

Kalamazoo County Public Housing Commission

Budget Comparison Cash Flow

Period = Aug 2025

Book = Accrual ; Tree = ysi_cf

	PTD Actual	PTD Budget	Variance	% Var	YTD Actual	YTD Budget	Variance	% Var	Annual
REVENUE:									
Tenant Rents	1,690.00	1,690.00	0.00	0.00	13,520.00	13,520.00	0.00	0.00	20,280.00
FUSE Rents	1,500.00	0.00	1,500.00	N/A	12,000.00	9,000.00	3,000.00	33.33	9,000.00
Sugarloaf Rents	4,233.32	9,640.00	(5,406.68)	(56.09)	33,111.47	77,120.00	(44,008.53)	(57.06)	115,680.00
County Funds	0.00	0.00	0.00	N/A	62,500.00	62,500.00	0.00	0.00	125,000.00
Keystone House Rents	1,900.00	900.00	1,000.00	111.11	6,800.00	7,200.00	(400.00)	(5.56)	10,800.00
Sugarloaf Vacancy Loss	0.00	(964.00)	964.00	100.00	0.00	(7,712.00)	7,712.00	100.00	(11,568.00)
Total Rent Revenue	9,323.32	11,266.00	(1,942.68)	(17.24)	127,931.47	161,628.00	(33,696.53)	(20.85)	269,192.00
Interest Income	106.67	100.00	6.67	6.67	1,500.58	800.00	700.58	87.57	1,200.00
Interest Income - LHAF	1,003.25	2,000.00	(996.75)	(49.84)	8,341.40	16,000.00	(7,658.60)	(47.87)	24,000.00
Total Financial Revenue	1,109.92	2,100.00	(990.08)	(47.15)	9,841.98	16,800.00	(6,958.02)	(41.42)	25,200.00
KCF Endowment Fund	0.00	0.00	0.00	N/A	0.00	9,744.00	(9,744.00)	(100.00)	9,744.00
TOTAL REVENUE	10,433.24	13,366.00	(2,932.76)	(21.94)	137,773.45	188,172.00	(50,398.55)	(26.78)	304,136.00
Administrative Expenses:									
Subsidy - FUSE	5,640.29	3,005.00	(2,635.29)	(87.70)	18,229.04	24,040.00	5,810.96	24.17	36,060.00
Bethany House	1,567.74	2,502.00	934.26	37.34	16,821.89	20,016.00	3,194.11	15.96	30,024.00
Millage - Housing Supports	0.00	0.00	0.00	N/A	501.80	0.00	(501.80)	N/A	0.00
Millage - Housing	11,072.78	8,676.00	(2,396.78)	(27.63)	51,449.60	69,408.00	17,958.40	25.87	104,112.00
Millage- Housing Entry Support	0.00	16,666.00	16,666.00	100.00	24,088.71	133,328.00	109,239.29	81.93	200,000.00
Millage - Office Expenses	0.00	218.00	218.00	100.00	73.77	1,744.00	1,670.23	95.77	2,616.00
Veterans Homeless Initiative	3,206.16	11,201.00	7,994.84	71.38	82,468.18	89,608.00	7,139.82	7.97	134,412.00
Office Supplies	30.66	65.00	34.34	52.83	220.78	520.00	299.22	57.54	780.00
Website/Technology Support	40.45	176.00	135.55	77.02	1,856.45	1,408.00	(448.45)	(31.85)	2,112.00
Management Fee	1,250.00	1,250.00	0.00	0.00	10,000.00	10,000.00	0.00	0.00	15,000.00
Rent Collection/Legal Expense	0.00	200.00	200.00	100.00	0.00	1,600.00	1,600.00	100.00	2,400.00
Accounting Expense	0.00	0.00	0.00	N/A	7,200.00	7,200.00	0.00	0.00	7,200.00
