CCS' SUMMARY OF RECOMMENDED ADJUSTMENTS TO
QUESTAR GAS COMPANY'S
DEPRECIATION PROPOSAL AS OF 12/31/2004

Account No.	Description	Balance 12/31/2004	Questar Proposed Rate	Questar Proposed Expense	CCS Alternative 1 Rate	CCS Alternative 1 Expense	CCS Alternative 1 Adjustment	CCS Alternative 2 Rate	CCS Alternative 2 Expense	CCS Alternative 2 Adjustment
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Distribution Plant									
374.21	Land Rights	$796,985	1.32%	$10,515	1.32%	$10,515	$0	1.32%	$10,515	$0
375	Structures & Improvements	$51,944,193	2.16%	$1,123,417	2.16%	$1,123,417	$0	2.16%	$1,123,417	$0
376	Mains	$518,368,514	2.28%	$11,802,296	1.97%	$10,230,499	($1,571,797)	1.77%	$9,182,634	($2,619,662)
377	Compressor St. Equipment	$4,004,327	3.24%	$129,742	3.24%	$129,742	$0	3.24%	$129,742	$0
378	Meas. & Reg. Equip. - General	$24,137,813	3.68%	$889,250	3.68%	$889,250	$0	3.68%	$889,250	$0
380	Services	$258,828,010	3.86%	$9,995,353	3.30%	$8,533,132	($1,462,221)	3.01%	$7,802,021	($2,193,332)
381.01	Meters	$50,322,843	3.54%	$1,781,894	3.54%	$1,781,894	$0	3.54%	$1,781,894	$0
381.11	Meters-Telemetry Equipment	$135,117	6.06%	$8,190	6.06%	$8,190	$0	6.06%	$8,190	$0
381.21	Meters-Transponders	$43,317,062	8.22%	$3,561,057	8.22%	$3,561,057	$0	8.22%	$3,561,057	$0
382	Meter installations	$74,509,361	2.62%	$1,954,585	2.62%	$1,954,585	$0	2.62%	$1,954,585	$0
383	House Regulators	$12,068,731	3.55%	$427,957	3.55%	$427,957	$0	3.55%	$427,957	$0
384	House Regulator Installations	$2,377,368	2.05%	$48,725	2.05%	$48,725	$0	2.05%	$48,725	$0
387	Other Property	$2,572,034	6.28%	$161,644	6.28%	$161,644	$0	6.28%	$161,644	$0
	Total Distribution Plant	$1,043,382,358		$31,894,625		$28,860,607	($3,034,018)		$27,081,631	($4,812,994)
	General Plant									
390.01	Structures & Improvements	$6,235,275	1.71%	$106,410	1.71%	$106,410	$0	1.71%	$106,410	$0
390.41	Structures & Improvements CGN	$1,250,318	1.93%	$24,136	1.93%	$24,136	$0	1.93%	$24,136	$0
391.01	Office Furniture & Equipment - Frnt	$4,759,516	3.77%	$179,343	3.77%	$179,343	$0	3.77%	$179,343	$0
391.02	Office Furniture & Equipment - Eqp	$5,853,014	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
391.03	Office Furniture & Equipment - C Hw	$5,573,733	9.94%	$554,202	8.09%	$450,810	($103,392)	8.09%	$450,810	($103,392)
391.04	Office Furniture & Equipment - C Sw	$61,378,276	6.60%	$4,050,447	6.60%	$4,050,447	$0	6.60%	$4,050,447	$0
392.01	Transportation Equipment	$24,958,355	4.25%	$1,060,486	4.25%	$1,060,486	$0	4.25%	$1,060,486	$0
392.02	Transportation Equipment	$2,015,575	1.76%	$35,481	1.76%	$35,481	$0	1.76%	$35,481	$0
393	Store Equipment	$636,972	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
394.1	Tools, Shop & Garage Eqp - S Tools	$8,160,855	1.90%	$154,842	1.47%	$119,595	($35,247)	1.47%	$119,595	($35,247)
394.2	Tools, Shop & Garage Eqp - Sh Eqp	$2,536,979	0.68%	$17,229	0.68%	$17,229	$0	0.68%	$17,229	$0
394.4	Tools, Shop & Garage Eqp - CNG Eq	$9,583,245	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
395	Laboratory Equipment	$524,643	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
396	Power-Operated Equipment	$6,915,703	3.94%	$272,154	3.94%	$272,154	$0	3.94%	$272,154	$0
397.1	Communication Equipment M Radio	$2,806,398	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
397.3	Communication Equipment Base St	$15,991,404	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
397.4	Communication Equipment Telemetry	$839,376	5.28%	$44,337	5.28%	$44,337	$0	5.28%	$44,337	$0
397.5	Communication Equipment Other	$52,064	0.00%	$0	0.00%	$0	$0	0.00%	$0	$0
398	Miscellaneous Equipment	$406,140	1.74%	$7,076	1.74%	$7,076	$0	1.74%	$7,076	$0
	Total General	$160,477,841		$6,506,143		$6,367,505	($138,639)		$6,367,505	($138,639)
	Total Mass Property	$1,203,860,199		**$38,400,768**		**$35,228,111**	**($3,172,657)**		**$33,449,136**	**($4,951,632)**

