In the United States Court of Federal Claims

OFFICE OF SPECIAL MASTERS

No. 04-1370V Filed: April 20, 2012 NOT TO BE PUBLISHED¹

Thomas Gallagher, Somers Point, New Jersey, for petitioners. Linda Renzi, U.S. Department of Justice, Washington, D.C., for respondent.

DECISION

HASTINGS, Special Master.

This is an action seeking an award under the National Vaccine Injury Compensation Program² (hereinafter "the Program). Respondent has conceded that Petitioners are entitled to an

This document will not be sent to electronic publishers as a formally "published" opinion. However, because this document contains a reasoned explanation for my action in this case, I intend to post this document on the United States Court of Federal Claims' website, in accordance with the E-Government Act of 2002, Pub. L. No. 107-347, 116 Stat. 2899, 2913 (Dec. 17, 2002). Therefore, each party has 14 days within which to request redaction "of any information furnished by that party (1) that is trade secret or commercial or financial information and is privileged or confidential, or (2) that are medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of privacy." Vaccine Rule 18(b). Otherwise, this entire document will be available to the public. *Id.* See also 42 U.S.C. § 300aa-12(d)(4)(B).

award on behalf of their daughter Tiffany. As to the *amount* of the award, the parties have agreed upon certain elements, and I have previously issued three rulings concerning disputed elements of the award. This Decision constitutes my *final* disposition of the petition.

Ι

PROCEDURAL HISTORY CONCERNING ELEMENTS OF THE AWARD

A. "Pain and suffering" and "lost earnings"

Under the Program, a petitioner's award consists of the sum of amounts available under four different categories, as provided in § 300aa-15(a). Those categories are "past unreimbursable expenses," "future unreimbursable expenses," "pain and suffering" and "lost earnings." (*Id.*) In this case, the parties, after great effort, have been able to reach agreement concerning two of those categories—the categories of "pain and suffering" and "lost earnings." Specifically, in Ex. S Respondent stated that Respondent would not object to an award of \$241,716 for "pain and suffering," and during the status conference held on March 20, 2012, Petitioners' counsel stated that Petitioners also would not object to that amount. Also, in Ex. T, Respondent proposed an award of \$709,879 for "lost earnings," and during that same status conference of March 20, 2012, Petitioners' counsel stated that Petitioners would not object to that amount.

B. "Past unreimbursable expenses"

Concerning a third element, "past unreimbursable expenses," I have previously issued two Rulings. On March 29, 2012, I issued a Ruling in which I denied the Petitioners' claim for compensation for the fact that Tiffany's mother had to give up her job in order to care for Tiffany. On March 30, 2012, I issued a Ruling that covered other elements of the Petitioners' "past expenses" claim, awarding a total of \$44,218 for "past expenses."

C. "Future unreimbursable expenses"

As to the fourth element of compensation, "future unreimbursable expenses," after an extensive evidentiary hearing and reviewing many documentary exhibits, on February 9, 2012, I issued a Ruling resolving many of the parties' disputes in this area. After that Ruling, the parties' respective "life care planners" worked to resolve the related issue of health insurance "offsets," and they came to an agreement filed as Ex. R. During the status conference on March 20, 2012, counsel for both parties stated that Ex. R was an acceptable resolution of the "offsets" issue.

The applicable statutory provisions defining the Program are found at 42 U.S.C. § 300aa-10 *et seq.* (2006 ed.). Hereinafter, for ease of citation, all "§" references will be to 42 U.S.C. (2006 ed.).

Another aspect of the "future expenses" issue is the issue of appropriate "growth rates." Respondent has proposed growth rates of four percent per year for non-medical items and six percent per year for medical items, and has also proposed a breakdown as to which of the individual items of future compensation fall into each category. (Ex. U, part A.) During the status conference held on March 28, 2012, Petitioners' counsel stated that Petitioners had no objection to Respondent's "growth rate" proposals.

Next, Respondent has prepared Ex. U, part B, a chart summarizing the award for future expenses, taking into account (1) my Ruling of February 9, 2012, (2) Ex. R, and (3) Ex. U, part A. During the status conference of March 28, 2012, Petitioners' counsel stated that Petitioners accept Ex. U, part B, as an accurate summary of my February 9 Ruling, Ex. R, and Ex. U, part A.

On April 10, 2012, Petitioners filed Ex. 88, indicating their acceptance of the respondent's current proposal of compensation, which includes Ex. U. And, during an unrecorded status conference held on April 11, 2012, Petitioners' counsel reiterated the Petitioners' acceptance indicated in Ex. 88.

