

**MINUTES  
PARK BOARD  
REGULAR MEETING  
MONDAY, AUGUST 24<sup>TH</sup>, 2020  
5:30 P.M.**

THE PARK BOARD MET IN REGULAR SESSION IN THE COUNCIL CHAMBER, 12 NORTH ROWE STREET, PRYOR, OKLAHOMA AT THE ABOVE-MENTIONED DATE AND TIME.

**BOARD MEMBERS: \*\* BILL KANNEGIESSER, MELINDA MARKS, PAT RICHARD, LORI SIEVER, CHRIS GRAVES, KEITH SHELBY.**

**1. CALL MEETING TO ORDER.**

Bill Kannegiesser called the Park Board meeting to order at 5:30 p.m. Members present: Bill Kannegiesser, Melinda Marks, Pat Richard, Lori Siever, Chris Graves, Keith Shelby. Members absent: none.

Others present: Mayor Larry Lees, Golf Director Dennis Bowman, Donna Bowman, Terry Aylward, Jack Dryden and Casey King.

**2. PETITIONS FROM THE AUDIENCE.**

There were no petitions.

**3. DISCUSS, POSSIBLY APPROVE THE MINUTES OF THE JULY 27<sup>TH</sup>, 2020 REGULAR MEETING.**

Motion was made by Shelby, second by Marks to approve the minutes of the July 27<sup>th</sup>, 2020 regular meeting. All voted yes.

**4. PARK REPORT – SUPERINTENDENT FRANK POWELL:**

**a. Parks**

Powell reported that they are starting to get back to normal. They had to pull the pond fountain out today due to some issues.

**a. Parks**

**I. Whitaker Park Restrooms**

He has budgeted for the new restrooms this fiscal year. They will likely be similar to the restrooms at Centennial Park. They will be in the same place as the current ones, but they will be ADA compliant and they are considering putting up surveillance cameras on the exterior.

Siever suggested facing them toward the street to deter vandalism. Powell stated they are thinking about putting a timed lock on the doors, as well. The restrooms will be ADA compliant, well lit and plain and simple.

**II. Bobby Buck Toy**

He stated that he originally planned to wait to begin this project until October, because that is when he starts getting sale catalogs; however, Mayor gave him information on a possible grant that has

to be turned in by October 1<sup>st</sup>, so they will be meeting on going forward with that submission.

**b. Cemetery**

Powell reported that they recently had a couple of complaints, but those issues have been resolved. Some people complained that grass was on top of the stones after mowing. Frank is looking into purchasing guards for the mowers. He has also put a new mower in this year's budget.

He thanked Reincarnation House for their help getting everything back in shape after all the storm damage. He has one guy back from sick leave, but one is still out, so he has a temporary employee who is doing a great job.

**5. GOLF COURSE REPORT – DIRECTOR DENNIS BOWMAN**

Bowman reported that the Golf Course had a great July and August may be a record for revenue. The Course is in good shape, in spite of them being short-handed. Tee boxes and fairways are in good shape, but the greens are suffering a little bit in the summer heat. The Street crew helped clean up trees, and Frank let them use his shop to work on some equipment.

Bowman reported that the Rae Tournament will be coming up on September 25<sup>th</sup>. He also reported that he is looking at some demonstrator fairway mowers. He has budgeted for a new mower and aerification equipment.

**6. DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION REGARDING OBTAINING AN RFQ FROM OUR LOCAL LENDING INSTITUTIONS TO FUND 50 NEW GOLF CARTS. THE ANTICIPATED TERM IS 4 YEARS AND THE ESTIMATED AMOUNT OF UP TO \$135,000.00 FROM GOLF CAPITAL OUTLAY CART LEASE ACCOUNT #41-415-5413.**

Motion was made by Shelby, second by Richard to recommend Council action regarding obtaining an RFQ from our local lending institutions to fund 50 new golf carts. The anticipated term is 4 years and the estimated amount of up to \$135,000.00 from Golf Capital Outlay Cart Lease Account #41-415-5413.

