

**Vermont Economic Development Authority  
Vermont Agency of Transportation**

**State Infrastructure Bank  
Application**

*SIB Program History and Guidelines*

The State Infrastructure Bank (SIB) was created by the Vermont Legislature in 1997 to assist the improvement, rehabilitation, expansion, and construction of transportation projects within the State of Vermont which contribute to the economic welfare of the State by providing jobs and other economic opportunities for the people of the State thus enhancing economic development.

The SIB may provide financing to eligible borrowers, including municipalities, regional development corporations, or other instrumentalities of the State of Vermont or any of its political subdivisions as well as private sector businesses that are authorized to construct, operate or own a qualified project.

The SIB may make loans at below market rates for terms not to exceed 30 years. Currently the interest rate is 3% fixed for private sector borrowers, and 1% fixed for municipal-type borrowers and borrowers who wish to construct and/or install electric vehicle charging stations or natural gas refueling stations.

Security may vary according to the type of assistance provided. A project must have an identified revenue source adequate to amortize the debt.

At present there is no application fee. A commitment fee of 2% of the amount of the loan must be paid to SIB at closing.

**Section I Applicant Information**

1. Name of applicant, address and telephone and fax numbers (also include name of contact person)

2. Type of applicant  
(Municipality, Private business, etc.)

- |                          |                              |                          |                                     |
|--------------------------|------------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | City                         | <input type="checkbox"/> | Transportation Corporation          |
| <input type="checkbox"/> | County                       | <input type="checkbox"/> | Transportation Development District |
| <input type="checkbox"/> | Transit Authority            | <input type="checkbox"/> | Private Organization or Corporation |
| <input type="checkbox"/> | Individual                   | <input type="checkbox"/> | Metropolitan Planning Organization  |
| <input type="checkbox"/> | Port Authority               | <input type="checkbox"/> | Regional Planning Commission        |
| <input type="checkbox"/> | Other, please specify: _____ |                          |                                     |

**Section II Project Information**

1. Project Description

Please describe what is to be constructed with Project funds. Be certain to describe the Project and improvements in sufficient detail as necessary to fully explain the proposed Project and allow for verification of the cost estimate. Please include a locator map and any blueprints or drawings which would be informative, and attach additional sheets as necessary.

Be certain to list all towns, cities, villages, regional planning commission and transportation districts in which the Project is located or affected by the Project.

2. Current Project Status

- |                          |                        |                          |                          |
|--------------------------|------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> | Major Investment Study | <input type="checkbox"/> | Environmental Clearance  |
| <input type="checkbox"/> | EIS                    | <input type="checkbox"/> | Right-of-Way Acquisition |
| <input type="checkbox"/> | Engineering/Design     | <input type="checkbox"/> | Act 250                  |
| <input type="checkbox"/> | CE                     |                          |                          |

3. Project Cost Estimate

Type of Cost	Amount	Year(s) of Expenditure
Feasibility Studies	_____	_____
Preliminary Engineering	_____	_____
Environmental Assessment	_____	_____
Right-of-Way	_____	_____
Construction	_____	_____
Construction Engineering/Inspection	_____	_____
Interest Cost During Construction	_____	_____
Financing Expenses	_____	_____
_____	_____	_____
_____	_____	_____
Other (please list)	_____	_____
Total Project Costs	_____	_____

**Section III Financial Assistance Requested**

1. Description of requested financing

Describe requested financing including:

- Amount of loan requested
- Term
- Proposed repayment schedule
- Source of repayments
- Proposed collateral
- Amount and source of other project funds  
(including terms and interest rates, if applicable)
- Any other pertinent information

**Section IV Financial Projections**

Five year Revenue & Expense projections

<u>Project Revenue</u>	_____	_____	_____	_____	_____
	(year)	(year)	(year)	(year)	(year)
Fees	_____	_____	_____	_____	_____
Private Contributions	_____	_____	_____	_____	_____
Public Contributions	_____	_____	_____	_____	_____
Tolls (if applicable)	_____	_____	_____	_____	_____
Other (describe)	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
Total Annual Income	_____	_____	_____	_____	_____
<u>Project Expenses</u>	_____	_____	_____	_____	_____
	(year)	(year)	(year)	(year)	(year)

Debt Service					
Project Operations					
Project Maintenance					
Other (describe)					
Total Annual Expenses					

Please explain assumptions used to develop revenue & expense projections.  
 Describe each of the above revenue sources & expenses.  
 Other revenue /expense formats for the borrower generally may be used if they provide sufficient detail and if Project revenue and expense reporting is not meaningful in a particular case.

