

SETTLEMENT AGREEMENT

This Settlement Agreement (“Agreement”) is entered into among the United States of America, acting through the United States Department of Justice and on behalf of the Office of Inspector General (“OIG”) of the Department of Health and Human Services (“HHS”) (collectively, the “United States”), Heart Clinic of Paris, P.A. and Arjumand Hashmi (collectively, the “Defendants”); and Jasjit Walia and Preet Randhawa (collectively, “Relators”) (hereafter collectively referred to as “the Parties”), through their authorized representatives arising from the action filed by Relators captioned, *United States ex rel. Walia v. [SEALED]*, Civ. A. No. [SEALED] (D.D.C.) (the “Civil Action”).

RECITALS

A. Arjumand Hashmi is a cardiologist practicing in Texas. Heart Clinic of Paris, P.A. is a cardiology practice owned and controlled by Hashmi.

B. On March 5, 2018, Relators filed the Civil Action pursuant to the qui tam provisions of the False Claims Act, 31 U.S.C. § 3730(b).

C. The United States contends that it has certain civil and administrative claims against Defendants arising from the following alleged conduct. The actions, transactions, occurrences, and alleged wrongdoing set forth in this Paragraph are herein collectively referred to as the “Covered Conduct.”

i. The United States contends that Defendants submitted or caused to be submitted claims for payment to the Medicare Program, Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395-1395III (“Medicare”).

ii. Specifically, the United States contends that it has certain civil claims against Defendants arising from the overbilling of radiopharmaceuticals used in cardiac stress tests during the period from 2012 through 2020.

iii. In Medicare Jurisdictions H and L (which cover Arkansas, Colorado, Delaware, District of Columbia, Louisiana, Maryland, Mississippi, New Jersey, New Mexico, Oklahoma, Pennsylvania, and Texas), health care providers are required to bill Medicare for diagnostic radiopharmaceuticals, including sestamibi and tetrofosmin, based on their acquisition cost. 42 U.S.C. § 1395kk-1(a)(1), (a)(4)(A); Pub. L. 108-173, title III, § 303(h), Dec. 8, 2003, 117 Stat. 2253.

iv. The United States contends that from January 2012 through December 2020, Defendants submitted or caused to be submitted claims to Medicare that sought reimbursement for radiopharmaceuticals above the actual acquisition cost incurred by Defendants, resulting in excess payments by Medicare.

D. This Settlement Agreement is neither an admission of liability by Defendants, nor a concession by the United States that its claims are not well founded.

E. Relators claim entitlement under 31 U.S.C. § 3730(d) to a share of the proceeds of this Settlement Agreement and to Relators' reasonable expenses, attorneys' fees, and costs.

To avoid the delay, uncertainty, inconvenience, and expense of protracted litigation of the above claims, and in consideration of the mutual promises and obligations of this Agreement, the Parties agree and covenant as follows.

TERMS AND CONDITIONS

1. The following payments (hereinafter "the Settlement Amount") shall be made by electronic funds transfer pursuant to written instructions to be provided by the Civil Division of the United States Department of Justice:

- a. Fixed Payments: Defendants shall pay \$2,600,000 to the United States, of which \$1,300,000 is restitution, plus applicable accrued interest. Interest will accrue on unpaid portions of the Settlement Amount at a rate of 3.875% per annum from the

Effective Date of the Agreement until the date of payment. Defendants shall pay the Settlement Amount in accordance with the Payment Schedule set forth in Exhibit A. The Settlement Amount may be prepaid, in whole or in part, without penalty, or premium.

- b. Revenue Contingencies: In addition to the payments reflected in Exhibit A, thirty percent (30%) of Hashmi's Total Income exceeding \$200,000 each calendar year will be due by October 30th of the following year; and fifteen percent (15%) of the Heart Clinic of Paris, P.A.'s gross revenue exceeding \$2,500,000 each calendar year will be due by September 30th of the following year. These payments will reduce the total payments outstanding and will be applied to the last scheduled payment first. "Total Income" is defined as the total income reported on the Form 1040 (line 9 in 2023), and the following to the extent they are not included in the total income reported on the Form 1040: distributions, gifts in excess of \$500.00, sales proceeds, insurance payments in excess of costs to repair or replace insured assets under claim, damages, penalties, restitution, federal tax refunds, and non-cash business deductions. Proceeds from the sale of assets identified in Defendants' letter to the United States dated December 6, 2024, will be excluded from Total Income.

