



TOWN OF BOWLING GREEN TOWN COUNCIL MEETING

MINUTES

Thursday, November 06, 2025
6:00 p.m.

PLEDGE OF ALLEGIANCE:

CALL TO ORDER AND ESTABLISHMENT OF QUORUM:

- The Town Council meeting was called to order at 6:00 p.m. by Mayor Gambill. Vice-mayor Coyle and Councilmember Chinault were absent due to illness. The Pledge of Allegiance was led by the Mayor.

Councilmembers Present:

Mayor Gambill, Councilmember Hageman, Councilmember Storke, Councilmember Voit, Councilmember Webb, Councilmember Davis

Staff Members Present:

India Adams-Jacobs, Town Manager/Clerk; Jeff Gore, Town Attorney; Hope Toliver, Finance Director/Town Treasurer; Jamie Silveus, Inboden Environmental Services (IES) Operator; Shawn Fortune, Director of Public Works; Jeffrey Smith, Administrative Assistant/Deputy Clerk

CONSENT AGENDA:

1. Minutes- October 2, 2025
 2. FY23 Final Audit
- Councilmember Voit motioned to adopt the consent agenda, seconded by Councilmember Hageman. Following unanimous Council support, the consent agenda was approved.

PUBLIC COMMENTS: 3 MINUTES PER INDIVIDUAL

- Lisa Pigg requested a reasonable accommodation/adjustment to the minimum water bill for disabled residents relying on SSDI, citing rising minimum bi-monthly bills. Ms. Pigg asked the Council to consider equitable treatment and a fairer minimum comparable to apartment billing, to support independent living.
- Arthur Wholey read a statement expressing concern that the proposed Continuous Green T design at Route 301 and Chase Street would delay emergency responses and returns by eliminating direct northbound movements from Chase Street, forcing longer routes and risky U-turns by large apparatus. He noted 15 crashes within about 450 feet of the intersection between July 2020 and July 2023, most during the day and in clear weather, suggesting visibility and driver behavior may be contributing factors. He recommended alternatives such as improved signage, dedicated turn lanes, or an adaptive traffic signal, and questioned the proposed restrictions on Courthouse Lane. He also

described disappointment that VDOT's recent session functioned as an informational open house rather than a formal public hearing.

- Pat Cropper thanked Council and staff for their work and asked that the Town calendar be brought up to date, including posting the Christmas Parade date. She expressed frustration with water quality and schedule slippage on the USDA waterline project, and urged stronger enforcement of speed limits on Main Street due to frequent speeding.

MEMBER COMMENTS:

- Councilmember Davis thanked the Town Manager for progress on records and compliance.
- Councilmember Voit reported that the Planning Commission will hold a public hearing on food trucks in two weeks, with any resulting action expected to reach the Council in early 2026. He described the VDOT Continuous Green T session as station-based and not a plenary presentation, shared concerns about impacts on emergency response given the frequency of apparatus movements near his residence, praised the strong turnout at the Harvest Festival, and announced community events including the Veterans Day Ceremony on November 11 at 11:00 a.m. on the lawn (weather permitting), the Town Tree Lighting on Saturday, November 29 at 5:00 p.m. near Pitts and Main, and a flag retirement at St. Asaph's with time to be announced. He added a personal observation that the water taste has seemed improved and encouraged residents with ongoing issues to evaluate household factors.
- Mayor Gambill expressed appreciation for the Harvest Festival and noted positive media coverage from a "Virginia This Morning" appearance, after which the Mayor described outreach to Bowling Green, Kentucky, to explore a cross-promotion between the two towns.

