

APPLICATION FOR EXEMPTION FROM AUDIT

SHORT FORM

NAME OF GOVERNMENT
ADDRESS

Wiley Rural Fire Protection District
PO Box 22
Wiley, Colorado 81092

For the Year Ended
12/31/22
or fiscal year ended:

CONTACT PERSON
PHONE
EMAIL

Carol Grogan
719-353-1197
wileyfire22@gmail.com

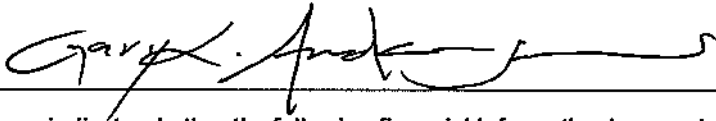
PART 1 - CERTIFICATION OF PREPARER

I certify that I am skilled in governmental accounting and that the information in the application is complete and accurate, to the best of my knowledge.

NAME:
TITLE
FIRM NAME (if applicable)
ADDRESS
PHONE
DATE PREPARED

Gary L. Anderson
CPA
Anderson & Company, P.C. - CPA's
PO Box 1077 201 E Parmenter St Lamar CO 81052
719-336-7785
3/23/2023

PREPARER (SIGNATURE REQUIRED)



Please indicate whether the following financial information is recorded
using Governmental or Proprietary fund types

GOVERNMENTAL
(MODIFIED ACCRUAL BASIS)



PROPRIETARY
(CASH OR BUDGETARY BASIS)



PART 2 - REVENUE

REVENUE: All revenues for all funds must be reflected in this section, including proceeds from the sale of the government's land, building, and equipment, and proceeds from debt or lease transactions. Financial information will not include fund equity information.

Line#	Description	Round to nearest Dollar	Please use this space to provide any necessary explanations
2-1	Taxes: Property (report mills levied in Question 10-6)	\$ 70,725	
2-2	Specific ownership	\$ -	
2-3	Sales and use	\$ -	
2-4	Other (specify):	\$ -	
2-5	Licenses and permits	\$ -	
2-6	Intergovernmental: Grants	\$ -	
2-7	Conservation Trust Funds (Lottery)	\$ -	
2-8	Highway Users Tax Funds (HUTF)	\$ -	
2-9	Other (specify):	\$ -	
2-10	Charges for services	\$ -	
2-11	Fines and forfeits	\$ -	
2-12	Special assessments	\$ -	
2-13	Investment income	\$ 255	
2-14	Charges for utility services	\$ -	
2-15	Debt proceeds (should agree with line 4-4, column 2)	\$ -	
2-16	Lease proceeds	\$ -	
2-17	Developer Advances received (should agree with line 4-4)	\$ -	
2-18	Proceeds from sale of capital assets	\$ -	
2-19	Fire and police pension	\$ -	
2-20	Donations	\$ 1,006	
2-21	Other (specify):	\$ -	
2-22		\$ -	
2-23		\$ -	
2-24	(add lines 2-1 through 2-23) TOTAL REVENUE	\$ 71,986	

PART 3 - EXPENDITURES/EXPENSES

EXPENDITURES: All expenditures for all funds must be reflected in this section, including the purchase of capital assets and principal and interest payments on long-term debt. Financial information will not include fund equity information.

Line#	Description	Round to nearest Dollar	Please use this space to provide any necessary explanations
3-1	Administrative	\$ 940	
3-2	Salaries	\$ -	
3-3	Payroll taxes	\$ -	
3-4	Contract services	\$ -	
3-5	Employee benefits	\$ -	
3-6	Insurance	\$ 346	
3-7	Accounting and legal fees	\$ 900	
3-8	Repair and maintenance	\$ 10,642	
3-9	Supplies	\$ 3,235	
3-10	Utilities and telephone	\$ 4,679	
3-11	Fire/Police	\$ -	
3-12	Streets and highways	\$ -	
3-13	Public health	\$ -	
3-14	Capital outlay	\$ 29,254	
3-15	Utility operations	\$ -	
3-16	Culture and recreation	\$ -	
3-17	Debt service principal (should agree with Part 4)	\$ 11,596	
3-18	Debt service interest	\$ 404	
3-19	Repayment of Developer Advance Principal (should agree with line 4-4)	\$ -	
3-20	Repayment of Developer Advance Interest	\$ -	
3-21	Contribution to pension plan (should agree to line 7-2)	\$ -	
3-22	Contribution to Fire & Police Pension Assoc. (should agree to line 7-2)	\$ 1,000	
3-23	Other (specify):	\$ -	
3-24	equipment fuel	\$ 1,718	
3-25		\$ -	
3-26	(add lines 3-1 through 3-24) TOTAL EXPENDITURES/EXPENSES	\$ 64,714	

If TOTAL REVENUE (Line 2-24) or TOTAL EXPENDITURES (Line 3-26) are GREATER than \$100,000 - **STOP**. You may not use this form. Please use the "Application for Exemption from Audit - LONG FORM".

