

SETTLEMENT AGREEMENT

This Settlement Agreement (“Agreement”) is entered into among the United States of America, acting through the United States Department of Justice and on behalf of the Office of Inspector General (“OIG-HHS”) of the Department of Health and Human Services (“HHS”), (collectively, the “United States”), H&D Sonography, Dipen Patel, Himesh Patel (collectively the “Defendants”), and Dr. Richard Chesbrough (hereafter collectively referred to as “the Parties”), through their authorized representatives.

RECITALS

A. H&D Sonography (“H&D”) is a privately owned diagnostic testing facility with its headquarters located at 60 Baldwin Road, Parsippany, New Jersey.

B. Dipen and Himesh Patel are owners of H&D.

C. On September 2, 2015, Dr. Richard Chesbrough (the “Relator”) filed a qui tam action in the United States District Court for the District of New Jersey captioned *United States of America, et al. ex rel. Richard Chesbrough v. Mobile Diagnostics Testing of NJ, et al.*, 15-CV-6598, pursuant to the qui tam provisions of the False Claims Act, 31 U.S.C. § 3730(b) (the Civil Action).

D. The United States contends that Defendants submitted or caused to be submitted claims for payment to the Medicare Program, Title XVIII of the Social Security Act, 42 U.S.C. §§ 1395-1395lll (“Medicare”).

E. The United States contends that it has certain civil claims against Defendants arising from the following conduct, by which Defendants submitted or caused the submission of false or fraudulent claims to Medicare that were tainted

by kickbacks, to wit: from January 1, 2015, through December 31, 2018, Defendants knowingly and willingly paid remuneration to referring physicians in the form of space rental payments that were above fair market value and commercially unreasonable for the purpose of inducing diagnostic testing referrals, in violation of the Anti-Kickback Statute, 42 U.S.C. § 1320a-7b(b). That conduct is referred to below as the “Covered Conduct.”

F. This Settlement Agreement is neither an admission of liability by Defendants nor a concession by the United States that its claims are not well-founded. Defendants contend that they did not violate any laws pertaining to Medicare.

G. Relator claims entitlement under 31 U.S.C. § 3730(d) to a share of the proceeds of this Settlement Agreement and to Relator’s reasonable expenses, attorneys’ fees and costs.

To avoid the delay, uncertainty, inconvenience, and expense of protracted litigation of the above claims, and in consideration of the mutual promises and obligations of this Settlement Agreement, the Parties agree and covenant as follows:

TERMS AND CONDITIONS

1. Dipen and Himesh Patel shall pay to the United States \$20,000, and H&D shall pay to the United States \$75,000.00, plus Interest at a rate of 3.625% per annum from August 15, 2023. The total amount, \$95,000 is hereby referred to as the “Settlement Amount,” of which \$75,000 is restitution.

A. Within thirty days of the Effective Date of this Agreement, Dipen and Himesh Patel will make a payment to the United States in the amount of

twenty thousand dollars (\$20,000), by electronic funds transfer pursuant to the written instructions to be provided by the United States Attorney's Office for the District of New Jersey.

- B. Over a period of 5 years from the Effective Date of this Agreement, H&D will pay the remaining \$75,000, plus Interest, pursuant to a payment schedule attached at Exhibit A ("Payments Over Time"). The Settlement Payments shall be made by electronic funds transfer pursuant to written instructions to be provided by the U.S. Attorney's Office for the District of New Jersey.
- C. Interest shall accrue on the unpaid settlement amount as indicated in Exhibit A. Collectively the settlement amount and Interest received by the United States shall be referred to as the Settlement Payments.
- D. If H&D or any of its affiliates is sold, merged, or transferred, or a significant portion of the assets of H&D or any of its affiliates is sold, merged, or transferred into another non-affiliated entity, Defendants shall promptly notify the United States, and all remaining payments owed pursuant to the Settlement Agreement shall be accelerated and become immediately due and payable.
- E. The Settlement Amount may be prepaid, in whole or in part, without penalty or premium.

2. Conditioned upon the United States receiving the Settlement Payments, the United States agrees that it shall pay to Relator by electronic funds transfer 17% percent of each such payment received under the Settlement

Agreement (Relator's Share), paid by Defendants as soon as feasible after receipt of the payment.