ACTION FOLLOWING CLOSED MEETING:

Town of Bowling Green Proposed Cable Franchise Agreement Request For Bids and Notice of Public Hearing

- Jeff Gore, Town Attorney, explained that under state law, the issuance of a new cable franchise is treated as a procurement, that all proposals received must be announced, and that Comcast was the only proposer. He stated that the proposed agreement is non-exclusive and complies with federal and state law, and that its terms are substantially similar to the Breezeline renewal approved last year, with a ten-year term instead of fifteen and minor procedural differences. He clarified that the franchise regulates cable television only and does not regulate internet service.
- Mr. Dexter Williams of Comcast offered remarks committing to reliable service and collaborative communication with the Town. In response to a question from Councilmember Hagaman, Comcast indicated no separate building or "headend" site would be required; the Town Attorney confirmed that such a requirement is not in the draft agreement. India Adams-Jacobs, Town Manager, requested that, to accommodate Comcast's early-2026 permitting timeline, Council act on approval, subject to final legal review, rather than defer until December.

STAFF REPORTS & PRESENTATIONS:

3. Bowling Green Police Department Report

- With the Chief of Bowling Green Police, Justin Cecil, on scheduled vacation, Town Manager Adams-Jacobs thanked the Bowling Green Police Department, Sheriff Moser, and the Sheriff's Office, Fire and EMS, and community volunteers for their roles in keeping the Harvest Festival and

Halloween safe and well-managed. Councilmembers added thanks to officers for active traffic management during trick-or-treating.

4. Public Works Department Monthly Report

- Shawn Fortune, Public Works Director, reported on the Town Hall's new kitchen stove and that the building had been returned in excellent condition after the previous event. He thanked Gary Watts and Bo Seale for providing straw at no cost and indicated they would likely assist again next year, reducing event expenses. Ms. Adams-Jacobs additionally applauded Mr. Fortune and his staff for their exceptional efforts during the Harvest Festival.

5. Finance Director/Treasurer's Report

- Hope Toliver, Finance Director/Treasurer, reported that Phase Three billing for real estate and personal property is underway, that real estate bills have been mailed, and that personal property files from the Caroline County Commissioner of the Revenue were received on October 22 and loaded for processing. She reported that Sensus Analytics training is underway for the Town's online metering system and stated that utility bills for the September–October usage period are scheduled to be mailed imminently. She advised that delinquent utility accounts receive a courtesy grace period, that service cutoffs proceed in accordance with the ordinance and the Virginia Code, and that a 5% penalty has been assessed per Town Code on unpaid, delinquent utility accounts.

6. Utilities Report, IES

- Jamie Silveus, Inboden Environmental Services Operator, reported a quiet treatment month aside from a rotor failure that has been repaired. He stated that radiological testing results for water are pending and that an automatic effluent sampler has been installed to replace manual sampling. He explained that recent odor reports near the State Police building are consistent with seasonal temperature inversions combined with humidity, which can transport odors farther than usual. He recommended and is evaluating manhole insert "cereal bowl" devices that both reduce inflow and infiltration and contain odors; he estimated a ballpark unit cost of about \$160, subject to sizing and quotes, and indicated staff would pursue appropriate action. He responded to questions regarding chlorine residuals by noting the Town targets roughly 1.0 to 1.5 milligrams per liter, within the legal range of 0.2 to 4.0 mg/L, and discussed how premise plumbing and stagnation can influence taste and odor. In response to a question about a sharp drop in daily wastewater flow observed on Sunday, September 28, he stated he would review operational notes and report back.

7. Town Manager Report, India Adams-Jacobs, Town Manager

- Town Manager India Adams-Jacobs reported the completion of the comprehensive personnel policy update, developed with Ms. Danielle Powell of Hefty Wiley & Gore and the Virginia Risk Sharing Association (VRSA), following General Assembly changes, and highlighted the development of financial policies with Davenport. She noted successful implementation of Southern Software Phase Three and emphasized that, with adoption of the FY23 audit, the Town has completed three audits within approximately twenty months, an uncommon pace necessary to restore financial compliance and eligibility for borrowing and grants. She reported that changes to VDOT requirements have necessitated revisions to the USDA waterline project plans prepared by Webb & Associates, and that the recent federal government shutdown blocked concurrent federal review, causing additional delay. She stated that work will resume as soon as federal offices reopen. She distinguished the USDA waterline project from the separate Water Quality Improvement Project, overseen by

Stantec, which includes wells, piping, and treatment facilities; she stated the latter remains on schedule toward 2029 compliance, with key milestones in 2026. She announced an Economic Development Authority meeting on Wednesday, November 12, and the Planning Commission's public hearing on food trucks on Thursday, November 20, at 6:00 p.m., inviting written comments to the Town Clerk for the record.

