. The City of Brookings has maintained, and continues to maintain, an extensive Storm Water System in a climate with dramatic amounts of rainfall. The system includes open ditches, closed piping, catch basins, manholes and stream channels all of which require regular maintenance and upgrading.

B. Due to age, portions of the system need to be completely replaced.

C. The amount of storm water to be processed through the City's Storm Water System increases with the increasing levels of development in the City. The increased development creates more impervious areas, which put a greater demand on the Storm Water System. This results in the need for the planning, design and maintenance of existing and future storm water systems.

D. It is anticipated within the next two years that the Oregon Department of Environmental Quality will be enacting regulations which will require increased capital expenditures to upgrade the Storm Water System.

E. The City currently does not have the resources from the General Fund and the State Gas Tax Fund to maintain the Storm Water System in an adequate fashion.

F. It is more efficient and equitable to charge the cost of handling storm water to those who contribute to the storm water problem. Determining the impervious areas of the properties contributing to the storm water is an appropriate measure for determining what financial contribution should come from various properties.

G. In order to protect and promote the public health, safety and welfare of the residents of the City of Brookings, it is necessary that the storm water system within the City continue to be operated, maintained and upgraded as necessary and that a Storm Water System User Fee be established to insure adequate funding for this ongoing operation.

Now, therefore, the City of Brookings ordains as follows:

Section 2. This ordinance adds Chapter 13.35, Storm Water, to Title 13, Public Services, of the Brookings Municipal Code.

Section 3. Section 13.35.010, Establishment of Storm Water System, is added to Chapter 13.35, Storm Water, to read as follows:

A. The City of Brookings, for the protection of the public welfare, for the safety of the public, and for the best interest of the City, hereby declares that the City of Brookings, Oregon, possesses, claims, maintains, exerts, and reserves unto the City complete and full jurisdiction over and unto all conforming storm drainage systems now, or hereafter, constructed within the corporate limits of the City of Brookings.

B. This chapter provides for the establishment, operation, and maintenance of a Storm Water System within the City of Brookings including maintenance and extension of the present Storm Water System, establishment and imposition of Storm Water System User Fees, incentives for certain storm water practices, and the establishment of a fund for the on-going operation and maintenance of the Storm Water System within the City of Brookings.

Section 4. Section 13.35.015, Definitions, is added to Chapter 13.35, Storm Water, to read as follows:

A. "Single-family Dwelling" (SFD) means that part of a building or structure which contains one or more rooms with a bathroom and kitchen facilities designed for occupancy by one family and where the units are sold and deeded as individual units and have individual water meters. A SFD is presumed to have 2,500 square feet of impervious surface area for purposes of this Ordinance. The term "SFD" shall be inclusive of those units identified as detached single-family residences, unit ownership and condominiums, etc.

B. "Multiple-family Dwelling" (MFD) means a building or facility consisting of more than one dwelling unit with each such unit consisting of one or more rooms with bathroom and kitchen facilities designed for occupancy by one family and having a common water meter.

C. "Commercial or Industrial Unit" means any building or facility used other than as a dwelling unit.

D. "Equivalent Dwelling Unit" (EDU) means an area which is estimated to place approximately equal demand on the City's storm drainage system as a single-family dwelling unit. One (1) EDU shall be equal to 2,500 square feet of impervious surface.

E. "Manufactured Home" and "Manufactured Home Park" are defined as provided in ORS 446.003.

F. "Open Drainage way" means a natural or man-made path, ditch or channel which has the specific function of transmitting natural stream water or storm runoff water from a point of higher elevation to a point of lower elevation.

G. "Impervious surfaces" are those surface areas which either prevent or retard saturation of water into the land surface and/or cause water to run off the land surface in greater quantities or at an increased rate of flow from that present under natural conditions prior to development. Common impervious surfaces include, but are not limited to rooftops, concrete or asphalt sidewalks, walkways, patio areas, driveways, parking lots or storage areas and graveled, oiled, macadam or other surfaces which similarly impact the natural saturation or runoff patterns which existed prior to development.

H. "Improved premises" means any area which has been altered such that the runoff from the site is greater than that which could historically have been expected.

I. "Development" shall mean any man-made change to improved or unimproved real property including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations.

J. "Runoff control" is any means approved by the City Engineer by which the peak rate of storm runoff from development land surfaces is reduced.

K. "Storm drainage system" shall mean any natural drainage course or man made culverting system or ditch that conveys storm water.