Misc. Administrative Expenses	23.04	50.00	26.96	53.92	230.07	400.00	169.93	42.48	600.00
Total Administrative Expenses	22,831.12	44,009.00	21,177.88	48.12	213,140.29	359,272.00	146,131.71	40.67	535,316.00
Financial Expenses:									
Bank Service Charges	0.00	1.00	1.00	100.00	0.00	8.00	8.00	100.00	12.00
Total Financial Expenses	0.00	1.00	1.00	100.00	0.00	8.00	8.00	100.00	12.00
Corporate Expenses:									
(Gain) Loss Benefit Int in KCF	(1,887.76)	0.00	1,887.76	N/A	(6,291.55)	0.00	6,291.55	N/A	0.00
Total Corporate Expenses	(1,887.76)	0.00	1,887.76	N/A	(6,291.55)	0.00	6,291.55	N/A	0.00
TOTAL EXPENSES	20,943.36	44,010.00	23,066.64	52.41	206,848.74	359,280.00	152,431.26	42.43	535,328.00
NET INCOME / (LOSS)	(10,510.12)	(30,644.00)	20,133.88	65.70	(69,075.29)	(171,108.00)	102,032.71	59.63	(231,192.00)
ADJUSTMENTS									
Cash in Bank - LHAF	4,914.57	0.00	4,914.57	N/A	(3,148.91)	0.00	(3,148.91)	N/A	0.00
Cash in Bank - Sugarloaf	298.20	0.00	298.20	N/A	(7,603.05)	0.00	(7,603.05)	N/A	0.00
Savings Account - LHAF	(870.90)	13,812.00	(14,682.90)	(106.31)	131,660.24	110,496.00	21,164.24	19.15	165,752.00
Cash - Money Market	(106.67)	14,260.00	(14,366.67)	(100.75)	38,499.42	49,036.00	(10,536.58)	(21.49)	52,576.00
Note Receivable - Sugarloaf	1,071.67	1,072.00	(0.33)	(0.03)	8,573.36	8,576.00	(2.64)	(0.03)	12,864.00
Reserve - Sugarloaf	(367.01)	0.00	(367.01)	N/A	(2,878.92)	0.00	(2,878.92)	N/A	0.00
Assets Held by KCF	(1,887.76)	0.00	(1,887.76)	N/A	(6,291.55)	0.00	(6,291.55)	N/A	0.00
Accounts Payable - Trade	1,349.88	0.00	1,349.88	N/A	2,805.62	0.00	2,805.62	N/A	0.00
Sugarloaf Accounts Payable	(75.32)	0.00	(75.32)	N/A	(165.00)	0.00	(165.00)	N/A	0.00
Accounts Payable - Other	0.00	0.00	0.00	N/A	(110,474.66)	0.00	(110,474.66)	N/A	0.00
Tenant Security Deposits Liab.	0.00	0.00	0.00	N/A	895.00	0.00	895.00	N/A	0.00
Tenant Security Deposits - Sugarloaf	0.00	0.00	0.00	N/A	8,745.00	0.00	8,745.00	N/A	0.00
Prepaid Rent	0.00	0.00	0.00	N/A	1,500.00	0.00	1,500.00	N/A	0.00
Prepaid Rent - Sugarloaf	865.00	0.00	865.00	N/A	733.40	0.00	733.40	N/A	0.00
TOTAL ADJUSTMENTS	5,191.66	29,144.00	(23,952.34)	(82.19)	62,849.95	168,108.00	(105,258.05)	(62.61)	231,192.00
CASH FLOW	(5,318.46)	(1,500.00)	(3,818.46)	(254.56)	(6,225.34)	(3,000.00)	(3,225.34)	(107.51)	0.00
Beginning Fund Balance	1,684,150.43	1,602,251.60	81,898.83	0.05	1,742,715.60	1,742,715.60	0.00	0.00	1,742,715.60
Ending Fund Balance	1,673,640.31	1,571,607.60	102,032.71	0.06	1,673,640.31	1,571,607.60	102,032.71	0.06	1,511,523.60