UNFINISHED BUSINESS:

8. Personnel Policy Adoption, India Adams-Jacobs, Town Manager, and Jeff Gore, Town Attorney
- Councilmember Voit motioned to adopt the presented personnel policy. Seconded by Councilmember Hageman, the Personnel Policy was adopted with unanimous approval from Council.

NEW BUSINESS:

9. Personal Property Bill Due Date Extension Request, Hope Toliver
- Council considered extending personal property due dates from December 5, 2025 to January 9, 2026, and to adjust penalties and interest accordingly so that unpaid balances after January 9 incur a penalty of ten percent of the assessed tax or ten dollars, whichever is greater, with the penalty equal to the tax when the tax is less than ten dollars, and interest at ten percent per annum accruing on the delinquent tax and penalty beginning January 12, 2026 until paid in full.
 - Councilmember Voit motioned to approve the due date extension, seconded by Councilmember Hageman. Following unanimous Council approval, the motion passes.
10. Financial Advisors Engagement, India Adams-Jacobs, Town Manager
- Council considered renewal of professional services with Davenport & Company, presented by Town Manager India Adams-Jacobs.
 - Councilmember Storke motioned to authorize the Town Manager to execute a professional services agreement with Davenport and Company for financial advisory services, seconded by Councilmember Hageman; the motion passed unanimously.
11. Financial Policies, Ted Cole, Davenport, & Company, and India Adams-Jacobs, Town Manager
- Ted Cole, Co-Director of Davenport & Company, presented the proposed financial policies, describing targets for general fund unassigned fund balance, water and sewer operating reserves, debt service coverage goals, frameworks for budgeting, the capital improvement plan, quarterly reporting, and investments.
 - Councilmember Voit motioned to adopt the financial policies as presented. Seconded by Councilmember Hageman, the financial policies were adopted with unanimous Council approval.
12. 2026 Legislative Agenda Amendment, India Adams-Jacobs, Town Manager
- Council considered amending its 2026 Legislative Agenda to request state authority to establish a utilities discount program for low-income elderly and disabled customers.
 - Councilmember Hageman moved to amend the agenda accordingly. Seconded by Councilmember Voit, the legislative agenda was amended unanimously.
13. Cable Franchise Agreement- Comcast, Jeff Gore, Town Attorney

- Following the Cable Franchise Public Hearing, Councilmember Voit motioned to approve the Comcast cable franchise agreement, subject to final review by legal counsel. Seconded by Councilmember Hageman, the motion passed with unanimous council approval.

INFORMATIONAL ITEMS:

PUBLIC COMMENTS: 3 MINUTES PER INDIVIDUAL

- Ms. Bonnie Cannon asked whether Comcast would provide internet service and inquired about service areas and rates; Council noted that the evening's action pertained only to a cable television franchise and that internet service is outside the scope of the franchise. She requested that other tax due dates be extended, given the economy and holiday season, suggested shifting due dates away from December in future cycles, and asked about the status of 218 North Main Street, a historic property formerly known as Designs by Joyce, urging that it not be demolished.

MEMBER COMMENTS:

ADJOURNMENT:

- Councilmember Hageman motioned to adjourn the meeting, seconded by Councilmember Voit. With unanimous Council agreement, the meeting was adjourned at 7:31 p.m.

