STOUGHTON HOUSING AUTHORITY DRAFT 3-2-23

LOAN TERM SHEET

Summary:	The Stoughton Housing Authority of the City of Stoughton, Wisconsin (the "**Housing Authority**") and Crown Court Properties, Ltd. ("**CCP**") entered into that certain Letter Agreement attached hereto as Addendum 1 (the "**Letter Agreement**"), pursuant to which the Housing Authority granted CCP an option to purchase the Greenspire Apartments located at 924 Jackson Street, Stoughton, Wisconsin (the "**Property**") for the amount of $5,120,000.00. Pursuant to the Letter Agreement, CCP may elect to finance a portion of the purchase price by obtaining a loan (the "**Loan**") from the Housing Authority upon the terms and conditions approved by the Housing Authority. CCP has applied for low-income housing tax credits under Section 42 of the Internal Revenue Code of 1986, as amended (the "**Code**"), from the Wisconsin Housing and Economic Development Authority ("**WHEDA**"), for the purpose of purchasing and rehabilitating the Property (the "**Transaction**"). If awarded such tax credits, CCP will form an affiliate limited liability company (the "**Borrower**") to obtain the Loan and purchase the Property. The Borrower will serve as the recipient of such tax credits and allocate such tax credits to an investor (the "**Tax Credit Investor**") in exchange for a cash equity contribution to be used, in part, to finance a portion of the rehabilitation costs related to 73 of the apartment units at the Property. CCP intends to cause the Borrower to obtain a permanent loan from WHEDA (the "**WHEDA Loan**") to finance the remaining portion of such rehabilitation costs. This Loan Term Sheet ("**Term Sheet**") is a summary of the terms and conditions under which the Housing Authority proposes to make the Loan to CCP or its affiliate should CCP make such election pursuant to the Letter Agreement.
Loan Amount:	$[3,037,833.00]
Loan Term:	35 years.
Loan Interest Rate:	A fixed rate equal to the applicable federal rate compounded annually.
Loan Amortization:	Interest only, paid in arears to the extent of Borrower's available cash flow. All accrued and unpaid interest and remaining principal shall be due on the maturity date.
Loan Collateral:	Mortgage on the Property and all improvements located thereon. The Housing Authority acknowledges that such mortgage shall be subordinate to senior lenders and agrees to enter into a

	subordination agreement documenting such subordination.
Conditions Precedent to closing the Loan:	The obligation of the Housing Authority to make the Loan shall be subject to the prior or simultaneous fulfillment of the following conditions: 1. The Borrower shall assume all existing debt encumbering the Property and shall ensure the release of the Housing Authority from any and all obligations and guaranties related to the Property, including, but not limited to, that certain Payment in lieu of Taxes Agreement between the City of Stoughton and the Housing Authority. 2. The assignment to, and assumption by, the Borrower of all contracts related to the Property and receipt of all necessary approvals related to the same, including, but not limited to, the approval of the United States Department of Agriculture. 3. The Borrower shall provide evidence reasonably acceptable to the Housing Authority that it can obtain a price per tax credit from the Tax Credit Investor of an amount not less than $0.86. 4. At the sole cost and expense of the Borrower, the Borrower shall obtain an appraisal of the Property, in the form and substance reasonably acceptable to the Housing Authority, supporting a Property valuation of not less than $5,120,000.00. 5. At the request of the Housing Authority, a title policy in the amount of the Loan, in the form approved by the Housing Authority, insuring the lien of the mortgage on the Property, and a survey of the Property with a surveyor's certificate. 6. The Borrower's agreement to the following amendments to the Letter Agreement: • The definition of "Property" shall be replaced with the legal description in Addendum 2 and the option to lease the "Land" shall be removed; and • Any other amendment reasonably necessary to ensure that the terms of this Term Sheet do not conflict with the terms of the Option Agreement.
Covenants and Representations of the Borrower:	The Borrower shall make the following covenants and representations in the documents evidencing the Loan: 1. The Borrower shall grant to the Housing Authority the first option to purchase the Property at end the 15-year low-income housing tax credit compliance period for an amount that shall not exceed the "minimum purchase price," as defined in Section 42(i)(7)(B) of the Code. 2. The Borrower shall close the Transaction in accordance with the Statement of Forecasted Sources and Uses attached hereto as Addendum 3.

