



MAGNUSON • McHUGH • DOUGHERTY
CERTIFIED PUBLIC ACCOUNTANTS

February 25, 2026

To the Honorable Mayor and City Council
City of Sandpoint
1123 Lake Street
Sandpoint, ID 83864

We have audited the financial statements of the governmental activities, the business-type activities, the aggregate discretely presented component unit, each major fund, and the aggregate remaining fund information of the City of Sandpoint for the year ended September 30, 2025. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards*, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated February 23, 2026. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the City of Sandpoint are described in Note 1 to the financial statements. As described in Note 1 to the financial statements, the City of Sandpoint changed accounting policies related to Compensated Absences by adopting Statement of Governmental Accounting Standards (GASB Statement) No. 101, Compensated Absences, in 2025. Accordingly, the cumulative effect of the accounting change as of the beginning of the year is reported in the Statement of Net Position. We noted no transactions entered into by the City of Sandpoint during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the City of Sandpoint's financial statements were the estimates for the net pension liability, net pension asset, amortization expense, and depreciation expense.

- Management's estimates of the net pension liability and net pension asset are based on information provided by an outside actuarial firm, and are allocated based on the City's proportionate shares. We evaluated the methods, assumptions, and data used to develop the estimates in determining that they are reasonable in relation to the financial statements taken as a whole.
- Management's estimate of the amortization expense is based on the present value of the right-of-use lease assets. We evaluated the methods, assumptions, and data used to develop the estimate in determining that it is reasonable in relation to the financial statements taken as a whole.
- Management's estimate of the depreciation expense is based on useful lives of fixed assets. We evaluated the methods, assumptions, and data used to develop the estimate in determining that it is reasonable in relation to the financial statements taken as a whole.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were:

- The disclosure of debt and leases in Notes 6, 7, 8 and 9 to the financial statements, and the disclosure of the defined benefit pension plans in Notes 14 and 15 to the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. The attached schedule summarizes uncorrected misstatements of the financial statements. Management has determined that their effects are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. The uncorrected misstatements or the matters underlying them could potentially cause future period financial statements to be materially misstated, even though, in our judgment, such uncorrected misstatements are immaterial to the financial statements under audit.

In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to each opinion unit's financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated February 23, 2026.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to [Name of Governmental Unit] 's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the City of Sandpoint's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We applied certain limited procedures to the Management's Discussion and Analysis, Schedule of Revenues, Expenditures and Changes in Fund Balances – Budget and Actual – Major Governmental Funds, and Schedules of Required Supplementary Information Consistent with the Requirements of GASB Statement No. 68, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on combining and individual fund statements, which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Restriction on Use

This information is intended solely for the information and use of the Honorable Mayor and City Council and management of the City of Sandpoint and is not intended to be, and should not be, used by anyone other than these specified parties.