Attest:

Mayor Tina Gambill: _____

Clerk India Adams-Jacobs: _____

Attachments Referenced During Meeting:

Financial Policy Supporting Information

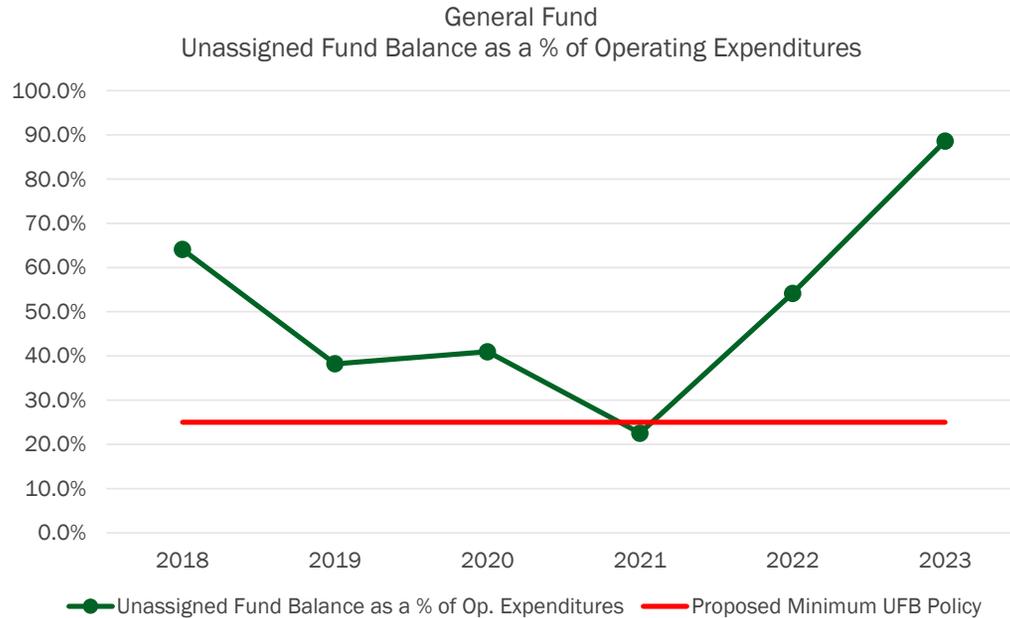
Town of Bowling Green, Virginia



November 6, 2025

Key Financial Ratios | General Fund

Proposed Unassigned Fund Balance Policy



Proposed Policy

The Town of Bowling Green’s Unassigned General Fund Balance (UGFB) will be maintained at a level to provide the Town with sufficient working capital and comfortable margin of safety to address emergencies and unexpected declines in revenue without borrowing.

- The Town shall not use Unassigned General Fund Balance to finance recurring operating expenditures.

The Town’s policy is to maintain an unassigned fund balance in the general fund equal to 25% of general fund operating expenditures excluding capital outlay. In the event the UGFB is used to provide for temporary funding of unforeseen emergency needs, the Town shall restore the Unassigned General Fund Balance to the previous level within three years. Fund balance in excess of this policy may be considered for “pay-as-you-go” capital outlay expenditures, other non-recurring expenditures or funding of additional/necessary reserves.

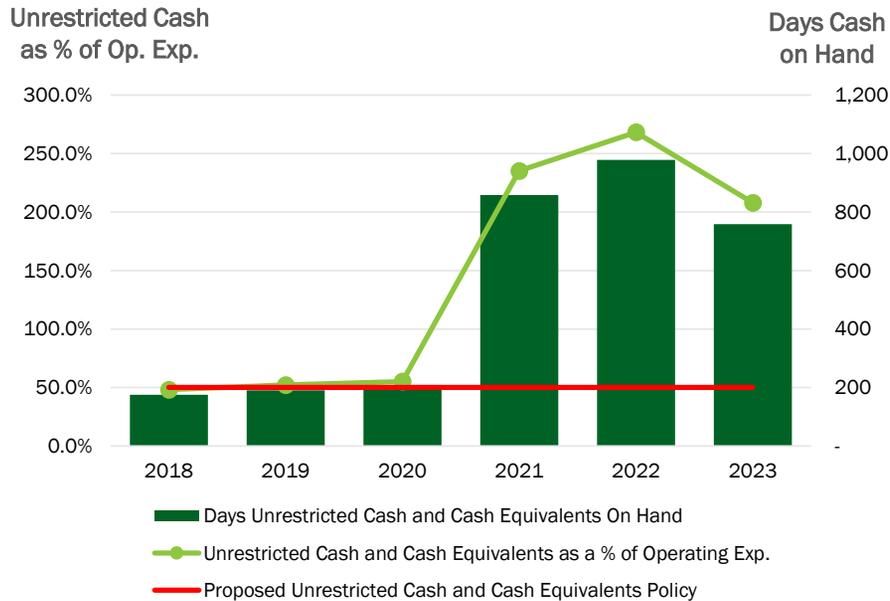
General Fund	2018	2019	2020	2021	2022	2023
1 General Fund Operating Expenditures	\$ 834,171	\$ 950,236	\$ 976,457	\$ 1,196,805	\$ 1,121,506	\$ 1,149,070
2						
3 <u>General Fund Balance</u>						
4 Nonspendable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5 Restricted	10,940	10,940	10,940	10,940	10,940	10,940
6 Committed	-	-	-	-	-	-
7 Assigned	-	-	-	-	-	-
8 Unassigned	534,507	363,078	400,032	269,662	607,327	1,017,797
9 Total	\$ 545,447	\$ 374,018	\$ 410,972	\$ 280,602	\$ 618,267	\$ 1,028,737
10						
11 <u>Fund Balance as a % of Expenditures</u>						
12 Unassigned Fund Balance as a % of Op. Expenditures	64.1%	38.2%	41.0%	22.5%	54.2%	88.6%

