

**Monthly Operating Report  
ACCRUAL BASIS**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484
<b>JUDGE:</b>	Jemigan

**UNITED STATES BANKRUPTCY COURT  
NORTHERN & EASTERN DISTRICTS OF TEXAS  
REGION 6**

**MONTHLY OPERATING REPORT**

**MONTH ENDING:** July 2019  
MONTH YEAR

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING MONTHLY OPERATING REPORT (ACCRUAL BASIS-1 THROUGH ACCRUAL BASIS-7) AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT, AND COMPLETE. DECLARATION OF THE PREPARER (OTHER THAN RESPONSIBLE PARTY) IS BASED ON ALL INFORMATION OF WHICH PREPARER HAS ANY KNOWLEDGE.

**RESPONSIBLE PARTY:**

/s/ Karen Nicolaou Chief Restructuring Officer  
ORIGINAL SIGNATURE OF RESPONSIBLE PARTY TITLE

Karen Nicolaou 08/29/2019  
PRINTED NAME OF RESPONSIBLE PARTY DATE

**PREPARER:**

/s/ Karen Nicolaou Chief Restructuring Officer  
ORIGINAL SIGNATURE OF PREPARER TITLE

Karen Nicolaou 08/29/2019  
PRINTED NAME OF PREPARER DATE

**Monthly Operating Report**  
**ACCRUAL BASIS-1**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

<b>COMPARATIVE BALANCE SHEET</b>		<b>SCHEDULE AMOUNT</b>	<b>May 31, 2019</b>	<b>June 30, 2019</b>	<b>July 31, 2019</b>
<b>ASSETS</b>					
1.	UNRESTRICTED CASH	\$64,307	\$89,896	\$103,881	\$77,066
2.	RESTRICTED CASH				
3.	TOTAL CASH	\$64,307	\$89,896	\$103,881	\$77,066
4.	ACCOUNTS RECEIVABLE (NET)	\$137,061	\$30,527	\$3,951	\$3,983
5.	INVENTORY	\$1,000			
6.	NOTES RECEIVABLE				
7.	PREPAID EXPENSES (See Note A)	\$8,054	\$6,257	\$5,014	\$84,810
8.	OTHER (ATTACH LIST)				
9.	TOTAL CURRENT ASSETS	\$210,422	\$126,681	\$112,846	\$165,859
10.	PROPERTY, PLANT & EQUIPMENT		\$7,608,231	\$7,608,231	\$7,608,231
11.	LESS: ACCUMULATED DEPRECIATION/DEPLETION		(\$3,566,268)	(\$3,604,538)	(\$3,642,807)
12.	NET PROPERTY, PLANT & EQUIPMENT	\$4,448,470	\$4,041,963	\$4,003,693	\$3,965,424
13.	DUE FROM INSIDERS				
14.	OTHER ASSETS - NET OF AMORTIZATION (ATTACH LIST)		(\$52,851)	(\$52,851)	(\$52,851)
15.	OTHER (ATTACH LIST)				
16.	<b>TOTAL ASSETS</b>	\$4,658,892	\$4,115,792	\$4,063,689	\$4,078,432
<b>POSTPETITION LIABILITIES</b>					
17.	ACCOUNTS PAYABLE		\$6,174	\$32,358	\$28,869
18.	TAXES PAYABLE				
19.	NOTES PAYABLE (See Note A)				\$86,338
20.	PROFESSIONAL FEES				
21.	SECURED DEBT				
22.	OTHER (ATTACH LIST)		\$86,054	\$115,857	\$167,337
23.	TOTAL POSTPETITION LIABILITIES		\$92,228	\$148,215	\$282,544
<b>PREPETITION LIABILITIES</b>					
24.	SECURED DEBT	\$5,792,639	\$6,003,028	\$6,003,028	\$6,003,028
25.	PRIORITY DEBT	\$89,560	\$107,553	\$107,553	\$107,553
26.	UNSECURED DEBT	\$3,897,487	\$2,951,599	\$2,942,701	\$2,935,068
27.	OTHER (ATTACH LIST)				
28.	TOTAL PREPETITION LIABILITIES	\$9,779,685	\$9,062,180	\$9,053,281	\$9,045,649
29.	<b>TOTAL LIABILITIES</b>	\$9,779,685	\$9,154,408	\$9,201,496	\$9,328,192
<b>EQUITY</b>					
30.	PREPETITION OWNERS' EQUITY		(\$4,976,219)	(\$4,993,233)	(\$4,993,233)
31.	POSTPETITION CUMULATIVE PROFIT OR (LOSS)		(\$62,398)	(\$144,575)	(\$256,527)
32.	DIRECT CHARGES TO EQUITY (ATTACH EXPLANATION)				
33.	TOTAL EQUITY		(\$5,038,616)	(\$5,137,807)	(\$5,249,760)
34.	<b>TOTAL LIABILITIES &amp; OWNERS' EQUITY</b>		\$4,115,792	\$4,063,689	\$4,078,432