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Aug 2025

Book = Accrual

	Current Balance
ASSETS:	
Current Assets:	
Cash in Bank	34,066.59
Cash in Bank - LHAF	3,496.19
Cash in Bank - Sugarloaf	7,603.05
Savings Account	5.00
Savings Account - LHAF	373,335.60
Cash - Money Market	63,475.70
Lease Receivable	37,481.00
Note Receivable - Sugarloaf	307,568.29
Discount on Note Receivable	(127,117.52)
Reserve - Sugarloaf	52,883.03
Total Current Assets	752,796.93
Fixed Assets:	
Land	32,335.00
Homes	829,737.00
Accumulated Depreciation	(42,966.31)
Total Fixed Assets	819,105.69
Other Assets:	
Assets Held by KCF	179,724.01
Total Other Assets	179,724.01
TOTAL ASSETS	1,751,626.63

LIABILITIES & OWNERS' EQUITY:

Current Liabilities:	
Accounts Payable - Trade	2,805.62
Sugarloaf Accounts Payable	(165.00)
Accounts Payable - Other	21,821.30
Tenant Security Deposits Liab.	5,065.00
Tenant Security Deposits - Sugarloaf	8,745.00
Total Current Liabilities	38,271.92

Kalamazoo County Public Housing Commission

Balance Sheet

Period = Aug 2025

Book = Accrual

	Current Balance
Prepaid Revenues:	
Prepaid Rent	1,500.00
Prepaid Rent - Sugarloaf	733.40
Deferred-in-flows - leases	37,481.00
Total Prepaid Revenues	39,714.40
TOTAL LIABILITIES	77,986.32
Retained Earnings	1,742,715.60
Year To Date Earnings	(69,075.29)
Total Capital	1,673,640.31
TOTAL LIABILITIES & CAPITAL	1,751,626.63

Income Statement Consolidated 1/1/2025 - 8/31/2025,

KCPHC homes at Sugarloaf

	01/01/2025 - 08/31/2025	Total
Income		
Electric - Sugarloaf KCPHC	\$177.20	\$177.20
Rent Income		
Rent Income - Other	\$32039.27	\$32039.27
Total for Rent Income	\$32039.27	\$32039.27
Utility Income		
Electric Income	\$0.00	
Total for Utility Income	\$0.00	\$0.00
Total Income	\$32216.47	\$32216.47
Expense		
Bank Fees	\$29.39	\$29.39
KCPHC Lot Rent to Sugarloaf	\$24000.00	\$24000.00
Maintenance & Repair Expense		
Cleaning Expense	\$70.00	\$70.00
Landscaping	\$1250.00	\$1250.00
Maintenance & Repair (Home Rep	\$2930.17	\$2930.17
Maintenance & Repair Expense	\$733.92	\$733.92
Total for Maintenance & Repair	\$4984.09	\$4984.09
Miscellaneous Expense		
Application Fee Expense	\$50.00	\$50.00
Total for Miscellaneous Expense	\$50.00	\$50.00
Professional Fee Expense		
Accounting	\$1625.00	\$1625.00
Management Fee	\$3689.39	\$3689.39
Total for Professional Fee Expen	\$5314.39	\$5314.39
Utilities Expense		
Electric Expense	\$856.33	\$856.33
Gas Expense	\$512.01	\$512.01
Total for Utilities Expense	\$1368.34	\$1368.34
Total Expense	\$35746.21	\$35746.21
Net Operating Income	-\$3529.74	-\$3529.74
Non-operating Expense		
Depreciation Expense	\$24407.81	\$24407.81
Total Non-operating Expense	\$24407.81	\$24407.81
Net Non-operating Income	-\$24407.81	-\$24407.81
Net Income	-\$27937.55	-\$27937.55

Balance Sheet

KCPHC homes at Sugarloaf

Assets

Current Asset

BVPM Operating - KCPHC	7,738.66
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Total Current Asset	7,738.66
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Fixed Asset

Accumulated Depreciation	(24,407.81)
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Residential Real Property	700,397.00
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Total Fixed Asset	675,989.19
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Total Assets	683,727.85
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Liabilities

Current Liability

Prepayments	1,628.40
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Security Deposit Liability	9,640.00
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Total Current Liability	11,268.40
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Total Liabilities	11,268.40
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Equity

Capital Contributions	700,397.00
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Net Income	(27,937.55)
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Retained Earnings	-
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Total Equity	672,459.45
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Total Liabilities & Equity	683,727.85
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KPC Operating Account