2. Conditioned upon the United States receiving the Settlement Amount payments, and as soon as feasible after receipt, the United States shall pay \$455,000 ("Relators' Share") to Relators by electronic funds transfer pursuant to instructions to be provided by Relators' counsel.

3. Relators claim entitlement to attorney's fees, costs, and expenses allowable under 31 U.S.C. § 3730(d). Defendants and Relators reserve all rights as to Relators' claim for attorney's

fees, costs and expenses. Defendants and Relators, through their legal counsel, shall separately resolve, either through negotiated resolution or through proceedings before the Court, Relators' entitlement to any attorney's fees, costs, and expenses allowable under 31 U.S.C. § 3730(d).

4. Subject to the exceptions in Paragraph 6 (concerning reserved claims) below, and subject to: Paragraph 16 (concerning disclosure of assets), Paragraph 17 (concerning default), and Paragraph 18 (concerning bankruptcy) below, and upon the United States' receipt of the Settlement Amount, plus interest due under Paragraph 1, the United States releases Defendants from any civil or administrative monetary claim the United States has for the Covered Conduct under the False Claims Act, 31 U.S.C. §§ 3729-3733; the Civil Monetary Penalties Law, 42 U.S.C. § 1320a-7a; the Program Fraud Civil Remedies Act, 31 U.S.C. §§ 3801-3812; or the common law theories of payment by mistake, unjust enrichment, and fraud.

5. Subject to the exceptions in Paragraph 7 (concerning reserved claims) below, and subject to: Paragraph 17 (concerning disclosure of assets), Paragraph 18 (concerning default), and Paragraph 19 (concerning bankruptcy) below, and upon the Relators' receipt of the Relators' Share as described in Paragraph 2, Relators, for themselves and for their heirs, successors, attorneys, agents, and assigns, release Defendants from any civil monetary claim the Relators have on behalf of the United States for the Covered Conduct under the False Claims Act, 31 U.S.C. §§ 3729-3733.

6. In consideration of the obligations of Defendants in this Agreement and the Integrity Agreement (IA), entered into between OIG-HHS and Defendants, and upon the United States' receipt of full payment of the Settlement Amount, plus interest due under Paragraph 1, the OIG-HHS shall release and refrain from instituting, directing, or maintaining any administrative action seeking exclusion from Medicare, Medicaid, and other Federal health care programs (as defined in 42 U.S.C. § 1320a-7b(f)) against Defendants under 42 U.S.C. § 1320a-7a (Civil

Monetary Penalties Law) or 42 U.S.C. § 1320a-7(b)(7) (permissive exclusion for fraud, kickbacks, and other prohibited activities) for the Covered Conduct, except as reserved in this paragraph and in Paragraph 10 (concerning reserved claims), below. The OIG-HHS expressly reserves all rights to comply with any statutory obligations to exclude Defendants from Medicare, Medicaid, and other Federal health care programs under 42 U.S.C. § 1320a-7(a) (mandatory exclusion) based upon the Covered Conduct. Nothing in this paragraph precludes the OIG-HHS from taking action against entities or persons, or for conduct and practices, for which claims have been reserved in Paragraph 7, below.

7. Notwithstanding the releases given in Paragraphs 4 and 5 of this Agreement, or any other term of this Agreement, the following claims and rights of the United States are specifically reserved and are not released:

- a. Any liability arising under Title 26, U.S. Code (Internal Revenue Code);
- b. Any criminal liability;
- c. Except as explicitly stated in this Agreement, any administrative liability or enforcement right, including mandatory exclusion from Federal health care programs;
- d. Any liability to the United States (or its agencies) for any conduct other than the Covered Conduct;
- e. Any liability based upon obligations created by this Agreement;
- f. Any liability of individuals, other than Arjumand Hashmi for the conduct expressly released in Paragraph 4;

- g. Any liability for express or implied warranty claims or other claims for defective or deficient products or services, including quality of goods and services;
- h. Any liability for failure to deliver goods or services due; and
- i. Any liability for personal injury or property damage or for other consequential damages arising from the Covered Conduct.

8. Relators and their heirs, successors, attorneys, agents, and assigns shall not object to this Agreement but agree and confirm that this Agreement is fair, adequate, and reasonable under all the circumstances, pursuant to 31 U.S.C. § 3730(c)(2)(B). Conditioned upon Relators' receipt of the Relators' Share, Relators and their heirs, successors, attorneys, agents, and assigns fully and finally release, waive, and forever discharge the United States, its agencies, officers, agents, employees, and servants, from any claims arising from the filing of the Civil Action or under 31 U.S.C. § 3730, and from any claims to a share of the proceeds of this Agreement and/or the Civil Action.

