



CROSSROADS

BANK

(continued to) 16149-A FILED 148

MAR 13 1989

INTERSTATE COMMERCE COMMISSION

January 9, 1989

Interstate Commerce Commission
12th & Constitution Ave., Northwest, Room 2303
Washington D.C. 20423
ATTEN: Mildred Lee

Date 1/9/89
Fee 2.00
ICC Washington, D.C.

RE: ITG, Inc. Transmittal letter of Dec. 23, 1988

Dear Ms. Lee:

Per our telephone conversation this date, you will find enclosed 2 notarized copies of the original Iowa Interstate Railroad Lease Agreement.

Please acknowledge and return one copy to us.

Sincerely,

Debbie Young
Debbie Young
Administrative Asst.

enclosures

Interstate Commerce Commission
Washington, D.C. 20423

1/13/89

OFFICE OF THE SECRETARY

Debbie Young
Administrative Assistant
CrossRoads Bank
1501 Mockingbird At Sam Houston
P.O.Box 4025
Victoria, Texas 77903

Dear Sir:

The enclosed document(s) was recorded pursuant to the provisions of Section 11303 of the Interstate Commerce Act, 49 U.S.C. 11303, on 1/9/89 at 11:05am, and assigned recordation number(s). 16149 & 16149-A

Sincerely yours,

Nesta R. McEwen
Secretary

Enclosure(s)

REGISTRATION NO. 16149-A

JAN 9 1989 11 03 AM

INTERSTATE COMMERCE COMMISSION

STATE OF TEXAS

COUNTY OF VICTORIA

I, DEBBIE YOUNG, NOTARY PUBLIC IN AND FOR STATE OF TEXAS,
HEREIN CERTIFY THAT THE ATTACHED IS A TRUE AND EXACT COPY
OF THE ORIGINAL LEASE AGREEMENT BETWEEN IOWA INTERSTATE
RAILROAD CO. AND ITG, INC.

Debbie Young
Debbie Young, Notary Public

Commission Expires: 3/24/90

16149-4
RECORDED IN 16149-4

JAN 9 1988 11 25 AM

RAILROAD CAR LEASE AGREEMENT
~~INTERSTATE COMMERCE COMMISSION~~

THIS AGREEMENT, No. ITG-1672, made and entered into November 1, 1988, by and between ITG, INC., a Texas corporation with its principal office and place of business in Victoria, Texas, (herein called "LESSOR") and IOWA INTERSTATE RAILROAD COMPANY, a Delaware corporation, (herein called "LESSEE").

WITNESSETH:

Description
of Leased
Cars:

1. LESSOR agrees to furnish to LESSEE, and LESSEE agrees to rent from LESSOR, the railroad cars shown on the Rider attached hereto and made a part of hereof, and such additional Riders as may be added to hereto from time to time by agreement of the parties and signed by their duly authorized representatives. Each Rider shall set forth a brief description of the car, or cars, car initials and numbers, the Association of American Railroads ("AAR") or Interstate Commerce Commission ("ICC") specifications, cubic capacity, truck capacity, delivery point, rental, term throughout which the cars shall remain in LESSEE'S service, and other pertinent information that may be desired by both parties.

Use of
Cars:

2. LESSEE agrees to use said cars under the following restrictions:

(a) The cars will be received by LESSEE in Laurinburg, North Carolina on the Laurinburg and Southern Railroad, and used and operated at all times in

compliance with all lawful acts, rules, regulations, and orders issued by the railroads on which the cars are operated, and government agencies.

(b) At the expiration or termination of the rental term of the particular Rider applicable to each such car described in such Rider, LESSEE shall cause said cars to be returned to LESSOR at a point designated by LESSOR, provided that freight mileage does not exceed the freight mileage from point of origin, being Laurinburg, North Carolina. LESSEE to pay all freight charges accordingly.

(c) In the event that ITG, INC. does not have a successive Lessee immediately available for the cars of this lease, IOWA INTERSTATE RAILROAD COMPANY agrees to provide ITG, INC. with six (6) months free storage of the cars covered herein.