PART 4 - DEBT OUTSTANDING, ISSUED, AND RETIRED

Please answer the following questions by marking the appropriate boxes.

- 4-1 Does the entity have outstanding debt? Yes ☒ No ☐
 If Yes, please attach a copy of the entity's Debt Repayment Schedule.
- 4-2 Is the debt repayment schedule attached? If no, MUST explain: Yes ☒ No ☐
 monthly payments = 1,000. 2022 principal applied = 11,595.53 2022 interest = 404.47
 12/31/2022 loan balance reconciled to 12/31/2022 bank loan history report.
- 4-3 Is the entity current in its debt service payments? If no, MUST explain: Yes ☒ No ☐

4-4 Please complete the following debt schedule, if applicable:
 (please only include principal amounts)(enter all amount as positive numbers)

	Outstanding at end of prior year*	Issued during year	Retired during year	Outstanding at year-end
General obligation bonds	\$ -	\$ -	\$ -	\$ -
Revenue bonds	\$ -	\$ -	\$ -	\$ -
Notes/Loans	\$ 18,514	\$ -	\$ 11,596	\$ 6,918
Lease Liabilities	\$ -	\$ -	\$ -	\$ -
Developer Advances	\$ -	\$ -	\$ -	\$ -
Other (specify):	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 18,514	\$ -	\$ 11,596	\$ 6,918

*must tie to prior year ending balance

Please answer the following questions by marking the appropriate boxes.

- 4-5 Does the entity have any authorized, but unissued, debt? Yes ☐ No ☒
 If yes: How much? \$ -
 Date the debt was authorized: _____
- 4-6 Does the entity intend to issue debt within the next calendar year? Yes ☐ No ☒
 If yes: How much? \$ -
- 4-7 Does the entity have debt that has been refinanced that it is still responsible for? Yes ☐ No ☒
 If yes: What is the amount outstanding? \$ -
- 4-8 Does the entity have any lease agreements? Yes ☐ No ☒
 If yes: What is being leased? _____
 What is the original date of the lease? _____
 Number of years of lease? _____
 Is the lease subject to annual appropriation? Yes ☐ No ☐
 What are the annual lease payments? \$ -

Please use this space to provide any explanations or comments:

PART 5 - CASH AND INVESTMENTS

Please provide the entity's cash deposit and investment balances.

	Amount	Total
5-1 YEAR-END Total of ALL Checking and Savings Accounts	\$ 108,259	
5-2 Certificates of deposit	\$ 53,226	
Total Cash Deposits		\$ 161,485
Investments (if investment is a mutual fund, please list underlying investments):		
_____	\$ -	
_____	\$ -	
_____	\$ -	
_____	\$ -	
Total Investments		\$ -
Total Cash and Investments		\$ 161,485

Please answer the following questions by marking in the appropriate boxes

- 5-4 Are the entity's Investments legal in accordance with Section 24-75-601, et. seq., C.R.S.? Yes ☐ No ☐ N/A ☒
- 5-5 Are the entity's deposits in an eligible (Public Deposit Protection Act) public depository (Section 11-10.5-101, et seq. C.R.S.)? Yes ☒ No ☐ N/A ☐

If no, MUST use this space to provide any explanations:

PART 6 - CAPITAL AND RIGHT-TO-USE ASSETS

Please answer the following questions by marking in the appropriate boxes.

Yes

No

6-1 Does the entity have capital assets?