Note A: TLG Family Management, LLC entered into a finance agreement for the renewal of insurance policies on behalf of the Debtor. The Debtor's allocated insurance premiums totaled \$86,337.94 which are reflected as a Post-Petition Note Payable and a Prepaid Expense.

**In Re: Riverstone Memory Care, LLC, debtor**  
**Case # 19-31484**  
**Support for MOR-1 Balance Sheet**

	<b>May 31, 2019</b>	<b>June 30, 2019</b>	<b>July 31, 2019</b>
<b><u>Property, Plant, and Equipment</u></b>			
Building	6,002,223	6,002,223	6,002,223
Reserves - Site Improvements	5,723	5,723	5,723
Land	1,116,472	1,116,472	1,116,472
Furniture, Fixtures & Equipment	483,813	483,813	483,813
Accumulated Depreciation	(3,566,268)	(3,604,538)	(3,642,807)
<b>Total Property, Plants, and Equipment</b>	<b>\$ 4,041,963</b>	<b>\$ 4,003,693</b>	<b>\$ 3,965,424</b>
<b><u>Other Assets</u></b>			
Loan Origination Cost Amortization	<b>(52,851)</b>	<b>(52,851)</b>	<b>(52,851)</b>
<b><u>Post-Petition Current Liabilities</u></b>			
Accrued Interest - Mortgage Loan - Post	31,402	61,791	93,193
Accrued Management and Marketing Service Fees		10,570	10,570
Accrued Property/Real Estate Taxes	7,214	14,428	21,642
Accrued Payroll Liability	14,710	17,468	19,361
Deferred Revenue from Prepaid Rent	32,728	11,600	22,570
<b>Total Other Post-Petition Liabilities</b>	<b>86,054</b>	<b>115,857</b>	<b>167,337</b>

**Monthly Operating Report**  
**ACCRUAL BASIS-2**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

<b>INCOME STATEMENT</b>	<b>May, 2019</b>	<b>June 2019</b>	<b>July, 2019</b>	
<b>REVENUES</b>				
1. GROSS REVENUES	\$161,887	\$139,577	\$123,453	
2. LESS: RETURNS & DISCOUNTS	\$24,772	\$22,434	\$20,069	
3. NET REVENUE	\$137,115	\$117,143	\$103,384	\$0
<b>COST OF GOODS SOLD</b>				
4. MATERIAL				
5. DIRECT LABOR	\$91,626	\$85,871	\$85,903	
6. DIRECT OVERHEAD	\$12,006	\$18,883	\$20,688	
7. TOTAL COST OF GOODS SOLD	\$103,632	\$104,754	\$106,591	\$0
8. GROSS PROFIT	\$33,483	\$12,389	(\$3,207)	\$0
<b>OPERATING EXPENSES</b>				
9. OFFICER / INSIDER COMPENSATION [a]	\$10,266	\$8,828	\$7,417	
10. SELLING & MARKETING	\$919	\$752	\$1,250	
11. GENERAL & ADMINISTRATIVE	\$7,424	\$8,538	\$21,052	
12. RENT & LEASE				
13. OTHER (ATTACH LIST)	7,600	\$7,800	\$7,731	
14. TOTAL OPERATING EXPENSES	\$26,209	\$25,918	\$37,449	\$0
15. INCOME BEFORE NON-OPERATING INCOME & EXPENSE	\$7,274	(\$13,529)	(\$40,656)	\$0
<b>OTHER INCOME &amp; EXPENSES</b>				
16. NON-OPERATING INCOME (ATTACH LIST)		\$10	\$0	
17. NON-OPERATING EXPENSE (ATTACH LIST)				
18. INTEREST EXPENSE	\$31,402	\$30,389	\$31,402	
19. DEPRECIATION / DEPLETION	\$38,269	\$38,269	\$38,269	
20. AMORTIZATION				
21. OTHER (ATTACH LIST)	\$0			
22. NET OTHER INCOME & EXPENSES	\$69,672	\$68,648	\$69,671	\$0
<b>REORGANIZATION EXPENSES</b>				
23. PROFESSIONAL FEES				
24. U.S. TRUSTEE FEES			\$1,625	
25. OTHER (ATTACH LIST)				
26. TOTAL REORGANIZATION EXPENSES	\$0	\$0	\$1,625	\$0
27. INCOME TAX				
28. NET PROFIT (LOSS)	(\$62,398)	(\$82,177)	(\$111,953)	\$0