Magnuson, McHugh, Dougherty CPAs

Magnuson, McHugh, Dougherty CPAs

SCHEDULE A

Account	Description	Workpaper Reference	Debit	Credit
1001		M-01		
To record the effect of GASB 68 as of the beginning of the current audit period.				
30.01	GASB 68 Water deferred outflow		196,997.00	0.00
30.02	GASB 68 Water deferred inflow		0.00	70,288.00
30.03	GASB 68 Net pension liability		0.00	599,049.00
31.01	GASB Sewer deferred outflow		142,469.00	0.00
31.02	GASB 68 Water deferred inflow		0.00	96,102.00
31.03	GASB Net pension liability		0.00	361,052.00
30-0000-2530-0000	FUND BALANCE		472,340.00	0.00
31-0000-2530-0000	FUND BALANCE		314,685.00	0.00
Total			<u>1,126,491.00</u>	<u>1,126,491.00</u>
1002				
To adjust current year NPL activity in the enterprise funds.				
30.01	GASB 68 Water deferred outflow		0.00	56,028.00
30.02	GASB 68 Water deferred inflow		0.00	125,419.00
30.03	GASB 68 Net pension liability		176,894.00	0.00
30.04	GASB 68 Change in NPL		87,704.00	0.00
30.05	GASB 68 actual PERSI contributions (contra)		0.00	83,151.00
31.01	GASB Sewer deferred outflow		0.00	45,841.00
31.02	GASB 68 Water deferred inflow		0.00	102,616.00
31.03	GASB Net pension liability		144,732.00	0.00
31.04	GASB 68 Change in NPL		71,758.00	0.00
31.05	GASB 68 actual PERSI contributions (contra)		0.00	68,033.00
Total			<u>481,088.00</u>	<u>481,088.00</u>
1003		M-00		
To tie out fund balance to the prior year financial statements.				
01-1320-4830-0000	MISCELLANEOUS		1.00	0.00
01-0000-2530-0000	FUND BALANCE		0.00	1.00
31-0000-2530-0000	FUND BALANCE		2.00	0.00
31-3256-4830-0000	MISCELLANEOUS		0.00	2.00
25-0000-2530-0000	FUND BALANCE		2.00	0.00
25-3200-4610-4615	OPERATIONAL SUPPLIES/EQUIPMENT		0.00	2.00
33-0000-3610-0000	INVESTMENT EARNINGS		1.00	0.00
33-0000-2530-0000	FUND BALANCE		0.00	1.00
30-0000-2530-0000	FUND BALANCE		0.00	1.00
30-3452-4610-4616	FACILITY SUPPLIES		1.00	0.00
05-0000-2530-0000	FUND BALANCE		0.00	1.00
05-3170-4530-0000	ADVERTISING		1.00	0.00
06-0000-2530-0000	FUND BALANCE		0.00	1.00
06-5120-4610-4601	OFFICE SUPPLIES/EQUIPMENT		1.00	0.00
08-0000-2530-0000	FUND BALANCE		1.00	0.00
08-5180-4610-4616	FACILITY SUPPLIES		0.00	1.00
Total			<u>10.00</u>	<u>10.00</u>
1004		L-00-1		
To adjust principal payment on financed purchase for financial statement presentation.				
01-2200-4820-2601	PRINCIPAL PAYMENTS - FIRE ROSENTHAL 2016		0.00	5.00
01-2200-4810-2601	INTEREST PAYMENTS - FIRE ROSENTHAL 2016		5.00	0.00
Total			<u>5.00</u>	<u>5.00</u>
GRAND TOTAL			<u>1,607,594.00</u>	<u>1,607,594.00</u>

SCHEDULE B

Account	Description	Difference	Workpaper Reference	Debit	Credit
3001		Permanent	L-04		
To reclassify GASB 87 lessee principal and interest payment to debt service.					
01-2100-4810-0000	INTEREST LEASES			32.00	0.00
01-2100-4820-0000	PRINCIPAL LEASES			2,588.00	0.00
01-2100-4442-4403	COPIER LEASE			0.00	2,620.00
Total				2,620.00	2,620.00
GRAND TOTAL				2,620.00	2,620.00

SCHEDULE C

Account	Description	Misstatement	Workpaper Reference	Debit	Credit
4001		Known Misstatement	C-05		
To adjust LGIP to fair market value at 9/30/25					
01-0000-1010-0000	CASH			34,139.00	0.00
04-0000-1010-0000	CASH			251.00	0.00
05-0000-1010-1322	IMPACT - PARK			3,169.00	0.00
06-0000-1010-0000	CASH			788.00	0.00
08-0000-1010-0000	CASH			1,859.00	0.00
25-0000-1010-0000	CASH			766.00	0.00
30-0000-1010-0000	CASH			28,496.00	0.00
31-0000-1010-0000	CASH			32,987.00	0.00
33-0000-1010-0000	CASH			1,559.00	0.00
61-0000-1010-0000	CASH			61.00	0.00
65-0000-1010-0000	CASH			321.00	0.00
98-0000-1010-0000	CASH			990.00	0.00
01-fmv	LGIP market allowance			0.00	34,139.00
04-fmv	LGIP market allowance			0.00	251.00
05-fmv	LGIP market allowance			0.00	3,169.00
06-fmv	LGIP market allowance			0.00	788.00
08-fmv	LGIP market allowance			0.00	1,859.00
25-fmv	LGIP market allowance			0.00	766.00
30-fmv	LGIP market allowance			0.00	28,496.00
31-fmv	LGIP market allowance			0.00	32,987.00
33-fmv	LGIP market allowance			0.00	1,559.00
61-fmv	LGIP market allowance			0.00	61.00
65-fmv	LGIP market allowance			0.00	321.00
98-fmv	LGIP market allowance			0.00	990.00
Total				105,386.00	105,386.00
GRAND TOTAL				105,386.00	105,386.00