**Section V Additional Information**

*1. Cost/Benefit and Economic Development Benefit Justifications*

Please include a cost/benefit analysis which demonstrates that the public benefits of the Project outweigh its public costs, and describes the Project’s economic development benefits including any jobs to be created by the Project.

*2. Timetable for completion of Project.*

*3. Local/Regional Project Plans Confirmation*

Please attach a letter from your regional planning commission (or the metropolitan planning organization in Chittenden County), demonstrating that the Project has the support of that organization in whose jurisdiction the Project is located, which support shall not be given unless the Project is in conformance with the regional plan adopted pursuant to Title 24 VSA.

*4. Financials*

If the applicant is a private sector company, please provide three years of historical accountant-prepared financial statements or tax returns. If the applicant is a municipality, please provide the last three annual reports.

*5. Personnel*

For private sector applicants, please provide resumes or brief bios for the principal owners and managers of the company. For municipal applicants, please provide a listing of current municipal officials, including Mayor, City/Town Manager, and Members of the Selectboard.

**Section VI**

**All Projects must comply with the Vermont Agency of Transportation’s Rules on Design Standards and Level of Improvement Rules.**

**Section VII**

**All Projects must be part of the State’s current year transportation capital program approved by the General Assembly or, if the Legislature is not in session, by a committee comprised of the joint fiscal committee and the Chairs of the House and Senate Transportation Committees (or designees).**

**Section VIII**

**At or prior to any closing, SIB , the applicant and the Vermont Agency of Transportation will execute a Cooperative Agreement outlining duties and responsibilities regarding conformance with state and federal laws and regulations.**

**Submission Acknowledgment**

As the Applicant or as an authorized representative of the Applicant, I hereby submit this Application for Project Assistance and represent that the statements contained herein are true and correct to the best of my knowledge. I understand that any false statement made in this application may prevent the Applicant from receiving funds. I understand that additional information may be requested and authorize the State Infrastructure Bank to independently verify any information contained in this application. I also understand that the acceptance and consideration of this application does not constitute a commitment of funds by the State Infrastructure Bank, the Vermont Economic Development Authority or the Vermont Agency of Transportation.

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**Signature of Authorized Applicant**

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**Name and Title of Authorized Applicant  
(Please Print)**

SIB/DOCS/SIBAPP2

## Vermont State Infrastructure Bank

In November 1996 Congress passed language authorizing states to establish State Infrastructure Banks and appropriated \$150 million to capitalize these banks. Access to this new money was through a competitive process; Vermont applied for designation as a State Infrastructure Bank (SIB) in December 1996. To establish a SIB, Vermont needed enabling legislation. The Vermont Agency of Transportation (AOT) and the Vermont Economic Development Authority (VEDA) agreed to collaborate to create and administer the SIB in Vermont. Vermont's application to the federal government was successful and the State received \$1.5 million in federal money to capitalize its SIB, in addition to \$375,000 included in the State budget for the SIB.