3. Defendants shall pay to Relator \$10,000 for expenses, and attorneys' fees and costs on or before August 30, 2023.

4. Subject to the exceptions in Paragraph 6 (concerning reserved claims) below, and subject to Paragraph 17 (concerning default) and Paragraph 18 (concerning bankruptcy) below, and upon the United States' receipt of the Settlement Amount, plus interest due under Paragraph 1, the United States releases Defendants from any civil or administrative monetary claim the United States has for the Covered Conduct under the False Claims Act, 31 U.S.C. §§ 3729-3733; including the Civil Monetary Penalties Law, 42 U.S.C. § 1320a-7a; the Program Fraud Civil Remedies Act, 31 U.S.C. §§ 3801-3812; or the common law theories of payment by mistake, unjust enrichment, and fraud.

5. Subject to the exceptions in Paragraph 6 below, and subject to Paragraph 17 (concerning default) and Paragraph 18 (concerning bankruptcy) below, and upon the United States' receipt of the Settlement Amount, plus interest due under Paragraph 1, Relator, for himself and for his heirs, successors, attorneys, agents, and assigns, releases Defendants from any civil monetary claim the Relator has on behalf of the United States for the Covered Conduct under the False Claims Act, 31 U.S.C. §§ 3729-3733 related to the Civil Action.

6. Notwithstanding the releases given in Paragraphs 4-5 of this, or any other term of this Agreement, the following claims and rights of the United States are specifically reserved and are not released:

- a. Any liability arising under Title 26, U.S. Code (Internal Revenue Code);
- b. Any criminal liability, except as provided under the Deferred Prosecution Agreement;
- c. Except as explicitly stated in this Agreement, any administrative liability or enforcement right, including mandatory or permissive exclusion from Federal health care programs;
- d. Any liability to the United States (or its agencies) for any conduct other than the Covered Conduct;
- e. Any liability based upon obligations created by this Agreement;
- f. Any liability of individuals, except Dipen and Himesh Patel

7. Relator and his heirs, successors, attorneys, agents, and assigns shall not object to this Agreement but agree and confirm that this Agreement is fair, adequate, and reasonable under all the circumstances, pursuant to 31 U.S.C. § 3730(c)(2)(B). Conditioned upon Relator's receipt of the Relator's Share, Relator and his heirs, successors, attorneys, agents, and assigns fully and finally release, waive, and forever discharge the United States, its agencies, officers, agents, employees, and servants, from any claims arising from the filing of the Civil Action or under 31 U.S.C. § 3730, and from any claims to a share of the proceeds of this Agreement and/or the Civil Action.

8. Relator, for himself and for his heirs, successors, attorneys, agents, and assigns, releases Defendants, and their officers, agents, and employees, from

any liability to Relator arising from the filing of the Civil Action, or under 31 U.S.C. § 3730(d) for expenses or attorneys' fees and costs.

9. Defendants waive and shall not assert any defenses Defendants may have to any criminal prosecution or administrative action relating to the Covered Conduct that may be based in whole or in part on a contention that, under the Double Jeopardy Clause in the Fifth Amendment of the Constitution, or under the Excessive Fines Clause in the Eighth Amendment of the Constitution, this Agreement bars a remedy sought in such criminal prosecution or administrative action.

10. Defendants fully and finally release the United States, its agencies, officers, agents, employees, and servants, from any claims (including attorneys' fees, costs, and expenses of every kind and however denominated) that Defendants have asserted, could have asserted, or may assert in the future against the United States, its agencies, officers, agents, employees, and servants, related to the Covered Conduct or the United States' investigation or prosecution thereof.

11. Defendants fully and finally release the Relator from any claims (including attorneys' fees, costs, and expenses of every kind and however denominated) that Defendants have asserted, could have asserted, or may assert in the future against the Relator, related to the Civil Action and the Relator's investigation and prosecution thereof.

12. The Settlement Amount shall not be decreased as a result of the denial of claims for payment now being withheld from payment by any Medicare contractor (e.g., Medicare Administrative Contractor, fiscal intermediary, carrier) or

any state payer, related to the Covered Conduct; and Defendants agree not to resubmit to any Medicare contractor or any state payer any previously denied claims related to the Covered Conduct, agrees not to appeal any such denials of claims, and agrees to withdraw any such pending appeals.