(d) The cars will not be altered by LESSEE in any way without prior written approval of LESSOR.

(e) The cars are intended for use in carrying new steel products. The use of these cars for any other purpose

is not permitted without prior written approval of LESSOR.

Inspection:

3. Each of the cars will be subject to a joint inspection prior to both the delivery and return dates. The inspections will be conducted at a site mutually agreeable to both parties. The condition of each car will be noted on a separate Inspection Form, a blank copy of which is attached as Exhibit B. LESSOR shall deliver all cars in good operating condition, free of all mechanical defects and suitable for transportation of intended commodities. The LESSEE shall be solely responsible to return all cars in the same conditions as received, excepting reasonable wear and tear; and, at time of return, each car shall be in a condition suitable for immediate placement in revenue interchange service. If a car is in need of repair prior to delivery or return, a mutually agreeable repair schedule shall be developed, and a separate joint inspection made by LESSOR and LESSEE will be held, at the repair facility, after repairs have been made, which inspection shall be in lieu of any other inspection required hereby. Failure for whatever reason to conduct such inspection or deliver such inspection form in connection with the return of any car shall not relieve LESSEE of its obligation to return such car at the end of the Lease Term or otherwise in the condition required hereby.

Rent:

4. LESSEE agrees to pay LESSOR the monthly rental stated in the Rider covering said cars from the date of this Agreement as specified in the Rider, and until the cars are returned to LESSOR upon expiration of the rental term specified in the Rider applicable to each car. Such rentals shall be paid to LESSOR in Victoria, Texas, or such other place as LESSOR may hereinafter direct in writing.

The initial rental payment shall include prorated rental due as a result of the delivery of any of the cars in the prior month.

Rentals are payable within ten (10) days from the date of invoice, monthly in advance.

Car Hire:

5. Any per diem or mileage allowance, car hire rental, and/or other compensation paid by reason of off-line use of any car directly to the LESSEE shall be retained by LESSEE as compensation for its interest in such car.

Term of
Lease:

6. This Agreement shall be effective as of the date first set forth hereinabove, and shall expire December 31, 1991, or upon return of the last car, or cars, covered hereunder, to LESSEE, whichever is later. The rental term for each car shall be shown in the Rider covering such car. Unless this contract is extended or renewed in writing by mutual agreement, or a new contract is executed,

each car not returned to LESSOR within fifteen (15) days next following the expiration date shown on the Rider covering such car or cars, LESSEE shall pay to LESSOR a penalty charge of TEN AND NO/100 DOLLARS, (\$10.00), per day, in addition to the monthly rental.

Repair and
Maintenance:

7. During the term hereof, the LESSEE, at its own cost and expense, will perform, or cause to be performed, such maintenance and repairs of the cars as is necessary to insure that each car, while it is in service (whether or not loaded) on any date during the Lease Term, is in the condition required by the then prevailing applicable rules of the Association of American Railroads and Federal Railway Administration or successor entities or any other agency having jurisdiction over the operation or use of the cars (the "Regulators") for railcars operating on the lines of Class 1 railroads. Nothing herein relieves the LESSEE of its obligations to pay the rent for each car or to return each car to LESSOR at the time and in the condition required by this Lease.

Destruction
of Car:

8. In the event of the loss, destruction, or damage beyond repair of any car, or the condemnation or taking of any car for a period exceeding the balance of the Lease Term, this Agreement with respect to such car shall continue until LESSEE notifies LESSOR of such occurrence and pays to LESSOR, on the next rental

payment date following such notice, the stipulated loss value set forth in the attached Exhibit C of such car as of such rental payment date. Replacement or substitution of a similar car in lieu of payment by LESSEE of the stipulated loss value shall not be permitted unless agreed to in writing by LESSEE and LESSOR. Stipulated loss value payment will apply whether the loss or destruction of the car occurs on or off LESSEE'S lines; provided that if LESSEE shall receive from a common carrier, in settlement for the loss, damage or destruction of such car while in such carrier's possession, a sum in excess of such stipulated loss value, such excess shall be paid promptly to LESSOR. LESSOR shall be entitled to recover possession of each such destroyed car, but upon LESSOR'S request, LESSEE shall dispose of such car at LESSEE'S expense.