	3. The Borrower shall invest an amount not less than $7,500,000 in hard costs related to the rehabilitation of the apartment units at the Property in accordance with that certain Capital Needs Assessment Report prepared by Hirsch Group, LLC dated March 22, 2022 and March 28, 2022, as may be amended by mutual consent of the Borrower and the Housing Authority ("the **CNA Report**"), which such rehabilitation shall include, but is not limited to, replacing the elevator lifts, replacing the asphalt on the Property and updating the fire suppression systems, and it shall provide the Housing Authority reasonable evidence of the same. 4. The Borrower shall provide rehabilitation construction progress reports to the Housing Authority on a quarterly basis. 5. Except as contemplated by the CNA Report, the Borrower shall not undertake any on-site construction, demolition or rehabilitation work on the Property without the prior written consent of the Housing Authority. 6. The Borrower shall provide residents of the Property with the contact information of an individual that can answer questions of, or address concerns raised by, the residents related to the rehabilitation of the Property. 7. During the period in which the apartment units are undergoing rehabilitation, the Borrower shall provide to the residents of the Property temporary housing that is located as close to the Property as reasonably possible for a period of time no longer than is reasonably necessary and shall pay the relocation cost. 8. The Borrower shall operate the Property as affordable housing and cause the Property to comply with the applicable tenant income and rental restrictions of WHEDA and the requirements under Section 42 of the Code. 9. The Borrower shall operate the Property in accordance with the WHEDA Forecast of Net Cash Flow from Operations attached hereto as Addendum 4 (the "**Forecast of Net Cash Flow**"), including, but not limited to, fully funding the replacement reserve. 10. The Borrower shall not create nor permit to remain outstanding any indebtedness or contingent liabilities of any sort whatsoever, other than those liabilities reflected in the Forecast of Net Cash Flow, without the prior written approval of the Housing Authority. 11. The Borrower shall not replace Broihahn Management & Consulting, LLC as the manager of the Property without the prior written approval of the Housing Authority. 12. The Borrower shall use good faith efforts to add solar or

	other energy efficient measures to the Property in order to reduce the overall energy costs of the Property. 13. The Borrower shall maintain insurance against risks to the Property that are of a character usually insured by persons engaged in a similar business and in form and amount and covering such risks as is usually carried by such persons and will deliver to the Housing Authority evidence of the same, including annual certificates of insurance or a complete copy of the policy. 14. The Borrower shall not permit a default to occur under any loan document affecting the Property, any agreement with WHEDA, or any agreement with the Tax Credit Investor. 15. The Borrower shall cause to be prepared and delivered to the Housing Authority each of the following: • Annual operating budget of the Borrower; • Quarterly financial statements of the Borrower; • Annual audited financial statements of the Borrower; • Annual federal income tax return of the Borrower; • An annual accounting of available cash flow of the Borrower; • Annual bank statements evidencing the required reserve accounts; • Copies of all documents, reports and correspondence submitting to WHEDA; and • Such other information regarding the state of the business, financial condition and affairs of the Borrower and the Property, as the Housing Authority, from time to time, may reasonably request, including, but not limited to, an annual certification by the Borrower that (A) there is no default under any provision of any loan document affecting the Property, and (B) there is no building, health or fire code violation or similar violation of a governmental law, ordinance or regulation against the Property. 16. The Borrower shall promptly notify the Housing Authority upon receiving any notice, or having any knowledge, of any of the following: • Litigation, action, investigation, event, or proceeding with respect to the Borrower or the Property; • Violation with respect to the Property of any law, rule, regulation, order, or decree of any governmental authority having jurisdiction, which would have a material adverse effect on the Property; or • Default under any loan document affecting the Property or any agreements with WHEDA. 17. The Borrower and CCP shall provide standard covenants,