☒

☐

6-2 Has the entity performed an annual inventory of capital assets in accordance with Section 29-1-506, C.R.S.? If no, MUST explain:

☒

☐

6-3 Complete the following capital & right-to-use assets table:

	Balance - beginning of the year*	Additions (Must be Included in Part 3)	Deletions	Year-End Balance
Land	\$ 3,000	\$ -	\$ -	\$ 3,000
Buildings	\$ 99,906	\$ -	\$ -	\$ 99,906
Machinery and equipment	\$ 297,660	\$ 29,254	\$ -	\$ 326,914
Furniture and fixtures	\$ 9,665	\$ -	\$ -	\$ 9,665
Infrastructure	\$ -	\$ -	\$ -	\$ -
Construction In Progress (CIP)	\$ -	\$ -	\$ -	\$ -
Leased Right-to-Use Assets	\$ -	\$ -	\$ -	\$ -
Other (explain):	\$ -	\$ -	\$ -	\$ -
Accumulated Depreciation/Amortization (Please enter a negative, or credit, balance)	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 410,231	\$ 29,254	\$ -	\$ 439,485

Please use this space to provide any explanations or comments:

PART 7 - PENSION INFORMATION

Please answer the following questions by marking in the appropriate boxes.

Yes

No

7-1 Does the entity have an "old hire" firefighters' pension plan?

☐

☒

7-2 Does the entity have a volunteer firefighters' pension plan?

☒

☐

If yes: Who administers the plan?

Indicate the contributions from:

Tax (property, SO, sales, etc.):

\$ -

State contribution amount:

\$ -

Other (gifts, donations, etc.):

\$ -

TOTAL

\$ -

What is the monthly benefit paid for 20 years of service per retiree as of Jan 1?

\$ 100

Please use this space to provide any explanations or comments:

PART 8 - BUDGET INFORMATION

Please answer the following questions by marking in the appropriate boxes.

Yes

No

N/A

8-1 Did the entity file a budget with the Department of Local Affairs for the current year in accordance with Section 29-1-113 C.R.S.?

☒

☐

☐

8-2 Did the entity pass an appropriations resolution, in accordance with Section 29-1-108 C.R.S.? If no, MUST explain:

☒

☐

☐

If yes: Please indicate the amount budgeted for each fund for the year reported:

Governmental/Proprietary Fund Name	Total Appropriations By Fund
General	\$ 143,450

PART 9 - TAXPAYER'S BILL OF RIGHTS (TABOR)

Please answer the following question by marking in the appropriate box

- 9-1 Is the entity in compliance with all the provisions of TABOR [State Constitution, Article X, Section 20(5)]?
 Note: An election to exempt the government from the spending limitations of TABOR does not exempt the government from the 3 percent emergency reserve requirement. All governments should determine if they meet this requirement of TABOR.

Yes

No

☒

☐

If no, MUST explain:

PART 10 - GENERAL INFORMATION

Please answer the following questions by marking in the appropriate boxes.

Yes

No

- 10-1 Is this application for a newly formed governmental entity?

☐

☒

If yes: Date of formation:

- 10-2 Has the entity changed its name in the past or current year?

☐

☒

If yes: Please list the NEW name & PRIOR name:

- 10-3 Is the entity a metropolitan district?

☐

☒

Please indicate what services the entity provides:

- 10-4 Does the entity have an agreement with another government to provide services?

☒

☐

If yes: List the name of the other governmental entity and the services provided:

local fire departments

- 10-5 Has the district filed a Title 32, Article 1 Special District Notice of Inactive Status during

☐

☒

If yes: Date Filed:

- 10-6 Does the entity have a certified Mill Levy?

☒

☐

If yes: Please provide the following mills levied for the year reported (do not report \$ amounts):

Bond Redemption mills

General/Other mills

Total mills

	-
	5.000
	5.000

Please use this space to provide any explanations or comments:

WILEY RURAL FIRE PROTECTION DISTRICT
RESOLUTION FOR EXEMPTION FROM AUDIT
(Pursuant to Section 29-1-604, C.R.S.)

A RESOLUTION APPROVING AN EXEMPTION FROM AUDIT FOR FISCAL YEAR 2022
FOR THE WILEY RURAL FIRE PROTECTION DISTRICT, State of Colorado.