9. Conditioned on the United States' receipt of the payments described in Paragraph 1, Relators, for themselves, and for their heirs, successors, attorneys, agents, and assigns, release Defendants, and any officers, agents, and employees, from any liability to Relators arising from the filing of the Civil Action except that this release does not apply to Relators' attorney's fees, costs, and expenses allowable under 31 U.S.C. § 3730(d), as described in Paragraph 3.

10. Defendants waive and shall not assert any defenses they may have to any criminal prosecution or administrative action relating to the Covered Conduct that may be based in whole or in part on a contention that, under the Double Jeopardy Clause in the Fifth Amendment of the

Constitution, or under the Excessive Fines Clause in the Eighth Amendment of the Constitution, this Agreement bars a remedy sought in such criminal prosecution or administrative action.

11. Defendants fully and finally release the United States, its agencies, officers, agents, employees, and servants, from any claims (including attorneys' fees, costs, and expenses of every kind and however denominated) that Defendants have asserted, could have asserted, or may assert in the future against the United States, its agencies, officers, agents, employees, and servants, related to the Covered Conduct or the United States' investigation or prosecution thereof.

12. Defendants fully and finally release Relators, their attorneys, and their respective heirs, successors, assigns and agents, and to the fullest extent allowed by law, from any claims (including attorney's fees, costs, and expenses of every kind and however denominated) that Defendants have asserted, could have asserted, or may assert in the future against Relators related to the Covered Conduct or the investigation and prosecution of the Civil Action.

13. The Settlement Amount shall not be decreased as a result of the denial of claims for payment now being withheld from payment by any Medicare contractor (e.g., Medicare Administrative Contractor, fiscal intermediary, carrier) or any state payer, related to the Covered Conduct; and Defendants agree not to resubmit to any Medicare contractor or any state payer any previously denied claims related to the Covered Conduct, agree not to appeal any such denials of claims, and agree to withdraw any such pending appeals.

14. Defendants agree to the following:

a. Unallowable Costs Defined: All costs (as defined in the Federal Acquisition Regulation, 48 C.F.R. § 31.205-47; and in Titles XVIII and XIX of the Social Security Act, 42 U.S.C. §§ 1395-1395lll and 1396-1396w-5; and the regulations and official program

directives promulgated thereunder) incurred by or on behalf of Defendants, their present or former officers, directors, employees, shareholders, and agents in connection with:

- (1) the matters covered by this Agreement;
- (2) the United States' audit(s) and civil investigation(s) of the matters covered by this Agreement;
- (3) Defendants' investigation, defense, and corrective actions undertaken in response to the United States' audit(s) and civil investigation(s) in connection with the matters covered by this Agreement (including attorneys' fees);
- (4) the negotiation and performance of this Agreement; and
- (5) the payment Defendants make to the United States pursuant to this Agreement and any payments that Defendants may make to Relators, including costs and attorneys' fees;
- (6) the negotiation of, and obligations undertaken pursuant to the IA to: (i) retain an independent review organization to perform reviews as described in Section III of the IA; and (ii) prepare and submit reports to the OIG-HHS,

are unallowable costs for government contracting purposes and under the Medicare Program, Medicaid Program, TRICARE Program, and Federal Employees Health Benefits Program ("FEHBP") (hereinafter referred to as "Unallowable Costs").

b. Future Treatment of Unallowable Costs: Unallowable Costs shall be separately determined and accounted for in nonreimbursable cost centers by Defendants, and Defendants shall not charge such Unallowable Costs directly or indirectly to any

contracts with the United States or any State Medicaid program, or seek payment for such Unallowable Costs through any cost report, cost statement, information statement, or payment request submitted by Defendants or any of its subsidiaries or affiliates to the Medicare, Medicaid, TRICARE, or FEHBP Programs.

c. Treatment of Unallowable Costs Previously Submitted for Payment:

Defendants further agree that within ninety days of the Effective Date of this Agreement it shall identify to applicable Medicare and TRICARE fiscal intermediaries, carriers, and contractors, and Medicaid and FEHBP fiscal agents, any Unallowable Costs (as defined in this Paragraph) included in payments previously sought from the United States, or any State Medicaid program, including, but not limited to, payments sought in any cost reports, cost statements, information reports, or payment requests already submitted by Defendants or any of their subsidiaries or affiliates, and shall request, and agree, that such cost reports, cost statements, information reports, or payment requests, even if already settled, be adjusted to account for the effect of the inclusion of the unallowable costs. Defendants agree that the United States, at a minimum, shall be entitled to recoup from Defendants any overpayment plus applicable interest and penalties as a result of the inclusion of such Unallowable Costs on previously submitted cost reports, information reports, cost statements, or requests for payment.