City of Sandpoint
1123 Lake Street
Sandpoint, ID 83864

February 23, 2026

Magnuson, McHugh, Dougherty CPAs
P.O. Box 1379
Coeur d'Alene, ID 83816

This representation letter is provided in connection with your audit of the financial statements of the City of Sandpoint, which comprise the respective financial position of the governmental activities, the business-type activities, the aggregate discretely presented component unit, each major fund, and the aggregate remaining fund information as of September 30, 2025, and the respective changes in financial position and, where applicable, cash flows for the year then ended, and the disclosures (collectively, the "financial statements"), for the purpose of expressing opinions as to whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered to be material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of the date of this letter, the following representations made to you during your audit.

Financial Statements

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated September 4, 2025, including our responsibility for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP and for preparation of the supplementary information in accordance with the applicable criteria.
- 2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP and include all properly classified funds and other financial information of the primary government and all component units required by generally accepted accounting principles to be included in the financial reporting entity.
- 3) We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.
- 4) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 5) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.
- 6) Related party relationships and transactions, including revenues, expenditures/expenses, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from or payable to related parties have been appropriately accounted for and disclosed in accordance with U.S. GAAP.

- 7) Adjustments or disclosures have been made for all events, including instances of noncompliance, subsequent to the date of the financial statements that would require adjustment to or disclosure in the financial statements.
- 8) The effects of uncorrected misstatements are immaterial, both individually and in the aggregate, to the financial statements as a whole for each opinion unit. A list of the uncorrected misstatements is attached to the representation letter.
- 9) We approve all the journal entries in the attached Schedules A and B for our financial statements referred to above.
- 10) The effects of all known actual or possible litigation, claims, and assessments have been accounted for and disclosed in accordance with U.S. GAAP.
- 11) Guarantees, whether written or oral, under which the City of Sandpoint is contingently liable, if any, have been properly recorded or disclosed.

Information Provided

- 12) We have provided you with:
 - a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters.
 - b) Additional information that you have requested from us for the purpose of the audit.
 - c) Unrestricted access to persons within the City of Sandpoint from whom you determined it necessary to obtain audit evidence.
 - d) Minutes of the meetings of the City of Sandpoint or summaries of actions of recent meetings for which minutes have not yet been prepared.
- 13) All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- 14) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 15) We have no knowledge of any fraud or suspected fraud that affects the City of Sandpoint and involves –
 - Management,
 - Employees who have significant roles in internal control, or
 - Others where the fraud could have a material effect on the financial statements.
- 16) We have no knowledge of any allegations of fraud or suspected fraud affecting the City of Sandpoint's financial statements communicated by employees, former employees, regulators, or others.
- 17) We have no knowledge of instances of noncompliance or suspected noncompliance with provisions of laws, regulations, contracts, or grant agreements, or waste or abuse, whose effects should be considered when preparing financial statements.
- 18) We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements.
- 19) We have disclosed to you the names of the City of Sandpoint's related parties and all the related party relationships and transactions, including any side agreements.

Government-specific

- 20) There have been no communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.