In Vermont, the SIB enabling legislation was enacted by the Legislature as Subchapter 11 of the VEDA statute. Among the major provisions of the program are:

- Only projects defined in Title 23 and Title 49 of the Federal Highway Program/Federal Transit Program of the United States Code are eligible for financing. Also, projects should be part of the current State Transportation Capital Program. Information concerning Titles 23 and 49 is attached;
- The basic goal of the program is to make loans to eligible and qualified borrowers to assist the improvement, rehabilitation, expansion and construction of transportation projects in Vermont which contribute to the economic welfare of the State by providing jobs and other economic opportunities for the people of the State, thus enhancing economic development;
- A SIB Board was created within VEDA to administer the SIB. The Board consists of 11 Members including among others the Secretary of AOT, State Treasurer, Secretary of the Agency of Commerce and Community Development, one Member of VEDA and two legislators;
- VEDA assigns a SIB Coordinator from its Staff to manage the program. VEDA is responsible for the financial and administrative portions of the program, and AOT is responsible for the more technical and planning aspects of the program operation and project review. This SIB program fund is established as a special fund in VEDA to be administered by VEDA and the program can operate as a revolving loan fund; and
- Eligible borrowers include municipalities, regional development corporations, or other instrumentalities of the State or any of its political subdivisions as well as private enterprises that enter into a contract with a public authority to design, finance, construct or operate a qualified project.

## TITLE 23 Eligible activities

The term "construction" means the supervising, inspecting, actual building, and all expenses incidental to the construction or reconstruction of a highway, including locating, surveying, and mapping (including the establishment of temporary and permanent geodetic markers in accordance with specifications of the National Oceanic and Atmospheric Administration in the Department of Commerce) resurfacing, restoration, and rehabilitation, acquisition of rights-of-way, relocation assistance, elimination of hazards of railway grade crossings, elimination of roadside obstacles, acquisition of replacement housing sites, acquisition and rehabilitation, relocation, and construction of replacement housing, and improvements which directly facilitate and control traffic flow, such as grade separation of intersections, widening of lanes, channelization of traffic, traffic control systems, and passenger loading and unloading areas. The term also includes capital improvements which directly facilitate an effective vehicle weight enforcement program, such as scales (fixed and portable), scale pits, scale installation, and scale houses and also includes costs incurred by the State in performing Federal-aid project related audits which directly benefit the Federal-aid highway program.

tunnels, drainage structures, signs, guardrails, and protective structures, in connection with highways. It further includes that portion of any interstate or international bridge or tunnel and the approaches thereto, the cost of which is assumed by a State highway department including such facilities as may be required by the United States Customs and Immigration Services in connection with the operation of an international bridge or tunnel.

The term "highway" includes roads, streets, and parkways, and also includes rights-of-way, bridges, railroad-highway crossings, tunnels, drainage structures, signs, guardrails, and protective structures, in connection with highways. It further includes that portion of any interstate or international bridge or tunnel and the approaches thereto, the cost of which is assumed by a State highway department including such facilities as may be required by the United States Customs and Immigration Services in connection with the operation of an international bridge or tunnel.

The term "highway safety improvement project" means a project which corrects or improves high hazard locations, eliminates roadside obstacles, improves highway signing and pavement marking,

The term "operational improvement" means a capital improvement for installation of traffic surveillance and control equipment,



computerized signal systems, motorist information systems, integrated traffic control systems, incident management programs, and transportation demand management facilities, strategies, and programs and such other capital improvements to public roads as the Secretary may designate, by regulation; except that such term does not include resurfacing, restoring, or rehabilitating improvements, construction of additional lanes, interchanges, and grade separations, and construction of a new facility on a new location.

#### TITLE 49 Eligible Activities

##### (21) "railroad" includes -

- (A) a bridge, car float, lighter, and ferry used by or in connection with a railroad;
- (B) the road used by a rail carrier and owned by it or operated under an agreement; and
- (C) a switch, spur, track, terminal, terminal facility, and a freight depot, yard, and ground, used or necessary for transportation.