L. "Nonconforming drainage system" shall mean:

1. Any culvert or ditch that is constructed upon any property or public right of way within the corporate limits of the City of Brookings that has been constructed without a written permit issued by the Public Works Department.

2. Any storm drainage component which is not constructed to standards approved by the City, or maintained in such shape or condition or repair as to render the storm drainage component dangerous or unsafe.

Section 5. Section 13.35.020, System Improvements, is added to Chapter 13.35, Storm Water, to read as follows:

A. The improvement of both public and private storm water facilities through or adjacent to a new development shall be the responsibility of the developer. The improvement shall comply with all applicable City ordinances, policies and standards.

B. It is the policy of the City of Brookings to participate in the improvements to the storm water facilities when authorized by the City Council. To be considered for approval by the Council, a facility must:

1. Be a public facility.

2. Be a major benefit to the community.

3. If a closed pipe system, be a design equivalent to or larger than a 12" diameter circular pipe of a material to be approved by the City's engineer.

4. Be a replacement or rehabilitation of an existing public facility.

Section 6. Section 13.35.025, System Maintenance, is added to Chapter 13.35, Storm Water, to read as follows:

The City shall maintain all public storm drainage facilities located within City owned land, City rights-of-way and City Easements.

A. Public facilities include, but are not limited to:

1. Pipe drainage systems and their related appurtenances which have been designed and constructed expressly for use by the general public and accepted by the City.
2. Roadside drainage ditches along City streets.
3. Flood control facilities that have been designed and constructed expressly for use by the general public and accepted by the City.

B. Facilities which do not qualify as public facilities under this section of the Ordinance include, but are not limited to:

1. Facilities not located on City owned property, City rights-of-way, or within City Easements.
2. Private parking lot storm drains.
3. Roofs, footings and area drains.
4. Drains not designed and constructed for use by the general public.
5. Access drive culverts not within the City right-of-way.

Section 7. Section 13.35.030, Fee Imposed, is added to Chapter 13.35, Storm Water, to read as follows:

The structure of the storm drainage utility is intended to be a fee for service and not a charge against properties which have been improved within the City of Brookings, just and equitable charges for storm water service and any subsequent service, which includes the maintenance, operations and extension of the Storm Water System; and to establish a Storm Water System fund for these same purposes.

A. The person or persons owning or occupying improved premises which make use of the City's Storm Water System shall be jointly and severally responsible for the payment of storm water system user fees imposed by this ordinance.

B. The City of Brookings Administrative Services Department is hereby authorized and directed to collect all Storm Water System User Fees herein levied and imposed through the utility billing system on a monthly basis. For this purpose, the City of Brookings may include Storm Water System User Fees as a part of their billings for water services.

C. Storm Water System User Fees imposed under this ordinance shall be a debt due to the City of Brookings, and when such debt should become thirty days delinquent, this charge may be collected in a civil action in the name of the City against the owner or occupant of the improved premises using the Storm Water System.

D. Each owner or occupant of improved premises shall be notified at least annually in conjunction with a regular billing of the rate in that portion of the user charges which are attributable to Storm Water System services.

E. Property not used for single family dwelling purposes is furnished storm water system service in proportion to the amount of the property's impervious surface. For each 2,500 square feet of impervious surface, the said property is furnished service equivalent to that furnished a single family unit and at the minimum service charge established for a single family unit.

F. The Council may, by resolution, exempt any class of user when the Council determines that the public interest deems it necessary or that the contribution to storm drainage facility use by the class to be insignificant.

Section 8. Section 13.35.035, Rates, Fees and Charges, is added to Chapter 13.35, Storm Water, to read as follows:

The following Storm Water System rates are hereby established for all properties located within the currently developed areas of the City.

TYPE	RATE PER MONTH PER EDU TO NEAREST WHOLE NO. OF EDU'S	NO. OF EDU'S
Single Family Dwelling	\$4.00	1
Multiple Family Dwelling	\$4.00/2,500 sq. ft.	Determine by Measurement
Commercial and Industrial Unit	\$4.00/2,500 sq. ft.	Determine by Measurement
Improved Premises or Lots:	\$4.00/2,500 sq. ft.	Determine by Measurement
Manufactured Home Parks	\$4.00/EDU	6 EDU per acre for total area

The rates established in this section shall be reduced for a property where appropriate runoff control measures have been taken and approved by the City Engineer.

Credit will be allowed for runoff control measures. When approved by the City Engineer, storm drainage utility fees may be reduced for a property where approved runoff control measures have been taken. A fee reduction shall be on a straight line basis with conditions existing on the date of the passage of this ordinance, being considered as starting or initial conditions. If the person responsible establishes, to the satisfaction of the City Engineer, that all runoff from a property is disposed of without utilizing public storm drainage facilities either directly or indirectly, there will be no fees charged under the provisions of this chapter.

