

MURRAYHILL WOODS CONDOMINIUM ASSOCIATION
MAINTENANCE PLAN & RESERVE STUDY
WITH VISUAL SITE INSPECTION
Year Built: **1986**

Prepared by:



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Reviewed: **11/15/2021**

Murrayhill Woods Condominium Association - RESERVE STUDY: Component Summary By Year

Reviewed: 11/15/2021

Description	Year	Serv.	Rep.	Adj.	Rem.	Units	Cost	Current	Previous	Revision	Expenditures	Proj. Balance	Act. Balance	Year
Painting - Siding & Trim	2013	2006	10	0	10	1	101,123.00	101,123.00	0.00	101,123.00				
Window Replacement	2013	1986	30	1	29	1	354,841.00	354,841.00	0.00	354,841.00	455,964.00	747,523.67	518,303.89	(2013)
Painting - Siding & Trim	2014	2006	10	0	10	1	32,905.00	32,905.00	0.00	32,905.00				
Pool Pump - Replacement	2014	1986	10	0	10	1	1,249.00	1,249.00	0.00	1,249.00				
Window Replacement	2014	1986	30	0	30	1	160,326.00	160,326.00	0.00	160,326.00				
Spa Pump - Replacement	2014	1986	10	0	10	1	1,965.00	1,965.00	6,751.00	-4,786.00	196,445.00	455,167.89	457,593.72	(2014)
Spa Cover - Replacement	2015	2012	3	0	3	1	495.00	495.00	600.00	-105.00	495.00	610,327.72	598,821.19	(2015)
Activities Building - Office Equipment	2016	1986	10	20	-10	1	3,492.92	3,492.92	3,934.00	-441.08				
Barkdust Replacement	2016	2013	3	0	3	1	4,143.28	4,143.28	4,800.00	-656.72				
Concrete - Power Washing	2016	1986	5	25	-20	1	4,286.22	4,286.22	7,538.00	-3,251.78				
Concrete - Replacement Partial (sidewalks)	2016	1986	30	0	30	1	6,450.00	6,450.00	0.00	6,450.00				
Insurance Deductible	2016	2013	1	0	1	1	5,000.00	5,000.00	5,000.00	0.00				
Landscaping - Renovation	2016	2003	10	3	7	1	19,112.89	19,112.89	9,000.00	10,112.89				
Pool Furniture - Replacement	2016	2013	2	1	1	1	1,242.00	1,242.00	800.00	442.00				
Roof & Gutter - Replacement - 2016 Ph-1	2016	1986	30	0	30	1	197,810.00	197,810.00	258,758.00	-60,948.00			534,202.88	Proj.
Spa Heater Replacement	2016	1986	15	15	0	1	4,953.00	4,953.00	5,401.00	-448.00	246,490.31	534,202.88	540,081.49	2016 Act.
Barkdust Replacement	2017	2017	3	0	3	1	2,981.00	2,981.00	0.00	2,981.00				
Building Envelope Inspection	2017	1986	25	5	20	1	11,100.00	11,100.00	10,250.00	850.00				
Concrete - Replacement Partial (sidewalks)	2017	1986	30	0	30	1	6,900.00	6,900.00	0.00	6,900.00				
Pool Cover Replacement	2017	1986	10	0	10	1	950.00	950.00	0.00	950.00			505,529.41	Proj.
Roof & Gutter - Replacement - 2017 Ph-2	2017	1986	3	1	2	1	214,499.00	214,499.00	258,758.00	-44,259.00	236,430.00	505,529.41	623,000.44	2017 Act.
Activities Building - Furniture	2018	1986	10	0	10	1	3,489.28	3,489.28	5,245.00	-1,755.72				
Barkdust Replacement	2018	2018	3	0	3	1	938.00	938.00	0.00	938.00				
Chimney Inspections & Cleaning	2018	2015	3	0	3	175	45.35	7,936.25	0.00	7,936.25				
Exterior Lighting Fixtures - Replacement	2018	1986	15	15	0	350	142.36	7,409.52	7,410.00	-0.48				
Pool Furniture Replacement	2018	2018	15	0	15	1	1,576.24	1,576.24	5,729.50	-4,153.26				
Pool Heater Replacement	2018	2018	15	0	15	1	5,729.50	5,729.50	5,729.50	0.00				
Roof & Gutter - Replacement - 2018 Ph-3	2018	1986	30	2	28	1	242,336.03	242,336.03	258,758.00	-16,421.97				
Siding & Trim, Wood - Replacement 2018	2018	1986	30	30	0	1	24,400.00	24,400.00	24,400.00	0.00				
Security System - Renewal	2018	2018	10	0	10	1	12,750.00	12,750.00	2,628.00	10,122.00				
Taxes (Property / 113 Parking Units) - 1-time	2018	2013	5	5	0	1	69,678.55	69,678.55	0.00	69,678.55			467,796.75	Proj.
Spa Cover - Replacement (Winter Cover)	2018	2015	3	0	3	1	1,026.03	1,026.03	525.00	501.03	377,269.40	467,796.75	559,260.25	2018 Act.
Asphalt Parking & Driveways - Partial Repl.	2019	1999	20	0	20	30,181	3.16	95,373.14	95,373.14	0.00				
Barkdust Replacement	2019	2016	3	0	3	1	6,800.00	6,711.29	0.00	6,711.29				
Concrete Curbs - Partial Repl.	2019	2004	15	14	1	1	9,000.00	9,000.00	0.00	9,000.00				