9/2/2025

**Bank Reconciliation Report
8/31/2025**

Posted by: aavis on 9/2/2025

Balance Per Bank Statement as of 8/31/2025

41,831.11

Outstanding Checks

Check Date	Check Number	Payee	Amount
9/11/2023		schollm - Michael Scholl	45.00
8/26/2025		miralaw - Miracle Lawn & Landscape Maintenance	350.00
8/26/2025		consum - Consumers Energy	894.63
8/26/2025		consum - Consumers Energy	262.06
8/28/2025		consum - Consumers Energy	67.16
8/28/2025		miralaw - Miracle Lawn & Landscape Maintenance	375.00
8/28/2025		republic - Republic Waste Services	117.29
8/28/2025		balitek - Balitek Cleaning & Restoration	3,950.00
8/28/2025		chart - Charter Communications	271.69
8/28/2025		spectent - Charter Communications	231.69
8/28/2025		ctelec - CT Electrical Services, Inc.	1,200.00
Less:	Outstanding Checks		7,764.52
	Reconciled Bank Balance		34,066.59

Balance per GL as of 8/31/2025

34,066.59

Reconciled Balance Per G/L

34,066.59

Difference

(Reconciled Bank Balance And Reconciled Balance Per G/L)

0.00

Kalamazoo County Public Housing Commission
Operating Account
31-Aug-25

Date	Description	Check Num	Amount	Balance
8/4/2025	Bulk Deposit Number [REDACTED]		\$900.00	\$60,115.39
8/6/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$90.00)	\$60,025.39
8/7/2025	WITHDRAWAL LOCKHART MANAGEM: PAYROLL* ID: [REDACTED] ACH Trace * [REDACTED]		(\$79.91)	\$59,945.48
8/8/2025	Bulk Deposit Number [REDACTED]		\$1,690.00	\$61,635.48
8/12/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$93.37)	\$61,542.11
8/13/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$19,154.13)	\$42,387.98
8/20/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$541.21)	\$41,846.77
8/20/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$60.00)	\$41,786.77
8/20/2025	WITHDRAWAL, DRAFT NUMBER [REDACTED]	[REDACTED]	(\$237.05)	\$41,549.72
8/21/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL* ID: [REDACTED] CH Trace * [REDACTED]		(\$115.03)	\$41,434.69
8/22/2025	DEPOSIT KALAMAZOO COMM M ACH Trace * [REDACTED]		\$1,500.00	\$42,934.69
8/28/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: PAYROLL* ID: [REDACTED] ACH Trace * [REDACTED]		(\$0.73)	\$42,933.96
8/28/2025	WITHDRAWAL LOCKHART MANAGEM TYPE: MGMT Fees* ID: [REDACTED] ACH Trace * [REDACTED]		(\$2,102.85)	\$40,831.11
8/29/2025	Deposit by Check		\$1,000.00	\$41,831.11

KPC Money Market Account

9/2/2025

**Bank Reconciliation Report
8/31/2025**

Posted by: aavis on 9/2/2025

Balance Per Bank Statement as of 8/31/2025	63,475.70
Reconciled Bank Balance	<u>63,475.70</u>
 Balance per GL as of 8/31/2025	 63,475.70
Reconciled Balance Per G/L	<u>63,475.70</u>
 Difference	
(Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

Kalamazoo County Public Housing Commission
Money Market Account
31-Aug-25

Date	Description	Check Nun Amount	Balance
8/31/2025	APY Earned 2.00% 08/01/25 to 08/31/25	\$106.67	\$63,475.70

LHAF - Operating Account

9/2/2025

Bank Reconciliation Report 8/31/2025

Posted by: aavis on 9/2/2025

Balance Per Bank Statement as of 8/31/2025	3,496.19
Reconciled Bank Balance	<u>3,496.19</u>
Balance per GL as of 8/31/2025	3,496.19
Reconciled Balance Per G/L	<u>3,496.19</u>
Difference (Reconciled Bank Balance And Reconciled Balance Per G/L)	<u><u>0.00</u></u>