- 21) We have identified to you any previous audits, attestation engagements, and other studies related to the objectives of the audit and whether related recommendations have been implemented.
- 22) We have identified to you any investigations or legal proceedings that have been initiated with respect to the period under audit.
- 23) The City of Sandpoint has no plans or intentions that may materially affect the carrying value or classification of assets, deferred outflows of resources, liabilities, deferred inflows of resources, and fund balance or net position.
- 24) We are responsible for compliance with the laws, regulations, and provisions of contracts and grant agreements applicable to us, including tax or debt limits and debt contracts, and legal and contractual provisions for reporting specific activities in separate funds.
- 25) We have appropriately identified, recorded, and disclosed all leases in accordance with GASB Statement (GASBS) No. 87.
- 26) We have appropriately disclosed or recognized conduit debt obligations and/or certain arrangements associated with conduit debt obligations in accordance with GASBS No. 91.
- 27) We have appropriately disclosed identified, recorded, and disclosed public-private and public-public partnerships and availability payment arrangements in accordance with GASBS No. 94.
- 28) We have appropriately identified, recorded, and disclosed subscription-based information technology arrangements in accordance with GASBS No. 96.
- 29) We have identified and disclosed to you all instances of identified and suspected fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements that we believe have a material effect on the financial statements.
- 30) We have appropriately measured, recorded, and disclosed compensated absences and other salary-related payments in accordance with GASBS No. 101.
- 31) There are no violations or possible violations of budget ordinances, laws and regulations (including those pertaining to adopting, approving, and amending budgets), provisions of contracts and grant agreements, tax or debt limits, and any related debt covenants whose effects should be considered for disclosure in the financial statements, or as a basis for recording a loss contingency, or for reporting on noncompliance.
- 32) As part of your audit, you assisted with preparation of the financial statements and disclosures. We acknowledge our responsibility as it relates to those nonaudit services, including that we assume all management responsibilities; oversee the services by designating an individual, preferably within senior management, who possesses suitable skill, knowledge, or experience; evaluate the adequacy and results of the services performed; and accept responsibility for the results of the services. We have reviewed, approved, and accepted responsibility for those financial statements and disclosures.
- 33) The City of Sandpoint has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
- 34) The City of Sandpoint has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 35) The financial statements include all component units, appropriately present majority equity interests in legally separate organizations and joint ventures with an equity interest, and properly disclose all other joint ventures and other related organizations.
- 36) The financial statements include all fiduciary activities required by GASBS No. 84, as amended.

- 37) The financial statements properly classify all funds and activities in accordance with GASBS No. 34, as amended.
- 38) All funds that meet the quantitative criteria in GASBS Nos. 34 and 37 for presentation as major are identified and presented as such and all other funds that are presented as major are particularly important to financial statement users.
- 39) Components of net position (net investment in capital assets; restricted; and unrestricted) and classifications of fund balance (nonspendable, restricted, committed, assigned, and unassigned) are properly classified and, if applicable, approved.
- 40) Investments, derivative instrument transactions, and land and other real estate held by endowments are properly valued.
- 41) Provisions for uncollectible receivables have been properly identified and recorded.
- 42) Expenses have been appropriately classified in or allocated to functions and programs in the statement of activities, and allocations have been made on a reasonable basis.
- 43) Revenues are appropriately classified in the statement of activities within program revenues, general revenues, contributions to term or permanent endowments, or contributions to permanent fund principal.
- 44) Interfund, internal, and intra-entity activity and balances have been appropriately classified and reported.
- 45) Deposits and investment securities and derivative instrument transactions are properly classified as to risk and are properly disclosed.
- 46) Capital assets, including infrastructure and intangible assets, are properly capitalized, reported, and, if applicable, depreciated or amortized.
- 47) We have appropriately disclosed the City of Sandpoint's policy regarding whether to first apply restricted or unrestricted resources when an expense is incurred for purposes for which both restricted and unrestricted net position is available and have determined that net position is properly recognized under the policy.
- 48) We are following our established accounting policy regarding which resources (that is, restricted, committed, assigned, or unassigned) are considered to be spent first for expenditures for which more than one resource classification is available. That policy determines the fund balance classifications for financial reporting purposes.
- 49) We acknowledge our responsibility for the required supplementary information (RSI). The RSI is measured and presented within prescribed guidelines and the methods of measurement and presentation have not changed from those used in the prior period. We have disclosed to you any significant assumptions and interpretations underlying the measurement and presentation of the RSI.
- 50) With respect to the combining statements and individual fund statements:
 - 1) We acknowledge our responsibility for presenting the combining and individual fund statements in accordance with accounting principles generally accepted in the United States of America, and we believe the combining and individual fund statements, including its form and content, is fairly presented in accordance with accounting principles generally accepted in the United States of America. The methods of measurement and presentation of the combining and individual fund statements have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplementary information.

Magnuson, McHugh, Dougherty CPAs
City of Sandpoint
February 23, 2026
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- 2) If the combining and individual fund statements are not presented with the audited financial statements, we will make the audited financial statements readily available to the intended users of the supplementary information no later than the date we issue the supplementary information and the auditor's report thereon.