Dumpster Enclosure - Repair/Rebuild	2019	2009	10	0	10	1	10,000.00	0.00	0.00	0.00				
Gutter Maintenance	2019	2016	3	0	3	1	3,900.00	3,880.40	0.00	3,880.40				
Landscaping - Renovation	2019	2014	5	1	4	1	9,000.00	8,947.75	0.00	8,947.75				
Pool & Spa Equipment	2019	2016	3	3	0	1	1,900.00	1,850.50	1,850.50	0.00				
Pressure Washing	2019	2016	3	3	0	1	4,616.00	1,660.00	1,660.00	0.00				
Mailboxes - Replacement	2019	1989	30	30	0	1	15,000.00	9,891.14	2,622.66	7,268.48				
Siding & Trim, Wood - Replacement 2019	2019	1989	30	30	0	1	521,424.00	97,250.00	61,000.00	36,250.00			543,756.10	Proj.
Unit Decks - Maintenance	2019	2009	10	0	10	1	28,145.70	3,005.64	28,145.00	-25,139.36	237,569.86	543,756.10	593,398.65	2019 Act.
Activities Building - Bath & Kitchen	2020	2005	15	19	-4	1	5,245.32	5,245.32	5,245.32	0.00				
Activities Building - HVAC / Mini-Split Install	2020	2006	15	0	15	1	6,500.00	6,500.00	0.00	6,500.00				
Asphalt - Crackseal	2020	2013	7	0	7	1,880	1.56	2,836.00	2,010.00	826.00				
Asphalt - Sealcoat 1	2020	2013	7	0	7	125,197	0.15	18,990.00	18,990.00	0.00				
Asphalt - Striping	2020	2013	7	0	7	1	2,599.00	2,599.00	2,599.00	0.00				
Barkdust Replacement	2020	2017	3	0	3	1	3,825.00	3,825.00	3,825.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2020	2005	15	0	1	1	7,500.00	7,500.00	7,500.00	0.00				
Dumpster Enclosure - Repair/Rebuild	2020	2010	10	0	10	1	10,000.00	3,300.00	0.00	3,300.00				
Dryer Vent Cleaning - Exterior	2020	2017	3	0	3	174	15.00	2,610.00	0.00	2,610.00				
Exterior Building Lighting - Replacement	2020	2005	15	19	-4	350	142.36	49,826.00	49,826.00	0.00				
Exterior Grounds Lighting - Replacement	2020	2005	15	19	-4	50	225.00	11,250.00	11,250.00	0.00				
Fence - Painting	2020	2016	4	26	-22	200	13.11	2,622.00	2,622.00	0.00				
Fences - Replacement	2020	2004	16	14	2	200	29.49	5,898.00	5,898.00	0.00				
Gutter Maintenance	2020	2017	3	0	3	1	3,518.00	3,518.00	3,518.00	0.00				
Roof - Maintenance	2020	2016	4	0	4	1,620	5.81	0.00	9,412.00	-9,412.00				
Siding & Trim, Wood - Replacement 2020	2020	1990	30	4	26	30,600	2.45	74,970.00	260,712.00	-185,742.00				
Storm Drains - Clean & Pump	2020	2017	3	0	3	1	1,500.00	1,500.00	1,500.00	0.00				
Tree (Arborist Treatment) - 2020	2020	2015	5	0	5	1	3,350.00	3,350.00	0.00	3,350.00				
Tree Trimming - Level 3 (Elevated)	2020	2015	5	0	5	1	7,500.00	7,500.00	7,500.00	0.00			577,217.36	Proj.
Unit Decks - Maintenance	2020	2010	10	0	10	1	28,849.00	28,849.00	27,256.55	1,592.45	242,688.32	577,217.36	619,402.38	2020 Act.
Description	Year	Serv.	Rep.	Adj.	Rem.	Units	Cost	Current	Previous	Revision	Expenditures	Proj. Balance	Act. Balance	Year
Barkdust Replacement	2021	2018	3	0	3	1	11,000.00	10,532.02	11,000.00	-467.98				
Brick Façade - Maintenance	2021	2016	5	0	5	1	3,637.20	0.00	3,637.20	-3,637.20				
Chimney Inspections	2021	2018	3	0	3	175	22.00	3,850.00	3,850.00	0.00				
Chimney Cleanings	2021	2018	3	0	3	34	99.00	4,515.50	4,287.40	228.10				
Concrete Curbs & Sidewalks - Partial Repl.	2021	2006	15	0	1	1	12,000.00	12,485.00	12,000.00	485.00				
Dumpster Enclosure - Repair/Rebuild	2021	2011	10	0	10	1	6,700.00	5,859.01	6,700.00	-840.99				
Fire & Life (Extinguisher Updates)	2021	2015	6	0	6	1	950.00	942.31	0.00	942.31				
Gutter Maintenance	2021	2018	3	0	3	1	3,606.00	1,071.14	3,606.00	-2,534.86				
Lighting - Exterior Building Replacement	2021	2006	15	0	15	1	22,945.82	22,945.82	22,945.82	0.00				
Pressure Washing	2021	2018	3	0	3	1	11,000.00	10,532.02	11,000.00	-467.98				