Fees shall be reviewed annually and adjusted by resolution to the current year's March Consumer Price Index – Urban (CPI-U), calculated from the past year.

Section 9. Section 13.35.040, Disposition of Funds, is added to Chapter 13.35, Storm Water, to read as follows:

All fees collected under the terms of this ordinance shall be deposited in a special fund to be known as the Storm Water System Fund. The monies in said fund shall be used by the City for the payment of principal and interest of any bonds of said City for the repair, maintenance and operation of the Storm Water System. The fees collected under the terms of this ordinance may also be used for the replacement or reconstruction of any part of the Storm Water System

and for any upgrades that should become necessary including the construction of new storm water facilities in the future.

Section 10. Section 13.35.045, Review and Appeal, is added to Chapter 13.35, Storm Water, to read as follows:

A. Review by City Engineer. Any Storm Water System user believing the Storm Water System User Fee is unjust and inequitable as applied to his or her particular circumstances or premises may make written application to the City Engineer requesting a review of such user fee. The written request shall, where applicable, show the actual estimated average flow of storm water in comparison with the values upon which the charge is based, including the manner and method in which such measurements were made. The review of the request shall be made by the City Engineer who shall determine if it is substantiated or not, and if the request is determined to be substantiated, the user fees for that user shall be recomputed based on the approved and revised flow and the new charges thus recomputed will be applicable beginning with the date that the written request was received by the City Engineer.

B. Appeal. Any person aggrieved by the action of the City Engineer in denying or modifying a request for application for a review of Storm Water System User Fees shall have the right of appeal of such action to the City Council by delivering written notice of such appeal to the City Manager within 15 days after receiving the written notice of the action of the City Engineer, and such Notice of Appeal shall specify therein all facts through reasons to be relied upon in such appeal. The appeal shall be held before the Council at its next regular meeting held not earlier than ten (10) days after the filing of such Notice of Appeal. The decision of the Council upon such appeal shall be final and conclusive.

Section 11. Section 13.35.050, Prohibition of nonconforming storm drainage system.

A. From and after the date of passage and the effectiveness of the ordinance codified in this chapter, no person, firm, or corporation shall construct a nonconforming storm drainage system upon any property, public easement or right way within the corporate limits of the City of Brookings.

Section 12. Section 13.35.055, Prohibition for constructing storm drainage systems without permit.

A. No owner or owners of property located within the corporate limits of the City of Brookings, or person, firm, or corporation shall construct a storm drainage system, or excavate any ground for the purpose of construction of a storm drainage component thereon, without first having applied for and received from the City a development permit for such construction and excavation. A development permit from the City will not be granted without submittal of plans and a copy of permits or letter of non interest from Division of State Lands and Army Corps of Engineers.

Section 13. Section 13.35.060, Procedure to secure permit.

A. Any owner of property located within the corporate limits of the City of Brookings, or any person, firm or corporation desiring to construct or excavate for a storm drainage component within the corporate limits, shall comply with the following procedure. An application in writing shall first be made to the Public Works

Department setting forth the description of the land upon which a storm drainage component is to be constructed and upon which the excavation, if any, is to be made. This application shall also set forth the material to be used in the construction together with a statement as to how the storm drainage component is to be established. This application may require plans drawn by an Oregon licensed civil engineer and will include a minimum easement width of 15 feet. The City shall consider the application, and if the provisions of this chapter have been met, a permit shall be issued to the applicant to construct and excavate to the extent that such excavation is necessary to accomplish the purpose applied for.

Section 14. Section 13.35.065, Duty of Public Works Director.

A. It shall be the duty of the Public Works Director or his designee to periodically inspect the condition of all storm drainage systems in the City. He shall periodically make a report of such inspection to the City Manager. He shall set forth and describe all nonconforming storm drainage components that he has discovered, prior to the date of his report, and submit the same to the City Manager.

Section 15. Section 13.35.070, Procedure to require conformance of nonconforming storm drains.

A. If the City Manager finds that a non-conforming storm drainage component exists he may order the storm drainage component to be repaired per The General Engineering Requirements and Standard Specifications of the City of Brookings. The procedure as stated in BMC 8.15.090 "General abatement procedure" will be followed.

Section 16. Section 13.35.075, Material specifications.