CCS' CALCULATIONS OF IMPACT DUE TO RECOMMENDED ALTERNATIVE ONE TO QUESTAR GAS COMPANY'S
DEPRECIATION PROPOSAL AS OF 12/31/2004

Account No.	Description	Balance 12/31/2004 (a)	Net Salvage % (b)	Net Salvage $ (c)	Book Reserve (d)	Depreciable Plant (e)	Remaining Life (f)	Annual Accrual (g)	Annual Rate (h)
	Distribution Plant								
374.21	Land Rights	$796,985	0.00%	$0	$136,075	$660,910	62.85402	$10,515	1.32%
375	Structures & Improvements	$51,944,193	0.00%	$0	$14,353,613	$37,590,580	33.46093	$1,123,417	2.16%
376	Mains	$518,368,514	-30.00%	($155,510,554)	$167,786,271	$506,092,797	49.46902	$10,230,499	1.97%
377	Compressor St. Equipment	$4,004,327	-5.00%	($200,216)	$1,535,741	$2,668,802	20.57007	$129,742	3.24%
378	Meas. & Reg. Equip. - General	$24,137,813	-35.00%	($8,448,235)	$8,138,755	$24,447,293	27.49204	$889,250	3.68%
380	Services	$258,828,010	-70.00%	($181,179,607)	$137,917,371	$302,090,246	35.40204	$8,533,132	3.30%
381.01	Meters	$50,322,843	0.00%	$0	$17,129,508	$33,193,335	18.62812	$1,781,894	3.54%
381.11	Meters-Telemetry Equipment	$135,117	0.00%	$0	$118,634	$16,483	2.01258	$8,190	6.06%
381.21	Meters-Transponders	$43,317,062	0.00%	$0	$9,581,478	$33,735,584	9.47347	$3,561,057	8.22%
382	Meter installations	$74,509,361	-10.00%	($7,450,936)	$18,280,312	$63,679,985	32.57980	$1,954,585	2.62%
383	House Regulators	$12,068,731	0.00%	$0	$5,510,271	$6,558,460	15.32504	$427,957	3.55%
384	House Regulator Installations	$2,377,368	0.00%	$0	$744,204	$1,633,164	33.51799	$48,725	2.05%
387	Other Property	$2,572,034	0.00%	$0	$1,091,172	$1,480,862	9.16126	$161,644	6.28%
	Total Distribution Plant	$1,043,382,358		($352,789,548)	$382,323,405	$1,013,848,501		**$28,860,607**	
	General Plant								
390.01	Structures & Improvements	$6,235,275	0.00%	$0	$3,067,977	$3,167,298	29.76504	$106,410	1.71%
390.41	Structures & Improvements CGN	$1,250,318	0.00%	$0	$1,101,100	$149,218	6.18238	$24,136	1.93%
391.01	Office Furniture & Equipment - Frnt	$4,759,516	0.00%	$0	$2,562,182	$2,197,334	12.25213	$179,343	3.77%
391.02	Office Furniture & Equipment - Eqp	$5,853,014	0.00%	$0	$5,853,014	$0	10.93000	$0	0.00%
391.03	Office Furniture & Equipment - C Hw	$5,573,733	0.00%	$0	$4,131,140	$1,442,593	3.20000	$450,810	8.09%
391.04	Office Furniture & Equipment - C Sw	$61,378,276	0.00%	$0	$35,809,172	$25,569,104	6.31266	$4,050,447	6.60%
392.01	Transportation Equipment	$24,958,355	16.00%	$3,993,337	$15,385,919	$5,579,099	5.26089	$1,060,486	4.25%
392.02	Transportation Equipment	$2,015,575	0.00%	$0	$1,866,313	$149,262	4.20681	$35,481	1.76%
393	Store Equipment	$636,972	0.00%	$0	$636,972	$0	12.10000	$0	0.00%
394.1	Tools, Shop & Garage Eqp - S Tools	$8,160,855	0.00%	$0	$7,340,433	$820,422	6.86000	$119,595	1.47%
394.2	Tools, Shop & Garage Eqp - Sh Eqp	$2,536,979	0.00%	$0	$2,363,271	$173,708	10.08230	$17,229	0.68%
394.4	Tools, Shop & Garage Eqp - CNG Eq	$9,583,245	0.00%	$0	$9,583,245	$0	3.40000	$0	0.00%
395	Laboratory Equipment	$524,643	0.00%	$0	$524,643	$0	8.80000	$0	0.00%
396	Power-Operated Equipment	$6,915,703	25.00%	$1,728,926	$3,787,985	$1,398,792	5.13971	$272,154	3.94%
397.1	Communication Equipment M Radio	$2,806,398	0.00%	$0	$2,806,398	$0	1.90000	$0	0.00%
397.3	Communication Equipment Base St	$15,991,404	0.00%	$0	$15,991,404	$0	3.80000	$0	0.00%
397.4	Communication Equipment Telemetry	$839,376	0.00%	$0	$634,792	$204,584	4.61430	$44,337	5.28%
397.5	Communication Equipment Other	$52,064	0.00%	$0	$52,063	$1	5.00000	$0	0.00%
398	Miscellaneous Equipment	$406,140	0.00%	$0	$365,732	$40,408	5.71057	$7,076	1.74%
	Total General	$160,477,841		$5,722,263	$113,863,755	$40,891,823		$6,367,505	
	Total Mass Property	$1,203,860,199		($347,067,286)	$496,187,160	$1,054,740,325		**$35,228,111**	
	CCS' Recommended Alternative 1 Adjustment							**($3,172,657)**	