Any payments due after the adjustments have been made shall be paid to the United States pursuant to the direction of the Department of Justice and the affected agencies. The United States reserves its rights to disagree with any calculations submitted by Defendants or any of their subsidiaries or affiliates on the effect of inclusion of Unallowable Costs (as

defined in this Paragraph) on Defendants or any of their subsidiaries or affiliates' cost reports, cost statements, or information reports.

d. No Waiver: Nothing in this Agreement shall constitute a waiver of the rights of the United States to audit, examine, or re-examine Defendants' books and records to determine that no Unallowable Costs have been claimed in accordance with the provisions of this Paragraph.

15. This Agreement is intended to be for the benefit of the Parties only. The Parties do not release any claims against any other person or entity, except to the extent provided for in Paragraph 16 (waiver for beneficiaries paragraph) below.

16. Defendants agree that they waive and shall not seek payment for any of the health care billings covered by this Agreement from any health care beneficiaries or their parents, sponsors, legally responsible individuals, or third-party payors based upon the claims defined as Covered Conduct.

17. Defendants have provided financial disclosures and supporting documents requested by the United States (together "Financial Disclosures") to the United States and the United States has relied on the accuracy and completeness of those Financial Disclosures in reaching this Agreement. Defendants warrant that the Financial Disclosures are complete, accurate, and current as of the Effective Date of this Agreement.

18. The United States is willing to accept payments over time due solely to Defendants' financial condition as reflected in the Financial Disclosures referenced in Paragraph 17.

a. In the event that Defendants fail to pay the Settlement Amount as provided in the payment schedule set forth in Paragraph 1 above, Defendants shall be in Default of Defendants' payment obligations ("Default"). The United States will provide a written

Notice of Default, and Defendants shall have an opportunity to cure such Default within seven (7) calendar days from the date of receipt of the Notice of Default by making the payment due under the payment schedule and paying any additional interest accruing under the Settlement Agreement up to the date of payment. Notice of Default will be delivered to Adrian Bower, or to such other representative as Defendants shall designate in advance in writing. If Defendants fail to cure the Default within seven (7) calendar days of receiving the Notice of Default and in the absence of an agreement with the United States to a modified payment schedule ("Uncured Default"), the remaining unpaid balance of the Settlement Amount shall become immediately due and payable, and interest on the remaining unpaid balance shall thereafter accrue at the rate of 12% per annum, compounded daily from the date of Default, on the remaining unpaid total (principal and interest balance).

b. In the event of Uncured Default, Defendants agree that the United States, at its sole discretion, may (i) retain any payments previously made, rescind this Agreement and pursue the Civil Action or bring any civil and/or administrative claim, action, or proceeding against Defendants for the claims that would otherwise be covered by the releases provided in Paragraph 4 above, with any recovery reduced by the amount of any payments previously made by Defendants to the United States under this Agreement; (ii) take any action to enforce this Agreement in a new action or by reinstating the Civil Action; (iii) offset the remaining unpaid balance from any amounts due and owing to Defendants and/or affiliated companies by any department, agency, or agent of the United States at the time of Default or subsequently; and/or (iv) exercise any other right granted by law, or under the terms of this Agreement, or recognizable at common law or in equity. The United

States shall be entitled to any other rights granted by law or in equity by reason of Default, including referral of this matter for private collection. In the event the United States pursues a collection action, Defendants agree immediately to pay the United States the greater of (i) a ten-percent (10%) surcharge of the amount collected, as allowed by 28 U.S.C. § 3011(a), or (ii) the United States' reasonable attorneys' fees and expenses incurred in such an action. In the event that the United States opts to rescind this Agreement pursuant to this paragraph, Defendants waive and agree not to plead, argue, or otherwise raise any defenses of statute of limitations, laches, estoppel or similar theories, to any civil or administrative claims that are (i) filed by the United States against Defendants within 120 days of written notification that this Agreement has been rescinded, and (ii) relate to the Covered Conduct, except to the extent these defenses were available on the Effective Date of this Agreement. Defendants agree not to contest any offset, recoupment, and /or collection action undertaken by the United States pursuant to this paragraph, either administratively or in any state or federal court, except on the grounds of actual payment to the United States.