Indemnity:

9. LESSEE will indemnify LESSOR against any loss, damage, claim, expense (including attorney's fees and expenses of litigation) or injury imposed on, incurred by, or asserted against LESSOR arising, directly out of LESSEE'S, its consignee's agents, or shipper's use, lease, possession or operation of the cars during the term of the Lease, or by the contents of such cars, however occurring, except any loss, liability, claim, damage or expense for which a railroad or railroads have assumed full responsibility

and satisfy such responsibility. All indemnities contained in the Agreement shall survive the termination hereof, however same shall occur. Nothing herein shall be construed as an indemnification against LESSOR'S negligence.

Insurance: 10. The LESSEE will, at all times while this Lease is in effect, at its own expense, cause to be carried and maintained in respect to each car, with insurers reasonably agreeable to LESSOR, under policies not subject to cancellation or material change in coverage except upon 30 days prior written notice to LESSOR and which insure LESSOR regardless of any breach or violation of any warranty, declaration or condition contained in such policy, or the policy application or other supporting documents, by LESSEE or any third party: (i) property insurance in respect to the cars at the time subject hereto, in amounts sufficient to fund the individual and aggregate stipulated loss value of the cars subject to this Lease from time to time and shall name LESSOR as additional insured and loss payee and, (ii) public liability insurance in such amounts and for such risks and subject to such self-insurance as is consistent with prudent industry practice, and in any event, in amounts and against risks no less favorable than the coverage provided by insurance carried by the LESSEE on similar

equipment owned or leased by it; provided that LESSEE shall in any event maintain such public liability coverage in the amount of \$10,000,000.00 per occurrence, with any deductibles paid by LESSEE, and shall name LESSOR as an additional insured thereunder. Not later than each anniversary date of this Lease, LESSEE will furnish LESSOR with an insurance broker's certificate evidencing such coverage for the 12 months following such anniversary date.

Renewal
Option:

11. Not later than one hundred twenty (120) days prior to the termination of this Lease, or subsequent renewals, LESSEE may, by written notice to LESSOR, irrevocably exercise an option to renew this Lease for three (3) each one (1) year periods, subject to the same terms and conditions herein contained in the original text of this Lease. After the third renewal, this Lease will be subject to renegotiation.

Right of
Inspection:

12. LESSOR or its assignee shall have the right, at any reasonable time, and without unreasonably interfering with LESSEE'S operations, to inspect the cars and LESSEE'S books and records with respect to the cars, by its authorized representative, for the purpose of determining compliance by LESSEE with its obligations hereunder or in connection with the sale or release of the cars.

Taxes and
Other Charges:

13. LESSEE shall pay and indemnify and hold LESSOR harmless from all:

(a) taxes including, without limitation, any taxes (withholding or otherwise), including personal property taxes imposed by the United States, Canada, or Mexico, or any state or province thereof or any governmental or administrative subdivision thereof, and any sales and/or use taxes, gross receipts, franchise, and single business taxes, and

(b) license fees, assessments, charges, fines, levies, imposts, duties, tariffs, customs, switching, and demurrage, including penalties and interest thereon, levied or imposed by any foreign, federal, state, or local government or taxing authority, railroad or other agency, upon, or imposed upon or with respect to, either the cars or LESSOR in connection with the cars or this Agreement. LESSEE has the right, however, to protest all such taxes or other charges that it feels are improperly or unfairly assessed.

Notwithstanding the provisions of the preceeding paragraph, LESSOR is solely responsible for the payment of all income taxes assessed against it for any rental payments or other income received under this Agreement.