A. All material used in the construction of any storm drainage system or component must be in compliance with the City of Brookings General Engineering Requirements and Standard Specifications document.

Section 17. Section 13.35.080, Reservation of the City's right to change specifications.

A. The City reserves the right to revise, change, or require additions or alterations to any stated specifications, when in their judgment the health, safety, and welfare of the community warrant such actions.

Section 18. Section 13.35.0585, Violations.

A. The violation of any section of this chapter shall be punishable as stated in BMC chapter 1.05.010.

First Reading: _____
Second Reading: _____
Passage: _____
Effective Date: _____

Adopted by the Council of the City of Brookings on _____, 2008, and signed by
the Mayor this _____ day of _____, 2008.

Mayor Larry Anderson

ATTEST:

City Recorder Joyce Heffington

Debt Service Calculations

3544 billable accounts as of May 31, 2008

@\$4.00 per account per month = \$14,176 per month or \$170,112 per year.

@\$2.50 per account per month = \$8,860 per month or \$106,320 per year.

Attached are four amortization schedules @5.0% interest

The 1st is a 10 year term interest + loan total \$1,508,650.60.

The 2nd is a 15 year term interest + loan total \$1,685,801.90.

The 3rd is a 20 year term interest + loan total \$1,874,012.00.

The 4th is a 30 year term interest + loan total \$2,283,230.40.

All are two payments per year. The loan is for 1.2 million. If we "shop" around we may be able to get a lower interest rate.

Staff would recommend the \$4.00 per month fee and the ten-year loan to allow for Phase I & II projects to proceed with the amount over the loan payoff to be placed into the Storm System Replacement Fund, so that unanticipated emergencies can be dealt with without depleting the street fund.

AMORTIZATION SCHEDULE

Principal \$1,200,000.00	Loan Date 06-18-2008	Maturity 02-01-2018	Loan No	Call / Coll	Account	Officer	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: Test Person
*10 year loan
 2 payments per year*

Lender: Chetco Federal Credit Union
 16147 Hwy 101 South
 PO Box 3000J
 Harbor, OR 97415
 (541) 469-7700

Disbursement Date: July 1, 2008
 Interest Rate: 5.000

Repayment Schedule: Installment
 Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	08-01-2008	75,432.53	5,095.89	70,336.64	1,129,663.36
2008 TOTALS:		75,432.53	5,095.89	70,336.64	
2	02-01-2009	75,432.53	28,473.71	46,958.82	1,082,704.54
3	08-01-2009	75,432.53	26,845.14	48,587.39	1,034,117.15
2009 TOTALS:		150,865.06	55,318.85	95,546.21	
4	02-01-2010	75,432.53	26,085.42	49,367.11	984,750.04
5	08-01-2010	75,432.53	24,416.41	51,016.12	933,733.92
2010 TOTALS:		150,865.06	50,481.83	100,383.23	
6	02-01-2011	75,432.53	23,535.21	51,897.32	881,836.60
7	08-01-2011	75,432.53	21,864.72	53,567.81	828,268.79
2011 TOTALS:		150,865.06	45,399.93	105,465.13	
8	02-01-2012	75,432.53	20,876.91	54,555.62	773,713.17
9	08-01-2012	75,432.53	19,289.84	56,142.69	717,570.48
2012 TOTALS:		150,865.06	40,166.75	110,698.31	
10	02-01-2013	75,432.53	18,086.71	57,345.82	660,224.66
11	08-01-2013	75,432.53	16,369.95	59,062.58	601,162.08
2013 TOTALS:		150,865.06	34,456.66	116,408.40	
12	02-01-2014	75,432.53	15,152.58	60,279.95	540,882.13
13	08-01-2014	75,432.53	13,410.91	62,021.62	478,860.51
2014 TOTALS:		150,865.06	28,563.49	122,301.57	
14	02-01-2015	75,432.53	12,069.91	63,362.62	415,497.89
15	08-01-2015	75,432.53	10,302.07	65,130.46	350,367.43
2015 TOTALS:		150,865.06	22,371.98	128,493.08	
16	02-01-2016	75,432.53	8,831.18	66,601.35	283,766.08
17	08-01-2016	75,432.53	7,074.72	68,357.81	215,408.27
2016 TOTALS:		150,865.06	15,905.90	134,959.16	
18	02-01-2017	75,432.53	5,429.47	70,003.06	145,405.21
19	08-01-2017	75,432.53	3,605.25	71,827.28	73,577.93
2017 TOTALS:		150,865.06	9,034.72	141,830.34	
20	02-01-2018	75,432.53	1,854.60	73,577.93	0.00
2018 TOTALS:		75,432.53	1,854.60	73,577.93	
TOTALS:		1,508,650.60	308,650.60	1,200,000.00	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

AMORTIZATION SCHEDULE

Principal \$1,200,000.00	Loan Date 06-18-2008	Maturity 02-01-2023	Loan No	Call / Coll	Account	Officer	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing ***** has been omitted due to text length limitations.							