A handwritten signature in black ink that reads "Sarah Lyds, Finance Director". The signature is written in a cursive style and is positioned above a horizontal line.

Signature and Title

SCHEDULE A

Account	Description	Workpaper Reference	Debit	Credit
1001		M-01		
To record the effect of GASB 68 as of the beginning of the current audit period.				
30.01	GASB 68 Water deferred outflow		196,997.00	0.00
30.02	GASB 68 Water deferred inflow		0.00	70,288.00
30.03	GASB 68 Net pension liability		0.00	599,049.00
31.01	GASB Sewer deferred outflow		142,469.00	0.00
31.02	GASB 68 Water deferred inflow		0.00	96,102.00
31.03	GASB Net pension liability		0.00	361,052.00
30-0000-2530-0000	FUND BALANCE		472,340.00	0.00
31-0000-2530-0000	FUND BALANCE		314,685.00	0.00
Total			<u>1,126,491.00</u>	<u>1,126,491.00</u>
1002				
To adjust current year NPL activity in the enterprise funds.				
30.01	GASB 68 Water deferred outflow		0.00	56,028.00
30.02	GASB 68 Water deferred inflow		0.00	125,419.00
30.03	GASB 68 Net pension liability		176,894.00	0.00
30.04	GASB 68 Change in NPL		87,704.00	0.00
30.05	GASB 68 actual PERSI contributions (contra)		0.00	83,151.00
31.01	GASB Sewer deferred outflow		0.00	45,841.00
31.02	GASB 68 Water deferred inflow		0.00	102,616.00
31.03	GASB Net pension liability		144,732.00	0.00
31.04	GASB 68 Change in NPL		71,758.00	0.00
31.05	GASB 68 actual PERSI contributions (contra)		0.00	68,033.00
Total			<u>481,088.00</u>	<u>481,088.00</u>

SCHEDULE B

Account	Description	Difference	Workpaper Reference	Debit	Credit
3001		Permanent	L-04		
To reclassify GASB 87 lessee principal and interest payment to debt service.					
01-2100-4810-0000	INTEREST LEASES			32.00	0.00
01-2100-4820-0000	PRINCIPAL LEASES			2,588.00	0.00
01-2100-4442-4403	COPIER LEASE			0.00	2,620.00
Total				<u>2,620.00</u>	<u>2,620.00</u>
GRAND TOTAL				<u>2,620.00</u>	<u>2,620.00</u>

SCHEDULE C

Account	Description	Misstatement	Workpaper Reference	Debit	Credit
4001		Known Misstatement	C-05		
To adjust LGIP to fair market value at 9/30/25					
01-0000-1010-0000	CASH			34,139.00	0.00
04-0000-1010-0000	CASH			251.00	0.00
05-0000-1010-1322	IMPACT - PARK			3,169.00	0.00
06-0000-1010-0000	CASH			788.00	0.00
08-0000-1010-0000	CASH			1,859.00	0.00
25-0000-1010-0000	CASH			766.00	0.00
30-0000-1010-0000	CASH			28,496.00	0.00
31-0000-1010-0000	CASH			32,987.00	0.00
33-0000-1010-0000	CASH			1,559.00	0.00
61-0000-1010-0000	CASH			61.00	0.00
65-0000-1010-0000	CASH			321.00	0.00
98-0000-1010-0000	CASH			990.00	0.00
01-fmv	LGIP market allowance			0.00	34,139.00
04-fmv	LGIP market allowance			0.00	251.00
05-fmv	LGIP market allowance			0.00	3,169.00
06-fmv	LGIP market allowance			0.00	788.00
08-fmv	LGIP market allowance			0.00	1,859.00
25-fmv	LGIP market allowance			0.00	766.00
30-fmv	LGIP market allowance			0.00	28,496.00
31-fmv	LGIP market allowance			0.00	32,987.00
33-fmv	LGIP market allowance			0.00	1,559.00
61-fmv	LGIP market allowance			0.00	61.00
65-fmv	LGIP market allowance			0.00	321.00
98-fmv	LGIP market allowance			0.00	990.00
Total				105,386.00	105,386.00
GRAND TOTAL				105,386.00	105,386.00