City Council did not pass this at their last meeting, so Mayor would like to present some more statistics from 2019-2020. He reported that 2/3 of the Golf Course revenues come from cart rental and green fees. If you don't have carts, people don't play and they don't pay green fees. He stated that we need to provide a quality product. The current carts are still in good enough condition to have a decent trade-in value. Cost of repairs monthly going forward compared to normal maintenance costs increase drastically.

Siever would like to see them consider buying a few at a time, instead of all 50 at once. Graves would like to see the total of green fees.

Voting yes: Kannegiesser, Marks, Richard, Shelby. Abstaining, counting as a no vote: Graves. Voting no: Siever.

**7. DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION REGARDING THE NOMINATION OF MR. CASEY KING TO FILL PARK BOARD SEAT #4, TERM ENDING 7/31/23, UPON PARK BOARD APPROVAL.**

Motion was made by Shelby, second by Richard to recommend Council action regarding the nomination of Mr. Casey King to fill Park Board Seat #4, term ending 7/31/23, upon Park Board approval. Mr. King spoke regarding his standing in the Pryor Creek community as a GRDA Police Captain. His wife is a Pryor schoolteacher and they have children who utilize the park areas. All voted yes.

**8. DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION REGARDING ASSISTANT GOLF SUPERINTENDENT JOB QUALIFICATIONS.**

Motion was made by Shelby, second by Richard to recommend Council action regarding Assistant Golf Superintendent job qualifications. All voted yes.

**9. DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION REGARDING GOLF COURSE EQUIPMENT MANAGER JOB QUALIFICATIONS.**

Motion was made by Richard, second by Graves to recommend Council action regarding Golf Course Equipment Manager job qualifications. All voted yes.

**10. DISCUSSION AND POSSIBLE ACTION REGARDING BRINGING CUPS ONTO THE GOLF COURSE.**

Motion was made by Shelby, second by Marks to take no action regarding bringing cups onto the golf course. Jack Dryden spoke on behalf of golfers who want to be able to bring their own water and ice onto the course. He does not like having to pay a quarter for a cup of ice and he should not have to pay for water. Water should be free.

Mayor stated that he spoke with the City Attorney regarding this issue who stated that the best way to mitigate risk to the City is to ban any outside containers.

Dennis and Donna Bowman spoke, stating again that they fight a battle of people smuggling liquor onto the premises on a weekly basis. The ABLE Commission representative made it very clear that the golf course will be held liable if anything happens. Voting yes: Kannegiesser, Marks, Siever, Graves, Shelby. Voting no: Richard.

**11. ACTION ITEMS:**

**a. FEMA Claims**

FEMA money should be received in September.

**b. Others**

None at this time.

**12. UNFORESEEABLE BUSINESS. (Any matter not reasonably foreseen prior to posting the agenda.)**

There was no unforeseeable business.

**13. ADJOURN.**

Motion was made by Shelby, second by Marks to adjourn at 7:34 p.m. All voted yes.

CITY OF PRYOR CREEK, OKLAHOMA  
**PARK / CEMETERY BOARD**  
SCHEDULE OF REGULAR MEETINGS FOR  
2021

AS REQUIRED BY THE OKLAHOMA OPEN MEETING ACT, NOTICE IS HEREBY GIVEN THAT THE PRYOR CREEK **PARK / CEMETERY BOARD** WILL MEET IN REGULAR SESSION AT 5:30 P.M. ON THE FOURTH MONDAY OF EACH MONTH. MEETINGS WILL BE HELD IN THE COUNCIL CHAMBER UPSTAIRS AT CITY HALL, 12 NORTH ROWE STREET, PRYOR CREEK, OKLAHOMA. ANYONE NEEDING SPECIAL ACCOMMODATIONS TO ATTEND AND PARTICIPATE SHOULD CALL 825-0888 AT LEAST 24 HOURS PRIOR TO THE MEETING.

**MEETINGS WILL BE HELD AT 5:30 P.M. ON:**

**January 25, 2021**  
**February 22, 2021**  
**March 22, 2021**  
**April 26, 2021**  
**May 24, 2021**  
**June 28, 2021**

**July 26, 2021**  
**August 23, 2021**  
**September 27, 2021**  
**October 25, 2021**  
**November 22, 2021**  
**December 27, 2021**

FILED AND POSTED ON THE BULLETIN BOARD ON THE FIRST FLOOR LOBBY AT CITY HALL, 12 NORTH ROWE STREET, PRYOR CREEK, OKLAHOMA THIS \_\_\_\_ DAY OF DECEMBER 2020.