WHEREAS, the Wiley Rural Fire Protection District wishes to claim exemption from the audit requirements of Section 29-1-603, C.R.S.; and

WHEREAS, Section 29-1-604, C.R.S. states that any local government where neither revenues nor expenditures exceed seven hundred and fifty thousand dollars may, with the approval of the state auditor, be exempt from the provision of Section 29-1-603, C.R.S.; and

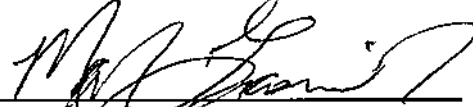
WHEREAS, neither revenues nor expenditures for the Wiley Rural Fire Protection District exceeded \$750,000 for fiscal year 2022; and

WHEREAS, an application for exemption from audit for the Wiley Rural Fire Protection District has been prepared by Gary Anderson CPA, an independent accountant with knowledge of governmental accounting; and


WHEREAS, said application for exemption from audit has been completed in accordance with regulations issued by the State Auditor.

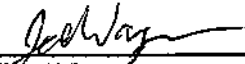
NOW THEREFORE, be it resolved by the Wiley Rural Fire Protection District governing body that the application for exemption from audit for the Wiley Rural Fire Protection District for the fiscal year ended December 31, 2022, has been personally reviewed and is hereby approved by a majority of the Wiley Rural Fire Protection District governing body; that those members of the governing body have signified their approval by signing below; and that this resolution shall be attached to, and shall become a part of the application for exemption from audit of the Wiley Rural Fire Protection District for the fiscal year ended December 31, 2022.


ADOPTED THIS 24th day of March, A.D. 2023.


Mark Grasmick, term expires 2024


Stacy Stewart, term expires 2024


Brandon Grogan, term expires 2023


Joe Wagner, term expires 2023


Carol Grogan, term expires 2023



24450 E Smoky Hill Rd.,
Aurora, CO 80016
RETURN SERVICE REQUESTED

Account Number XXXXXX7560
Statement Date 12/30/2022
Statement Thru Date 01/02/2023
Check/Items Enclosed 9
Page 1



00002419 TIBSTMNT123122010840 01 00000000 0005306 002
WILEY RURAL FIRE PROTECTION DISTRICT
PO BOX 22
WILEY CO 81092

Customer Service Information

Customer Support Number: (575) 445-2321
 Visit Us Online: www.inbank.com
 Lost/Stolen Debit Card: (575) 445-2321
After Hours: (800) 523-4175
 Bank Number: (877) 550-2321

IMPORTANT MESSAGE(S)

Effective September 14, 2022 InBank's Funds Availability Policy has changed. The funds from all checks deposited into an account at InBank will be available the same day. On a case by case basis, a hold may still be placed on these funds. If you are unsure about the availability, ask a branch associate for more information.

INBUSINESS PLATINUM

Account Number: XXXXXX7560

Account Owner(s): WILEY RURAL FIRE PROTECTION DISTRICT

Balance Summary

Beginning Balance as of 12/01/2022	\$127,841.51
+ Deposits and Credits (2)	\$1,718.66
- Withdrawals and Debits (9)	\$15,409.10
Ending Balance as of 12/31/2022	\$114,151.07
Service Charges for Period	\$0.00

o/s ck (5991.38)

DEPOSITS & MISC CREDITS

108159.69

Date Description

Dec 05 DEPOSIT
Dec 12 DEPOSIT

Deposits
270.67
✓ 1,447.99

MISCELLANEOUS DEBITS

Date Description

Dec 22 BENE:ADIRONDACK EVG, INC TRN:P202212220053441

Withdrawals
10,000.00



ATM/POS TRANSACTION SUMMARY

Date Description

Dec 27 POS PURCHASE 4 CORNERS TRANSPORT SE
VANCOUVER WA *****5716 12/23 01:36

Deposits
Withdrawals
3,094.00

Account Number XXXXXX7560
 Statement Date 12/30/2022
 Statement Thru Date 01/02/2023
 Page 2

CHECKS POSTED

* Indicates a Skip in Check Number(s)

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
Dec 16	4260	1,000.00	Dec 22	4269	297.06	Dec 16	4271	200.00
Dec 21	*4267	94.20	Dec 20	4270	35.55	Dec 27	4272	570.00
Dec 21	4268	118.29						

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
Dec 05	128,112.18	Dec 20	128,324.62	Dec 22	117,815.07
Dec 12	129,560.17	Dec 21	128,112.13	Dec 27	114,151.07
Dec 18	128,360.17				