13. Defendants agree to the following:

a. Unallowable Costs Defined: All costs (as defined in the Federal Acquisition Regulation, 48 C.F.R. § 31.205-47; and in Titles XVIII and XIX of the Social Security Act, 42 U.S.C. §§ 1395-1395lll and 1396-1396w-5; and the regulations and official program directives promulgated thereunder) incurred by or on behalf of Defendants, their present or former officers, directors, employees, shareholders, and agents in connection with:

- (1) the matters covered by this Agreement and any related deferred prosecution agreement;
- (2) the United States' audit(s) and civil and criminal investigation(s) of the matters covered by this Agreement;
- (3) Defendants' investigation, defense, and corrective actions undertaken in response to the United States' audit(s) and civil and any criminal investigation(s) in connection with the matters covered by this Agreement (including attorneys' fees);
- (4) the negotiation and performance of this Agreement and any deferred prosecution agreement;

- (5) the payment Defendants make to the United States pursuant to this Agreement and any payments that Defendants may make to Relator, including costs and attorneys' fees

are unallowable costs for government contracting purposes and under the Medicare Program, Medicaid Program, TRICARE Program, and Federal Employees Health Benefits Program (FEHBP) (hereinafter referred to as Unallowable Costs).

b. Future Treatment of Unallowable Costs: Unallowable Costs shall be separately determined and accounted for by Defendants, and Defendants shall not charge such Unallowable Costs directly or indirectly to any contracts with the United States or any State Medicaid program, or seek payment for such Unallowable Costs through any cost report, cost statement, information statement, or payment request submitted by Defendants or any of their subsidiaries or affiliates to the Medicare, Medicaid, TRICARE, or FEHBP Programs.

c. Treatment of Unallowable Costs Previously Submitted for Payment: Defendants further agree that within 90 days of the Effective Date of this Agreement they shall identify to applicable Medicare and TRICARE fiscal intermediaries, carriers, and/or contractors, and Medicaid and FEHBP fiscal agents, any Unallowable Costs (as defined in this paragraph) included in payments previously sought from the United States, or any State Medicaid program, including, but not limited to, payments sought in any cost reports, cost statements, information reports, or payment requests already submitted by Defendants or any of their subsidiaries or affiliates, and shall request, and agree, that such cost reports, cost statements, information reports, or payment requests, even if already

settled, be adjusted to account for the effect of the inclusion of the Unallowable Costs. Defendants agree that the United States, at a minimum, shall be entitled to recoup from Defendants any overpayment plus applicable interest and penalties as a result of the inclusion of such Unallowable Costs on previously submitted cost reports, information reports, cost statements, or requests for payment.

Any payments due after the adjustments have been made shall be paid to the United States pursuant to the direction of the Department of Justice and/or the affected agencies. The United States reserves its rights to disagree with any calculations submitted by Defendants or any of their subsidiaries or affiliates on the effect of inclusion of Unallowable Costs (as defined in this paragraph) on Defendants or any of their subsidiaries or affiliates' cost reports, cost statements, or information reports.

d. Nothing in this Agreement shall constitute a waiver of the rights of the United States to audit, examine, or re-examine Defendants' books and records to determine that no Unallowable Costs have been claimed in accordance with the provisions of this paragraph.

14. Without waiving its rights under the Fifth Amendment, Defendants agree to cooperate fully and truthfully with the United States' investigation of individuals and entities not released in this Agreement. Upon reasonable notice, Defendants shall encourage, and agree not to impair, the cooperation of their directors, officers, and employees, and shall use their best efforts to make available, and encourage, the cooperation of former directors, officers, and employees for interviews and testimony, consistent with the rights and privileges of such

individuals. Defendants further agree to furnish to the United States, upon request, complete and unredacted copies of all non-privileged documents, reports, memoranda of interviews, and records in their possession, custody, or control concerning any investigation of the Covered Conduct that they have undertaken, or that has been performed by another on their behalf.

15. This Agreement is intended to be for the benefit of the Parties only. The Parties do not release any claims against any other person or entity, except to the extent provided for in Paragraph 16 (waiver for beneficiaries), below.

16. Defendants agree that they waive and shall not seek payment for any of the health care billings covered by this Agreement from any health care beneficiaries or their parents, sponsors, legally responsible individuals, or third-party payors based upon the claims defined as Covered Conduct.