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Eva Smith, City Clerk

# PRYOR CREEK GOLF CLUB

724 East 530  
Pryor, Ok 74361

(918)825-3056 www.pryorcreekgolf.org (918) 825-7347 fax

PLEASE PRINT

Date of Application: \_\_\_\_\_

New \_\_\_ Renewal \_\_\_

Applicant's Name: \_\_\_\_\_  
Last First Middle Initial Date of Birth

Mailing Address: \_\_\_\_\_  
(Street) (City) (State) (Zip)

E-Mail Address: \_\_\_\_\_ Home Phone # \_\_\_\_\_ Cell Phone # \_\_\_\_\_

Spouse's Email \_\_\_\_\_

Place of Business Name \_\_\_\_\_ Work Number \_\_\_\_\_

Work Address: \_\_\_\_\_  
(Street) (City) (State) (Zip) (E-mail)

Emergency Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

Emergency Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Cell: \_\_\_\_\_

**Please print clearly the names and ages of ALL people who will be included in your membership.**

(See Annual Golf Membership Fees sheet for definitions.)

1. \_\_\_\_\_ 2. \_\_\_\_\_
3. \_\_\_\_\_ 4. \_\_\_\_\_
5. \_\_\_\_\_ 6. \_\_\_\_\_

**NO  
REFUNDS**

Membership Amount: \_\_\_\_\_

Cart Stall or Trail on Amount: \_\_\_\_\_

Names of the 2 friends authorized to use personal cart (if any)

1. \_\_\_\_\_
2. \_\_\_\_\_

**READ THE FOLLOWING AND INITIAL:**

\_\_\_\_\_ I understand I am purchasing a membership to the PCGC, owned and operated by the City of Pryor Creek. Dues are monthly or annually. Annual memberships expire one year from the date of purchase. Monthly memberships run from the 15<sup>th</sup> of sign up month to the 15<sup>th</sup> of each month thereafter for 12 consecutive months. All monthly memberships require and use the ACH Debit Authorization form to be completed with a voided check. PCGC does not send monthly statements for membership dues. I am responsible for making my monthly payments on or before the 15<sup>th</sup> of each month. There will be a 5 day grace period and then my membership will be inactivated. There is a \$10.00 fee to reactivate a membership. All Prices are subject to change.

\_\_\_\_\_ I understand I will be required to complete a liability form to use the facility.

\_\_\_\_\_ For Platinum Members ONLY I understand that I will be allowed to bring a Yeti or similar type cup on the premises EMPTY. Said cup will be shown to Pro Shop Personnel at time of check in. Any violation of this rule will result in loss of membership with no refund. This privilege is subject to change at the discretion of A & B Golf Shop.

\_\_\_\_\_ I agree to abide by all PCGC rules and regulations. Violations may result in revocation of my membership privileges.

\_\_\_\_\_ I accept responsibility for my household members and my guests. Furthermore, PCGC has the right to refuse services.

\_\_\_\_\_ PCGC will not be held responsible for any accidents or injuries incurred while on PCGC's premises.

\_\_\_\_\_  
Applicant's Signature

# PRYOR CREEK GOLF CLUB

724 East 530  
Pryor, Ok 74361

(918)825-3056 www.pryorcreekgolf.org (918) 825-7347 fax

## Parental/Guardian Signature

(17 y/o & under requires a legal guardian)

Each adult member (18 years or older) must provide their own signature.)