Key Financial Ratios | Utility Liquidity Ratios

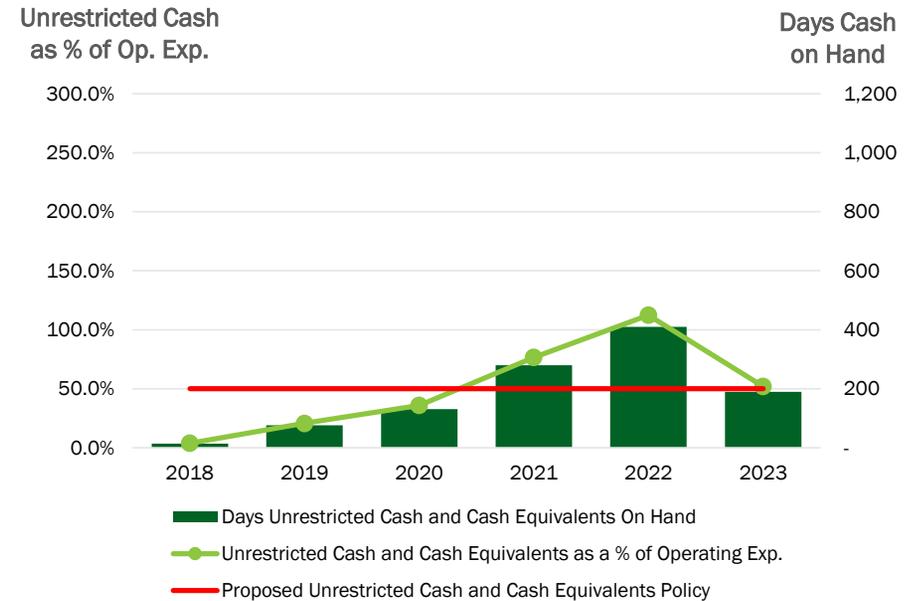
Proposed Utility Liquidity Policies



Water Fund



Sewer Fund



- Cumulative Funds available after Operations and Debt Service needs.
- **Unrestricted Cash as % of Op. Exp.** = $\text{Unrestricted Cash} \div \text{Operating Expenditures}$
- **Days Cash on Hand** = $\text{Unrestricted Cash as \% of Op. Exp.} \times 365$
- Standard and Poor’s criteria for Water and Sewer Credit defines categories of Days Cash on Hand as:
 - <30 days: Low
 - 30 – 60 days: Adequate
 - 60 – 120 days: Good
 - > 120 days: Strong

Proposed Policy (Both Funds)

Minimum ending Unrestricted Cash and Cash Equivalents shall not be less than 50% of Operating Expenses, or 180 days of cash on hand. At this level, the Town would be able to sustain operations for one-half of the fiscal year, during an economic downturn. In the event the ending Unrestricted Cash and Cash Equivalents falls below the minimum of 50% of operating expenses, the Town shall restore the Unrestricted Cash and Cash Equivalents to the minimum of 50% within three years. Funds in excess of the annual requirements may be considered for “pay-as-you-go” capital outlay expenditures, other non-recurring expenditures or funding of necessary reserves. Operating Expenses exclude debt service and transfers for the purposes of calculating this policy.