Siding & Trim, Wood - Replacement 2021	2021	1991	30	0	30	30,600	2.51	76,806.00	260,712.00	-183,906.00				
Tree (Arborist Treatment) - 2021	2021	2016	5	0	5	1	1,845.00	0.00	1,845.00	-1,845.00			698,193.34	Proj.
Tree Trimming - Level 1 (Minimal)	2021	2018	3	0	3	1	2,000.00	2,707.39	0.00	2,707.39	152,246.21	698,193.34	698,193.34	(2021)
Barkdust Replacement	2022	2019	3	0	3	1	6,000.00	6,000.00	6,000.00	0.00				
Capital Improvement - Storage Room Add'n	2022	2006	30	0	30	1	65,000.00	65,000.00	65,000.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2022	2007	15	0	1	1	12,300.00	12,300.00	0.00	12,300.00				
Deck Carpet - Replacement	2022	2007	15	0	15	66	212.14	14,001.24	14,001.24	0.00				
Entry Monument & Sign - Renovation	2022	2012	10	0	10	1	7,500.00	7,500.00	7,500.00	0.00				
Gutter Maintenance	2022	2019	3	0	3	1	3,696.00	3,696.00	3,696.00	0.00				
Landscaping - Renovation	2022	2019	3	0	3	1	10,000.00	10,000.00	10,000.00	0.00				
Painting - Siding & Trim	2022	2014	8	0	8	1	151,617.68	151,617.68	151,617.68	0.00				
Plumbing & Sewer Inspection	2022	1992	30	0	30	1	10,250.00	10,250.00	10,250.00	0.00				
Pool - Resurfacing	2022	2007	15	0	15	1	15,000.00	15,000.00	8,101.68	6,898.32				
Pool - Underground Pipe - Replacement	2022	2007	15	0	15	1	6,001.10	6,001.10	6,001.10	0.00				
Pressure Washing	2022	2019	3	0	3	1	4,971.00	4,971.00	4,971.00	0.00				
Roof - Maintenance	2022	2016	6	0	6	1	10,000.00	10,000.00	0.00	10,000.00				
Siding & Trim, Wood - Replacement 2022	2022	1992	30	0	30	30,600	2.57	78,726.15	260,712.00	-181,985.85				
Spa - Resurfacing	2022	2012	10	0	10	1	7,500.00	7,500.00	1,942.21	5,557.79				
Tree (Arborist Treatment) - 2022	2022	2017	5	0	5	1	1,891.00	1,891.00	0.00	1,891.00			525,397.08	Proj.
Tree Trimming - Level 2 (Moderate)	2022	2019	3	0	3	1	4,000.00	4,000.00	0.00	4,000.00	408,454.17	525,397.08	525,397.08	(2022)
Barkdust Replacement	2023	2020	3	0	3	1	4,119.00	4,119.00	4,119.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2023	2008	15	0	1	1	12,600.00	12,600.00	0.00	12,600.00				
Dryer Vent Cleaning - Exterior	2023	2020	3	0	3	174	20.00	3,480.00	2,811.00	669.00				
Fitness Equipment Replacement	2023	2008	15	0	15	1	30,000.00	30,000.00	30,000.00	0.00				
Gutter Maintenance	2023	2020	3	0	3	1	3,788.00	3,788.00	3,788.00	0.00				
Irrigation System - Upgrade & Repair	2023	2013	10	0	10	1	7,868.00	7,868.00	7,868.00	0.00				
Siding & Trim, Wood - Replacement 2023	2023	1993	30	0	30	30,600	2.63	80,478.00	260,712.00	-180,234.00			615,435.15	Proj.
Tree Trimming - Level 3 (Elevated)	2023	2020	3	0	3	1	8,000.00	8,000.00	0.00	8,000.00	150,333.00	615,435.15	615,435.15	(2023)
Barkdust Replacement	2024	2021	3	0	3	1	4,222.00	4,222.00	4,222.00	0.00				
Carports - Repair/Replace	2024	2009	15	0	15	1	65,000.00	65,000.00	65,000.00	0.00				
Chimney Inspections	2024	2021	3	0	3	175	23.00	4,025.00	4,025.00	0.00				
Chimney Cleanings	2024	2021	3	0	3	50	105.00	5,250.00	4,331.25	918.75				
Concrete Curbs & Sidewalks - Partial Repl.	2024	2009	15	0	1	1	12,950.00	12,950.00	0.00	12,950.00				
Gutter Maintenance	2024	2021	3	0	3	1	3,883.00	3,883.00	3,883.00	0.00				
Siding & Trim, Wood - Replacement 2024	2024	1994	30	0	30	30,600	2.71	76,513.00	260,712.00	-184,199.00				
Tree Trimming - Level 1 (Minimal)	2024	2021	3	0	3	1	2,500.00	2,500.00	0.00	2,500.00			683,755.63	Proj.
Spa Pump - Replacement	2024	2014	10	0	10	1	2,515.00	2,515.00	2,515.00	0.00	176,858.00	683,755.63	683,755.63	(2024)
Barkdust Replacement	2025	2022	3	0	3	1	4,328.00	4,328.00	4,328.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2025	2010	15	0	15	1	13,250.00	13,250.00	18,358.67	-5,108.67				

Concrete Pool Area - Partial Replacement	2025	1995	30	0	30	1	15,735.99	15,735.99	15,735.99	0.00				
Concrete Sidewalks - Partial Replacement	2025	1995	30	0	30	1	47,208.00	47,208.00	47,208.00	0.00				
Gutter Maintenance	2025	2022	3	0	3	1	3,980.00	3,980.00	3,980.00	0.00				
Landscaping - Renovation	2025	2022	3	0	3	1	5,384.00	5,384.00	5,384.00	0.00				
Pressure Washing	2025	2022	3	0	3	1	5,353.00	5,353.00	5,353.00	0.00				
Siding & Trim, Wood - Replacement 2025	2025	1995	30	0	30	30,600	2.77	84,762.00	260,712.00	-175,950.00				
Tree Trimming - Level 2 Moderate	2025	2020	5	0	5	1	4,500.00	4,500.00	8,486.00	-3,986.00				
Underground Plumbing/Sanitary Sewers	2025	2010	15	0	15	1	30,000.00	30,000.00	30,000.00	0.00	214,500.99	719,336.70	719,336.70	(2025)
Asphalt - Sealcoat 2	2026	2021	5	0	5	105,000	0.20	21,000.00	21,000.00	0.00				
Barkdust Replacement	2026	2023	3	0	3	1	4,436.00	4,436.00	4,436.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2026	1996	30	0	30	1	13,600.00	13,600.00	18,358.67	-4,758.67				
Dryer Vent Cleaning - Exterior	2026	2023	3	0	3	174	15.00	3,027.00	3,027.00	0.00				
Dumpster Gate Replacement	2026	2006	20	0	20	1	3,289.69	3,289.69	3,289.69	0.00				
Electrical System Inspection	2026	1986	40	0	40	1	10,250.00	10,250.00	10,250.00	0.00				
Grading & Drainage	2026	2014	12	0	12	1	7,868.00	7,868.00	7,868.00	0.00				
Gutter Maintenance	2026	2023	3	0	3	1	4,080.00	4,080.00	4,080.00	0.00				
Roof - Maintenance	2026	2016	10	0	10	1	12,050.00	12,050.00	12,050.00	0.00				
Siding & Trim, Wood - Maintenance 2026	2026	1996	30	30	0	30,600	2.84	86,904.00	260,236.00	-173,332.00				
Tree Trimming - Level 3 (Elevated)	2026	2023	3	0	3	1	8,500.00	8,500.00	0.00	8,500.00	175,004.69	789,412.43	789,412.43	(2026)
Barkdust Replacement	2027	2024	3	0	3	1	3,371.93	3,371.93	3,371.93	0.00				
Chimney Inspections	2027	2024	3	0	3	175	24.00	4,200.00	4,200.00	0.00				
Chimney Cleanings	2027	2024	3	0	3	50	110.00	5,500.00	4,375.00	1,125.00				
Concrete Curbs & Sidewalks - Partial Repl.	2027	2012	15	0	15	1	14,000.00	14,000.00	8,486.00	5,514.00				
Fire & Life (Extinguisher Updates)	2027	2021	6	0	6	1	1,100.00	1,100.00	0.00	1,100.00				
Gutter Maintenance	2027	2024	3	0	3	1	4,182.00	4,182.00	4,182.00	0.00				
Pool Cover Replacement	2027	2017	10	0	10	1	1,200.00	1,200.00	1,200.00	0.00				
Roof - Maintenance	2027	2017	10	0	10	1	12,351.00	12,351.00	12,351.00	0.00				
Siding & Trim, Wood - Replacement 2027	2027	1997	30	30	0	30,600	2.91	89,046.00	260,712.00	-171,666.00				
Tree (Arborist Treatment) - 2027	2027	2022	5	0	5	1	2,127.00	2,127.00	0.00	2,127.00				
Tree Trimming - Level 1 (Minimal)	2027	2024	3	0	3	1	3,000.00	3,000.00	0.00	3,000.00	140,077.93	889,513.31	889,513.31	(2027)
Activities Building - Workout Room Equipment	2028	2013	15	0	15	1	4,589.65	4,589.65	4,589.65	0.00				
Barkdust Replacement	2028	2025	3	0	3	1	4,661.00	4,661.00	4,661.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2028	2013	15	0	15	1	14,300.00	14,300.00	8,698.00	5,602.00				
Gutter Maintenance	2028	2025	3	0	3	1	4,286.00	4,286.00	4,286.00	0.00				
Landscaping - Renovation	2028	2025	3	1	2	1	5,798.00	5,798.00	5,798.00	0.00				
Pressure Washing	2028	2025	3	0	3	1	5,765.00	5,765.00	5,765.00	0.00				
Roof - Maintenance	2028	2018	10	0	10	1	12,660.00	12,660.00	12,660.00	0.00				
Siding & Trim, Wood - Maintenance 2028	2028	1998	30	30	0	30,600	2.99	91,494.00	260,236.00	-168,742.00				
Tree (Arborist Treatment) - 2028	2028	2023	5	0	5	1	2,180.00	2,180.00	0.00	2,180.00				