Borrower: Test Person

Lender: Chetco Federal Credit Union
16147 Hwy 101 South
PO Box 3000J
Harbor, OR 97415
(541) 469-7700

*15 yr loan
2 pay ments
per year*

Disbursement Date: July 1, 2008
Interest Rate: 5.000

Repayment Schedule: Installment
Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	08-01-2008	56,186.73	5,095.89	51,090.84	1,148,909.16
2008 TOTALS:		56,186.73	5,095.89	51,090.84	
2	02-01-2009	56,186.73	28,958.81	27,227.92	1,121,681.24
3	08-01-2009	56,186.73	27,811.55	28,375.18	1,093,306.06
2009 TOTALS:		112,373.46	56,770.36	55,603.10	
4	02-01-2010	56,186.73	27,557.30	28,629.43	1,064,676.63
5	08-01-2010	56,186.73	26,398.15	29,788.58	1,034,888.05
2010 TOTALS:		112,373.46	53,955.45	58,418.01	
6	02-01-2011	56,186.73	26,084.85	30,101.88	1,004,786.17
7	08-01-2011	56,186.73	24,913.19	31,273.54	973,512.63
2011 TOTALS:		112,373.46	50,998.04	61,375.42	
8	02-01-2012	56,186.73	24,537.85	31,648.88	941,863.75
9	08-01-2012	56,186.73	23,482.08	32,704.65	909,159.10
2012 TOTALS:		112,373.46	48,019.93	64,353.53	
10	02-01-2013	56,186.73	22,915.79	33,270.94	875,888.16
11	08-01-2013	56,186.73	21,717.23	34,469.50	841,418.66
2013 TOTALS:		112,373.46	44,633.02	67,740.44	
12	02-01-2014	56,186.73	21,208.36	34,978.37	806,440.29
13	08-01-2014	56,186.73	19,995.30	36,191.43	770,248.86
2014 TOTALS:		112,373.46	41,203.66	71,169.80	
14	02-01-2015	56,186.73	19,414.49	36,772.24	733,476.62
15	08-01-2015	56,186.73	18,186.20	38,000.53	695,476.09
2015 TOTALS:		112,373.46	37,600.69	74,772.77	
16	02-01-2016	56,186.73	17,529.81	38,656.92	656,819.17
17	08-01-2016	56,186.73	16,375.49	39,811.24	617,007.93
2016 TOTALS:		112,373.46	33,905.30	78,468.16	
18	02-01-2017	56,186.73	15,551.98	40,634.75	576,373.18
19	08-01-2017	56,186.73	14,290.90	41,895.83	534,477.35
2017 TOTALS:		112,373.46	29,842.88	82,530.58	
20	02-01-2018	56,186.73	13,471.76	42,714.97	491,762.38
21	08-01-2018	56,186.73	12,193.01	43,993.72	447,768.66
2018 TOTALS:		112,373.46	25,664.77	86,708.69	
22	02-01-2019	56,186.73	11,286.22	44,900.51	402,868.15
23	08-01-2019	56,186.73	9,988.92	46,197.81	356,670.34
2019 TOTALS:		112,373.46	21,275.14	91,098.32	
24	02-01-2020	56,186.73	8,990.05	47,196.68	309,473.66
25	08-01-2020	56,186.73	7,715.64	48,471.09	261,002.57
2020 TOTALS:		112,373.46	16,705.69	95,667.77	
26	02-01-2021	56,186.73	6,578.69	49,608.04	211,394.53
27	08-01-2021	56,186.73	5,241.43	50,945.30	160,449.23

**AMORTIZATION SCHEDULE
(Continued)**

2021 TOTALS:		112,373.46	11,820.12	100,553.34	
28	02-01-2022	56,186.73	4,044.20	52,142.53	108,306.70
29	08-01-2022	56,186.73	2,685.41	53,601.32	54,805.38
2022 TOTALS:		112,373.46	6,729.61	105,643.85	
30	02-01-2023	56,186.73	1,381.35	54,805.38	0.00
2023 TOTALS:		56,186.73	1,381.35	54,805.38	
TOTALS:		1,685,601.90	485,601.90	1,200,000.00	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