	representations and warranties of a borrower in the definitive Loan documents.
Rights of the Housing Authority:	The Housing Authority and/or its agent or designee shall have the right to inspect the Property at any time, and from time to time, and to conduct audits to ensure compliance of the Loan documents, and the Borrower and CCP shall provide all reasonable assistance to the Housing Authority in such effort.
Loan Documentation:	The definitive Loan documents shall contain the terms and conditions set forth herein and shall be documented in the following, together with any additional documents, certificates, or forms reasonably required by the Housing Authority to effect the transaction described herein: 1. Loan Agreement 2. Promissory Note 3. Mortgage
Lender Expenses:	Borrower shall be obligated to pay all of the Housing Authority's costs and expenses incurred in connection with the Loan, including, without limitation, attorneys' fees and recording fees.
Timing:	Once executed by the parties, this Term Sheet shall remain in effect until the earliest to occur of: (a) the closing of the Loan or (b) the termination of the Letter Agreement.
Governing Law:	This Term Sheet shall be governed by the laws of the State of Wisconsin.

[SIGNATURE PAGE FOLLOWS]

This Term Sheet is executed as of this [DAY] day of [MONTH], 2023 by:

STOUGHTON HOUSING AUTHORITY OF THE CITY OF STOUGHTON, WISCONSIN,
a Wisconsin public body corporate and politic

By: _____
Name: _____
Title: _____

Accepted and agreed this [DAY] day of [MONTH], 2023 by:

CROWN COURT PROPERTIES, LTD.,
a Wisconsin nonstock corporation

By: _____
Name: _____
Title: _____

STOUGHTON HOUSING AUTHORITY DRAFT 3-2-23

ADDENDUM 1
LETTER AGREEMENT

[Attached Separately]

January 26, 2023

VIA EMAIL: cmcglynn@ci.stoughton.wi.us

Stoughton Housing Authority of the City of
Stoughton, Wisconsin
Attn: Cindy McGlynn, Chair
c/o Stoughton City Hall
207 S. Forrest Street
Stoughton, WI 53589

RE: Greenspire Apartments (92-Unit Affordable Housing Apartment Project) located at 924 Jackson Street, City of Stoughton, Wisconsin ("Property")

Dear Ms. McGlynn:

The purpose of this letter is to document an agreement between the Stoughton Housing Authority of the City of Stoughton, Wisconsin ("Housing Authority") and Crown Court Properties, Ltd. ("CCP"). The Housing Authority grants CCP an option to purchase the buildings and the related infrastructure located on the Property, which includes the leases, security deposits and Property reserves (collectively, the "Buildings") and the option to lease the land upon which the Buildings are situated (the "Land"). The terms of the options are as follows:

1. The option fee shall be $500.00, payable by CCP within three (3) business days following the Housing Authority's agreement and acceptance of this Letter.

2. The terms of the options begin on the date of Housing Authority's agreement and acceptance of this Letter and end 18 months thereafter ("Option Period").

3. For purposes of this letter, the term "Closing" means the event during which the Housing Authority would convey the Buildings and lease the land to CCP, CCP would pay the purchase price to the Housing Authority, and the parties would take the other actions necessary to effectuate the transaction described in this letter.

4. The purchase price for the Buildings shall be $5,120,000.00 United States Dollars.

5. The purchase price shall be paid at Closing as follows:

(a) CCP and all other necessary parties (including lenders) will, at Closing, execute all documents necessary for CCP to assume all existing debt encumbering the

Property and to be bound by all related financing documents and regulatory agreements, and in so doing CCP shall be given a credit against the purchase price in the amount of $2,082,167.00.