c. In the event of Uncured Default, OIG-HHS may exclude Defendants from participating in all Federal health care programs until Defendants pay the Settlement Amount, with interest, as set forth above (Exclusion for Default). OIG-HHS will provide written notice of any such exclusion to Defendants. Defendants waive any further notice of the exclusion under 42 U.S.C. § 1320a-7(b)(7), and agree not to contest such exclusion either administratively or in any state or federal court. Reinstatement to program participation is not automatic. If at the end of the period of exclusion, Defendants wish to apply for reinstatement, they must submit a written request for reinstatement to OIG-HHS

in accordance with the provisions of 42 C.F.R. §§ 1001.3001-.3005. Defendants will not be reinstated unless and until OIG-HHS approves such request for reinstatement. The option for Exclusion for Default is in addition to, and not in lieu of, the options identified in this Agreement or otherwise available.

19. If any of Defendants' payments or obligations under this Agreement are avoided for any reason (including but not limited to, through the exercise of a trustee's avoidance powers under the Bankruptcy Code) or if, before the Settlement Amount is paid in full, Defendants or a third party commences a case, proceeding, or other action under any law relating to bankruptcy, insolvency, reorganization, or relief of debtors seeking any order for relief of Defendants' debts, or to adjudicate Defendants as bankrupt or insolvent; or seeking appointment of a receiver, trustee, custodian, or other similar official for Defendants or for all or any substantial part of Defendants' assets:

a. the United States may rescind the releases in this Agreement and bring any civil and/or administrative claim, action, or proceeding against Defendants for the claims that would otherwise be covered by the releases provided in Paragraph 4 above;

b. the United States has an undisputed, noncontingent, and liquidated allowed claim against Defendants in the amount of \$3,900,000, less any payments received pursuant to Paragraph 1 of this Agreement, provided, however, that such payments are not otherwise avoided and recovered from the United States by Defendants, a receiver, trustee, custodian, or other similar official for Defendants;

c. if any payments are avoided and recovered by a receiver, trustee, creditor, custodian, or similar official, the United States shall not be responsible for the return of any amounts already paid by the United States to the Relators; and

d. if, notwithstanding subparagraph (c), any amounts already paid by the United States to the Relators pursuant to Paragraph 2 are recovered from the United States in an action or proceeding filed by a receiver, trustee, creditor, custodian, or similar official in or in connection with a bankruptcy case that is filed within two years of the Effective Date of this Agreement or of any payment made under Paragraph 1 of this Agreement, Relators shall, within thirty days of written notice from the United States to the undersigned Relators' counsel, return to the United States all amounts recovered from the United States.

20. Upon receipt of the payments described in Paragraphs 1 and 2 above, Relators and the United States shall promptly sign and file in the Civil Action a Joint Stipulation of Dismissal of the claims against Defendants pursuant to Rule 41(a)(1).

21. Except as set forth in Paragraph 3, each Party shall bear its own legal and other costs incurred in connection with this matter, including the preparation and performance of this Agreement.

22. Each party and signatory to this Agreement represents that it freely and voluntarily enters into this Agreement without any degree of duress or compulsion.

23. This Agreement is governed by the laws of the United States.

24. The exclusive jurisdiction and venue for any dispute relating to this Agreement is the United States District Court for the District of Columbia. For purposes of construing this Agreement, this Agreement shall be deemed to have been drafted by all Parties to this Agreement and shall not, therefore, be construed against any Party for that reason in any subsequent dispute.

25. This Agreement constitutes the complete agreement between the Parties. This Agreement may not be amended except by written consent of the Parties.

26. The undersigned counsel represent and warrant that they are fully authorized to execute this Agreement on behalf of the persons and entities indicated below.

27. This Agreement may be executed in counterparts, each of which constitutes an original and all of which constitute one and the same Agreement.

28. This Agreement is binding on Defendants' successors, transferees, heirs, and assigns.

29. This Agreement is binding on Relators' successors, transferees, heirs, and assigns.

30. All Parties consent to the United States' disclosure of this Agreement, and information about this Agreement, to the public.

31. This Agreement is effective on the date of signature of the last signatory to the Agreement (Effective Date of this Agreement). Facsimiles and electronic transmissions of signatures shall constitute acceptable, binding signatures for purposes of this Agreement.