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AMORTIZATION SCHEDULE

Principal \$1,200,000.00	Loan Date 06-18-2008	Maturity 02-01-2028	Loan No	Call / Coll	Account	Officer	Initials
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: Test Person

Lender: Chetco Federal Credit Union
16147 Hwy 101 South
PO Box 3000J
Harbor, OR 97415
(541) 469-7700

20 year loan
2 payments/yr

Disbursement Date: July 1, 2008
Interest Rate: 5.000

Repayment Schedule: Installment
Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	08-01-2008	46,850.30	5,095.89	41,754.41	1,158,245.59
2008 TOTALS:		46,850.30	5,095.89	41,754.41	
2	02-01-2009	46,850.30	29,194.14	17,656.16	1,140,589.43
3	08-01-2009	46,850.30	28,280.37	18,569.93	1,122,019.50
2009 TOTALS:		93,700.60	57,474.51	36,226.09	
4	02-01-2010	46,850.30	28,281.04	18,569.26	1,103,450.24
5	08-01-2010	46,850.30	27,359.52	19,490.78	1,083,959.46
2010 TOTALS:		93,700.60	55,640.56	38,060.04	
6	02-01-2011	46,850.30	27,321.72	19,528.58	1,064,430.88
7	08-01-2011	46,850.30	26,392.05	20,458.25	1,043,972.63
2011 TOTALS:		93,700.60	53,713.77	39,986.83	
8	02-01-2012	46,850.30	26,313.83	20,536.47	1,023,436.16
9	08-01-2012	46,850.30	25,515.81	21,334.49	1,002,101.67
2012 TOTALS:		93,700.60	51,829.64	41,870.96	
10	02-01-2013	46,850.30	25,258.45	21,591.85	980,509.82
11	08-01-2013	46,850.30	24,311.27	22,539.03	957,970.79
2013 TOTALS:		93,700.60	49,569.72	44,130.88	
12	02-01-2014	46,850.30	24,146.11	22,704.19	935,266.60
13	08-01-2014	46,850.30	23,189.49	23,660.81	911,605.79
2014 TOTALS:		93,700.60	47,335.60	46,365.00	
14	02-01-2015	46,850.30	22,977.46	23,872.84	887,732.95
15	08-01-2015	46,850.30	22,010.91	24,839.39	862,893.56
2015 TOTALS:		93,700.60	44,988.37	48,712.23	
16	02-01-2016	46,850.30	21,749.65	25,100.65	837,792.91
17	08-01-2016	46,850.30	20,887.44	25,962.86	811,830.05
2016 TOTALS:		93,700.60	42,637.09	51,063.51	
18	02-01-2017	46,850.30	20,462.57	26,387.73	785,442.32
19	08-01-2017	46,850.30	19,474.67	27,375.63	758,066.69
2017 TOTALS:		93,700.60	39,937.24	53,763.36	
20	02-01-2018	46,850.30	19,107.43	27,742.87	730,323.82
21	08-01-2018	46,850.30	18,108.03	28,742.27	701,581.55
2018 TOTALS:		93,700.60	37,215.46	56,485.14	
22	02-01-2019	46,850.30	17,683.70	29,166.60	672,414.95
23	08-01-2019	46,850.30	16,672.21	30,178.09	642,236.86
2019 TOTALS:		93,700.60	34,355.91	59,344.69	
24	02-01-2020	46,850.30	16,187.89	30,662.41	611,574.45
25	08-01-2020	46,850.30	15,247.47	31,602.83	579,971.62
2020 TOTALS:		93,700.60	31,435.36	62,265.24	
26	02-01-2021	46,850.30	14,618.46	32,231.84	547,739.78
27	08-01-2021	46,850.30	13,580.95	33,269.35	514,470.43