17. The Settlement Amount represents the amount the United States is willing to accept in compromise of its civil claims arising from the Covered Conduct.

a. In the event that any Defendant(s) fail to pay the Settlement Amount as provided in the payment schedule set forth in Paragraph 1 above, such Defendant(s) shall be in Default of Defendants' payment obligations ("Default"). The United States will provide a written Notice of Default, and Defendants shall have an opportunity to cure such Default within twenty (20) calendar days from the date of receipt of the Notice of Default by making the payment due under the payment schedule and paying any additional interest accruing under the Settlement Agreement up to the date of payment. Notice of Default will be delivered to Defendants, or to such other representative as Defendants shall designate in

advance in writing. If Defendants fail to cure the Default within seven (7) calendar days of receiving the Notice of Default and in the absence of an agreement with the United States to a modified payment schedule (“Uncured Default”), the remaining unpaid balance of the Settlement Amount shall become immediately due and payable, and interest on the remaining unpaid balance shall thereafter accrue at the rate of 12% per annum, compounded daily from the date of Default, on the remaining unpaid total (principal and interest balance).

b. In the event of Uncured Default, Defendants agree that the United States, at its sole discretion, may: (i) retain any payments previously made, rescind this Agreement and pursue the Civil Action or bring any civil and/or administrative claim, action, or proceeding against any defaulting Defendant(s) for the claims that would otherwise be covered by the releases provided in Paragraph 4 above, with any recovery reduced by the amount of any payments previously made by Defendants to the United States under this Agreement; (ii) take any action to enforce this Agreement in a new action or by reinstating the Civil Action; (iii) offset the remaining unpaid balance from any amounts due and owing to Defendants and/or affiliated companies by any department, agency, or agent of the United States at the time of Default or subsequently; and/or (iv) exercise any other right granted by law, or under the terms of this Agreement, or recognizable at common law or in equity. The United States shall be entitled to any other rights granted by law or in equity by reason of Default, including referral of this matter for private collection. In the event the United States pursues a collection action defaulting Defendants agree immediately to pay the United States the greater of (i) a ten-

percent (10%) surcharge of the amount collected, as allowed by 28 U.S.C. § 3011(a), or (ii) the United States' reasonable attorneys' fees and expenses incurred in such an action. In the event that the United States opts to rescind this Agreement pursuant to this paragraph, Defendants waive and agree not to plead, argue, or otherwise raise any defenses of statute of limitations, laches, estoppel or similar theories, to any civil or administrative claims that are (i) filed by the United States against Defendants within 120 days of written notification that this Agreement has been rescinded, and (ii) relate to the Covered Conduct, except to the extent these defenses were available on the Effective Date of the Agreement. Defendants agree not to contest any offset, recoupment, and /or collection action undertaken by the United States pursuant to this paragraph, either administratively or in any state or federal court, except on the grounds of actual payment to the United States.

c. In the event of Uncured Default, OIG-HHS may exclude defaulting Defendant(s) from participating in all Federal health care programs until Defendants pay the Settlement Amount, with interest, as set forth above (Exclusion for Default). OIG-HHS will provide written notice of any such exclusion to Defendants. Defendants waives any further notice of the exclusion under 42 U.S.C. § 1320a-7(b)(7), and agrees not to contest such exclusion either administratively or in any state or federal court. Reinstatement to program participation is not automatic. If at the end of the period of exclusion, Defendants wishes to apply for reinstatement, it must submit a written request for reinstatement to OIG-HHS in accordance with the provisions of 42 C.F.R. §§ 1001.3001-.3005. Defendants will not be reinstated unless and until OIG-HHS approves such request for reinstatement.

The option for Exclusion for Default is in addition to, and not in lieu of, the options identified in this Agreement or otherwise available.

18. In exchange for valuable consideration provided in this Agreement, Defendants and Relator acknowledge the following:

a. Defendants have reviewed its financial situation and warrants that they are solvent within the meaning of 11 U.S.C. §§ 547(b)(3) and 548(a)(1)(B)(ii)(I) and shall remain solvent following payment to the United States of the Settlement Amount.

b. In evaluating whether to execute this Agreement, the Parties intend that the mutual promises, covenants, and obligations set forth herein constitute a contemporaneous exchange for new value given to Defendants, within the meaning of 11 U.S.C. § 547(c)(1), and the Parties conclude that these mutual promises, covenants, and obligations do, in fact, constitute such a contemporaneous exchange.

c. The mutual promises, covenants, and obligations set forth herein are intended by the Parties to, and do in fact, constitute a reasonably equivalent exchange of value.

d. The Parties do not intend to hinder, delay, or defraud any entity to which Defendants were or became indebted to on or after the date of any transfer contemplated in this Agreement, within the meaning of 11 U.S.C. § 548(a)(1).