(b) At CCP's sole option, $3,037,833.00 may be paid in one of the following ways:

i. By a wire transfer of $3,037,833.00 in United State Dollars; or

ii. The Housing Authority conditionally commits to providing a Seller loan in the principal amount of $3,037,833.00 (the "Seller Loan") that will be repaid over a 35-year period from the Property's available cash flow, require interest to accrue at the applicable federal rate determined as of the closing date, and contain such other terms and conditions as the Housing Authority may require in its sole and complete discretion. Notwithstanding the foregoing, the Housing Authority's obligation to provide the Seller Loan is conditioned upon the Housing Authority Board approving the terms of the Seller Loan to be set forth in a promissory note by March 15, 2023 (the "Final Approval Decision"), or such later date as the parties may agree in writing. The Housing Authority retains the sole and complete discretion to make the Final Approval Decision. The Housing Authority's Final Approval Decision, whatever it may be, shall not be deemed to violate any obligation under this Agreement, including any obligation of good faith and fair dealing. If the Housing Authority authorizes final approval of the Seller Loan, CCP may elect to use the Seller Loan, or to pay $3,037,833.00 in United States Dollars by wire transfer at Closing.

6. The ground lease shall be in writing, shall be for a term of 55 years, shall require rent in the amount of $1,000.00 per year, and shall be otherwise commercially reasonable and acceptable to the Housing Authority. CCP will pay all costs and expenses associated with the Land during the term of the ground lease.

7. The option to purchase the Buildings and the option to lease the Land must be exercised together or not at all, and the ground lease shall be executed at Closing.

8. CCP will invest approximately $7,500,000.00 in the Property for the purpose of rehabilitating 73 of the apartment units, all generally in accordance with the Capital Needs Assessment Report prepared by Hirsch Group Architecture dated March 22, 2022 and March 28, 2022 ("CNA").

9. The Property will continue to be affordable housing for not less than 30 years, with tax credit tenants having income levels not greater than 60% of the average median income. The Housing Authority will cooperate with CCP regarding all regulatory matters to ensure this requirement.

10. At Closing, the Housing Authority shall be provided the option to purchase the Property and assume the ground lease of the Land approximately 15 years from the date of closing, in a manner that is commercially reasonable and reasonably satisfactory to the Housing Authority.

11. CCP will pay all costs necessary for its due diligence and to submit a WHEDA application by January 27, 2023 for affordable housing tax credits to partially finance the improvements to the Property described in the CNA. To exercise the options, CCP shall provide the Housing Authority written notice within the Option Period. The parties will close within 90 days (or such other time frame as is mutually agreed upon) of the Housing Authority's receipt of such notice. The Housing Authority will sell the Buildings and lease the Land to CCP "as-is, with all faults." The Housing Authority will provide access to the Property so CCP may perform its due diligence activities, provided all access times and due diligence activities are first approved by the Housing Authority. CCP may assign the options to an entity owned or controlled by CCP, and that is reasonably acceptable to the Housing Authority.

12. This Agreement and CCP's obligations under this Agreement shall survive the Closing and shall continue in effect until all of CPP's obligations have been fully performed.

Very truly yours,

Crown Court Properties, Ltd.

By:_____
Menachem Rapoport, Vice President

Agreed and accepted this 27th day of January, 2023, by:

Stoughton Housing Authority of the City of Stoughton, Wisconsin

By:_____
Cindy McGlynn, Chair

28625044.4

ADDENDUM 2
LEGAL DESCRIPTION OF THE PROPERTY

TRACT A:

PARCEL 1:

PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 5 NORTH, RANGE 11 EAST, IN THE CITY OF STOUGHTON, MORE FULLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID QUARTER; THENCE SOUTH 33 FEET; THENCE WEST 165 FEET; THENCE SOUTH 462 FEET; THENCE WEST 165 FEET; THENCE NORTH 495 FEET; THENCE EAST 330 FEET TO THE POINT OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:
PROPERTY ADDRESS: 1046 JACKSON STREET, STOUGHTON WI 53589
TAX PARCEL NO.: 281/0511-064-9500-8

PARCEL 2:

ALSO PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 6, TOWNSHIP 5 NORTH, RANGE 11 EAST, IN THE CITY OF STOUGHTON, MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID QUARTER THENCE SOUTH 660 FEET; THENCE WEST 165 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE WEST 165 FEET; THENCE NORTH 165 FEET; THENCE EAST 165 FEET; THENCE SOUTH 165 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION.

