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-HHS") of the Department of Health and Human Services ("HHS"), the Defense Health Agency ("DHA"), acting on behalf of the TRICARE Program (collectively, the "United States"), and William Todd Hickman ("Hickman") (hereafter collectively referred to as "the Parties"), through their authorized representatives.

RECITALS

A. From August 2015 to August 2018, Hickman resided and worked in Texas as, among other things, the owner and operator of Ascend Professional Management, Inc., Ascend Professional Consulting, Inc., and BenefitPro Consulting, LLC.

B. On October 4, 2023, Hickman signed the plea agreement at Docket Number 796 in *United States v. Hickman*, No. 6:22-cr-3 (E.D. Tex.) ("Criminal Action"). On October 10, 2023, Hickman pleaded guilty to operating an unlicensed money transmitting business in violation of 18 U.S.C. § 1960 in the Criminal Action, and the Court in the Criminal Action accepted the plea on October 16, 2023 at Docket Number 870 in the Criminal Action. On November 19, 2024, the Court entered an Order at Docket Number 1325 in the Criminal Action that Hickman forfeit to the United States One Hundred Thousand Dollars ($100,000.00) ("Criminal Forfeiture").

C. On January 31, 2022, the United States filed a complaint in the U.S. District Court for the Eastern District of Texas against Hickman and others in a civil action captioned *United States, et al. ex rel. STF, LLC v. True Health Diagnostics, LLC, et al.*, No. 4:16-cv-547 (E.D. Tex.) ("Civil Action"). On May 25, 2022, the United States filed an amended complaint (the "United States' Complaint") at Docket Number 98 in the Civil Action against Hickman and others.

D. The United States contends that Hickman caused to be submitted claims for payment to the Medicare Program, Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395-1395lll ("Medicare"); the Medicaid Program, 42 U.S.C. §§ 1396-1396w-5 ("Medicaid"); and the TRICARE Program, 10 U.S.C. §§ 1071-1110b ("TRICARE").

E. The United States contends that it has certain civil claims against Hickman for causing the submission of false claims to Medicare, Medicaid, and TRICARE from August 1, 2015 to August 31, 2018, as alleged in the United States' Complaint. That conduct is referred to below as the Covered Conduct.

F. This Agreement is neither an admission of liability by Hickman nor a concession by the United States that its claims are not well founded.

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 Settlement Agreement, the Parties agree and covenant as follows:

TERMS AND CONDITIONS

1. Under the terms and conditions specified herein, Hickman shall pay to the United States the sums specified in this paragraph ("Settlement Amount"), by electronic funds transfer pursuant to written instructions to be provided by the Civil Division of the United States Attorney's Office for the Eastern District of Texas.

a. Hickman shall pay Ten Thousand Dollars ($10,000.00) to the United States by December 31, 2025 ("Initial Payment");

b. Hickman shall pay Forty Thousand Dollars ($40,000.00), plus interest at four and a quarter percent (4.25%) per annum, pursuant to the payment schedule attached as Exhibit A ("Payments Over Time"). The Payments Over Time may be prepaid, in whole or in part, without penalty or premium; and

c. For each calendar year ("Annual Contingency Period") from January 1, 2026 to December 31, 2030 ("Total Contingency Period"), Hickman shall pay to the United States ten percent (10%) of Hickman's Gross Income (defined herein to include all income from whatever source derived, pursuant to 26 U.S.C. § 61, excluding any proceeds derived from the sale of real property located at 405 Waterton Drive, Anna, Texas 75409) that exceeds One Hundred Thousand Dollars ($100,000.00) during the Annual Contingency Period, except that the maximum amount due under this subparagraph is Ten Thousand Dollars ($10,000.00) for any Annual Contingency Period and Fifty Thousand Dollars ($50,000.00) for the Total Contingency Period. Within thirty (30) calendar days following the December 31 end of each Annual Contingency Period, Hickman shall email the undersigned counsel for the United States (or anyone else they identify to receive service) a written summary, including a signed certification confirming the accuracy of its contents subject to 18 U.S.C. § 1001, that specifies the Gross Income Hickman received during that Annual Contingency Period and the calculation of the amount due to the United States under this subparagraph ("Annual Report"). Within sixty (60) calendar days following the December 31 end of each Annual Contingency Period, Hickman shall pay any amounts due under this subparagraph to the Civil Division of the United States Attorney's Office for the Eastern District of Texas.