<b>I received a copy of the PGC policy and procedure manual</b>	<b>Office Use</b> Date: _____ Received by _____ Term: Monthly / Annual Membership Type _____ Primary Membership Y/N Adult, Family, Student, SR, Corp. Paid \$ _____ Check/ Cash / Visa/ MC EFT: Yes or No Adult App # _____
How did you hear about us? <input type="radio"/> Word of mouth <input type="radio"/> Newspaper <input type="radio"/> Marquee <input type="radio"/> School or Work <input type="radio"/> Other _____	

# PRYOR CREEK GOLF CLUB

724 East 530  
Pryor, Ok 74361

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## LIABILITY RELEASE

In signing this release for myself and for any named immediate family member and minor participant(s), I acknowledge and understand as a participant at the Pryor Creek Golf Club (hereinafter PCGC) and/or any other PCGC activity or program, I/we will be exposed to risks of serious bodily injury, sickness or death due to circumstances inherent in the PCGC facilities, activities and programs, including the negligent acts or omissions of others. I acknowledge there are a variety of risks and dangers inherent in recreational activities and facilities. I further, on behalf of myself or any named immediate family member minor participant(s) for whom I am signing, agree to hold harmless the PCGC and the listed persons and entities for any and all cost, liability, expense and claim arising from any act or omission committed by myself or family member for whom I am signing for. I and whom I am signing for, agree to follow all facility, activity or program rules and regulations, and realize that my right to participate may be terminated by the PCGC at any point in time for not adhering to said rules and regulations. The PCGC does not issue refunds for memberships that have been terminated. The PCGC reserves the right to rule on any matter not specifically covered in Membership Contract, and to change policies as necessary.

\_\_\_\_\_  
Participant's Name Print

\_\_\_\_\_  
Participant's Age

\_\_\_\_\_  
Date

\_\_\_\_\_  
Participant's Signature or Parent or  
Guardian Signature if participant under 18



Coats, Darla &lt;coatsd@pryorcreek.org&gt;

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**Fwd: Pryor Creek Golf Course**

1 message

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**bowmand@pryorcreek.org** <bowmand@pryorcreek.org>  
To: Darla Coats <coatsd@pryorcreek.org>

Sat, Sep 26, 2020 at 5:42 PM

Quote for financing  
ThanksDennis Bowman  
PGA Professional  
Cell: 918-373-2921  
Pryor Creek Golf Course  
A&B Golf Shop 918-825-3056  
www.pryorcreekgolf.org

Begin forwarded message:

**From:** Gene Dillard <GDillard@firstpriority.com>  
**Date:** September 25, 2020 at 11:04:13 AM CDT  
**To:** "Bowmand@pryorcreek.org" <Bowmand@pryorcreek.org>  
**Subject:** Pryor Creek Golf Course

Mr. Bowman and City Council:

First Priority Bank would like to submit a bid on financing The City of Pryor leasing of new golf carts. The amount would be approximately \$124,000. for a four year lease at a rate of 1.98%. Payments on the lease could be the City's election of annual or monthly.

Thank you for allowing Pryor's only locally owned bank, since 1900, to submit this bid for your golf carts leasing.

Sincerely,

Gene Dillard, ceo

This e-mail and any attachments may contain confidential, proprietary and privileged information. If you are not the intended recipient, please notify the sender immediately by return e-mail, delete this e-mail and destroy any copies. Any dissemination or use of this information by a person other than the intended recipient is unauthorized and may be illegal.



## RCB Bank – Municipal Lease Term Sheet

The following Lessee is requesting **RCB Bank** to serve as Lessor with respect to obtaining lease-purchase financing for the specified equipment acquisitions of the Lessee, as set out below. Please provide the information requested for this lease-purchase transaction to **RCB Bank**.

	<b>Date:</b>	09/25/2020
<b>Name of Lessee:</b>	Pryor Creek Golf Course	<b>TIN:</b> 73-6005386
<b>Contact Name:</b>	Dennis Bowman	<b>Phone:</b> 918-825-3056
<b>Email:</b>	bowmand@pryorcreek.org	<b>Fax:</b>
<b>Physical Address:</b>	724 E 530, Pryor, OK 74361	
<b>Mailing Address:</b>	PO Box 1167, Pryor, OK 74362	
<b>Equip/Property Description:</b> 50 Yamaha Quiet Gas Golf Carts		
<b>Vendor:</b>		
<b>Vendor Contact:</b>		<b>Phone:</b>
<b>Amt of Lease:</b> 124,000.00		
		<b>Terms:</b> TBD
<b>Est Delivery Date:</b>		

Interest Commences: Date set out in Amortization Schedule or as Otherwise Agreed Upon.