FOR INFORMATIONAL PURPOSES ONLY:
PROPERTY ADDRESS: 924 JACKSON STREET, STOUGHTON WI 53589
TAX PARCEL NO.: 281/0511-064-9890-7

TRACT B:

PARCEL 1:

LOT 1 OF CERTIFIED SURVEY MAP NO. 2359, RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR DANE COUNTY, WISCONSIN ON APRIL 27, 1977, IN VOLUME 9 OF CERTIFIED SURVEY MAPS, PAGE 236, AS DOCUMENT NO. 1514554, SAID CERTIFIED SURVEY MAP BEING A REDIVISION OF LOT 2, CERTIFIED SURVEY MAP NO. 1217, VOLUME 5, PAGE 124, BEING PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4, SECTION 6, TOWNSHIP 5 NORTH, RANGE 11 EAST, IN THE CITY OF STOUGHTON, DANE COUNTY.

FOR INFORMATIONAL PURPOSES ONLY:
PROPERTY ADDRESS: 1050, 1060 JACKSON STREET, STOUGHTON WI 53589
TAX PARCEL NO.: 281/0511-064-9530-2
PARCEL 2:

LOT 2 OF CERTIFIED SURVEY MAP NO. 2359, RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR DANE COUNTY, WISCONSIN ON APRIL 27, 1977, IN VOLUME 9 OF CERTIFIED SURVEY MAPS, PAGE 236, AS DOCUMENT NO. 1514554, SAID CERTIFIED SURVEY MAP BEING A REDIVISION OF LOT 2, CERTIFIED SURVEY MAP NO. 1217, VOLUME 5, PAGE 124, BEING PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4, SECTION 6, TOWNSHIP 5 NORTH, RANGE 11 EAST, IN THE CITY OF STOUGHTON, DANE COUNTY.

FOR INFORMATIONAL PURPOSES ONLY:
PROPERTY ADDRESS: 1040, 1070 JACKSON STREET, STOUGHTON WI 53589
TAX PARCEL NO.: 281/0511-064-9545-5

ADDENDUM 3
STATEMENT OF FORECASTED SOURCES AND USES

[Attached Separately]

Greenspire
STATEMENT OF FORECASTED SOURCES AND USES

SOURCES OF FUNDS	**Permanent**
WHEDA Permanent Mortgage	3,790,426
Federal LIHTC Investor Capital	8,599,140
GP Equity	100
Existing RD Debt	2,082,167
Seller Note	3,037,833
Accrued Interest Seller Note	200,447
Existing Greenspire Reserves	165,859
Deferred Developer Fee	417,917
Total Sources Of Funds	18,293,889

USES OF FUNDS	**Permanent**
Acquisition	5,120,000
Construction	8,600,594
Construction Period Costs (1)	1,514,461
Projct Soft Costs (2)	2,430,016
Operating and Replacement Project Reserves	628,818
	18,293,889

(1) Construction loan fees, construction period interest, legal fees, temporary relocation, construction insurance, construction period taxes, title and recording

(2) Permanent Financing and Syndication Costs, Architect and Engineering, 3rd Party Reports, Tax Credit and Developer Fees and other Soft Costs

ADDENDUM 4
WHEDA FORECAST OF NET CASH FLOW FROM OPERATIONS

[Attached Separately]