2. Subject to the exceptions in Paragraph 3 (concerning reserved claims) below, Paragraph 4 (concerning disclosure of assets), Paragraph 9 (concerning cooperation), Paragraph 12 (concerning default), and Paragraph 13 (concerning bankruptcy) below, and conditioned upon the United States' receipt of the Settlement Amount in Paragraph 1, the United States releases Hickman 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.

3. Notwithstanding the releases given in Paragraph 2 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 or permissive 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 corporate entities;

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.

4. Hickman has provided sworn financial disclosures and supporting documents (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. Hickman warrants that the Financial Disclosures are complete, accurate, and current as of the Effective Date of this Agreement. If the United States learns of asset(s) in which Hickman had an interest of any kind as of the Effective Date of this Agreement (including, but not limited to, promises by insurers

or other third parties to satisfy Hickman's obligations under this Agreement) that were not disclosed in the Financial Disclosures, or if the United States learns of any false statement or misrepresentation by Hickman on, or in connection with, the Financial Disclosures, and if such nondisclosure, false statement, or misrepresentation changes the estimated net worth set forth in the Financial Disclosures by Fifty Thousand Dollars ($50,000.00) or more, the United States may at its option: (a) rescind this Agreement and reinstate its suit or file suit based on the Covered Conduct or (b) collect the full Settlement Amount in accordance with the Agreement plus one hundred percent (100%) of the net value of Hickman's previously undisclosed assets. Hickman agrees not to contest any collection action undertaken by the United States pursuant to this provision, and agrees that he will immediately pay the United States the greater of (i) a ten-percent (10%) surcharge of the amount collected in the collection action, 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, pursuant to this paragraph rescinds this Agreement, Hickman waives and agrees not to plead, argue, or otherwise raise any defenses under the theories of statute of limitations, laches, estoppel, or similar theories, to any civil or administrative claims that (a) are filed by the United States within one hundred twenty (120) calendar days of written notification to Hickman that this Agreement has been rescinded, and (b) relate to the Covered Conduct, except to the extent these defenses were available on the Effective Date.

5. Hickman waives and shall not assert any defenses Hickman 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.

6. Hickman fully and finally releases 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 Hickman has 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.

7. 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), TRICARE, or any state payer, related to the Covered Conduct; and Hickman agrees not to resubmit to any Medicare contractor, TRICARE, or any state payer any previously denied claims related to the Covered Conduct, agrees not to appeal any such denials of claims, and agrees to withdraw any such pending appeals.

8. Hickman agrees 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 Hickman in connection with:

(1) the matters covered by this Agreement and any related plea agreement;

(2) the United States' audit(s) and civil and any criminal investigation(s) of the matters covered by this Agreement;

(3) Hickman's investigation, defense, and corrective actions undertaken in response to the United States' audit(s) and civil and any criminal investigation(s) in connection with the matters covered by this Agreement (including attorneys' fees);

(4) the negotiation and performance of this Agreement and any Plea Agreement; and

(5) the payment Hickman makes to the United States pursuant to this Agreement and any payment(s) that Hickman makes in connection with the Criminal Action,

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 by Hickman, and Hickman 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 Hickman or any of its subsidiaries or affiliates to the Medicare, Medicaid, TRICARE, or FEHBP Programs.

c. Treatment of Unallowable Costs Previously Submitted for Payment: Hickman further agrees that within 90 days of the Effective Date of this Agreement he shall identify to applicable Medicare and TRICARE fiscal intermediaries, carriers, and/or 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 Hickman, and shall request, and agrees, 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. Hickman agrees that the United States, at a minimum, shall be entitled to recoup from Hickman 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/or the affected agencies. The United States reserves its rights to disagree with any calculations submitted by Hickman on the effect of inclusion of Unallowable Costs (as defined in this paragraph) on Hickman's cost reports, cost statements, or information reports.