INBUSINESS SAVINGS

Account Number: XXXXXX5755

Account Owner(s): WILEY RURAL FIRE PROTECTION DISTRICT

Balance Summary

Beginning Balance as of 12/01/2022	\$98.94
+ Deposits and Credits (1)	\$0.05
- Withdrawals and Debits (0)	\$0.00
Ending Balance as of 12/31/2022	\$98.99
Service Charges for Period	\$0.00
Minimum Balance for Period	\$98.00

Earnings Summary

Interest Earned 10/01/2022-12/31/2022	\$0.05
Interest Paid Year to Date	\$0.12
Annual Percentage Yield Earned (APYE)	0.24%
Average Balance for APYE	\$98.94
Number of Days for APYE	31

DEPOSITS AND MISC CREDITS

Date	Description	Deposits
Dec 30	INTEREST EARNED	0.05

DAILY BALANCE SUMMARY

Date	Balance
Dec 30	98.99

CERTIFICATION OF TAX LEVIES for NON-SCHOOL Governments

TO: County Commissioners¹ of Wiley 1 Bent County, Colorado.

On behalf of the Wiley Rural Fire Board,

the Governing Body Thereof (taxing entity)^A

of the Wiley Rural Fire District (governing body)^B
(local government)^C

Hereby officially certifies the following mills to be levied against the taxing entity's GROSS \$ assessed valuation of:

3639420.00
(GROSS^D assessed valuation, Line 2 of the Certification of Valuation Form DLG 57)^E

Note: If the assessor certified a NET assessed valuation (AV) different than the GROSS AV due to a Tax Increment Financing (TIF) Area^F the tax levies must be calculated using the NET AV. The taxing entity's total property tax revenue will be derived from the mill levy multiplied against the NET assessed valuation of:

3639420.00
(NET^G assessed valuation, Line 4 of the Certification of Valuation Form DLG 57)
USE VALUE FROM FINAL CERTIFICATION OF VALUATION PROVIDED BY ASSESSOR NO LATER THAN DECEMBER 10

Submitted: 12/7/2022 for budget/fiscal year 2023
(no later than Dec. 15) (mm/dd/yyyy) (yyyy)

PURPOSE (see end notes for definitions and examples)

PURPOSE	LEVY ²	REVENUE ²
1. General Operating Expenses ^H	<u>5</u> mills	\$ <u>18,197.10</u>
2. <Minus> Temporary General Property Tax Credit/ Temporary Mill Levy Rate Reduction ^I	< > mills	\$ < >
SUBTOTAL FOR GENERAL OPERATING:	<u>5</u> mills	\$ <u>18,197.10</u>
3. General Obligation Bonds and Interest ^J	_____ mills	\$ _____
4. Contractual Obligations ^K	_____ mills	\$ _____
5. Capital Expenditures ^L	_____ mills	\$ _____
6. Refunds/Abatements ^M	_____ mills	\$ _____
7. Other ^N (specify): _____	_____ mills	\$ _____
	_____ mills	\$ _____

TOTAL: [Sum of General Operating Subtotal and Lines 3 to 7] 5 mills \$ 18,197.10

Contact person: (print) Carol Groen Daytime phone: (719) 353 1197
Signed: Carol Groen Title: Treasurer

Include one copy of this tax entity's completed form when filing the local government's budget by January 31st, per 29-1-113 C.R.S., with the Division of Local Government (DLG), Room 521, 1313 Sherman Street, Denver, CO 80203. Questions? Call DLG at (303) 864-7720.

¹ If the taxing entity's boundaries include more than one county, you must certify the levies to each county. Use a separate form for each county and certify the same levies uniformly to each county per Article X, Section 3 of the Colorado Constitution.
² Levies must be rounded to three decimal places and revenue must be calculated from the total NET assessed valuation (Line 4 of Form DLG57 on the County Assessor's FINAL certification of valuation).

CERTIFICATION OF TAX LEVIES for NON-SCHOOL GovernmentsTO: County Commissioners¹ of Prowers, Colorado.On behalf of the Wiley Rural Fire Board(taxing entity)^Athe Governing Body There of(governing body)^Bof the Wiley Rural Fire District(local government)^C

Hereby officially certifies the following mills
to be levied against the taxing entity's GROSS \$
assessed valuation of:

8,377,339.00
(GROSS^D assessed valuation, Line 2 of the Certification of Valuation Form DLG 57^E)