II

AWARD

In light of the procedural history set forth above, I award compensation in this case as follows. I have reviewed Ex. U, parts A and B, and I find that it defines appropriate compensation for future expenses in this case pursuant to § 300aa-15(a). I conclude that compensation should be awarded based on those documents. (I have attached to this Decision Ex. U, parts A and B, and I incorporate those documents by reference.) I order that respondent make two lump sum payments, and purchase the annuity contract or contracts, as described below.

1. Lump Sums

Respondent shall make one lump sum payment of \$1,337,604, representing compensation for life care expenses expected to be incurred during the first two years after judgment (\$386,009), lost earnings (\$709,879) and pain and suffering (\$241,716), in the form of a check made payable to the co-guardians of the estate of Tiffany Ku, in accordance with Exhibit 40, filed February 27, 2009. Respondent shall also make a second lump sum payment in the amount of \$44,218, for past unreimbursable expenses, in the form of a check made payable to Cheng Ku and Shen Wang, Petitioners.

2. Annuity

I consider it in Tiffany's best interest that compensation for life care items awarded beyond Year Two post-judgment be paid in the form of one or more annuity contracts, which shall be purchased as soon as practicable after entry of judgment. Accordingly, pursuant to 42

U.S.C. § 300aa-15(f)(4), I order respondent to purchase, and take ownership of, such annuity contract or contracts, pursuant to which the insurance company or companies will agree to make periodic payments for the benefit of Tiffany Ku, commencing on the second anniversary of the date of judgment. The total amount of the annuity payments in each year will be calculated based on Ex. U, part B.

Each insurance company must meet the following criteria:

- 1) have a minimum of \$250,000,000 of capital and surplus, exclusive of any mandatory security valuation reserve; and
- 2) have one of the following ratings from two of the following rating organizations:
 - a) A.M. Best Company: A++, A+, A+g, A+p, A+r, or A+s;
 - b) Moody's Investor Service Claims Paying Rating: Aa3, Aa2, Aa1, or Aaa;
 - c) Standard and Poor's Corporation Insurer Claims-Paying Ability Rating: AA-, AA, AA+, or AAA;
 - d) Fitch Credit Rating Company, Insurance Company Claims Paying Ability Rating: AA-, AA, AA+, or AAA.

III

CONCLUSION

Petitioners are entitled to an award under the Vaccine Act to provide compensation for Tiffany's injury. The award shall be partly in the form of lump sum payments, and partly in the form of an annuity or annuities, as provided above.

In the absence of a timely-filed motion for review of this Decision, the Clerk shall enter judgment in accord with this Decision.

IT IS SO ORDERED.

/s/ George L. Hastings, Jr.
George L. Hastings, Jr.
Special Master

Pet. Tiffany Ku (Wang) D.O.B. 08/25/2001

DATE: 03/07/12 TIME: 03:53 PM

SUMMARY OF LIFE CARE ITEMS - SPECIAL MASTER'S RULING dated February 9, 2012 (Includes Offsets)