**AMORTIZATION SCHEDULE
(Continued)**

2021 TOTALS:		93,700.60	28,199.41	65,501.19	
28	02-01-2022	46,850.30	12,967.47	33,882.83	480,587.60
29	08-01-2022	46,850.30	11,915.94	34,934.36	445,653.24
2022 TOTALS:		93,700.60	24,883.41	68,817.19	
30	02-01-2023	46,850.30	11,232.90	35,617.40	410,035.84
31	08-01-2023	46,850.30	10,166.64	36,683.66	373,352.18
2023 TOTALS:		93,700.60	21,399.54	72,301.06	
32	02-01-2024	46,850.30	9,410.52	37,439.78	335,912.40
33	08-01-2024	46,850.30	8,374.80	38,475.50	297,436.90
2024 TOTALS:		93,700.60	17,785.32	75,915.28	
34	02-01-2025	46,850.30	7,497.04	39,353.26	258,083.64
35	08-01-2025	46,850.30	6,399.06	40,451.24	217,632.40
2025 TOTALS:		93,700.60	13,896.10	79,804.50	
36	02-01-2026	46,850.30	5,485.53	41,364.77	176,267.63
37	08-01-2026	46,850.30	4,370.47	42,479.83	133,787.80
2026 TOTALS:		93,700.60	9,856.00	83,844.60	
38	02-01-2027	46,850.30	3,372.19	43,478.11	90,309.69
39	08-01-2027	46,850.30	2,239.19	44,611.11	45,698.58
2027 TOTALS:		93,700.60	5,611.38	88,089.22	
40	02-01-2028	46,850.30	1,151.72	45,698.58	0.00
2028 TOTALS:		46,850.30	1,151.72	45,698.58	
TOTALS:		1,874,012.00	674,012.00	1,200,000.00	

NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

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AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$1,200,000.00	06-18-2008	02-01-2038					

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "*****" has been omitted due to text length limitations.

Borrower: Test Person

Lender:

Chetco Federal Credit Union
16147 Hwy 101 South
PO Box 3000J
Harbor, OR 97415
(541) 469-7700

*30 yr loan
2 payments per mo.*

Disbursement Date: July 1, 2008
Interest Rate: 5.000

Repayment Schedule: Installment
Calculation Method: 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	08-01-2008	38,053.84	5,095.89	32,957.95	1,167,042.05
2008 TOTALS:		38,053.84	5,095.89	32,957.95	
2	02-01-2009	38,053.84	29,415.85	8,637.99	1,158,404.06
3	08-01-2009	38,053.84	28,722.07	9,331.77	1,149,072.29
2009 TOTALS:		76,107.68	58,137.92	17,969.76	
4	02-01-2010	38,053.84	28,962.92	9,090.92	1,139,981.37
5	08-01-2010	38,053.84	28,265.29	9,788.55	1,130,192.82
2010 TOTALS:		76,107.68	57,228.21	18,879.47	
6	02-01-2011	38,053.84	28,487.05	9,566.79	1,120,626.03
7	08-01-2011	38,053.84	27,785.39	10,268.45	1,110,357.58
2011 TOTALS:		76,107.68	56,272.44	19,835.24	
8	02-01-2012	38,053.84	27,987.10	10,066.74	1,100,290.84
9	08-01-2012	38,053.84	27,431.91	10,621.93	1,089,668.91
2012 TOTALS:		76,107.68	55,419.01	20,688.67	
10	02-01-2013	38,053.84	27,465.63	10,588.21	1,079,080.70
11	08-01-2013	38,053.84	26,755.29	11,298.55	1,067,782.15
2013 TOTALS:		76,107.68	54,220.92	21,886.76	
12	02-01-2014	38,053.84	26,913.96	11,139.88	1,056,642.27
13	08-01-2014	38,053.84	26,198.94	11,854.90	1,044,787.37
2014 TOTALS:		76,107.68	53,112.90	22,994.78	
14	02-01-2015	38,053.84	26,334.37	11,719.47	1,033,067.90
15	08-01-2015	38,053.84	25,614.42	12,439.42	1,020,628.48
2015 TOTALS:		76,107.68	51,948.79	24,158.89	
16	02-01-2016	38,053.84	25,725.43	12,328.41	1,008,300.07
17	08-01-2016	38,053.84	25,138.44	12,915.40	995,384.67
2016 TOTALS:		76,107.68	50,863.87	25,243.81	
18	02-01-2017	38,053.84	25,089.15	12,964.69	982,419.98
19	08-01-2017	38,053.84	24,358.63	13,695.21	968,724.77
2017 TOTALS:		76,107.68	49,447.78	26,659.90	
20	02-01-2018	38,053.84	24,417.17	13,636.67	955,088.10
21	08-01-2018	38,053.84	23,680.95	14,372.89	940,715.21
2018 TOTALS:		76,107.68	48,098.12	28,009.56	
22	02-01-2019	38,053.84	23,711.18	14,342.66	926,372.55
23	08-01-2019	38,053.84	22,968.96	15,084.88	911,287.67
2019 TOTALS:		76,107.68	46,680.14	29,427.54	
24	02-01-2020	38,053.84	22,969.44	15,084.40	896,203.27
25	08-01-2020	38,053.84	22,343.70	15,710.14	880,493.13
2020 TOTALS:		76,107.68	45,313.14	30,794.54	
26	02-01-2021	38,053.84	22,193.25	15,860.59	864,632.54
27	08-01-2021	38,053.84	21,438.15	16,615.69	848,016.85