FIRST NATIONAL BANK
of Michigan
 348 West Michigan Avenue
 Kalamazoo, MI 49007

Statement Ending 08/31/2025

KALAMAZOO COUNTY PUBLIC

Page 1 of 4

Account Number: [REDACTED]

KALAMAZOO COUNTY PUBLIC HOUSING COM
 LOCAL HOUSING ASSISTANCE FUND MILLAGE
 2725 AIRVIEW BLVD STE 202
 PORTAGE MI 49002-1805

Managing Your Accounts

	Bank Name	First National Bank of Michigan
	Phone	269.349.0100
	Mailing Address	348 West Michigan Ave Kalamazoo, MI 49007
	Website	www.fnbmichigan.bank

Summary of Accounts

Thank you for banking with First National Bank of Michigan (FNBM), your local community bank.



As your banking partner, FNBM strives to help you protect your assets and keep your personal information secure. The Security Updates category under First News on our website has useful information on keeping your information safe. Visit it often for updates,
<https://fnbmichigan.bank/category/security-updates/>

Account Type	Account Number	Ending Balance
Commercial Checking	[REDACTED]	\$3,496.19

Commercial Checking - [REDACTED]

Account Summary

Date	Description	Amount
08/01/2025	Beginning Balance	\$32,499.47
	1 Credit(s) This Period	\$1,071.67
	4 Debit(s) This Period	\$30,074.95
08/31/2025	Ending Balance	\$3,496.19

Deposits

Date	Description	Amount
08/20/2025	Deposit	\$1,071.67
		1 item(s) totaling \$1,071.67

Electronic Debits

Date	Description	Amount
08/15/2025	IB Transfer W/D Monthly reserve transfer	\$234.66
08/28/2025	IB Transfer W/D August mgmt fee and billbacks	\$200.80
		2 item(s) totaling \$435.46

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
[REDACTED]	08/13/2025	\$24,088.71	[REDACTED]	08/28/2025	\$5,550.78

* Indicates skipped check number

2 item(s) totaling \$29,639.49



Commercial Checking - [REDACTED] (continued)

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/01/2025	\$32,499.47	08/15/2025	\$8,176.10	08/28/2025	\$3,496.19
08/13/2025	\$8,410.76	08/20/2025	\$9,247.77		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Statement of Assets and Liabilities
Kalamazoo County Public
Fiscal Year 2025
August 31, 2025

Assets

Cash and Cash Equivalents \$24,088.71

Statement of Assets and Liabilities
Kalamazoo County Public
Fiscal Year 2025
August 31, 2025

Assets

Accounts Receivable \$5,550.78

Statement of Assets and Liabilities
Kalamazoo County Public
Fiscal Year 2025
August 31, 2025

Assets

Accounts Payable \$1,071.67

\$24,088.71

\$5,550.78

\$1,071.67

Reserve - Sugarloaf

9/2/2025

Bank Reconciliation Report 8/31/2025

Posted by: aavis on 9/2/2025

Balance Per Bank Statement as of 8/31/2025	52,883.03
Reconciled Bank Balance	<u>52,883.03</u>
Balance per GL as of 8/31/2025	52,883.03
Reconciled Balance Per G/L	<u>52,883.03</u>
Difference	
(Reconciled Bank Balance And Reconciled Balance Per G/L)	<u>0.00</u>

FIRST NATIONAL BANK
of Michigan
348 West Michigan Avenue
Kalamazoo, MI 49007

KALAMAZOO COUNTY PUBLIC HOUSING COM
SUGARLOAF RESERVE
2725 AIRVIEW BLVD STE 202
PORTAGE MI 49002-1805

Statement Ending 08/31/2025

KALAMAZOO COUNTY PUBLIC

Page 1 of 4

Account Number: [REDACTED]

Managing Your Accounts

	Bank Name	First National Bank of Michigan
	Phone	269.349.0100
	Mailing Address	348 West Michigan Ave Kalamazoo, MI 49007
	Website	www.fnbmichigan.bank

Summary of Accounts

Thank you for banking with First National Bank of Michigan (FNBMI), your local community bank.