ITEM OF CARE		Insurance	Medical Care	Ancilliary Services	Medications	Supplies	Home Services	TOTALS of Items with a 6.0% Growth Rate	TOTALS of Items with a 4.0% Growth Rate	TOTALS OF 4.0% & 6.0% ITEMS & APPLYING THE GROWTH	
GROWTH	I RATE	6.0%	6.0%	4.0%	4.0%	4.0%	4.0%	OTO WILL THAT	010	RATE	
AGE	YEAR										
	2012	4 000 00	1 010 00	F1 010 00	1.5(0.00	7.074.F1	112.072.00	(820	170.017	100 (2)	
11	2012	4,909.80	1,910.00	51,910.00	1,560.00	7,374.51	112,972.00	6,820	173,817	180,636	
12 13	2013	6,852.45	4,780.00	45,235.00	1,290.00	3,720.30 1,525.30	112,972.00	11,632	163,217	182,076 187,817	
13 14	2014 2015	7,500.00 7,500.00	4,740.00 4,740.00	45,235.00 29,360.00	1,200.00 1,200.00	1,525.30	112,972.00 112,972.00	12,240 12,240	160,932 145,057	187,817 177,748	
		•	,	,	,	,	,		,		
15 16	2016 2017	7,500.00 7,500.00	4,740.00 4,740.00	28,760.00 26,660.00	1,200.00 1,200.00	1,509.78 1,459.78	112,972.00 112,972.00	12,240 12,240	144,442 142,292	184,429 189,500	
16	2017	7,500.00 7,500.00	1,500.00	26,660.00	1,200.00	1,440.28	112,972.00	9,000	142,272	192,786	
18	2018	7,500.00 7,500.00	1,500.00	26,660.00	1,200.00	1,440.28	112,972.00	9,000	142,272	200,753	
18 19	2019	7,500.00	1,500.00		1,200.00	1,440.28	112,972.00	9,000	142,272	209,054	
20	2020	7,500.00 7,500.00	1,500.00	26,660.00 26,660.00	1,200.00	1,440.28	112,972.00	9,000	142,272	217,703	
20	2021	7,500.00 7,500.00	1,500.00	26,660.00	1,200.00	3,540.28	112,972.00	9,000	144,372	229,824	
22	2022	7,500.00	0.00	1,200.00	0.00	224.48	191,844.70	7,500	193,269	311,766	
23		7,500.00 7,500.00	0.00	0.00	0.00	224.48	191,844.70		193,269	311,766	
23 24	2024 2025	7,500.00 7,500.00	0.00	0.00	0.00	224.48	191,304.70	7,500 7,500	191,529	334,907	
25	2025	,	0.00	0.00	0.00		,		191,529	350,767	
25 26	2026	8,448.00	0.00	0.00	0.00	224.48 224.48	191,304.70 191,304.70	8,448 8,448	191,529	365,179	
26 27	-	8,448.00					. ,	•	. ,		
28	2028 2029	8,448.00	0.00 0.00	0.00 0.00	0.00 0.00	224.48 224.48	191,304.70	8,448	191,529 191,529	380,191 395,828	
		8,448.00					191,304.70	8,448	,	,	
29	2030	8,448.00	0.00	0.00	0.00	224.48	191,304.70	8,448	191,529	412,116	
30	2031	9,360.00	0.00	0.00	0.00	210.00	191,304.70	9,360	191,515	431,812	
31	2032	9,360.00	0.00	0.00	0.00	210.00	191,304.70	9,360	191,515	449,651	
32	2033	9,360.00	0.00	0.00	0.00	210.00	191,304.70	9,360	191,515	468,237	
33	2034	9,360.00	0.00	0.00	0.00	210.00	191,304.70	9,360	191,515	487,603	
34	2035	9,360.00	0.00	0.00	0.00	210.00	191,304.70	9,360	191,515	507,782	
35	2036	10,392.00	0.00	0.00	0.00	210.00	191,304.70	10,392	191,515	532,987	
36	2037	10,392.00	0.00	0.00	0.00	210.00	191,304.70	10,392	191,515	555,148	
37	2038	5,297.72	0.00	0.00	2,457.94	210.00	191,304.70	5,298 5,200	193,973	561,885	
38 39	2039	5,297.72 5,297.72	0.00 0.00	0.00	2,457.94 2,457.94	210.00	191,304.70	5,298	193,973	584,842	
	2040	,		0.00	,	210.00	191,304.70	5,298 5,298	193,973	608,747	
40	2041	5,297.72	0.00	0.00	2,457.94	210.00	191,304.70	5,298 5,200	193,973	633,638	
41	2042	5,297.72	0.00	0.00	2,457.94	210.00	191,304.70	5,298	193,973	659,558	
42	2043	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	685,840	
43	2044	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	713,919	
44	2045	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298 5,200	193,763	743,159	
45	2046	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298 5,200	193,763	773,611	
46	2047	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	805,323	
47	2048	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	838,351	

Pet. Tiffany Ku (Wang) D.O.B. 08/25/2001

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SUMMARY OF LIFE CARE ITEMS - SPECIAL MASTER'S RULING dated February 9, 2012 (Includes Offsets)