SOURCES AND REFERENCES

Columns (a, b, d & f)	: 2004 Study at pages III-3 through III-9, except for CCS' adjusted values.
Columns (b & f)	: CCS' adjustments to accounts 376 and 380 net salvage, and revised amortization periods.
Column (c)	: Column (b) times Column (a).
Column (e)	: Column (a) less Column (c) less Column (d).
Column (g)	: Column (e) divided by Column (f).
Column (h)	: Column (g) divided by Column (a).

CCS' CALCULATIONS OF IMPACT DUE TO RECOMMENDED ALTERNATIVE TWO TO QUESTAR GAS COMPANY'S
DEPRECIATION PROPOSAL AS OF 12/31/2004

Account No.	Description	Balance 12/31/2004 (a)	Net Salvage % (b)	Net Salvage $ (c)	Book Reserve (d)	Depreciable Plant (e)	Remaining Life (f)	Annual Accrual (g)	Annual Rate (h)
	Distribution Plant								
374.21	Land Rights	$796,985	0.00%	$0	$136,075	$660,910	62.85402	$10,515	1.32%
375	Structures & Improvements	$51,944,193	0.00%	$0	$14,353,613	$37,590,580	33.46093	$1,123,417	2.16%
376	Mains	$518,368,514	-20.00%	($103,673,703)	$167,786,271	$454,255,946	49.46902	$9,182,634	1.77%
377	Compressor St. Equipment	$4,004,327	-5.00%	($200,216)	$1,535,741	$2,668,802	20.57007	$129,742	3.24%
378	Meas. & Reg. Equip. - General	$24,137,813	-35.00%	($8,448,235)	$8,138,755	$24,447,293	27.49204	$889,250	3.68%
380	Services	$258,828,010	-60.00%	($155,296,806)	$137,917,371	$276,207,445	35.40204	$7,802,021	3.01%
381.01	Meters	$50,322,843	0.00%	$0	$17,129,508	$33,193,335	18.62812	$1,781,894	3.54%
381.11	Meters-Telemetry Equipment	$135,117	0.00%	$0	$118,634	$16,483	2.01258	$8,190	6.06%
381.21	Meters-Transponders	$43,317,062	0.00%	$0	$9,581,478	$33,735,584	9.47347	$3,561,057	8.22%
382	Meter installations	$74,509,361	-10.00%	($7,450,936)	$18,280,312	$63,679,985	32.57980	$1,954,585	2.62%
383	House Regulators	$12,068,731	0.00%	$0	$5,510,271	$6,558,460	15.32504	$427,957	3.55%
384	House Regulator Installations	$2,377,368	0.00%	$0	$744,204	$1,633,164	33.51799	$48,725	2.05%
387	Other Property	$2,572,034	0.00%	$0	$1,091,172	$1,480,862	9.16126	$161,644	6.28%
	Total Distribution Plant	$1,043,382,358		($275,069,896)	$382,323,405	$936,128,849		**$27,081,631**	
	General Plant								
390.01	Structures & Improvements	$6,235,275	0.00%	$0	$3,067,977	$3,167,298	29.76504	$106,410	1.71%
390.41	Structures & Improvements CGN	$1,250,318	0.00%	$0	$1,101,100	$149,218	6.18238	$24,136	1.93%