Tree Trimming - Level 2 (Moderate)	2028	2025	3	0	3	1	5,000.00	5,000.00	0.00	5,000.00	150,733.65	974,154.90	974,154.90	(2028)
Asphalt Parking & Driveways - Partial Repl.	2029	2009	20	20	0	28,056	3.94	110,638.00	110,638.00	0.00				
Barkdust Replacement	2029	2026	3	0	3	1	4,777.00	4,777.00	4,777.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2029	2014	15	0	15	1	14,600.00	14,600.00	11,521.00	3,079.00				
Dryer Vent Cleaning - Exterior	2029	2026	3	0	3	174	15.00	3,260.00	3,260.00	0.00				
Dumpster Enclosure - Repair/Rebuild	2029	2019	10	0	10	1	15,000.00	15,000.00	15,000.00	0.00				
Gutter Maintenance	2029	2026	3	0	3	1	4,393.00	4,393.00	4,393.00	0.00				
Pool Pump - Replacement	2029	2014	15	0	15	1	1,499.08	1,499.08	1,499.08	0.00				
Siding & Trim, Wood - Replacement 2029	2029	1999	30	0	30	30,600	3.06	93,636.00	260,712.00	-167,076.00				
Tree (Arborist Treatment) - 2029	2029	2024	5	0	5	1	2,235.00	2,235.00	0.00	2,235.00				
Tree Trimming - Level 3 (Elevated)	2029	2026	3	0	3	1	9,000.00	9,000.00	0.00	9,000.00	259,038.08	945,784.55	945,784.55	(2029)
Asphalt - Sealcoat 2	2030	2025	5	0	5	125,197	0.21	25,923.00	35,923.00	-10,000.00				
Barkdust Replacement	2030	2027	3	0	3	1	4,897.00	4,897.00	4,897.00	0.00				
Chimney Inspections	2030	2027	3	0	3	175	25.00	4,375.00	4,375.00	0.00				
Chimney Cleanings	2030	2027	3	0	3	50	115.00	5,750.00	4,418.75	1,331.25				
Concrete Curbs & Sidewalks - Partial Repl.	2030	2015	15	0	15	1	15,000.00	15,000.00	9,138.00	5,862.00				
Gutter Maintenance	2030	2027	3	0	3	1	4,503.00	4,503.00	4,503.00	0.00				
Painting - Siding & Trim	2030	2022	8	0	8	1	151,617.68	151,617.68	0.00	151,617.68				
Siding & Trim, Wood - Replacement 2030	2030	2000	30	0	30	30,600	3.14	96,084.00	260,712.00	-164,628.00				
Spa - Resurfacing	2030	2020	10	0	10	1	9,601.00	9,601.00	9,601.00	0.00				
Tree Trimming - Level 1 (Minimal)	2030	2025	5	0	5	1	3,500.00	3,500.00	9,546.75	-6,046.75				
Unit Decks - Maintenance	2030	2020	10	0	10	1	36,929.00	36,929.00	36,929.00	0.00	358,179.68	813,659.24	813,659.24	(2030)
Barkdust Replacement	2031	2028	3	0	3	1	5,019.00	5,019.00	5,019.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2031	2016	15	0	15	1	15,400.00	15,400.00	9,366.00	6,034.00				
Entry Monument & Sign - Renovation	2031	2021	10	0	10	1	5,000.00	5,000.00	5,000.00	0.00				
Gutter Maintenance	2031	2028	3	0	3	1	4,616.00	4,616.00	4,616.00	0.00				
Landscaping - Renovation	2031	2028	3	1	2	1	6,244.00	6,244.00	6,244.00	0.00				
Pressure Washing	2031	2028	3	3	0	1	6,208.00	6,208.00	6,208.00	0.00				
Spa Heater Replacement	2031	2016	15	15	0	1	5,944.69	5,944.69	5,944.69	0.00				
Tree Trimming - Level 2 (Moderate)	2031	2028	3	0	3	1	5,500.00	5,500.00	0.00	5,500.00	53,931.69	981,260.84	981,260.84	(2031)
Barkdust Replacement	2032	2029	3	0	3	1	3,815.03	3,815.03	3,815.03	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2032	2017	15	0	15	1	15,800.00	15,800.00	9,600.00	6,200.00				
Dryer Vent Cleaning - Exterior	2032	2029	3	0	3	174	15.00	3,510.00	3,510.00	0.00				
Gutter Maintenance	2031	2028	3	0	3	1	4,731.00	4,731.00	4,731.00	0.00				
Tree Trimming - Level 3 (Elevated)	2031	2028	3	0	3	1	9,500.00	9,500.00	0.00	9,500.00	37,356.03	1,161,007.43	1,161,007.43	(2032)
Chimney Inspections	2033	2030	3	0	3	175	26.00	4,550.00	4,550.00	0.00				
Chimney Cleanings	2033	2030	3	0	3	50	120.00	6,000.00	4,506.25	1,493.75				
Concrete Curbs & Sidewalks - Partial Repl.	2033	2018	15	0	15	1	16,200.00	16,200.00	9,840.00	6,360.00				
Exterior Lighting Fixtures - Replacement	2033	2018	15	15	0	1	10,470.00	10,470.00	10,470.00	0.00				