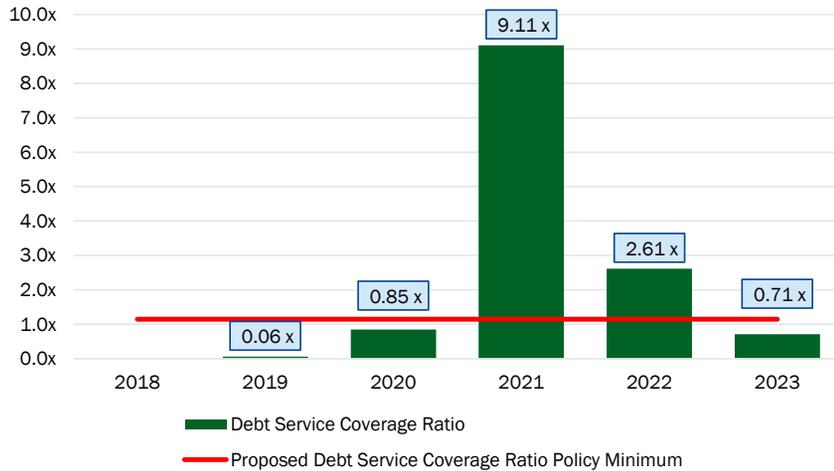
Note: For more details on the calculations of these ratios, please see the Appendix.

Key Financial Ratios | Debt Service Coverage (“DSCR”)

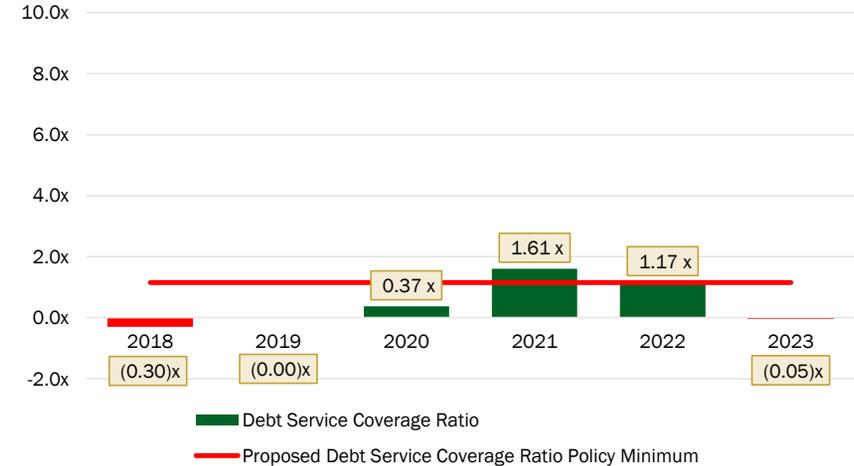
Proposed Utility Debt Service Coverage Ratio Policy



Water Fund



Sewer Fund



- Measure of ability to meet operating and debt service obligations.
- **DSCR** = Net Revenue Available for Debt service ÷ Total Debt Service
- Standard and Poor’s criteria for Water and Sewer Credit defines categories of Debt Service Coverage Ratio as:
 - <1.0x: Insufficient
 - 1.0x – 1.25x: Adequate
 - 1.26x – 1.50x: Good
 - >1.50x: Strong

Proposed Policy (Both Funds)

For each of its enterprise funds (i.e., Water and Sewer), the Town will strive to meet a minimum for Debt Service Coverage Ratio of 1.15 times debt service, with a goal in excess of 1.25 times. The Debt Service Coverage Ratio will factor in all Operating Revenues less Operating Expense, to arrive at Net Operating Revenues Available for Debt Service.