##### (26) "transportation" includes -

- (A) a locomotive, car, vehicle, motor vehicle, vessel, warehouse, wharf, pier, dock, yard, property, facility, instrumentality, or equipment of any kind related to the movement of passengers or property, or both, regardless of

**Tax Information**

**1. Total tax effort of the municipality:** *(This section should represent the total tax effort for the entire municipality including the town/city, schools, county and others. This should be found in the Town reports or from the Town Treasurer)*

<u>Year</u>	<u>Tax Rate</u>	<u>Equalized Tax Rate*</u>	<u>Total \$ Taxes Billed</u>	<u>% Change</u>	<u>% of Delinquent taxes at FY End</u>
2013	_____	_____	_____		_____ %
2012	_____	_____	_____		_____ %
2011	_____	_____	_____		_____ %

\* *(From State Property Valuation & Review Division)* *(Total amount of delinquent taxes at year end as a % of taxes billed)*

**2. What will be the estimated change in the tax rate from this loan?**  
*(Compare tax rate before and after the bond issue including the first full year of debt service)*

	<u>Before:</u>	<u>After</u>	<u>% Change</u>
Tax Rate:	_____	_____	_____

**3. Tax filing information:**

- a. Tax Due Dates: \_\_\_\_\_
- b. Penalties charged for late payments: \_\_\_\_\_
- c. Interest charged on late payments: \_\_\_\_\_

**Property Valuations**

**1. Composition of the tax base: (State Form #411)**

Residential & mobile homes	_____ %	Vacation	_____ %
Commercial	_____ %	Farm & Woodland	_____ %
Industrial	_____ %	Govt. & Miscellaneous	_____ %
Utility	_____ %	Owned by non-state residents	_____ %
	_____ %	<i>(From ownership ratios report)</i>	_____ %

**2. Tax stabilization contracts:**

*Describe any major contracts in the Comments Section on Page 8*

**Financial Statements**

**1. Basis of Accounting (check one):**      Cash [  ]\*      Modified Accrual [  ] or      Full Account [  ]

**2. General Fund BALANCE SHEET:**

*(GF of applicant either Town/City or School, but not combined)*

Assets

	_____/_____/11	_____/_____/12	_____/_____/13
Cash	_____	_____	_____
Investments	_____	_____	_____
Accounts Receivable (less uncollectables)	_____	_____	_____
Taxes Receivable (less uncollectables)	_____	_____	_____
Due from Other Funds	_____	_____	_____
Due from Other Governments	_____	_____	_____
Other	_____	_____	_____

Total Assets:	_____	_____	_____
<u>Liabilities</u>			
Tax Notes Payable	_____	_____	_____
Other Notes Payable	_____	_____	_____
Accounts Payable	_____	_____	_____
Due to Other Funds	_____	_____	_____
Due to Other Governments	_____	_____	_____
Revenues Collected in Advance	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
Total Liabilities:	_____	_____	_____
<u>Fund Balance</u>			
Reserved	_____	_____	_____
Unreserved	_____	_____	_____
Total Fund Balance:	_____	_____	_____
<i>(Fund Balances should agree with Revenue/Expenditure Statement ending balances on next page)</i>			
<u>Total Liabilities &amp; Fund Balance:</u>	_____	_____	_____
<i>(Total liabilities &amp; fund balance must equal total assets)</i>			

\* If basis of accounting is cash, complete the following:

Accounts Receivable	Start of FY	_____	_____	_____
	End of FY	_____	_____	_____
Accounts Payable	Start of FY	_____	_____	_____
	End of FY	_____	_____	_____
Taxes Receivable	Start of FY	_____	_____	_____
	End of FY	_____	_____	_____

**3. General Fund REVENUE AND EXPENDITURE STATEMENT:**

	____/____/11	____/____/12	____/____/13
<u>Revenues</u>			
Local taxes	_____	_____	_____
Licenses & Permits	_____	_____	_____
Federal	_____	_____	_____
State	_____	_____	_____
Charges for Service	_____	_____	_____
Interest	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
Total Revenues:	_____	_____	_____
<i>Do not include TANS except if outstanding at year end.</i>			
<u>Expenditures</u>			
Operations	_____	_____	_____
Debt Service	_____	_____	_____
Other	_____	_____	_____
Other	_____	_____	_____
Total Expenditures:	_____	_____	_____
Budgeted Expenditures*:	_____	_____	_____
<i>*(Amount of expenditures budgeted prior to the start of the year)</i>			