[a] Includes management fees payable to TLG Family Management. Payments to The LaSalle Group Inc are not included in this line item as these are pass-through expenses for payroll and benefits

**In Re: Riverstone Memory Care, LLC, debtor**  
**Case # 19-31484**  
**Support for MOR-2 Income Statement**

	<b>May, 2019</b>	<b>June, 2019</b>	<b>July, 2019</b>
<b>Other Operating Expenses</b>			
Accrued Property Taxes	\$ 7,214	\$ 7,214	\$ 7,214
State Franchise Taxes	\$ (300)	\$ -	
Bad Debt Expense	\$ 686	\$ 586	\$ 517
<b>Total Other Operating Expenses</b>	<b>\$ 7,600</b>	<b>\$ 7,800</b>	<b>\$ 7,731</b>
<b>Other Non Operating Income</b>			
Interest Income		\$ 10	\$ -

**Monthly Operating Report**  
**ACCRUAL BASIS-3**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

<b>CASH RECEIPTS AND DISBURSEMENTS</b>	May, 2019	June, 2019	July, 2019	QUARTER
1. CASH - BEGINNING OF MONTH	\$60,920	\$89,896	\$103,881	
<b>RECEIPTS FROM OPERATIONS</b>				
2. CASH SALES				\$0
<b>COLLECTION OF ACCOUNTS RECEIVABLE</b>				
3. PREPETITION				\$0
4. POSTPETITION				\$0
5. TOTAL OPERATING RECEIPTS	\$133,670	\$115,562	\$113,805	\$363,037
<b>NON-OPERATING RECEIPTS</b>				
6. LOANS & ADVANCES (ATTACH LIST)				\$0
7. SALE OF ASSETS				\$0
8. OTHER (ATTACH LIST)	\$11	\$10	\$500	\$521
9. TOTAL NON-OPERATING RECEIPTS	\$11	\$10	\$500	\$521
10. TOTAL RECEIPTS	\$133,681	\$115,572	\$114,305	\$363,558
11. TOTAL CASH AVAILABLE	\$194,601	\$205,468	\$218,186	
<b>OPERATING DISBURSEMENTS</b>				
12. NET PAYROLL	\$87,636	\$82,769	\$99,412	\$269,818
13. PAYROLL TAXES PAID				\$0
14. SALES, USE & OTHER TAXES PAID				\$0
15. SECURED / RENTAL / LEASES	\$176	\$380	\$727	\$1,283
16. UTILITIES	\$2,460	\$3,496	\$6,662	\$12,618
17. INSURANCE	\$7,092			\$7,092
18. INVENTORY PURCHASES				\$0
19. VEHICLE EXPENSES				\$0
20. TRAVEL				\$0
21. ENTERTAINMENT				\$0
22. REPAIRS & MAINTENANCE		\$83	\$5,747	\$5,830
23. SUPPLIES		\$43	\$14,126	\$14,168
24. ADVERTISING				\$0
25. OTHER (ATTACH LIST)	\$ 4,935	\$ 12,207	\$12,821	\$29,963
26. TOTAL OPERATING DISBURSEMENTS	\$102,299	\$98,978	\$139,495	\$340,772
<b>REORGANIZATION EXPENSES</b>				
27. PROFESSIONAL FEES				\$0
28. U.S. TRUSTEE FEES			\$1,625	\$1,625
29. OTHER (ATTACH LIST)	\$2,405	\$2,609		\$5,014
30. TOTAL REORGANIZATION EXPENSES	\$2,405	\$2,609	\$1,625	\$6,639
31. TOTAL DISBURSEMENTS	\$104,704	\$101,587	\$141,120	\$347,411
32. NET CASH FLOW	\$28,976	\$13,985	(\$26,815)	\$16,146
33. CASH - END OF MONTH	\$89,896	\$103,881	\$77,066	