Appendix

Water Fund Details



Water Fund	Year	Base	1	2	3	4	5	
	2018	2019	2020	2021	2022	2023		
1 Operating Revenues								CAGR⁽²⁾
2 Water revenues	\$ 322,727	\$ 300,503	\$ 364,945	\$ 383,843	\$ 378,998	\$ 441,683		6.5%
3 Connection fees ⁽¹⁾	5,050	6,350	5,100	413,400	81,200	13,500		21.7%
4 Total Operating Revenues	\$ 327,777	\$ 306,853	\$ 370,045	\$ 797,243	\$ 460,198	\$ 455,183		6.8%
5	% Change YoY		-6.4%	20.6%	115.4%	-42.3%		-1.1%
6 Total Non-Operating Revenues	\$ -	\$ -	\$ -	\$ 22,738	\$ -	\$ -		
7								
8 Total Revenues	\$ 327,777	\$ 306,853	\$ 370,045	\$ 819,981	\$ 460,198	\$ 455,183		6.8%
9	% Change YoY		-6.4%	20.6%	121.6%	-43.9%		-1.1%
10 Total Operating Expenses	\$ 199,598	\$ 210,172	\$ 324,422	\$ 328,507	\$ 319,222	\$ 417,008		15.9%
11	% Change YoY		5.3%	54.4%	1.3%	-2.8%		30.6%
12 Net Revenues Available for Debt Service	\$ 128,179	\$ 96,681	\$ 45,623	\$ 491,474	\$ 140,976	\$ 38,175		
13								
14 Total Debt Service⁽³⁾	\$ -	\$ 1,628,673	\$ 53,982	\$ 53,977	\$ 53,981	\$ 53,979		
15 Debt Service Coverage Ratio	N/A	0.06 x	0.85 x	9.11 x	2.61 x	0.71 x		
16								
17 Net Revenue Available After Debt Service	\$ 128,179	\$ (1,531,992)	\$ (8,359)	\$ 437,497	\$ 86,995	\$ (15,804)		
18								
19 Other Sources (Uses)								
20 Transfers in	57,049	90,746	54,014	253,986	-	-		
21 Transfers out	(1,080)	-	-	-	-	-		
22 Proceeds from indebtedness ⁽³⁾	-	1,583,825	-	234,341	574,572	409,743		
23 Additions to utility plant	(43,903)	(137,179)	(18,158)	(316,124)	(607,522)	(435,706)		
24 USDA rural development grant proceeds	-	-	30,000	-	-	-		
25 Grant contributions	-	-	-	9,950	-	-		
26 Total Other Sources (Uses)	\$ 12,066	\$ 1,537,392	\$ 65,856	\$ 182,153	\$ (32,950)	\$ (25,963)		
27								
28 Net Cash Flow Adjustment	\$ (59,459)	\$ 8,105	\$ 11,891	\$ (26,142)	\$ 29,554	\$ 52,852		
29								
30 Net increase (decrease) in cash and cash equivalents	\$ 80,786	\$ 13,505	\$ 69,388	\$ 593,508	\$ 83,599	\$ 11,085		
31								
32 Beginning Cash and Cash Equivalents	15,271	96,057	109,562	178,950	772,458	856,057		
33 Ending Cash and Cash Equivalents	\$ 96,057	\$ 109,562	\$ 178,950	\$ 772,458	\$ 856,057	\$ 867,142		
34 Unrestricted Cash and Cash Equivalents as a % of Operating Exp.	48.1%	52.1%	55.2%	235.1%	268.2%	207.9%		
35 Days Unrestricted Cash and Cash Equivalents On Hand	176	190	201	858	979	759		

(1) In 2021 and 2022, Connection fees include Availability fees. In 2023, Connection fees are classified as Non-Operating Revenues.

(2) "CAGR" is the compounded annual growth rate, as measured from 2018-2023.

(3) Reflects restructuring / payoff of the Town's 2017 BAN through the 2018 USDA General Obligation and Sewer Revenue Bond.