Nature of Lease: The lease-purchase will be between the Lessee and the successful financier. A form of the lease is available from RCB Bank.

Other Matters: RCB Bank will use the state 120-b lease form plus our attachments

The Payments below include a \$175 attorney review cost plus a \$75 per perfection fee.

The Lease is subject to financial underwriting and RCB Board approval.

### RCB – LEASE BID / FINANCING TERMS

#### Equipment Lease Options

	Term	Rate		Estimated Payment Amount	Payment Structure
<input type="checkbox"/>	4 yr	1.95 %	On an Actual/360 basis	\$ 32,525.84	<input type="checkbox"/> Monthly <input checked="" type="checkbox"/> Annual
<input type="checkbox"/>	48 mos	1.95 %	On an Actual/360 basis	\$ 2,687.49	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/>		%	On an Actual/360 basis	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/>		%	On an Actual/360 basis	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/>		%	On an Actual/360 basis	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual

**Name of Lessor:** RCB Bank  
 Jody Webb, SVP

**Address of Lessor:** 222 SE 1<sup>st</sup> Street  
 Pryor, OK 74361

**Phone:** 918-825-8814  
**Email:** jwebb@bankrcb.net

Pryor Creek Golf Course

Compounding Period: Annual

Nominal Annual Rate: 1.950%

**Cash Flow Data - Leases and Lease Payments**

Event	Date	Amount	Number	Period	End Date
1 Lease	09/25/2020	124,000.00	1		
2 Lease Payment	09/25/2021	32,525.84	4	Annual	09/25/2024

**TValue Amortization Schedule - Normal, 365 Day Year**

Date	Lease Payment	Interest	Principal	Balance
Lease 09/25/2020				124,000.00
<b>2020 Totals</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
1 09/25/2021	32,525.84	2,418.00	30,107.84	93,892.16
<b>2021 Totals</b>	<b>32,525.84</b>	<b>2,418.00</b>	<b>30,107.84</b>	
2 09/25/2022	32,525.84	1,830.90	30,694.94	63,197.22
<b>2022 Totals</b>	<b>32,525.84</b>	<b>1,830.90</b>	<b>30,694.94</b>	
3 09/25/2023	32,525.84	1,232.35	31,293.49	31,903.73
<b>2023 Totals</b>	<b>32,525.84</b>	<b>1,232.35</b>	<b>31,293.49</b>	
4 09/25/2024	32,525.84	622.11	31,903.73	0.00
<b>2024 Totals</b>	<b>32,525.84</b>	<b>622.11</b>	<b>31,903.73</b>	
<b>Grand Totals</b>	<b>130,103.36</b>	<b>6,103.36</b>	<b>124,000.00</b>	

Last interest amount decreased by 0.01 due to rounding.

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>1.950%</b>	<b>\$6,103.36</b>	<b>\$124,000.00</b>	<b>\$130,103.36</b>

## Pryor Creek Golf Course

Compounding Period: Monthly

Nominal Annual Rate: 1.950%

**Cash Flow Data - Leases and Lease Payments**

	Event	Date	Amount	Number	Period	End Date
1	Lease	09/25/2020	124,000.00	1		
2	Lease Payment	10/25/2020	2,687.49	48	Monthly	09/25/2024