Fire & Life (Extinguisher Updates)	2033	2027	6	0	6	1	1,275.00	1,275.00	0.00	1,275.00				
Gutter Maintenance	2033	2030	3	1	2	1	4,850.00	4,850.00	4,850.00	0.00				
Painting - Siding & Trim	2033	2023	10	10	0	1	171,515.81	171,515.81	171,515.81	0.00				
Pool Heater Replacement	2033	2018	15	0	15	1	6,876.66	6,876.66	6,876.66	0.00				
Tree Trimming - Level 1 (Minimal)	2033	2030	3	0	3	1	4,000.00	4,000.00	0.00	4,000.00	225,737.47	1,148,030.53	1,148,030.53	(2033)
Barkdust Replacement	2034	2031	3	0	3	1	5,145.00	5,145.00	5,145.00	0.00				
Building Landings - Replacement	2034	2014	20	0	20	1	30,750.00	30,750.00	30,750.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2034	2019	15	0	15	1	16,600.00	16,600.00	10,086.00	6,514.00				
Gutter Maintenance	2034	2031	3	0	3	1	4,971.00	4,971.00	4,971.00	0.00				
Landscaping - Renovation	2034	2031	3	1	2	1	6,724.00	6,724.00	6,724.00	0.00				
Pressure Washing	2034	2031	3	0	3	1	6,685.00	6,685.00	6,685.00	0.00				
Siding & Trim, Wood - Maintenance 2034	2034	2004	30	30	0	30,600	8.52	487,633.00	487,633.00	0.00				
Spa Pump - Replacement	2034	2024	10	0	10	1	2,515.00	2,515.00	2,515.00	0.00				
Tree (Arborist Treatment) - 2034	2034	2029	5	0	5	1	2,514.00	2,514.00	0.00	2,514.00				
Tree Trimming - Level 2 (Moderate)	2034	2031	3	0	3	1	6,000.00	6,000.00	0.00	6,000.00	569,537.00	786,998.88	786,998.88	(2034)
Activities Building - Mini-Split Repair/Replace	2035	2020	15	0	15	1	9,414.00	9,414.00	9,414.00	0.00				
Asphalt Parking & Driveways - Partial Repl.	2034	2020	10	0	10	29,180	1.00	131,565.00	131,565.00	0.00				
Barkdust Replacement	2035	2032	3	0	3	1	5,273.00	5,273.00	5,273.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2035	2020	15	0	15	1	10,338.00	10,338.00	0.00	10,338.00				
Dryer Vent Cleaning - Exterior	2035	2032	3	0	3	174	15.00	3,780.00	3,780.00	0.00				
Exterior Building Lighting - Replacement	2035	2020	15	0	15	350	182.23	63,781.00	63,781.00	0.00				
Exterior Lighting Fixtures - Replacement	2035	2020	15	0	15	50	62.08	3,104.00	3,104.00	0.00				
Gutter Maintenance	2035	2032	3	0	3	1	5,095.00	5,095.00	5,095.00	0.00				
Tree (Arborist Treatment) - 2035	2035	2030	5	0	5	1	2,577.00	2,577.00	0.00	2,577.00				
Tree Trimming - Elevated	2035	2030	5	0	5	1	11,134.00	11,134.00	11,134.00	0.00	246,061.00	745,273.13	745,273.13	(2035)
Asphalt - Sealcoat 1	2036	2031	5	0	5	125,197	1.00	36,259.00	36,259.00	0.00				
Barkdust Replacement	2036	2033	3	0	3	1	5,405.00	5,405.00	5,405.00	0.00				
Chimney Inspections	2036	2033	3	0	3	175	27.00	4,725.00	4,725.00	0.00				
Chimney Cleanings	2036	2033	3	0	3	50	125.00	6,250.00	4,593.75	1,656.25				
Concrete Curbs & Sidewalks - Partial Repl.	2036	2021	15	0	15	1	10,596.00	10,596.00	0.00	10,596.00				
Gutter Maintenance	2036	2033	3	0	3	1	5,222.00	5,222.00	5,222.00	0.00				
Pool - Resurfacing	2036	2021	15	0	15	1	21,724.00	21,724.00	21,724.00	0.00				
Roof - Maintenance	2036	2026	10	0	10	1	15,425.00	15,425.00	15,425.00	0.00				
Tree (Arborist Treatment) - 2036	2036	2031	5	0	5	1	2,577.00	2,577.00	0.00	2,577.00	108,183.00	837,338.68	837,338.68	(2036)
Barkdust Replacement	2037	2034	3	0	3	1	5,540.00	5,540.00	5,540.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2037	2022	15	0	15	1	10,861.00	10,861.00	0.00	10,861.00				
Gutter Maintenance	2037	2034	3	0	3	1	5,353.00	5,353.00	5,353.00	0.00				
Landscaping - Renovation	2037	2034	3	1	2	1	7,241.00	7,241.00	7,241.00	0.00				
Pool Cover Replacement	2037	2027	10	0	10	1	1,215.70	1,215.70	1,215.70	0.00				