Sewer Fund Details



	Year	Base	1	2	3	4	5	
Sewer Fund	2018	2019	2020	2021	2022	2023		
1 Operating Revenues								CAGR ⁽²⁾
2 Sewer revenues	\$ 388,705	\$ 426,382	\$ 487,849	\$ 441,674	\$ 489,856	\$ 492,763		4.9%
3 Connection fees ⁽¹⁾	2,250	1,500	3,750	411,000	81,000	-		
4 Total Operating Revenues	\$ 390,955	\$ 427,882	\$ 491,599	\$ 852,674	\$ 570,856	\$ 492,763		4.7%
5 % Change YoY		9.4%	14.9%	73.4%	-33.1%	-13.7%		
6 Total Non-Operating Revenues	\$ -	\$ -	\$ -	\$ 1,466	\$ -	\$ -		
7								
8 Total Revenues	\$ 390,955	\$ 427,882	\$ 491,599	\$ 854,140	\$ 570,856	\$ 492,763		4.7%
9 % Change YoY		9.4%	14.9%	73.7%	-33.2%	-13.7%		
10 Total Operating Expenses	\$ 414,416	\$ 438,155	\$ 431,716	\$ 594,970	\$ 382,218	\$ 500,725		3.9%
11 % Change YoY		5.7%	-1.5%	37.8%	-35.8%	31.0%		
12 Net Revenues Available for Debt Service	\$ (23,461)	\$ (10,273)	\$ 59,883	\$ 259,170	\$ 188,638	\$ (7,962)		
13								
14 Total Debt Service ⁽³⁾	\$ 78,618	\$ 2,618,555	\$ 161,274	\$ 161,280	\$ 161,274	\$ 161,277		
15 <i>Debt Service Coverage Ratio</i>	(0.30)x	(0.00)x	0.37 x	1.61 x	1.17 x	(0.05)x		
16								
17 Net Revenue Available After Debt Service	\$ (102,079)	\$ (2,628,828)	\$ (101,391)	\$ 97,890	\$ 27,364	\$ (169,239)		
18								
19 Other Sources (Uses)								
20 Transfers in	286,925	2,559,880	1,757,892	161,270	-	-		
21 Transfers out	(35,844)	(2,299,804)	(1,589,546)	-	-	-		
22 Proceeds from indebtedness ⁽³⁾	-	4,732,175	-	-	-	-		
23 Additions to utility plant	(121,678)	(2,362,780)	(1,624,138)	(12,693)	(40,300)	-		
24 USDA rural development grant proceeds	-	51,643	1,594,367	-	-	-		
25 Gain (loss) on sale of capital assets	-	-	-	12,000	40,301	-		
26 Total Other Sources (Uses)	\$ 129,403	\$ 2,681,114	\$ 138,575	\$ 160,577	\$ 1	\$ -		
27								
28 Net Cash Flow Adjustment	\$ (221,147)	\$ 22,592	\$ 26,825	\$ 42,061	\$ (53,378)	\$ (97)		
29								
30 Net increase (decrease) in cash and cash equivalents	\$ (193,823)	\$ 74,878	\$ 64,009	\$ 300,528	\$ (26,013)	\$ (169,336)		
31								
32 Beginning Cash and Cash Equivalents	209,914	16,091	90,969	154,978	455,506	429,493		
33 Ending Cash and Cash Equivalents	\$ 16,091	\$ 90,969	\$ 154,978	\$ 455,506	\$ 429,493	\$ 260,157		
34 Unrestricted Cash and Cash Equivalents as a % of Operating Exp.	3.9%	20.8%	35.9%	76.6%	112.4%	52.0%		
35 Days Unrestricted Cash and Cash Equivalents On Hand	14	76	131	279	410	190		

(1) In 2021 and 2022, Connection fees include Availability fees.

(2) "CAGR" is the compounded annual growth rate, as measured from 2018-2023.

(3) Reflects restructuring / payoff of the Town's 2017 BAN through the 2018 USDA General Obligation and Sewer Revenue Bond.

Municipal Advisor Disclosure



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