Balance

Annual Surplus/(deficit):	_____	_____	_____
Transfers In:	_____	_____	_____
Transfers Out:	_____	_____	_____
Adjustments:	_____	_____	_____
Beginning Balance:	_____	_____	_____

(Beginning and ending balances must track from year to year)

Ending Balance:	_____	_____	_____
-----------------	-------	-------	-------

Ending balances should agree with balance sheet

if you have had annual deficits in more than two years or in the most recent year please describe reasons for the deficit and plans to retire the deficit, in the Comment Section on Page 8

4. Has anything occurred since the date of your last annual report or financial statements that would have a significantly negative effect on your revenues, expenditures or ability to pay future debt service?

Yes [ ] or No [ ] (If YES, please describe)

5. Do you participate in a RETIREMENT SYSTEM and if so which one(s):

Municipal [ ], Teachers [ ], Your Own\* [ ], or None [ ]

\* If you have your own retirement system please provide an estimate of any unfunded liability:

\$ \_\_\_\_\_ or none [ ] (if YES describe unfunded liability)

**Debt Information**

1. Debt statement as of: Month/Year \_\_\_\_\_  
(List amount of principal only, do not include interest)

Current Bonds	Loan requested
<u>Outstanding</u>	<u>with this</u>

Application

**A. General obligation bonds**

1. Outstanding with the Bond Bank:	_____	
2. Outstanding with other lenders:	_____	
3. Loan requested in this application:		_____
Total Outstanding General Obligation Bonds: (add lines 1&2)	_____	

**B. General obligation notes**

1. Bond anticipation notes (BANS):	_____
2. Tax anticipation notes (TANS) outstanding at FY end:	_____
3. Other:	_____
Total Outstanding General Obligation Notes: (add lines 1-3)	_____

**C. Less Self-supporting debt** (debt paid by user fees or revenues, not taxes. Examples are water & sewer debt. If new debt is for self-supporting debt then an Enterprise Application will be due)

1. Bond anticipation notes retired from this issue:	_____
---	-------

2. Self-supporting bonds: \_\_\_\_\_  
 3. Other: \_\_\_\_\_  
 Total Self-supporting Debt: (add lines 1-3) \_\_\_\_\_

Total DIRECT Debt: Bonds (A) plus notes (B) less self-supporting debt (C) \_\_\_\_\_

OVERLAPPING Debt: From table 2 below \_\_\_\_\_

Total EXISTING DIRECT Debt: Total direct debt plus overlapping debt \_\_\_\_\_

**Total EXISTING DIRECT DEBT plus new REQUESTED DIRECT Debt:** \_\_\_\_\_

(New debt should not be included if self-supporting debt)

**2. Overlapping direct debt:**

(This represents direct debt that is shared with another political entity. Examples include schools, towns, villages water/sewer districts and union school districts)

Share	Outstanding	Your	Your \$
<u>Name of Govt. Unit</u>	<u>\$Debt</u>	<u>% Share</u>	<u>(Debt X</u>
<u>%share)</u>			
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total Overlapping \$Debt: \_\_\_\_\_

Self-supporting overlapping debt: (for information only, not included above)

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**3. Description of existing debt**

**a. General obligation bonds**

<u>Purpose</u>	<u>Direct or Self-supporting</u>	<u>Year of Issue</u>	<u>Year of Maturity</u>	<u>\$ Original Amount</u>	<u>\$ Amount Outstanding</u>
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

This should agree with previous page A. total > Total: \_\_\_\_\_

<u>Purpose</u>	<u>Direct or Self-supporting</u>	<u>Year of Issue</u>	<u>Year of Maturity</u>	<u>\$ Original Amount</u>	<u>\$ Amount Outstanding</u>
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**b. Short term debt**

_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

*This should agree with previous page B. total* > Total: \_\_\_\_\_

**4. Tax anticipation notes**

<u>FY</u>	<u>Issued During FY</u>	<u>Outstanding At FY End</u>
2013	_____	_____
2012	_____	_____
2011	_____	_____