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

9. Hickman agrees to cooperate fully, truthfully, completely, and forthrightly with the United States' investigation(s) of, and/or legal proceeding(s) against, individuals and entities not released in this Agreement. Upon request by the United States and reasonable notice, Hickman shall be available for interviews by the United States and shall fully, truthfully, completely, and forthrightly answer questions. Upon request by the United States and reasonable notice, Hickman shall testify under oath fully, truthfully, completely, and forthrightly at any and all trials of cases or other court proceedings, including depositions, at which his testimony may be deemed relevant by the United States. Hickman agrees to furnish to the United States, upon request, complete and unredacted copies of all non-privileged documents, reports, memoranda of interviews, and records in his possession, custody, or control relating to the subject matter of the United States' Complaint, the Civil Action, Rockdale Hospital d/b/a Little River Healthcare ("LRH"), Jones County Regional Healthcare d/b/a Stamford Memorial Hospital ("Stamford"), Denton Transitional LTCH, L.P. d/b/a Integrity Transitional Hospital ("ITH"), Boston Heart Diagnostics ("BHD"), True Health Diagnostics, LLC ("THD"), any MSO, or any agent of the foregoing entities.

10. 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 11 (waiver for beneficiaries paragraph), below.

11. Hickman agrees that he waives 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.

12. The Settlement Amount represents the amount the United States is willing to accept in compromise of its civil claims arising from the Covered Conduct due solely to Hickman's financial condition as reflected in the Financial Disclosures referenced in Paragraph 4 above.

a. In the event that Hickman fails to pay the Settlement Amount as provided in Paragraph 1 above, Hickman shall be in Default of Hickman's payment obligations ("Default"). The United States will provide a written Notice of Default, and Hickman 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 Agreement and paying any additional interest accruing under the Agreement up to the date of payment. Notice of Default will be delivered to Hickman, or to such other representative as Hickman shall designate in advance in writing. If Hickman fails 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 or if he fails to comply materially with any other term or condition of this Agreement, including Paragraph 9 above (concerning cooperation), Hickman agrees 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 Hickman for the claims that would otherwise be covered by the releases provided in Paragraph 2 above, with any recovery reduced by the amount of any payments previously made by Hickman 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 Hickman 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, Hickman agrees 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, Hickman waives and agrees 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 Hickman 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. Hickman agrees 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 or failure to comply materially with Paragraph 9 above (concerning cooperation), OIG-HHS may exclude Hickman from participating in all Federal health care programs until Hickman pays the Settlement Amount, with interest, as set forth above ("Exclusion for Default"). OIG-HHS will provide written notice of any such exclusion to Hickman. Hickman waives any further notice of the exclusion under 42 U.S.C. § 1320a-7(b)(7), and agrees 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, Hickman wishes to apply for reinstatement, he must submit a written request for reinstatement to OIG-HHS in accordance with the provisions of 42 C.F.R. §§ 1001.3001-.3005. Hickman 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.

13. In exchange for valuable consideration provided in this Agreement, Hickman acknowledges the following:

a. Hickman has reviewed his financial situation and warrants that he is solvent within the meaning of 11 U.S.C. §§ 547(b)(3) and 548(a)(1)(B)(ii)(I) and shall remain solvent following payment to the United States of the Settlement Amount.

b. In evaluating whether to execute this Agreement, the Parties intend that the mutual promises, covenants, and obligations set forth herein constitute a contemporaneous exchange for new value given to Hickman, within the meaning of 11 U.S.C. § 547(c)(1), and the Parties conclude that these mutual promises, covenants, and obligations do, in fact, constitute such a contemporaneous exchange.

c. The mutual promises, covenants, and obligations set forth herein are intended by the Parties to, and do in fact, constitute a reasonably equivalent exchange of value.