e. If any of Defendants' payments or obligations under this Agreement are avoided for any reason (including but not limited to, through the exercise of a trustee's avoidance powers under the Bankruptcy Code) or if, before the Settlement Amount is paid in full, Defendants or a third party commences a case, proceeding,

or other action under any law relating to bankruptcy, insolvency, reorganization, or relief of debtors seeking any order for relief of Defendants' debts, or to adjudicate Defendants as bankrupt or insolvent; or seeking appointment of a receiver, trustee, custodian, or other similar official for Defendants or for all or any substantial part of Defendants' assets:

(i) the United States may rescind the releases in this Agreement as to any defaulting Defendant(s) and bring any civil and/or administrative claim, action, or proceeding against such Defendant(s) for the claims that would otherwise be covered by the releases provided in Paragraph 4 above;

(ii) the United States has an undisputed, noncontingent, and liquidated allowed claim against Dipen and Himesh Patel in the amount of \$25,000 and against H&D in the amount of \$100,000, less any payments received pursuant to Paragraph 1 of this Agreement, provided, however, that such payments are not otherwise avoided and recovered from the United States by Defendants, a receiver, trustee, custodian, or other similar official for Defendants;

(iii) if any payments are avoided and recovered by a receiver, trustee, creditor, custodian, or similar official, the United States shall not be responsible for the return of any amounts already paid by the United States to the Relator; and

(iv) if, notwithstanding subparagraph (iii), any amounts already paid by the United States to the Relator pursuant to Paragraph 2 are recovered from the United States in an action or proceeding filed by a receiver, trustee, creditor, custodian, or similar official in or in connection with a bankruptcy case that is filed within two years of the Effective Date of this Agreement or of any payment made

under Paragraph 1 of this Agreement, Relator shall, within thirty days of written notice from the United States to the undersigned Relator's counsel, return to the United States all amounts recovered from the United States.

f. Defendants agree that any civil and/or administrative claim, action, or proceeding brought by the United States under Paragraph 18.e is not subject to an "automatic stay" pursuant to 11 U.S.C. § 362(a) because it would be an exercise of the United States' police and regulatory power. Defendants shall not argue or otherwise contend that the United States' claim, action, or proceeding is subject to an automatic stay and, to the extent necessary, consents to relief from the automatic stay for cause under 11 U.S.C. § 362(d)(1). Defendants waive and shall not plead, argue, or otherwise raise any defenses under the theories of statute of limitations, laches, estoppel, or similar theories, to any such civil or administrative claim, action, or proceeding brought by the United States within 120 days of written notification to Defendants that the releases have been rescinded pursuant to this paragraph, except to the extent such defenses were available on the Effective Date of the Agreement.

19. Upon receipt of the first payment described in Paragraph 1, above, the Parties shall promptly sign and file in the Civil Action a Joint Stipulation of Dismissal of the Civil Action pursuant to Rule 41(a)(1), which dismisses the Relator's claims with prejudice, the United States' claims as to the Covered Conduct with prejudice and dismisses the United States' remaining claims without prejudice.

20. Except as provided in Paragraph 3, above, each Party shall bear its own legal and other costs incurred in connection with this matter, including the preparation and performance of this Agreement.

21. Each party and signatory to this Agreement represents that it freely and voluntarily enters into this Agreement without any degree of duress or compulsion.

22. This Agreement is governed by the laws of the United States. The exclusive jurisdiction and venue for any dispute relating to this Agreement is the United States District Court for the District of New Jersey. For purposes of construing this Agreement, this Agreement shall be deemed to have been drafted by all Parties to this Agreement and shall not, therefore, be construed against any Party for that reason in any subsequent dispute.

23. This Agreement constitutes the complete agreement between the Parties. This Agreement may not be amended except by written consent of the Parties.

24. The undersigned counsel represent and warrant that they are fully authorized to execute this Agreement on behalf of the persons and entities indicated below.

25. This Agreement may be executed in counterparts, each of which constitutes an original and all of which constitute one and the same Agreement.

26. This Agreement is binding on Defendants' successors, transferees, heirs, and assigns.

27. This Agreement is binding on Relator's successors, transferees, heirs, and assigns.


28. All Parties consent to the United States' disclosure of this Agreement, and information about this Agreement, to the public.

29. This Agreement is effective on the date of signature of the last signatory to the Agreement (Effective Date of this Agreement). Facsimiles and electronic transmissions of signatures shall constitute acceptable, binding signatures for purposes of this Agreement.