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<https://fnbmichigan.bank/category/security-updates/>

Account Type	Account Number	Ending Balance
First Rate MM Savings	[REDACTED]	\$52,883.03

First Rate MM Savings [REDACTED]

Account Summary

Date	Description	Amount
08/01/2025	Beginning Balance	\$52,516.02
	2 Credit(s) This Period	\$367.01
	0 Debit(s) This Period	\$0.00
08/31/2025	Ending Balance	\$52,883.03

Interest Summary

Description	Amount
Annual Percentage Yield Earned	3.00%
Interest Days	31
Interest Earned Not Paid	\$0.00
Interest Paid This Period	\$132.35
Interest Paid Year-to-Date	\$1,001.64

Deposits

Date	Description	Amount
08/31/2025	Accr Earning Pymt Added to Account	\$132.35
		1 item(s) totaling \$132.35

Electronic Credits

Date	Description	Amount
08/15/2025	IB Transfer Deposit Monthly reserve transfer	\$234.66
		1 item(s) totaling \$234.66

Daily Balances

Date	Amount	Date	Amount	Date	Amount
08/01/2025	\$52,516.02	08/15/2025	\$52,750.68	08/31/2025	\$52,883.03



LHAF - Savings Account

9/2/2025

**Bank Reconciliation Report
8/31/2025**

Posted by: aavis on 9/2/2025

Balance Per Bank Statement as of 8/31/2025

373,335.60

Reconciled Bank Balance

373,335.60

Balance per GL as of 8/31/2025

373,335.60

Reconciled Balance Per G/L

373,335.60

Difference

(Reconciled Bank Balance And Reconciled Balance Per G/L)

0.00

00000

First National Bank of Michigan
348 West Michigan Avenue
Kalamazoo, MI 49007



RETURN SERVICE REQUESTED

Kalamazoo County Public Housing
2725 Airview Boulevard
Suite 202
Kalamazoo, MI 49002

Contact Us

269-349-0100

treasurymanagement@fnbmichigan.bank

www.fnbmichigan.bank



Account

Kalamazoo County Public Housing

Date

08/31/2025

Page

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IntraFi Cash ServiceSM, or ICS[®], Monthly Statement

The following information is a summary of activity in your account(s) for the month of August 2025 and the list of FDIC-insured institution(s) that hold your deposits as of the date indicated. These deposits have been placed by us, as your agent and custodian, in deposit accounts through IntraFi Cash Service. Funds in your deposit accounts at the FDIC-insured institutions at which your funds have been placed will be "deposits," as defined by federal law. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts at FDIC-insured banks in IntraFi's network that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage.

First National Bank of Michigan
Your Local Community Bank

Summary of Accounts

Account ID	Deposit Option	Interest Rate	Opening Balance	Ending Balance
[REDACTED]	Savings	2.75%	\$372,464.70	\$373,335.60
TOTAL			\$372,464.70	\$373,335.60

Date
08/31/2025

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DETAILED ACCOUNT OVERVIEW

Account ID: [REDACTED]
Account Title: Kalamazoo County Public Housing

Account Summary - Savings

Statement Period	8/1-8/31/2025	Average Daily Balance	\$372,492.79
Previous Period Ending Balance	\$372,464.70	Interest Rate at End of Statement Period	2.75%
Total Program Deposits	0.00	Annual Percentage Yield Earned	2.79%
Total Program Withdrawals	(0.00)	YTD Interest Paid	7,339.76
Interest Capitalized	870.90		
Current Period Ending Balance	\$373,335.60		

Account Transaction Detail

Date	Activity Type	Amount	Balance
08/29/2025	Interest Capitalization	\$870.90	\$373,335.60

Summary of Balances as of August 31, 2025

FDIC-Insured Institution	City/State	FDIC Cert No.	Balance
Pinnacle Bank	Nashville, TN	[REDACTED]	\$125,758.06
Western Alliance Bank	Phoenix, AZ	[REDACTED]	247,577.54

Thank you for choosing First National Bank of Michigan.

CONTAINS CONFIDENTIAL INFORMATION

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