**TValue Amortization Schedule - Normal, 365 Day Year**

	Date	Lease Payment	Interest	Principal	Balance
Lease	09/25/2020				124,000.00
1	10/25/2020	2,687.49	201.50	2,485.99	121,514.01
2	11/25/2020	2,687.49	197.46	2,490.03	119,023.98
3	12/25/2020	2,687.49	193.41	2,494.08	116,529.90
<b>2020 Totals</b>		<b>8,062.47</b>	<b>592.37</b>	<b>7,470.10</b>	
4	01/25/2021	2,687.49	189.36	2,498.13	114,031.77
5	02/25/2021	2,687.49	185.30	2,502.19	111,529.58
6	03/25/2021	2,687.49	181.24	2,506.25	109,023.33
7	04/25/2021	2,687.49	177.16	2,510.33	106,513.00
8	05/25/2021	2,687.49	173.08	2,514.41	103,998.59
9	06/25/2021	2,687.49	169.00	2,518.49	101,480.10
10	07/25/2021	2,687.49	164.91	2,522.58	98,957.52
11	08/25/2021	2,687.49	160.81	2,526.68	96,430.84
12	09/25/2021	2,687.49	156.70	2,530.79	93,900.05
13	10/25/2021	2,687.49	152.59	2,534.90	91,365.15
14	11/25/2021	2,687.49	148.47	2,539.02	88,826.13
15	12/25/2021	2,687.49	144.34	2,543.15	86,282.98
<b>2021 Totals</b>		<b>32,249.88</b>	<b>2,002.96</b>	<b>30,246.92</b>	
16	01/25/2022	2,687.49	140.21	2,547.28	83,735.70
17	02/25/2022	2,687.49	136.07	2,551.42	81,184.28
18	03/25/2022	2,687.49	131.92	2,555.57	78,628.71
19	04/25/2022	2,687.49	127.77	2,559.72	76,068.99
20	05/25/2022	2,687.49	123.61	2,563.88	73,505.11
21	06/25/2022	2,687.49	119.45	2,568.04	70,937.07
22	07/25/2022	2,687.49	115.27	2,572.22	68,364.85
23	08/25/2022	2,687.49	111.09	2,576.40	65,788.45
24	09/25/2022	2,687.49	106.91	2,580.58	63,207.87
25	10/25/2022	2,687.49	102.71	2,584.78	60,623.09
26	11/25/2022	2,687.49	98.51	2,588.98	58,034.11

Pryor Creek Golf Course

27	12/25/2022	2,687.49	94.31	2,593.18	55,440.93
<b>2022 Totals</b>		<b>32,249.88</b>	<b>1,407.83</b>	<b>30,842.05</b>	
28	01/25/2023	2,687.49	90.09	2,597.40	52,843.53
29	02/25/2023	2,687.49	85.87	2,601.62	50,241.91
30	03/25/2023	2,687.49	81.64	2,605.85	47,636.06
31	04/25/2023	2,687.49	77.41	2,610.08	45,025.98
32	05/25/2023	2,687.49	73.17	2,614.32	42,411.66
33	06/25/2023	2,687.49	68.92	2,618.57	39,793.09
34	07/25/2023	2,687.49	64.66	2,622.83	37,170.26
35	08/25/2023	2,687.49	60.40	2,627.09	34,543.17
36	09/25/2023	2,687.49	56.13	2,631.36	31,911.81
37	10/25/2023	2,687.49	51.86	2,635.63	29,276.18
38	11/25/2023	2,687.49	47.57	2,639.92	26,636.26
39	12/25/2023	2,687.49	43.28	2,644.21	23,992.05
<b>2023 Totals</b>		<b>32,249.88</b>	<b>801.00</b>	<b>31,448.88</b>	
40	01/25/2024	2,687.49	38.99	2,648.50	21,343.55
41	02/25/2024	2,687.49	34.68	2,652.81	18,690.74
42	03/25/2024	2,687.49	30.37	2,657.12	16,033.62
43	04/25/2024	2,687.49	26.05	2,661.44	13,372.18
44	05/25/2024	2,687.49	21.73	2,665.76	10,706.42
45	06/25/2024	2,687.49	17.40	2,670.09	8,036.33
46	07/25/2024	2,687.49	13.06	2,674.43	5,361.90
47	08/25/2024	2,687.49	8.71	2,678.78	2,683.12
48	09/25/2024	2,687.49	4.37	2,683.12	0.00
<b>2024 Totals</b>		<b>24,187.41</b>	<b>195.36</b>	<b>23,992.05</b>	
<b>Grand Totals</b>		<b>128,999.52</b>	<b>4,999.52</b>	<b>124,000.00</b>	

Last interest amount increased by 0.01 due to rounding.

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
<b>1.950%</b>	<b>\$4,999.52</b>	<b>\$124,000.00</b>	<b>\$128,999.52</b>