THE UNITED STATES OF AMERICA

PHILIP R. SELLINGER
UNITED STATES ATTORNEY

DATED: 8/18/2023

BY: 
Kruti D. Dharia
Assistant United States Attorney
District of New Jersey

DATED: 8/16/23

BY: 
LISA M. RE
Assistant Inspector General for Legal Affairs
Office of Counsel to the Inspector General
Office of Inspector General
U.S. Department of Health and Human Services

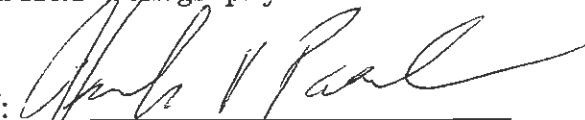
H&D SONOGRAPHY, DIPEN PATEL, HIMESH PATEL - DEFENDANTS

DATED: Aug 8, 2023

BY: 

Dipen Patel
Owner of H&D Sonography, on behalf of himself
and H&D Sonography

DATED: Aug 8, 2023

BY: 

Himesh Patel
Owner of H&D Sonography, on behalf of himself
and H&D Sonography

DATED: 8/10/23

BY: 

Stanley Kallmann
Counsel for Himesh Patel

DATED: _____

BY: _____

Richard Asche
Counsel for H&D Sonography and Dipen Patel

H&D SONOGRAPHY, DIPEN PATEL, HIMESH PATEL - DEFENDANTS

DATED: _____

BY: _____

Dipen Patel
Owner of H&D Sonography, on behalf of himself
and H&D Sonography

DATED: _____

BY: _____

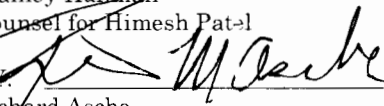
Himesh Patel
Owner of H&D Sonography, on behalf of himself
and H&D Sonography

DATED: _____

BY: _____

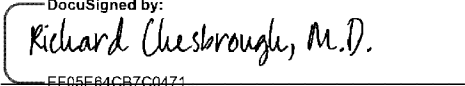
~~Stanley Kullman~~
Counsel for Himesh Patel

DATED: 8/7/23

BY: 

Richard Asche
Counsel for H&D Sonography and Dipen Patel

RICHARD CHESBROUGH - RELATOR

DATED: 8/9/2023 | 4:22 PM PDT BY: 
Richard Chesbrough, M.D.

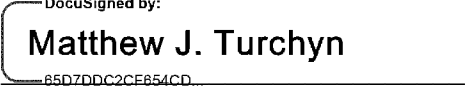
DATED: 8/9/2023 | 3:19 PM EDT BY: 
Matthew J. Turchyn
Counsel for Richard Chesbrough, M.D.

EXHIBIT A

Payment Due Date	Payment Due	3.625% Interest	Principal	Balance
				\$75,000.00
12/1/2023	\$4,435.27	\$685.27	\$3,750.00	\$71,250.00
3/1/2024	\$4,393.93	\$643.93	\$3,750.00	\$67,500.00
6/1/2024	\$4,360.04	\$610.04	\$3,750.00	\$63,750.00
9/1/2024	\$4,332.48	\$582.48	\$3,750.00	\$60,000.00
12/1/2024	\$4,298.22	\$548.22	\$3,750.00	\$56,250.00
3/1/2025	\$4,258.37	\$508.37	\$3,750.00	\$52,500.00
6/1/2025	\$4,219.26	\$469.26	\$3,750.00	\$48,750.00
9/1/2025	\$4,195.43	\$445.43	\$3,750.00	\$45,000.00
12/1/2025	\$4,161.16	\$411.16	\$3,750.00	\$41,250.00
3/1/2026	\$4,122.80	\$372.80	\$3,750.00	\$37,500.00
6/1/2026	\$4,085.19	\$335.19	\$3,750.00	\$33,750.00
9/1/2026	\$4,058.37	\$308.37	\$3,750.00	\$30,000.00
12/1/2026	\$4,024.11	\$274.11	\$3,750.00	\$26,250.00
3/1/2027	\$3,987.24	\$237.24	\$3,750.00	\$22,500.00
6/1/2027	\$3,951.11	\$201.11	\$3,750.00	\$18,750.00
9/1/2027	\$3,921.32	\$171.32	\$3,750.00	\$15,000.00
12/1/2027	\$3,887.05	\$137.05	\$3,750.00	\$11,250.00
3/1/2028	\$3,851.67	\$101.67	\$3,750.00	\$7,500.00
6/1/2028	\$3,817.78	\$67.78	\$3,750.00	\$3,750.00
9/1/2028	\$3,784.26	\$34.26	\$3,750.00	\$0.00
Total	\$17,521.72	\$2,521.72	\$75,000.00	