391.01	Office Furniture & Equipment - Frnt	$4,759,516	0.00%	$0	$2,562,182	$2,197,334	12.25213	$179,343	3.77%
391.02	Office Furniture & Equipment - Eqp	$5,853,014	0.00%	$0	$5,853,014	$0	10.93000	$0	0.00%
391.03	Office Furniture & Equipment - C Hw	$5,573,733	0.00%	$0	$4,131,140	$1,442,593	3.20000	$450,810	8.09%
391.04	Office Furniture & Equipment - C Sw	$61,378,276	0.00%	$0	$35,809,172	$25,569,104	6.31266	$4,050,447	6.60%
392.01	Transportation Equipment	$24,958,355	16.00%	$3,993,337	$15,385,919	$5,579,099	5.26089	$1,060,486	4.25%
392.02	Transportation Equipment	$2,015,575	0.00%	$0	$1,866,313	$149,262	4.20681	$35,481	1.76%
393	Store Equipment	$636,972	0.00%	$0	$636,972	$0	12.10000	$0	0.00%
394.1	Tools, Shop & Garage Eqp - S Tools	$8,160,855	0.00%	$0	$7,340,433	$820,422	6.86000	$119,595	1.47%
394.2	Tools, Shop & Garage Eqp - Sh Eqp	$2,536,979	0.00%	$0	$2,363,271	$173,708	10.08230	$17,229	0.68%
394.4	Tools, Shop & Garage Eqp - CNG Eq	$9,583,245	0.00%	$0	$9,583,245	$0	3.40000	$0	0.00%
395	Laboratory Equipment	$524,643	0.00%	$0	$524,643	$0	8.80000	$0	0.00%
396	Power-Operated Equipment	$6,915,703	25.00%	$1,728,926	$3,787,985	$1,398,792	5.13971	$272,154	3.94%
397.1	Communication Equipment M Radio	$2,806,398	0.00%	$0	$2,806,398	$0	1.90000	$0	0.00%
397.3	Communication Equipment Base St	$15,991,404	0.00%	$0	$15,991,404	$0	3.80000	$0	0.00%
397.4	Communication Equipment Telemetry	$839,376	0.00%	$0	$634,792	$204,584	4.61430	$44,337	5.28%
397.5	Communication Equipment Other	$52,064	0.00%	$0	$52,063	$1	5.00000	$0	0.00%
398	Miscellaneous Equipment	$406,140	0.00%	$0	$365,732	$40,408	5.71057	$7,076	1.74%
	Total General	$160,477,841		$5,722,263	$113,863,755	$40,891,823		$6,367,505	
	Total Mass Property	$1,203,860,199		($269,347,633)	$496,187,160	$977,020,672		**$33,449,136**	
	CCS' Recommended Alternative 2 Adjustment							**($4,951,632)**	

SOURCES AND REFERENCES

Columns (a, b, d & f)	: 2004 Study at pages III-3 through III-9, except for CCS' adjusted values.
Columns (b & f)	: CCS' adjustments to accounts 376 and 380 net salvage, and revised amortization periods.
Column (c)	: Column (b) times Column (a).
Column (e)	: Column (a) less Column (c) less Column (d).
Column (g)	: Column (e) divided by Column (f).
Column (h)	: Column (g) divided by Column (a).