<REMAINDER OF PAGE LEFT BLANK; SIGNATURE PAGES TO FOLLOW>

UNITED STATES OF AMERICA

DATED: 12/19/2024

BY: James P. Nealon
James Nealon
Trial Attorney, Commercial Litigation Branch
Department of Justice

DATED: _____

BY: _____
STEPHEN DEGENARO
Digitally signed by STEPHEN DEGENARO
Date: 2024.12.13 13:02:35 -05'00'
Stephen DeGenaro
John C. Truong
Assistant United States Attorneys
U.S. Attorney's Office for the District of Columbia

DATED: _____

BY: _____
Susan Gillin
Assistant Inspector General for Legal Affairs
Office of Counsel to the Inspector General
Office of Inspector General
United States Department of Health and Human Services

UNITED STATES OF AMERICA

DATED: _____

BY: _____

James Nealon
Trial Attorney, Commercial Litigation Branch
Department of Justice

DATED: _____

BY: _____

Stephen DeGenaro
John C. Truong
Assistant United States Attorneys
U.S. Attorney's Office for the District of Columbia

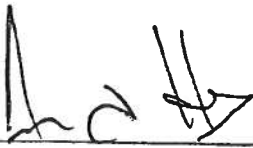
DATED: 12/17/24

BY: SUSAN GILLIN


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SUSAN GILLIN
Date: 2024.12.17
17:43:31 -05'00'

Susan Gillin
Assistant Inspector General for Legal Affairs
Office of Counsel to the Inspector General
Office of Inspector General
United States Department of Health and Human Services


DEFENDANTS

DATED: 12/13/21 BY: 

Arjumand Hashmi for:
Heart Clinic of Paris, P.A.

DATED: 12/13/24 BY: 

Arjumand Hashmi

DATED: 12-13-2024 BY: 

Adrian Bower
Counsel for Heart Clinic of Paris, P.A. and Arjumand Hashmi

RELATORS

DATED: 12/13/2024

BY: 

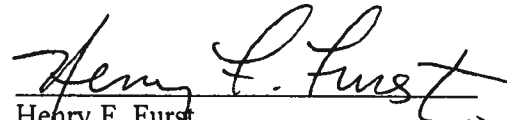
Jasjit Walia

DATED: 12/13/2024

BY: *Preet Randhawa*

Preet Randhawa

DATED: _____

BY: 

Henry F. Furst
Daniel R. Miller
Jonathan Z. DeSantis
W. Scott Simmer
Attorneys for Relators

EXHIBIT A

Payment Schedule

No.	Date	Payment	Interest 3.875%	Principal	Balance
					2,600,000.00
Upfront	12/23/2024	125,000.00	\$ -	\$ 125,000.00	2,475,000.00
1	3/23/2025	288,648.12	23,648.12	265,000.00	2,210,000.00
2	6/23/2025	151,585.34	21,585.34	130,000.00	2,080,000.00
3	9/23/2025	150,315.62	20,315.62	130,000.00	1,950,000.00
4	12/23/2025	148,838.87	18,838.87	130,000.00	1,820,000.00
5	3/23/2026	147,389.73	17,389.73	130,000.00	1,690,000.00
6	6/23/2026	146,506.44	16,506.44	130,000.00	1,560,000.00
7	9/23/2026	145,236.71	15,236.71	130,000.00	1,430,000.00
8	12/23/2026	143,815.17	13,815.17	130,000.00	1,300,000.00
9	3/23/2027	142,421.23	12,421.23	130,000.00	1,170,000.00
10	6/23/2027	141,427.53	11,427.53	130,000.00	1,040,000.00
11	9/23/2027	140,157.81	10,157.81	130,000.00	910,000.00
12	12/23/2027	138,791.47	8,791.47	130,000.00	780,000.00
13	3/23/2028	137,535.55	7,535.55	130,000.00	650,000.00
14	6/23/2028	136,348.63	6,348.63	130,000.00	520,000.00
15	9/23/2028	135,078.90	5,078.90	130,000.00	390,000.00
16	12/23/2028	133,767.77	3,767.77	130,000.00	260,000.00
17	3/23/2029	132,484.25	2,484.25	130,000.00	130,000.00
18	6/23/2029	131,269.73	1,269.73	130,000.00	-
	Total	\$ 2,816,618.87	\$ 216,618.87	\$ 2,600,000.00	