**In Re: Riverstone Memory Care, LLC, debtor**  
**Case # 19-31484**  
**Support for MOR-3 Cash Flow Statement**

	May, 2019	June, 2019	July, 2019
<b>Other Receipts</b>			
Interest Income from Bank Act. X1839	\$11	\$10	\$0
Petty Cash Receipt from Employee			\$500
<b>Total Other Receipts</b>	<b>\$11</b>	<b>\$10</b>	<b>\$500</b>
<b>Other Operating Disbursements</b>			
Management Fees	\$3,501	\$9,935	\$9,795
Credit Card Fees	\$775	\$780	\$677
Community Activities	\$659	\$225	\$185
Document Storage			\$49
Bank Analysis Fees		\$8	\$8
Fire Monitoring		\$241	\$0
Marketing Services		\$18	\$0
Nutritional Services		\$75	\$0
Reimbursable Employee Expenses		\$364	\$395
Postage and Shipping		\$111	\$88
Software		\$82	\$1,304
Newspaper Subscription		\$369	\$0
Newsletter and other Communications			\$319
<b>Total Other Operating Disbursements</b>	<b>\$4,935</b>	<b>\$12,207</b>	<b>\$12,821</b>
<b>Adequate Protection Payment - Utilities</b>	<b>\$ 2,609.00</b>	<b>\$</b>	<b>-</b>

**Monthly Operating Report**  
ACCUAL BASIS-4

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

ACCOUNTS RECEIVABLE AGING	SCHEDULE AMOUNT	May 31, 2019	June 30, 2019	July 31, 2019
1. 0-30		\$20,834	\$16,293	\$10,099
2. 31-60		\$9,693	\$5,258	\$6,968
3. 61-90		\$0	\$0	(\$225)
4. 91+		\$3,214	\$3,214	\$8,473
5. TOTAL ACCOUNTS RECEIVABLE	\$137,061	\$33,741	\$24,766	\$25,314
6. AMOUNT CONSIDERED UNCOLLECTIBLE		\$3,214	\$20,814	\$21,331
7. ACCOUNTS RECEIVABLE (NET)	\$137,061	\$30,527	\$3,951	\$3,983

AGING OF POSTPETITION TAXES AND PAYABLES					MONTH:	July 2019
TAXES PAYABLE	0-30 DAYS	31-60 DAYS	61-90 DAYS	91+ DAYS	TOTAL	
1. FEDERAL					\$0	
2. STATE					\$0	
3. LOCAL					\$0	
4. OTHER (ATTACH LIST)					\$0	
5. TOTAL TAXES PAYABLE	\$0	\$0	\$0	\$0	\$0	
6. ACCOUNTS PAYABLE	\$18,599	\$9,392	\$878		\$28,869	