d. The Parties do not intend to hinder, delay, or defraud any entity to which Hickman was or became indebted to on or after the date of any transfer contemplated in this Agreement, within the meaning of 11 U.S.C. § 548(a)(1).

e. If any of Hickman's 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, Hickman 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 Hickman's debts, or to adjudicate Hickman as bankrupt or insolvent; or seeking appointment of a receiver, trustee, custodian, or other similar official for Hickman or for all or any substantial part of Hickman's assets:

(i) the United States may rescind the releases in this Agreement and bring any civil and/or administrative claim, action, or proceeding against Hickman for the claims that would otherwise be covered by the releases provided in Paragraph 2 above; and

(ii) the United States has an undisputed, noncontingent, and liquidated allowed claim against Hickman in the amount of Two Million Two Hundred Thirty-Seven Thousand Seven Hundred Sixty-Three Dollars ($2,237,763.00), 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 Hickman, a receiver, trustee, custodian, or other similar official for Hickman; and

f. Hickman agrees that any civil and/or administrative claim, action, or proceeding brought by the United States under Paragraph 13.e is not subject to an "automatic stay" pursuant to 11 U.S.C. § 362(a) because it would be an exercise of the United States' police and regulatory power. Hickman shall not argue or otherwise contend that the United States' claim, action, or proceeding is subject to an automatic stay and, to the extent necessary, consents to relief from the automatic stay for cause under 11 U.S.C. § 362(d)(1). Hickman waives and shall not plead, argue, or otherwise raise any defenses under the theories of statute of limitations, laches, estoppel, or similar theories, to any such civil or administrative claim, action, or proceeding brought by the United States within 120 days of written notification to Hickman that the releases have been rescinded pursuant to this paragraph, except to the extent such defenses were available on the Effective Date.

14. Upon the United States' receipt of the Initial Payment, the Parties shall promptly sign and file in the Civil Action a Joint Stipulation of Dismissal of the claims against Hickman in the Civil Action pursuant to Rule 41(a)(1).

15. Each Party shall bear its own legal and other costs incurred in connection with this matter, including the preparation and performance of this Agreement.

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

17 This Agreement is governed by the laws of the United States. The exclusive venue for any dispute relating to this Agreement is the United States District Court for the Eastern District of Texas. 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.

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

United States from pursuing any remedy or relief available to it under this Agreement shall not constitute a waiver of rights under this Agreement.

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

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

21. This Agreement is binding on Hickman's successors, transferees, heirs, and assigns.

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

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

[SIGNATURE PAGE(S) FOLLOW]

THE UNITED STATES OF AMERICA

DATED: 11/04/2025 BY: Digitally signed by BETTY YOUNG Date: 2025.11.04 11:38:09 -06'00'

JAMES GILLINGHAM
BETTY YOUNG
Assistant United States Attorneys
United States Attorney's Office
Eastern District of Texas

DATED: ________ BY: EDWARD WILSON Digitally signed by EDWARD WILSON Date: 2025.10.24 14:47:21 -04'00'

SUSAN E. 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

DATED: ________ BY: BORKENHAGEN.WESTON.EARL.1138755149 Digitally signed by BORKENHAGEN.WESTON.EARL.1138755149 Date: 2025.11.04 12:27:12 -05'00'

SALVATORE M. MAIDA
General Counsel
Defense Health Agency
United States Department of Defense