Greenspire
WHEDA FORECAST OF NET CASH FLOW FROM OPERATIONS

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	TOTAL
INCOME																	
Gross Potential Income	2.00%	$ 900,120	$ 918,122	$ 936,485	$ 955,215	$ 974,319	$ 993,805	$ 1,013,681	$ 1,033,955	$ 1,054,634	$ 1,075,727	$ 1,097,241	$ 1,119,186	$ 1,141,570	$ 1,164,401	$ 1,187,689	$ 15,566,150
Other Income Source	2.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Vacancy - Rental Income	-7.00%	(63,008)	(64,269)	(65,554)	(66,865)	(68,202)	(69,566)	(70,958)	(72,377)	(73,824)	(75,301)	(76,807)	(78,343)	(79,910)	(81,508)	(83,138)	(1,089,631)
Vacancy - Other Income	-7.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Vacancy		**$ (63,008)**	**$ (64,269)**	**$ (65,554)**	**$ (66,865)**	**$ (68,202)**	**$ (69,566)**	**$ (70,958)**	**$ (72,377)**	**$ (73,824)**	**$ (75,301)**	**$ (76,807)**	**$ (78,343)**	**$ (79,910)**	**$ (81,508)**	**$ (83,138)**	**$ (1,089,631)**
Effective Gross Income		**837,112**	**853,854**	**870,931**	**888,350**	**906,117**	**924,239**	**942,724**	**961,578**	**980,810**	**1,000,426**	**1,020,434**	**1,040,843**	**1,061,660**	**1,082,893**	**1,104,551**	**14,476,520**
EXPENSES																	
Rent Expense	3.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Fees	3.00%	50,227	51,733	53,286	54,884	56,531	58,227	59,973	61,773	63,626	65,534	67,500	69,525	71,611	73,760	75,972	934,162
Other Admin Expenses (Less Management F	3.00%	104,552	107,689	110,919	114,247	117,674	121,204	124,841	128,586	132,443	136,417	140,509	144,724	149,066	153,538	158,144	1,944,554
Utilities Expense	3.00%	62,136	64,000	65,920	67,898	69,935	72,033	74,194	76,419	78,712	81,073	83,506	86,011	88,591	91,249	93,986	1,155,662
Operating and Maintenance Expense	3.00%	120,613	124,231	127,958	131,797	135,751	139,824	144,018	148,339	152,789	157,373	162,094	166,957	171,965	177,124	182,438	2,243,271
Real Estate and Personal Property Taxes	3.00%	40,796	42,020	43,280	44,579	45,916	47,294	48,713	50,174	51,679	53,230	54,826	56,471	58,165	59,910	61,708	758,761
Other Taxes and Insurance	3.00%	41,821	43,076	44,368	45,699	47,070	48,482	49,936	51,435	52,978	54,567	56,204	57,890	59,627	61,416	63,258	777,825
Service Expense	3.00%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Replacement Reserve	3.00%	27,600	28,428	29,281	30,159	31,064	31,996	32,956	33,945	34,963	36,012	37,092	38,205	39,351	40,532	41,747	513,330
Total Expenses		**447,745**	**461,177**	**475,012**	**489,263**	**503,941**	**519,059**	**534,631**	**550,669**	**567,190**	**584,205**	**601,731**	**619,783**	**638,377**	**657,528**	**677,254**	**8,327,565**
Net Operating Income		**389,367**	**392,677**	**395,919**	**399,087**	**402,176**	**405,180**	**408,093**	**410,909**	**413,620**	**416,221**	**418,703**	**421,060**	**423,283**	**425,365**	**427,297**	**6,148,955**
Debt Service - 1st Mortgage																	
WHEDA Permanent Mortgage		286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	286,325	4,294,874
Existing RD Debt		52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	52,935	794,027
Total Debt Service		339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	339,260	5,088,901
DSCR		1.15	1.16	1.17	1.18	1.19	1.19	1.20	1.21	1.22	1.23	1.23	1.24	1.25	1.25	1.26	
Cash Flow		50,107	53,417	56,659	59,827	62,916	65,920	68,833	71,649	74,360	76,961	79,443	81,800	84,023	86,105	88,037	1,060,054
Asset Management Fee	5,000	5,000	5,150	5,305	5,464	5,628	5,796	5,970	6,149	6,334	6,524	6,720	6,921	7,129	7,343	7,563	92,995
Cash Flow		45,107	48,267	51,354	54,363	57,288	60,124	62,863	65,499	68,026	70,437	72,723	74,878	76,894	78,762	80,474	967,060