ITEM OF CARE		Insurance	Medical	Ancilliary	Medications	Supplies	Home	TOTALS	TOTALS	TOTALS OF
			Care	Services			Services	of Items	of Items	4.0% & 6.0% ITEMS
								with a 6.0%	with a 4.0%	& APPLYING
				4.0%				Growth Rate	Growth Rate	THE GROWTH
GROWTH RATE		6.0%	6.0% 6.0%		4.0%	4.0%	4.0%			RATE
AGE	YEAR									
48	2049	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	872,748
49	2050	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	908,573
50	2051	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	945,886
51	2052	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	984,749
52	2053	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,025,229
53	2054	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,067,393
54	2055	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,111,314
55	2056	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,157,064
56	2057	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,204,723
57	2058	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,254,370
58	2059	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,306,091
59	2060	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,359,973
60	2061	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,416,109
61	2062	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,474,595
62	2063	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,535,530
63	2064	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,599,020
64	2065	5,297.72	0.00	0.00	2,457.94	0.00	191,304.70	5,298	193,763	1,665,174
65	2066	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,180,167
66	2067	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,229,152
67	2068	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,280,202
68	2069	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,333,407
69	2070	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,388,860
70	2071	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,446,659
71	2072	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,506,904
72	2073	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,569,701
73	2074	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,635,162
74	2075	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,703,402
75	2076	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,774,541
76	2077	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,848,705
77	2078	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	1,926,028
78	2079	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	2,006,646
79	2080	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	2,090,703
80	2081	3,821.72	0.00	0.00	2,457.94	0.00	128,804.70	3,822	131,263	2,178,350
		421,070	33,150	361,660	121,799	30,732	11,530,209	454,220	12,044,401	63,054,040
		3.37%	0.27%	2.89%	0.97%	0.25%	92.25%			100.00%

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Wang SPECIAL MASTER'S RULING dated 02 09 12.xls

ANNUITY FUNDING PORTFOLIO

SPECIAL MASTER'S RULING dated February 9, 2012 (Includes Offsets)

4.0 % and 6.0% GROWTH RATES

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Pet. Tiffan D.O.B. 08	y Ku (Wang) 3/25/2001	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Item Starting Amount Inflation Factor Beginning Year Ending Year		TOTAL MEDICAL CARE NEEDS 2012 2081	ANNUAL STRUCTURED ANNUITY BENEFITS	CASH & ANNUITY LUMP SUMS	ANNUITY 4,294 6.00% 2014 LIFE	ANNUITY 13,780 6.00% 2014 2022	ANNUITY 2,803 6.00% 2023 2065	ANNUITY 141,974 4.00% 2014 LIFE	ANNUITY 8,320 4.00% 2014 2022	ANNUITY 96,214 4.00% 2023 2065	ANNUITY 684 4.00% 2023 2037	ANNUAL (SAFETY MARGIN 2012 2081	CUMULATIVE SAFETY MARGIN 2012 2081
		TOTAL	S/S		Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Safety	Cum.Safety
AGE	YEAR	NEEDS	TOTAL	Lump Sums	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Margin	Margin
11 12 13 14	2012 2013 2014 2015	180,636 182,076 187,817 177,748	386,009 0 168,368 175,464	386,009	4,294 4,552	13,780 14,607		141,974 147,653	8,320 8,653			205,373 -182,076 -19,449 -2,284	205,373 23,296 3,847 1,563
15	2016	184,429	182,866		4,825	15,483		153,559	8,999			-1,563	0
16 17	2017 2018	189,500 192,786	190,587 198,641		5,114 5,421	16,412 17,397		159,701 166,089	9,359 9,733			1,087 5,854	1,087 6,942
18	2019	200,753	207,043		5,746	18,441		172,733	10,123			6,289	13,231
19	2020	209,054	215,808		6,091	19,547		179,642	10,527			6,754	19,985
20	2021	217,703	224,953		6,457	20,720		186,828	10,949			7,250	27,235
21	2022	229,824	234,495		6,844	21,963	2 002	194,301	11,386	06.214	(04	4,671	31,906
22 23	2023 2024	311,766 321,736	309,029 321,591		7,255 7,690		2,803 2,971	202,073 210,156		96,214 100,063	684 711	-2,737 -145	29,169 29,024
23 24	2024	334,907	334,668		8,151		3,149	210,136		100,063	711	-143 -239	28,785
25	2026	350,767	348,281		8,640		3,338	227,305		104,003	769	-2,486	26,299
26	2027	365,179	362,452		9,159		3,539	236,397		112,557	800	-2,728	23,572
27	2028	380,191	377,204		9,708		3,751	245,853		117,059	832	-2,988	20,584
28	2029	395,828	392,561		10,291		3,976	255,687		121,741	865	-3,267	17,317
29	2030	412,116	408,549		10,908		4,215	265,915		126,611	900	-3,568	13,749
30	2031	431,812	425,193		11,563		4,468	276,551		131,676	936	-6,619	7,130
31	2032	449,651	442,521		12,257		4,736	287,613		136,943	974	-7,130	0
32	2033	468,237	516,944	56,382	12,992		5,020	299,118		142,420	1,012	48,707	48,707
33	2034	487,603	479,345		13,771		5,321	311,083		148,117	1,053	-8,258	40,448
34	2035	507,782	498,901		14,598		5,640	323,526		154,042	1,095	-8,882	31,567
35 36	2036 2037	532,987 555,148	519,261 540,461		15,474 16,402		5,979 6,337	336,467 349,926		160,203 166,612	1,139 1,184	-13,726 -14,687	17,841 3,154
37	2037	561,885	561,302		17,386		6,718	363,923		173,276	1,104	-14,087	2,572
38	2039	584,842	584,236		18,429		7,121	378,479		180,207		-606	1,966
39	2040	608,747	608,117		19,535		7,548	393,619		187,415		-630	1,336
40	2041	633,638	632,983		20,707		8,001	409,363		194,912		-655	681
41	2042	659,558	658,877		21,950		8,481	425,738		202,708		-681	0
42	2043	685,840	685,840		23,267		8,990	442,767		210,817		0	0
43	2044	713,919	713,919		24,663		9,529	460,478		219,249		0	0
44	2045	743,159	743,160		26,142		10,101	478,897		228,019		0	0
45	2046	773,611	773,611		27,711		10,707	498,053		237,140		0	0
46	2047	805,323	805,324		29,373		11,349	517,975		246,626		0	1