STATUS OF POSTPETITION TAXES (See Note A)					MONTH:	July 2019
	BEGINNING TAX LIABILITY	AMOUNT WITHHELD AND/OR ACCRUED	AMOUNT PAID	ENDING TAX LIABILITY		
<b>FEDERAL</b>						
1. WITHHOLDING				\$0		
2. FICA-EMPLOYEE				\$0		
3. FICA-EMPLOYER				\$0		
4. UNEMPLOYMENT				\$0		
5. INCOME				\$0		
6. OTHER (ATTACH LIST)				\$0		
7. TOTAL FEDERAL TAXES	\$0	\$0	\$0	\$0		
<b>STATE AND LOCAL</b>						
8. WITHHOLDING				\$0		
9. SALES				\$0		
10. EXCISE				\$0		
11. UNEMPLOYMENT				\$0		
12. REAL PROPERTY	\$14,428	\$7,214	\$0	\$21,642		
13. PERSONAL PROPERTY				\$0		
14. OTHER (ATTACH LIST)				\$0		
15. TOTAL STATE & LOCAL	\$14,428	\$7,214	\$0	\$21,642		
16. TOTAL TAXES	\$14,428	\$7,214	\$0	\$21,642		

Notes

(A) Payroll is processed by the co-debtor The LaSalle Group, Inc. Payroll tax information is recorded on the MOR for The LaSalle Group, Inc.



**Monthly Operating Report**  
ACCUAL BASIS-5

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

MONTH: July 2019

BANK RECONCILIATIONS					
	Account #1	Account #2	Account #3		
A. BANK:	Happy State Bank & Trust	Happy State Bank & Trust	First National Bank	Happy State Bank & Trust	
B. ACCOUNT NUMBER:	X5148	X0964	54001839	X5650	TOTAL
C. PURPOSE (TYPE):	Operating	Tax Escrow Account	Other Escrow Account	Reserve Account	
1. BALANCE PER BANK STATEMENT	\$53,375	\$802	\$22,536	\$1,199	\$77,912
2. ADD: TOTAL DEPOSITS NOT CREDITED					\$0
3. SUBTRACT: OUTSTANDING CHECKS	\$2,046				\$2,046
4. OTHER RECONCILING ITEMS					\$0
5. MONTH END BALANCE PER BOOKS	\$51,329	\$802	\$22,536	\$1,199	\$75,866.26
6. NUMBER OF LAST CHECK WRITTEN	14445	N/A	N/A	N/A	

INVESTMENT ACCOUNTS					
BANK, ACCOUNT NAME & NUMBER	DATE OF PURCHASE	TYPE OF INSTRUMENT	PURCHASE PRICE		CURRENT VALUE
7.					
8.					
9.					
10.					
11. TOTAL INVESTMENTS			\$0		\$0

CASH		
12. CURRENCY ON HAND		\$1,200
13. TOTAL CASH - END OF MONTH		\$77,066

**Monthly Operating Report  
ACCRUAL BASIS-6**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

MONTH: July 2019

**PAYMENTS TO INSIDERS AND PROFESSIONALS**

INSIDERS			
NAME	TYPE OF PAYMENT	AMOUNT PAID	TOTAL PAID TO DATE
1. The LaSalle Group, Inc.	Reimbursable Payroll and Operating Expenses for the benefit of Debtor	99,412	274,693
2. TLG Family Management, LLC	Accounting and Management Fees	9,795	23,231
3. Matthew Warren	Reimbursable Expenses	695	1,367
4.			
5.			
6.	TOTAL PAYMENTS TO INSIDERS	\$109,902	\$299,291

PROFESSIONALS (See Note A)					
NAME	DATE OF COURT ORDER AUTHORIZING PAYMENT	AMOUNT APPROVED	AMOUNT PAID	TOTAL PAID TO DATE	TOTAL INCURRED & UNPAID
1. Harney Partners, CRO/FA					
2. Crowe & Dunlevy, PC					
3. Donlin Recano & Company					
4.					
5.					
6.	TOTAL PAYMENTS TO PROFESSIONALS		\$0	\$0	\$0

**POSTPETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENTS DUE	AMOUNTS PAID DURING MONTH	TOTAL UNPAID POSTPETITION
1. Ascentium Capital, LLC (Copier Lease)	\$192	\$0	\$192
2. CSC Service Works/CoinMach (Laundry Equipment Rental)	\$1,091	\$727	\$364
3.			
4.			
5.			
6. TOTAL	\$1,283	\$727	\$556

Note A: All professionals in this case are preparing their fee statements. As of the date of this MOR, these fees have not been accrued by the Debtors. When amounts are available, a monthly accrual schedule will be included in the MOR.