**5. Do you have any authorized unissued direct debt:**

Yes [ ] or No [ ]  
*(If YES, list below)*

Purpose:

\$

Amount

*(Do not include debt requested in this application)*

_____	_____	_____
_____	_____	_____

**6. Do you have any authorized unissued overlapping debt:**

Yes [ ] or No [ ]  
*(If YES, list below)*

Purpose:

\$

Amount

_____	_____	_____
_____	_____	_____

**Schedule of long term direct debt service**

**A. Existing Debt:**

**B. Proposed Debt:**

*(List all existing direct debt, in whole \$, do not include self-supporting)*

<u>FY</u>	<u>Principal</u>	<u>Interest</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2011	_____	_____	_____	_____	_____
2012	_____	_____	_____	_____	_____
2013	_____	_____	_____	_____	_____
2014	_____	_____	_____	_____	_____
2015	_____	_____	_____	_____	_____
2016	_____	_____	_____	_____	_____
2017	_____	_____	_____	_____	_____
2018	_____	_____	_____	_____	_____
2019	_____	_____	_____	_____	_____
2020	_____	_____	_____	_____	_____
2021	_____	_____	_____	_____	_____
2022	_____	_____	_____	_____	_____
2023	_____	_____	_____	_____	_____
2024	_____	_____	_____	_____	_____

2025 \_\_\_\_\_  
 2026 \_\_\_\_\_

Total: \_\_\_\_\_

**7. Pending Litigation:**

Do you have any litigation pending in excess of \$10,000? Yes [ ] or No [ ]  
 (If YES, please describe the cases including amounts covered by insurance)

**Economic Data**

**1. Geographic Data:**

a. Located in county: \_\_\_\_\_ b. Square miles of municipality: \_\_\_\_\_

**2. Population**

	<u>Population</u>	<u>% Change</u>	<u>State</u>	<u>County</u>
2013	_____	_____	_____	_____
2012	_____	_____	_____	_____
2011	_____	_____	_____	_____

**3. Income & Unemployment Data:**

a. Unemployment Rate 2013 2012 2011

(From the State Department of Employment & Training) County or local area: \_\_\_\_\_  
 State rate: \_\_\_\_\_

b. Median Adjusted Gross Income

(Income data from the Vermont Tax Department) District Median Income? \_\_\_\_\_  
 State Median: \_\_\_\_\_  
 Index/Average: \_\_\_\_\_

**4. School Information:**

a. ENROLLMENT Data (Include the enrollment of all your municipality's grades including union schools)

	<u>High School</u>	<u>Junior High</u>	<u>Elementary</u>	<u>Total</u>	<u>% Change</u>
2011	_____	_____	_____	_____	_____
2012	_____	_____	_____	_____	_____
2013	_____	_____	_____	_____	_____

b. Do you have any OVERCROWDING problems or are any anticipated? Yes [ ] or No [ ]  
 (If YES, please explain)

c. Number of BUDGET DEFEATS in the last three years: 2008 \_\_\_\_\_ 2007 \_\_\_\_\_ 2006 \_\_\_\_\_  
 (If more than two (2) per year please explain)

d. Do you have any ASBESTOS problems that have not been addressed? Yes [ ] or No [ ]  
*(If YES, please explain)*

**5. Three Largest Taxpayers** *(Largest taxpayers can be found in the grand list book and tax book. Multiple ownership of properties under the same name or names should be totaled for a single listing. Include taxes paid for most recent year)*

	<u>Name of Taxpayer</u>	<u>Type of business or Use of Property</u>	<u>\$ Taxes Paid in 20__</u>	<u>\$Assessed Value</u>
1	_____	_____	_____	_____
2	_____	_____	_____	_____
3	_____	_____	_____	_____
			<b>Total</b>	_____
			<b>% of Total</b>	_____

**6. Three Largest Employers** *(List only employers with a minimum of 10 full time employees. Chamber of Commerce may have estimated numbers)*

#	<u>Name of Employer</u>	<u>Type of business</u>	<u>Estimated Of Full Time Employees</u>
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____



*COMMENTS*