ANNUITY FUNDING PORTFOLIO

SPECIAL MASTER'S RULING dated February 9, 2012 (Includes Offsets)

4.0 % and 6.0% GROWTH RATES

DATE: 03/07/12 TIME: 03:55 PM

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2079

2080

2081

Pet. Tiffany D.O.B. 08	y Ku (Wang) /25/2001	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Item Starting Amount Inflation Factor Beginning Year Ending Year		TOTAL MEDICAL CARE NEEDS 2012 2081	ANNUAL STRUCTURED ANNUITY BENEFITS	CASH & ANNUITY LUMP SUMS	ANNUITY 4,294 6.00% 2014 LIFE	ANNUITY 13,780 6.00% 2014 2022	ANNUITY 2,803 6.00% 2023 2065	ANNUITY 141,974 4.00% 2014 LIFE	ANNUITY 8,320 4.00% 2014 2022	ANNUITY 96,214 4.00% 2023 2065	ANNUITY 684 4.00% 2023 2037	ANNUAL O SAFETY MARGIN 2012 2081	SAFETY SAFETY MARGIN 2012 2081
		TOTAL	S/S	Cash &	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Deferred	Safety	Cum.Safety
AGE	YEAR	NEEDS	TOTAL	Lump Sums	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Annuity	Margin	Margin
47 48 49	2048 2049 2050	838,351 872,748 908,573	838,351 872,748 908,573		31,136 33,004 34,984		12,030 12,752 13,517	538,694 560,242 582,652		256,491 266,750 277,420		0 0 1	1 2 2
50 51 52	2051 2052 2053	945,886 984,749 1,025,229	945,886 984,750 1,025,230		37,083 39,308 41,667		14,328 15,188 16,099	605,958 630,196 655,404		288,517 300,058 312,060		1 1 1	3 4 5
53 54 55	2054 2055 2056	1,067,393 1,111,314 1,157,064	1,067,395 1,111,315 1,157,066		44,167 46,817 49,626		17,065 18,089 19,174	681,620 708,885 737,240		324,543 337,524 351,025		1 1 1	6 7 9
56 57 58	2057 2058 2059	1,204,723 1,254,370 1,306,091	1,204,724 1,254,372 1,306,093		52,603 55,760 59,105		20,325 21,544 22,837	766,730 797,399 829,295		365,066 379,669 394,856		2 2 2	10 12 14
59 60 61 62	2060 2061 2062 2063	1,359,973 1,416,109 1,474,595 1,535,530	1,359,975 1,416,112 1,474,597 1,535,533		62,652 66,411 70,395 74,619		24,207 25,659 27,199 28,831	862,467 896,966 932,844 970,158		410,650 427,076 444,159 461,925		2 3 3 3	17 19 22 25

30,561

32,394

525,584

1,008,964

1,049,323

1,091,296

1,134,948

1,180,345

1,227,559

1,276,662

1,327,728

1,380,837

1,436,071

1,493,514

1,553,254

1,615,384

1,680,000

1,747,200

1,817,088

1,889,771

1,965,362

47,550,062

88,049

79,096

83,842

88,872

94,205

99,857

105,848

112,199

118,931

126,067

133,631

141,649

150,148

159,157

168,706

178,829

189,559

200,932

212,988

3,691,220

158,350

442,391

This Report was generated using Sequoia Settlement Services, Inc. Software (c) 1990

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1,635,162

1,703,402

1,774,541

1,848,705

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2,006,646

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480,402

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