Pressure Washing	2037	2034	3	3	0	1	7,199.00	7,199.00	7,199.00	0.00				
Roof - Maintenance	2037	2027	10	0	10	1	15,811.00	15,811.00	15,811.00	0.00	53,220.70	988,371.50	988,371.50	(2037)
Retaining Walls - Repair	2038	2008	30	0	30	1	3,933.99	3,933.99	3,933.99	0.00				
Barkdust Replacement	2038	2035	3	0	3	1	5,679.00	5,679.00	5,679.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2038	2023	15	0	15	1	11,133.00	11,133.00	0.00	11,133.00				
Dryer Vent Cleaning - Exterior	2038	2035	3	0	3	174	15.00	4,071.00	4,071.00	0.00				
Fitness Equipment Replacement	2038	2023	15	0	15	1	44,535.00	44,535.00	44,535.00	0.00				
Gutter Maintenance	2038	2035	3	0	3	1	5,487.00	5,487.00	5,487.00	0.00				
Roof - Maintenance	2038	2028	10	0	10	1	16,206.00	16,206.00	16,206.00	0.00	91,044.99	1,105,665.09	1,105,665.09	(2038)
Asphalt Parking & Driveways - Partial Repl.	2039	2024	15	15	0	28,056	5.05	141,626.00	141,626.00	0.00				
Barkdust Replacement	2039	2036	3	0	3	1	5,821.00	5,821.00	5,821.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2039	2024	15	0	15	1	11,133.00	11,133.00	0.00	11,133.00				
Chimney Inspections	2039	2036	3	0	3	175	28.00	4,900.00	4,900.00	0.00				
Chimney Cleanings	2039	2036	3	0	3	50	130.00	6,500.00	4,637.50	1,862.50				
Dumpster Enclosure - Repair/Rebuild	2039	2029	10	0	10	1	15,000.00	15,000.00	15,000.00	0.00				
Fire & Life (Extinguisher Updates)	2039	2033	6	0	6	1	1,475.00	1,475.00	0.00	1,475.00				
Gutter Maintenance	2039	2036	3	0	3	1	5,624.00	5,624.00	5,624.00	0.00	192,079.00	1,126,091.45	1,126,091.45	(2039)
Asphalt - Sealcoat 1	2040	2030	10	0	10	125,197	0.25	31,183.00	31,183.00	0.00				
Barkdust Replacement	2040	2037	3	0	3	1	5,966.00	5,966.00	5,966.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2040	2025	15	0	15	1	11,411.00	11,411.00	0.00	11,411.00				
Gutter Maintenance	2040	2037	3	0	3	1	5,765.00	5,765.00	5,765.00	0.00				
Landscaping - Renovation	2040	2037	3	0	3	1	7,798.00	7,798.00	7,798.00	0.00				
Pressure Washing	2040	2037	3	0	3	1	7,753.00	7,753.00	7,753.00	0.00				
Spa - Resurfacing	2040	2030	10	0	10	1	12,290.00	12,290.00	12,290.00	0.00				
Tree Trimming - Elevated	2040	2035	5	0	5	1	12,597.00	12,597.00	12,597.00	0.00				
Underground Plumbing/Sanitary Sewers	2040	2025	15	0	15	1	40,000.00	40,000.00	40,000.00	0.00				
Unit Decks - Maintenance	2040	2030	10	0	10	1	47,272.00	47,272.00	47,272.00	0.00	182,035.00	1,165,062.02	1,165,062.02	(2040)
Barkdust Replacement	2041	2038	3	0	3	1	6,115.00	6,115.00	6,115.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2041	2026	15	0	15	1	11,696.00	11,696.00	0.00	11,696.00				
Dryer Vent Cleaning - Exterior	2041	2038	3	0	3	174	15.00	4,384.00	4,384.00	0.00				
Entry Monument & Sign - Renovation	2041	2031	10	0	10	1	5,000.00	5,000.00	5,000.00	0.00				
Gutter Maintenance	2041	2038	3	0	3	1	5,909.00	5,909.00	5,909.00	0.00				
Tree (Arborist Treatment) - 2041	2041	2036	5	0	5	1	2,900.00	2,900.00	0.00	2,900.00	36,004.00	1,358,903.82	1,358,903.82	(2041)
Barkdust Replacement	2042	2039	3	0	3	1	6,268.00	6,268.00	6,268.00	0.00				
Chimney Inspections	2042	2039	3	0	3	175	29.00	5,075.00	5,075.00	0.00				
Chimney Cleanings	2042	2039	3	0	3	50	135.00	6,750.00	4,681.25	2,068.75				
Concrete Curbs & Sidewalks - Partial Repl.	2042	2027	15	0	15	1	11,988.00	11,988.00	0.00	11,988.00				
Gutter Maintenance	2042	2039	3	0	3	1	6,056.00	6,056.00	6,056.00	0.00				
Tree (Arborist Treatment) - 2042	2042	2037	5	0	5	1	2,973.00	2,973.00	0.00	2,973.00	39,110.00	1,558,833.45	1,558,833.45	(2042)