WILLIAM TODD HICKMAN - DEFENDANT

DATED: 10-15-2025 BY: ________

WILLIAM TODD HICKMAN

EXHIBIT A

Date	Payment	4.25% Interest	Principal	Balance
				$40,000.00
2/1/2026	$500.00	$670.68	$0.00	$40,000.00
3/1/2026	$500.00	$301.09	$198.91	$39,801.09
4/1/2026	$500.00	$143.67	$356.33	$39,444.76
5/1/2026	$500.00	$137.79	$362.21	$39,082.55
6/1/2026	$500.00	$141.07	$358.93	$38,723.62
7/1/2026	$500.00	$135.27	$364.73	$38,358.89
8/1/2026	$500.00	$138.46	$361.54	$37,997.35
9/1/2026	$500.00	$137.15	$362.85	$37,634.50
10/1/2026	$500.00	$131.46	$368.54	$37,265.96
11/1/2026	$500.00	$134.51	$365.49	$36,900.47
12/1/2026	$500.00	$128.90	$371.10	$36,529.37
1/1/2027	$500.00	$131.86	$368.14	$36,161.23
2/1/2027	$500.00	$130.53	$369.47	$35,791.76
3/1/2027	$500.00	$116.69	$383.31	$35,408.45
4/1/2027	$500.00	$127.81	$372.19	$35,036.26
5/1/2027	$500.00	$122.39	$377.61	$34,658.65
6/1/2027	$500.00	$125.10	$374.90	$34,283.75
7/1/2027	$500.00	$119.76	$380.24	$33,903.51
8/1/2027	$500.00	$122.38	$377.62	$33,525.89
9/1/2027	$500.00	$121.01	$378.99	$33,146.90
10/1/2027	$500.00	$115.79	$384.21	$32,762.69
11/1/2027	$500.00	$118.26	$381.74	$32,380.95
12/1/2027	$500.00	$113.11	$386.89	$31,994.06
1/1/2028	$500.00	$115.49	$384.51	$31,609.55
2/1/2028	$500.00	$114.10	$385.90	$31,223.65
3/1/2028	$500.00	$105.43	$394.57	$30,829.08
4/1/2028	$500.00	$111.28	$388.72	$30,440.36
5/1/2028	$500.00	$106.33	$393.67	$30,046.69
6/1/2028	$500.00	$108.46	$391.54	$29,655.15
7/1/2028	$500.00	$103.59	$396.41	$29,258.74
8/1/2028	$500.00	$105.61	$394.39	$28,864.35

Date	Payment	4.25% Interest	Principal	Balance
9/1/2028	$500.00	$104.19	$395.81	$28,468.54
10/1/2028	$500.00	$99.44	$400.56	$28,067.98
11/1/2028	$500.00	$101.31	$398.69	$27,669.29
12/1/2028	$500.00	$96.65	$403.35	$27,265.94
1/1/2029	$500.00	$98.42	$401.58	$26,864.36
2/1/2029	$500.00	$96.97	$403.03	$26,461.33
3/1/2029	$500.00	$86.27	$413.73	$26,047.60
4/1/2029	$500.00	$94.02	$405.98	$25,641.62
5/1/2029	$500.00	$89.57	$410.43	$25,231.19
6/1/2029	$500.00	$91.07	$408.93	$24,822.26
7/1/2029	$500.00	$86.71	$413.29	$24,408.97
8/1/2029	$500.00	$88.11	$411.89	$23,997.08
9/1/2029	$500.00	$86.62	$413.38	$23,583.70
10/1/2029	$500.00	$82.38	$417.62	$23,166.08
11/1/2029	$500.00	$83.62	$416.38	$22,749.70
12/1/2029	$500.00	$79.47	$420.53	$22,329.17
1/1/2030	$500.00	$80.60	$419.40	$21,909.77
2/1/2030	$500.00	$79.09	$420.91	$21,488.86
3/1/2030	$500.00	$70.06	$429.94	$21,058.92
4/1/2030	$500.00	$76.01	$423.99	$20,634.93
5/1/2030	$500.00	$72.08	$427.92	$20,207.01
6/1/2030	$500.00	$72.94	$427.06	$19,779.95
7/1/2030	$500.00	$69.09	$430.91	$19,349.04
8/1/2030	$500.00	$69.84	$430.16	$18,918.88
9/1/2030	$500.00	$68.29	$431.71	$18,487.17
10/1/2030	$500.00	$64.58	$435.42	$18,051.75
11/1/2030	$500.00	$65.16	$434.84	$17,616.91
12/1/2030	$500.00	$61.54	$438.46	$17,178.45
12/31/2030	$17,238.46	$60.01	$17,178.45	
Total:	**$46,738.46**	**$6,909.14**	**$40,000.00**	