P.S.C.U. Docket No. 05-057-T01
Data Request No. 1.6
Requested by Division of Public Utilities
Date of QGC Response March 17, 2006

1.6 Refer to page 1-4 of the Gannett Fleming Study. Please identify each instance where Gannett Fleming has applied "informed judgment which incorporated a review of management's plans, policies and outlook, a general knowledge of the gas utility industry, and comparisons of the service life and net salvage values from our studies of other gas utilities." Please provide all studies of other utilities that influenced the selection of service lives and salvage values for Questar plant accounts. In each instance, state with specificity how these factors influenced Gannett Fleming's selection of service life, and provide all supporting data.

Answer: There are many instances during the course of a depreciation study where informed judgment is applied. It would be too numerous to state each instance where informed judgment was applied during a study. Gannett Fleming and the Company are willing to meet and discuss any specific issues. The depreciation accrual rates used to calculate annual depreciation expense are based on forecasts of the service lives and net salvage values of the gas plant in service. A forecast implies the application of informed judgment to arrive at a reasonably deduced estimate.

The service life and net salvage analyses are the historical bases for the estimates. However, the service life analyses measures what has occurred in the past with regards to the age at which gas plant has retired. The depreciation professional is required to make an estimate or a forecast based on what is reasonably likely to occur in the future. The depreciation professional has to merge past experience with future outlook in order to make an estimate. This requires informed judgment.

For instance, changes in management's plans can have an effect on the service lives of gas plant and the depreciation professional needs to apply informed judgment when determining an estimate to be used in the future. For example, the depreciation professional may become aware of management's plans to install a new, comprehensive maintenance plan, where before, the lack of a comprehensive maintenance plan contributed significantly to past retirements. The depreciation professional needs to apply informed judgment in assessing the impact the change in maintenance philosophy will have on the future service lives of gas plant in service today.

Gannett Fleming conducts numerous depreciation studies for its clients each year and has assembled a file containing the depreciation parameters used by other gas companies in the U.S for which Gannett Fleming has conducted depreciation studies. Attached is a file named "A1.6 Service Life and Salvage Statistics - Gas.xls".

Prepared by: John F. Wiedmayer, Depreciation Studies Supervisor, Gannett Fleming, Inc.

QUESTAR GAS COMPANY

ACCOUNT 397.3 COMMUNICATION EQUIPMENT - BASE STATIONS

CALCULATED ANNUAL AND ACCRUED DEPRECIATION
RELATED TO ORIGINAL COST AT DECEMBER 31, 2004

YEAR (1)	ORIGINAL COST (2)	AVG. LIFE (3)	--ANNUAL ACCRUAL-- RATE (4)	AMOUNT (5)	EXP. (6)	-ACCRUED DEPREC.- FACTOR (7)	AMOUNT (8)
SURVIVOR CURVE.. 10-SQUARE							
NET SALVAGE PERCENT.. 0							
1974	6,224.00					1.0000	6,224
1975	72,546.00					1.0000	72,546
1976	19,452.00					1.0000	19,452
1978	12,821.00					1.0000	12,821
1979	21,273.00					1.0000	21,273
1980	3,557.00					1.0000	3,557
1981	87,066.00					1.0000	87,066
1982	62,116.00					1.0000	62,116
1983	58,142.00					1.0000	58,142
1984	13,843.00					1.0000	13,843
1985	78,418.00					1.0000	78,418
1986	259,625.00					1.0000	259,625
1988	2,149.00					1.0000	2,149
1989	1,425,118.00					1.0000	1,425,118
1990	252,229.00					1.0000	252,229
1991	1,792,212.00					1.0000	1,792,212
1992	626,924.00					1.0000	626,924
1993	614,179.00					1.0000	614,179
1994	1,628,728.00					1.0000	1,628,728
1995	448,598.00	10.00	10.00	44,859.80	0.50	.9500	426,168
1996	1,417,440.00	10.00	10.00	141,744.00	1.50	.8500	1,204,824
1997	1,549,805.00	10.00	10.00	154,980.50	2.50	.7500	1,162,354
1998	1,375,860.00	10.00	10.00	137,586.00	3.50	.6500	894,309
1999	1,397,014.00	10.00	10.00	139,701.40	4.50	.5500	768,358
2000	969,677.00	10.00	10.00	96,967.70	5.50	.4500	436,355
2001	832,063.00	10.00	10.00	83,206.30	6.50	.3500	291,222
2002	195,698.00	10.00	10.00	19,569.80	7.50	.2500	48,925
2003	387,174.00	10.00	10.00	38,717.40	8.50	.1500	58,076
2004	18,710.00	10.00	10.00	1,871.00	9.50	.0500	936
9999	362,742.72		5.50	19,950.85		.7888	286,131
TOTAL	15,991,403.72			879,154.75			12,614,280