Note: If the assessor certified a NET assessed valuation
(AV) different than the GROSS AV due to a Tax
Increment Financing (TIF) Area^F the tax levies must be
calculated using the NET AV. The taxing entity's total
property tax revenue will be derived from the mill levy
multiplied against the NET assessed valuation of:

8,377,339.00
(NET^G assessed valuation, Line 4 of the Certification of Valuation Form DLG 57)
USE VALUE FROM FINAL CERTIFICATION OF VALUATION PROVIDED
BY ASSESSOR NO LATER THAN DECEMBER 10

Submitted: 12/13/2022 for budget/fiscal year 2023
(no later than Dec. 15) (mm/dd/yyyy) (yyyy)

PURPOSE (see end notes for definitions and examples)**LEVY²****REVENUE²**

1. General Operating Expenses ^H	<u>5</u> mills	\$ <u>41,886.70</u>
2. <Minus> Temporary General Property Tax Credit/ Temporary Mill Levy Rate Reduction ^I	< > mills	\$ < >
SUBTOTAL FOR GENERAL OPERATING:	<u>5</u> mills	\$ <u>41,886.70</u>
3. General Obligation Bonds and Interest ^J	_____ mills	\$ _____
4. Contractual Obligations ^K	_____ mills	\$ _____
5. Capital Expenditures ^L	_____ mills	\$ _____
6. Refunds/Abatements ^M	_____ mills	\$ _____
7. Other ^N (specify): _____	_____ mills	\$ _____
	_____ mills	\$ _____

TOTAL: [Sum of General Operating
Subtotal and Lines 3 to 7]5 mills \$ 41,886.70Contact person:
(print)Carol Grogan

Daytime

phone: (719) 353 1197

Signed:

Carol GroganTitle: Treasurer

Include one copy of this tax entity's completed form when filing the local government's budget by January 31st, per 29-1-113 C.R.S., with the
Division of Local Government (DLG), Room 521, 1313 Sherman Street, Denver, CO 80203. Questions? Call DLG at (303) 864-7720.

¹ If the taxing entity's boundaries include more than one county, you must certify the levies to each county. Use a separate form
for each county and certify the same levies uniformly to each county per Article X, Section 3 of the Colorado Constitution.

² Levies must be rounded to three decimal places and revenue must be calculated from the total NET assessed valuation (Line 4 of
Form DLG57 on the County Assessor's FINAL certification of valuation).

WILEY RURAL FIRE PROTECTION DISTRICT BUDGET
JANUARY 1 - DECEMBER 31, 2022

	<u>2020</u>	<u>2021</u>	<u>2022</u>
<u>OPERATING REVENUES:</u>			
GENERAL PROPERTY TAX	58500.00	59010.00	62659.00
INTERGOVT REVENUE	600.00	600.00	600.00
INTEREST INCOME	50.00	50.00	50.00
RESERVES (held as cash for equipment purchase)			80000.00
MISC REVENUE	<u>1500.00</u>	<u>1500.00</u>	<u>1500.00</u>
<u>TOTAL REVENUE & RESERVES</u>	<u>60650.00</u>	<u>61160.00</u>	<u>143459.00</u>
<u>EXPENDITURES:</u>			
GENERAL OPERATING (ADMIN)	600.00	600.00	600.00
EDUCATION	800.00	800.00	800.00
TRAVEL	600.00	600.00	600.00
CONTRIBUTION TO PENSION	1000.00	1000.00	1000.00
INSURANCE	8000.00	8000.00	8000.00
ACCOUNTING/LEGAL FEES	700.00	700.00	700.00
REPAIRS & MAINTENANCE	14000.00	14000.00	14000.00
EQUIPMENT	13350.00	13850.00	16250.00
FIRE TRUCK & EQUIPMENT (purchase with cash reserves)			80000.00
EQUIPMENT FUEL	3000.00	2500.00	2500.00
SUPPLIES	4000.00	4000.00	4000.00
UTILITIES: PHONE, GAS, ELEC	3000.00	3000.00	3000.00
DEBT SERVICES	<u>12000.00</u>	<u>12000.00</u>	<u>12000.00</u>
<u>TOTAL EXPENSES</u>	<u>60550.00</u>	<u>61050.00</u>	<u>143450.00</u> ✓
REVENUES OVER EXPENSES	(100.00)	(100.00)	(-9.00)
JANUARY 1 CASH IN BANK			
CD'S & CHECKING (estimated)	122000.00	141500.00	83000.00