Barkdust Replacement	2043	2040	3	0	3	1	6,425.00	6,425.00	6,425.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2043	2028	15	0	15	1	12,288.00	12,288.00	0.00	12,288.00				
Gutter Maintenance	2043	2040	3	0	3	1	6,208.00	6,208.00	6,208.00	0.00				
Painting - Siding & Trim	2043	2033	10	10	0	1	194,025.34	194,025.34	194,025.34	0.00				
Landscaping - Renovation	2043	2040	3	0	3	1	8,398.00	8,398.00	8,398.00	0.00				
Pressure Washing	2043	2040	3	3	0	1	8,349.00	8,349.00	8,349.00	0.00				
Tree (Arborist Treatment) - 2043	2043	2038	5	0	5	1	3,047.00	3,047.00	0.00	3,047.00				
Window Replacement (Phase 1 of 2)	2043	2013	30	30	0	1	450,771.00	450,771.00	450,771.00	0.00	689,511.34	1,117,923.32	1,117,923.32	(2043)
Barkdust Replacement	2044	2041	3	0	3	1	6,586.00	6,586.00	6,586.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2044	2029	15	0	15	1	12,595.00	12,595.00	0.00	12,595.00				
Dryer Vent Cleaning - Exterior	2044	2041	3	0	3	174	15.00	4,721.00	4,721.00	0.00				
Gutter Maintenance	2044	2041	3	0	3	1	6,363.00	6,363.00	6,363.00	0.00				
Spa Pump - Replacement	2044	2034	10	0	10	1	2,515.00	2,515.00	2,515.00	0.00				
Window Replacement (Phase 2 of 2)	2044	2014	30	30	0	1	450,771.00	450,771.00	450,771.00	0.00	483,551.00	892,917.58	892,917.58	(2044)
Barkdust Replacement	2045	2042	3	0	3	1	5,259.00	5,259.00	5,259.00	0.00				
Chimney Inspections & Cleaning	2045	2042	3	0	3	175	30.00	5,250.00	5,250.00	0.00				
Chimney Cleanings	2045	2042	3	0	3	50	140.00	7,000.00	4,768.75	2,231.25				
Concrete Curbs & Sidewalks - Partial Repl.	2045	2030	15	0	15	1	12,910.00	12,910.00	0.00	12,910.00				
Fire & Life (Extinguisher Updates)	2045	2039	6	0	6	1	1,700.00	1,700.00	0.00	1,700.00				
Gutter Maintenance	2045	2042	3	0	3	1	6,522.00	6,522.00	6,522.00	0.00				
Tree Trimming - Elevated	2045	2040	5	0	5	1	14,253.00	14,253.00	14,253.00	0.00	52,894.00	1,108,910.65	1,108,910.65	(2045)
Asphalt - Sealcoat 1	2046	2041	5	0	5	125,197	1.00	41,024.00	41,024.00	0.00				
Barkdust Replacement	2046	2043	3	0	3	1	5,391.00	5,391.00	5,391.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2046	2031	15	0	15	1	13,233.00	13,233.00	0.00	13,233.00				
Gutter Maintenance	2046	2043	3	0	3	1	6,685.00	6,685.00	6,685.00	0.00				
Landscaping - Renovation	2046	2043	3	0	3	1	9,044.00	9,044.00	9,044.00	0.00				
Pressure Washing	2046	2043	3	0	3	1	8,991.00	8,991.00	8,991.00	0.00				
Roof - Replacement - 2046 Phase 1 of 3	2046	2046	0	0	0	1	346,168.00	346,168.00	346,168.00	0.00				
Spa Heater Replacement	2046	2031	15	15	0	1	7,134.94	7,134.94	7,134.94	0.00	437,670.94	950,882.26	950,882.26	(2046)
Barkdust Replacement	2047	2044	3	0	3	1	6,919.00	6,919.00	6,919.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2047	2032	15	0	15	1	13,564.00	13,564.00	0.00	13,564.00				
Dryer Vent Cleaning - Exterior	2047	2044	3	0	3	174	15.00	5,084.00	5,084.00	0.00				
Gutter Maintenance	2047	2044	3	0	3	1	6,852.00	6,852.00	6,852.00	0.00				
Pool Cover Replacement	2047	2037	10	0	10	1	1,375.25	1,375.25	1,375.25	0.00				
Roof - Replacement - 2047 Phase 2 of 3	2047	2046	1	0	1	1	375,373.00	375,373.00	375,373.00	0.00	409,167.25	832,543.27	832,543.27	(2047)
Barkdust Replacement	2048	2045	3	0	3	1	7,092.00	7,092.00	7,092.00	0.00				
Roof - Replacement - 2048 Phase 3 of 3	2048	2046	2	0	2	1	424,088.00	424,088.00	424,088.00	0.00				
Chimney Inspections	2048	2045	3	0	3	175	31.00	5,425.00	5,425.00	0.00				
Chimney Cleanings	2048	2045	3	0	3	50	145.00	7,250.00	4,856.25	2,393.75				

Concrete Curbs & Sidewalks - Partial Repl.	2048	2033	15	0	15	1	13,903.00	13,903.00	0.00	13,903.00				
Gutter Maintenance	2048	2045	3	0	3	1	7,024.00	7,024.00	7,024.00	0.00				
Pool Heater Replacement	2048	2033	15	0	15	1	10,208.00	10,208.00	10,208.00	0.00				
Siding & Trim, Wood - Replacement 2048	2048	2018	30	30	0	1	49,932.00	49,932.00	49,932.00	0.00				
Tree (Arborist Treatment) - 2048	2048	2043	5	0	5	1	3,428.00	3,428.00	0.00	3,428.00	528,350.00	606,654.66	606,654.66	(2048)
Asphalt Parking & Driveways - Partial Repl.	2049	2034	15	15	0	28,056	5.05	141,626.00	141,626.00	0.00				
Barkdust Replacement	2049	2046	3	0	3	1	7,269.00	7,269.00	7,269.00	0.00				
Concrete Curbs & Sidewalks - Partial Repl.	2049	2039	10	0	10	1	14,251.00	14,251.00	0.00	14,251.00				
Dumpster Enclosure - Repair/Rebuild	2049	2039	10	0	10	1	15,000.00	15,000.00	15,000.00	0.00				
Gutter Maintenance	2049	2046	3	0	3	1	7,199.00	7,199.00	7,199.00	0.00				
Landscaping - Renovation	2049	2046	3	0	3	1	9,739.00	9,739.00	9,739.00	0.00				
Pressure Washing	2049	2046	3	0	3	1	8,991.00	8,991.00	8,991.00	0.00				
Tree (Arborist Treatment) - 2049	2049	2044	5	0	5	1	3,514.00	3,514.00	0.00	3,514.00	207,589.00	713,625.50	713,625.50	(2049)
Activities Building - Mini-Split Repair/Replace	2050	2035	15	0	15	1	9,414.00	9,414.00	9,414.00	0.00				
Asphalt - Crackseal	2050	2043	7	0	7	1,880	2.73	5,132.40	0.00	5,132.40				
Asphalt - Sealcoat 1	2050	2040	10	0	10	125,197	0.15	19,275.33	19,275.33	0.00				
Asphalt - Striping	2050	2043	7	0	7	1	4,549.00	4,549.00	0.00	4,549.00				
Barkdust Replacement	2050	2047	3	0	3	1	7,092.00	7,092.00	7,092.00	0.00				
Brick Façade - Maintenance	2050	2045	5	0	5	1	6,365.00	6,365.00	0.00	6,365.00				
Concrete Curbs & Sidewalks - Partial Repl.	2050	2035	15	0	15	1	25,562.00	25,562.00	0.00	25,562.00				
Deck Carpet - Replacement	2050	2035	15	15	0	66	371.25	24,502.50	0.00	24,502.50				
Dumpster Enclosure - Repair/Rebuild	2050	2040	10	0	10	1	17,500.00	17,500.00	0.00	17,500.00				
Dryer Vent Cleaning - Exterior	2050	2047	3	0	3	174	15.00	5,084.00	5,084.00	0.00				
Exterior Building Lighting - Replacement	2050	2035	15	0	15	350	270.52	94,683.00	94,683.00	0.00				
Exterior Lighting Fixtures - Replacement	2050	2035	15	0	15	50	104.28	5,214.00	5,214.00	0.00				
Fence - Painting	2050	2046	4	26	-22	200	22.94	4,588.00	0.00	4,588.00				
Fences - Replacement	2050	2034	16	14	2	200	51.61	10,322.00	0.00	10,322.00				
Gutter Maintenance	2050	2047	3	0	3	1	7,379.00	7,379.00	7,379.00	0.00				
Pool - Underground Pipe - Replacement	2050	2035	15	0	15	1	10,501.93	10,501.93	0.00	10,501.93				
Roof - Maintenance	2050	2046	4	0	4	1,620	10.17	16,475.40	0.00	16,475.40				
Siding & Trim, Wood - Replacement 2020	2050	2020	30	4	26	30,600	4.29	131,274.00	0.00	131,274.00				
Spa - Resurfacing	2050	2040	10	0	10	1	27,531.00	27,531.00	27,531.00	0.00				
Storm Drains - Clean & Pump	2050	2047	3	0	3	1	2,625.00	2,625.00	0.00	2,625.00				
Tree (Arborist Treatment) - 2050	2050	2045	5	0	5	1	6,149.50	6,149.50	0.00	6,149.50				
Tree Trimming - Elevated	2050	2045	5	0	5	1	13,125.00	13,125.00	13,125.00	0.00				
Unit Decks - Maintenance	2050	2040	10	0	10	1	60,512.00	60,512.00	60,512.00	0.00	514,856.06	525,911.68	525,911.68	(2050)
Barkdust Replacement	2051	2048	3	0	3	1	6,861.75	6,861.75	0.00	6,861.75				
Chimney Inspections	2051	2048	3	0	3	175	32.00	5,600.00	5,600.00	0.00				
Chimney Cleanings	2051	2048	3	0	3	50	150.00	7,500.00	8,641.50	-1,141.50				