COMPOSITE ANNUAL ACCRUAL RATE, PERCENT.. 5.50

Vintage year accounting for general plant accounts

Question:

Is it permissible for a public utility, licensee, natural gas company, or oil pipeline company to adopt a vintage year accounting method for the general plant accounts listed below
which would eliminate the unitization and record keeping requirements associated with individual items of property and allow such companies to record only the total cost of plant additions for the year as a vintage group for each account?

For Public Utilities, Licensees, Natural Gas Companies

Account 391, Office Furniture and Equipment;
Account 392, Transportation Equipment;
Account 393, Stores Equipment;
Account 394, Tools, Shop and Garage Equipment;
Account 395, Laboratory Equipment;
Account 396, Power Operated Equipment;
Account 397, Communication Equipment;
Account 398, Miscellaneous Equipment; and
Account 399, Other Tangible Property.

For Oil Pipeline Companies

Account 179, Machine Tools and Machinery;
Account 183, Communication Systems;
Account 184, Office Furniture and Equipment; and
Account 185, Vehicles and Other Work Equipment.

Answer:

Yes, provided the following requirements are met:

1. the individual classes of assets for which vintage year accounting is followed are high volume, low value items;

2. there is no change in existing retirement unit designations, for purposes of determining when expenditures are capital or expense;

3. the cost of the vintage groups is amortized to depreciation expense over their useful lives and there is no change in depreciation rates resulting from the adoption of the vintage year accounting;

4. interim retirements are not recognized;

5. salvage and removal cost relative to items in the vintage categories are included in the accumulated depreciation account and assigned to the oldest vintage first; and

6. properties are retired from the affected accounts that, at the date of the adoption of vintage year accounting, meet or exceed the average service life of properties in that account.

A vintage year method of accounting for the general plant accounts that meets all of the foregoing requirements may be implemented without obtaining specific authorization from the Commission to do so.

Debbie L. Clark
Chief Accountant

Effective:

January 1, 1997

Updated: June 13, 2003

QUESTAR GAS COMPANY

ACCOUNT 397.1 COMMUNICATION EQUIPMENT - MOBILE RADIO

CALCULATED ANNUAL AND ACCRUED DEPRECIATION
RELATED TO ORIGINAL COST AT DECEMBER 31, 2004

YEAR (1)	ORIGINAL COST (2)	AVG. LIFE (3)	--ANNUAL ACCRUAL-- RATE (4)	AMOUNT (5)	EXP. (6)	-ACCRUED DEPREC.- FACTOR (7)	AMOUNT (8)
SURVIVOR CURVE.. 5-SQUARE							
NET SALVAGE PERCENT.. 0							
1987	2,056.00					1.0000	2,056
1988	884.00					1.0000	884
1989	3,000.00					1.0000	3,000
1990	240,463.00					1.0000	240,463
1991	345,450.00					1.0000	345,450
1992	241,466.00					1.0000	241,466
1993	163,510.00					1.0000	163,510
1994	108,248.00					1.0000	108,248
1995	332,410.00					1.0000	332,410
1996	46,602.00					1.0000	46,602
1997	10,319.00					1.0000	10,319
1998	145,120.00					1.0000	145,120
1999	4,331.00					1.0000	4,331
2000	89,398.00	5.00	20.00	17,879.60	0.50	.9000	80,458
2001	841,026.00	5.00	20.00	168,205.20	1.50	.7000	588,718
2002	47,821.00	5.00	20.00	9,564.20	2.50	.5000	23,911
2003	91,995.00	5.00	20.00	18,399.00	3.50	.3000	27,599
2004	92,306.00	5.00	20.00	18,461.20	4.50	.1000	9,231
9999	7.27-		8.28	0.60-		.8458	6-
TOTAL	2,806,397.73			232,508.60			2,373,770

COMPOSITE ANNUAL ACCRUAL RATE, PERCENT.. 8.28