**Monthly Operating Report  
ACCRUAL BASIS-7**

<b>CASE NAME:</b>	In Re: Riverstone Memory Care, LLC, debtor
<b>CASE NUMBER:</b>	19-31484

**MONTH:** July 2019

**QUESTIONNAIRE**

	YES	NO
1. HAVE ANY ASSETS BEEN SOLD OR TRANSFERRED OUTSIDE THE NORMAL COURSE OF BUSINESS THIS REPORTING PERIOD?		X
2. HAVE ANY FUNDS BEEN DISBURSED FROM ANY ACCOUNT OTHER THAN A DEBTOR IN POSSESSION ACCOUNT?		X
3. ARE ANY POSTPETITION RECEIVABLES (ACCOUNTS, NOTES, OR LOANS) DUE FROM RELATED PARTIES?		X
4. HAVE ANY PAYMENTS BEEN MADE ON PREPETITION LIABILITIES THIS REPORTING PERIOD?	X	
5. HAVE ANY POSTPETITION LOANS BEEN RECEIVED BY THE DEBTOR FROM ANY PARTY?		X
6. ARE ANY POSTPETITION PAYROLL TAXES PAST DUE?		X
7. ARE ANY POSTPETITION STATE OR FEDERAL INCOME TAXES PAST DUE?		X
8. ARE ANY POSTPETITION REAL ESTATE TAXES PAST DUE?		X
9. ARE ANY OTHER POSTPETITION TAXES PAST DUE?		X
10. ARE ANY AMOUNTS OWED TO POSTPETITION CREDITORS DELINQUENT?		X
11. HAVE ANY PREPETITION TAXES BEEN PAID DURING THE REPORTING PERIOD?		X
12. ARE ANY WAGE PAYMENTS PAST DUE?		X

IF THE ANSWER TO ANY OF THE ABOVE QUESTIONS IS "YES," PROVIDE A DETAILED EXPLANATION OF EACH ITEM. ATTACH ADDITIONAL SHEETS IF NECESSARY.

4. Pre-petition Invoices were paid to US Foods in the amount of \$5,813.38. This as an administrative accounting error and Debtor is working with the vendor to have this payment applied to post-petition invoices.

**INSURANCE**

	YES	NO
1. ARE WORKER'S COMPENSATION, GENERAL LIABILITY AND OTHER NECESSARY INSURANCE COVERAGES IN EFFECT?	X	
2. ARE ALL PREMIUM PAYMENTS PAID CURRENT?	X	
3. PLEASE ITEMIZE POLICIES BELOW.		

IF THE ANSWER TO ANY OF THE ABOVE QUESTIONS IS "NO," OR IF ANY POLICIES HAVE BEEN CANCELLED OR NOT RENEWED DURING THIS REPORTING PERIOD, PROVIDE AN EXPLANATION BELOW. ATTACH ADDITIONAL SHEETS IF NECESSARY.

All Insurance and Employee Related Insurance Policies are written through The LaSalle Group, Inc.

INSTALLMENT PAYMENTS			
TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY
Commercial General Liability	Underwriters at Lloyds of London (Willis)	06/30/19 - 06/30/2020	\$11,571.75 Down Payment then \$6,682 per month
Automobile	National Liability & Fire Ins. Co.	06/30/19 - 06/30/2020	\$11,571.75 Down Payment then \$6,682 per month
Excess Liability	Underwriters at Lloyds of London (Willis)	06/30/19 - 06/30/2020	\$11,571.75 Down Payment then \$6,682 per month
Property	Lockton Companies (Broker)	06/30/19 - 06/30/2020	\$11,571.75 Down Payment then \$6,682 per month
Directors & Officers	HCC Specialty Ins Co	06/30/2019 - 09/30/19	\$11,571.75 Down Payment then \$6,682 per month
Flood Insurance	Wright National Flood Insurance Company	01/15/18 - 10/15/19	Paid in Full
Commercial Crime	Travelers Casualty and Surety Company of America	06/30/2019 - 09/30/19	\$11,571.75 Down Payment then \$6,682 per month