**AMORTIZATION SCHEDULE
(Continued)**

2021 TOTALS:		76,107.68	43,631.40	32,476.28	
28	02-01-2022	38,053.84	21,374.67	16,679.17	831,337.88
29	08-01-2022	38,053.84	20,612.62	17,441.22	813,896.46
2022 TOTALS:		76,107.68	41,987.29	34,120.39	
30	02-01-2023	38,053.84	20,514.65	17,539.19	796,357.27
31	08-01-2023	38,053.84	19,745.30	18,308.54	778,048.73
2023 TOTALS:		76,107.68	40,259.95	35,847.73	
32	02-01-2024	38,053.84	19,611.09	18,442.75	759,605.98
33	08-01-2024	38,053.84	18,938.12	19,115.72	740,490.26
2024 TOTALS:		76,107.68	38,549.21	37,558.47	
34	02-01-2025	38,053.84	18,664.41	19,389.43	721,100.83
35	08-01-2025	38,053.84	17,879.35	20,174.49	700,926.34
2025 TOTALS:		76,107.68	36,543.76	39,563.92	
36	02-01-2026	38,053.84	17,667.18	20,386.66	680,539.68
37	08-01-2026	38,053.84	16,873.66	21,180.18	659,359.50
2026 TOTALS:		76,107.68	34,540.84	41,566.84	
38	02-01-2027	38,053.84	16,619.47	21,434.37	637,925.13
39	08-01-2027	38,053.84	15,817.05	22,236.79	616,688.34
2027 TOTALS:		76,107.68	32,436.52	43,671.16	
40	02-01-2028	38,053.84	15,518.72	22,535.12	593,153.22
41	08-01-2028	38,053.84	14,788.20	23,265.64	569,887.58
2028 TOTALS:		76,107.68	30,306.92	45,800.76	
42	02-01-2029	38,053.84	14,364.29	23,689.55	546,198.03
43	08-01-2029	38,053.84	13,542.72	24,511.12	521,686.91
2029 TOTALS:		76,107.68	27,907.01	48,200.67	
44	02-01-2030	38,053.84	13,149.37	24,904.47	496,782.44
45	08-01-2030	38,053.84	12,317.48	25,736.36	471,046.08
2030 TOTALS:		76,107.68	25,466.85	50,640.83	
46	02-01-2031	38,053.84	11,872.94	26,180.90	444,865.18
47	08-01-2031	38,053.84	11,030.22	27,023.62	417,841.56
2031 TOTALS:		76,107.68	22,903.16	53,204.52	
48	02-01-2032	38,053.84	10,531.90	27,521.94	390,319.62
49	08-01-2032	38,053.84	9,731.26	28,322.58	361,997.04
2032 TOTALS:		76,107.68	20,263.16	55,844.52	
50	02-01-2033	38,053.84	9,124.31	28,929.53	333,067.51
51	08-01-2033	38,053.84	8,258.25	29,795.59	303,271.92
2033 TOTALS:		76,107.68	17,382.56	58,725.12	
52	02-01-2034	38,053.84	7,644.11	30,409.73	272,862.19
53	08-01-2034	38,053.84	6,765.49	31,288.35	241,573.84
2034 TOTALS:		76,107.68	14,409.60	61,698.08	
54	02-01-2035	38,053.84	6,088.98	31,984.86	209,608.98
55	08-01-2035	38,053.84	5,197.15	32,856.69	176,752.29
2035 TOTALS:		76,107.68	11,286.13	64,821.55	
56	02-01-2036	38,053.84	4,455.13	33,598.71	143,153.58
57	08-01-2036	38,053.84	3,569.03	34,484.81	108,668.77
2036 TOTALS:		76,107.68	8,024.16	68,083.52	
58	02-01-2037	38,053.84	2,739.05	35,314.79	73,353.98
59	08-01-2037	38,053.84	1,818.78	36,235.06	37,118.92
2037 TOTALS:		76,107.68	4,557.83	71,549.85	
60	02-01-2038	38,053.84	934.92	37,118.92	0.00
2038 TOTALS:		38,053.84	934.92	37,118.92	

**AMORTIZATION SCHEDULE
(Continued)**

TOTALS:	2,283,230.40	1,083,230.40	1,200,000.00
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NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

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