Concrete Curbs & Sidewalks - Partial Repl.	2051	2036	15	14	1	1	13,125.00	13,125.00	0.00	13,125.00				
Entry Monument & Sign - Renovation	2051	2041	10	0	10	1	13,125.00	13,125.00	0.00	13,125.00				
Gutter Maintenance	2051	2048	3	0	3	1	6,310.50	6,310.50	0.00	6,310.50				
Plumbing & Sewer Inspection	2051	2016	35	0	35	1	17,937.50	17,937.50	0.00	17,937.50				
Pool - Resurfacing	2051	2036	15	0	15	1	26,250.00	26,250.00	0.00	26,250.00				
Siding & Trim, Wood - Replacement 2021	2051	2021	30	5	25	30,600	4.40	134,640.00	0.00	134,640.00				
Tree (Arborist Treatment) - 2021	2051	2046	5	0	5	1	3,228.75	3,228.75	0.00	3,228.75	234,578.50	631,561.10	631,561.10	(2051)
Barkdust Replacement	2052	2049	3	0	3	1	7,033.00	7,033.00	0.00	7,033.00				
Concrete Curbs & Sidewalks - Partial Repl.	2052	2037	15	0	1	1	13,454.00	13,454.00	0.00	13,454.00				
Fire & Life (Extinguisher Updates)	2052	2046	6	0	6	1	1,955.00	1,955.00	0.00	1,955.00				
Gutter Maintenance	2052	2049	3	0	3	1	6,468.00	6,468.00	0.00	6,468.00				
Landscaping - Renovation	2052	2049	3	1	2	1	8,750.00	8,750.00	0.00	8,750.00				
Painting - Siding & Trim	2052	2044	8	0	8	1	265,331.00	265,331.00	0.00	265,331.00				
Pressure Washing	2052	2049	3	3	0	1	8,700.00	8,700.00	0.00	8,700.00				
Siding & Trim, Wood - Replacement 2022	2052	2022	30	6	24	30,600	4.51	138,006.00	0.00	138,006.00				
Tree (Arborist Treatment) - 2022	2052	2047	5	0	5	1	3,309.00	3,309.00	0.00	3,309.00	453,006.00	532,392.14	532,392.14	(2052)
Total Asset Summary								9,923,129	9,814,139	108,990				

* Future expenses are calculated at a 2.5% growth, compounded yearly.

** Minimum projected Reserve balance threshold..... Year: **2022** Amount: **525,397.08**

Key:

Completed Components
Components Not Included in Previous Reserve Study
Large Component Costs >\$10K
Actual & Projected Reserve Acct. Balances/Year
Components Moved from Prior Years



Murrayhill Woods Condominium Association - RESERVE STUDY: Contribution Summary By Year

Year	Reserves	Multiplier	Num. Year	% Chg/yr
2013	115,979	1.000	-6	0.00%
2014	133,309	1.130	-5	13.00%
2015	153,229	1.130	-4	13.00%
2016	181,872	1.130	-3	13.00%
2017	201,878	1.110	-2	11.00%
2018	222,066	1.100	-1	10.00%
2019	222,066	1.000	0	0.00%
2020	226,507	1.020	1	2.00%
2021	231,037	1.020	2	2.00%
2022	235,658	1.020	3	2.00%
2023	240,371	1.020	4	2.00%
2024	245,178	1.020	5	2.00%
2025	250,082	1.020	6	2.00%
2026	245,080	0.980	7	-2.00%
2027	240,179	0.980	8	-2.00%
2028	235,375	0.980	9	-2.00%
2029	230,668	0.980	10	-2.00%
2030	226,054	0.980	11	-2.00%
2031	221,533	0.980	12	-2.00%
2032	217,103	0.980	13	-2.00%
2033	212,761	0.980	14	-2.00%
2034	208,505	0.980	15	-2.00%
2035	204,335	0.980	16	-2.00%
2036	200,249	0.980	17	-2.00%
2037	204,254	1.020	18	2.00%
2038	208,339	1.020	19	2.00%
2039	212,505	1.020	20	2.00%
2040	221,006	1.040	21	4.00%
2041	229,846	1.040	22	4.00%
2042	239,040	1.040	23	4.00%
2043	248,601	1.040	24	4.00%
2044	258,545	1.040	25	4.00%
2045	268,887	1.040	26	4.00%
2046	279,643	1.040	27	4.00%
2047	290,828	1.040	28	4.00%
2048	302,461	1.040	29	4.00%



2049	314,560	1.040	30	4.00%
2050	327,142	1.040	31	4.00%
2051	340,228	1.040	32	4.00%
2052	353,837	1.040	33	4.00%
2053	353,837	1.000	34	0.00%
2054	353,837	1.000	35	0.00%
2055	353,837	1.000	36	0.00%
2056	353,837	1.000	37	0.00%