Liens:

14. LESSEE shall not cause any encumbrances or liens to be a cloud upon or otherwise affect LESSOR'S title.

Marking
of Cars:

15. Prior to any use thereof, LESSOR shall at its sole expense mark and number the cars with the marks and numbers set forth in Exhibit A hereto. Upon the expiration or earlier termination of this Lease, LESSEE will remark and renumber the cars as directed by LESSOR. At all times during the Lease Term, LESSEE will maintain upon each side of each car a plate or stencil printed in contrasting color in letters not less than one inch in height stating: "Owned by ITG, INC. and subject to a Lease Agreement filed with the Interstate Commerce Commission." The LESSEE will not change the mark or number of any car during the Lease Term except with the prior written consent of LESSOR and in accordance with a statement of new marks and numbers to be substituted therefor which shall have been delivered to LESSOR and shall be filed and recorded with the Interstate Commerce Commission and any other public offices reasonably designated by LESSOR.

Default:

16. If LESSEE shall fail to perform any of its obligations hereunder, and should such failure continue, in the case of any obligation to pay rental or stipulated loss value, for a period of five (5) days after the due date thereof, and otherwise for a period of thirty (30) days after written notice from LESSOR thereof, or LESSEE shall make any representation in connection with this Lease which shall be materially incorrect, or there is made by or against LESSEE any filing required

or permitted under any bankruptcy or insolvency law, or in the event LESSEE makes any general assignment for the benefit of its creditors, or if LESSEE is involved in any similar legal process, LESSOR may terminate this Lease immediately, and, at its option, LESSOR or its representatives may repossess the cars and take any and all actions permitted to LESSOR at law or in equity, and whether or not LESSOR exercises any such rights, LESSEE agrees to store, if necessary, and return the cars to LESSOR in accordance with paragraph 2(c) hereof, and to pay all of LESSOR'S reasonable expenses of restoring the cars to the return conditions provided in this Lease, if any, plus legal fees and costs incurred by LESSOR in connection therewith, if any, and further, LESSEE agrees to pay LESSOR the then present value of the entire remaining balance of the rental set forth in this Lease (discounted at a rate equal to Citibank Base Rate), less all sums paid to LESSOR (or to be paid to LESSOR adjusted to its present value at said discount rate) pursuant to the exercise of the obligations of LESSOR to mitigate its damages.

Filing:

17. LESSOR intends to cause this Lease to be filed and recorded with the ICC in accordance with Section 20(c) of the Interstate Commerce Commission Act. LESSEE shall from time to time do and perform any other act, and execute, acknowledge, deliver, file, register, and record any and all further

instruments required by law, or requested by LESSOR, for the purpose of protecting its title and rights, or for the purpose of carrying out the intention of this Agreement, and LESSEE will promptly furnish to LESSOR certificates or other evidences of all such filing, registering, and recording in form satisfactory to LESSOR.

Miscellaneous: 18. It is mutually agreed that the time of payment of rentals is of the essence of this Agreement and that this Agreement and any Rider now and hereafter entered into is subject and subordinate to any Security Agreement or Conditional Sale Agreement on the cars heretofore or hereafter established by LESSOR.

Notice: 19. All notices provided for herein shall be given in writing and delivered personally or sent by registered or certified mail, return receipt requested. The effective date of the notice shall be the date personally delivered, or date of delivery shown on the return receipt. The respective addresses for notice shall be the addresses of the parties given in writing at the execution of this Agreement. Such addresses may be changed by either party giving written notice thereof to the other.

To LESSOR: I T G, INC.
106 N. Main St.
P. O. Box 1777
Victoria, Texas 77901

To LESSEE: Iowa Interstate Railroad Company
818 Church St.
Evanston, Illinois 60201

Required Car
Modifications:

20. Should any car require future modifications or additions by the Regulators (AAR or FRA), LESSEE shall be responsible for such modifications or additions at its own expense. Rental will continue to be payable while modifications or additions are made and any parts or items added, whether as replacements or additions, to the cars by the LESSEE shall be considered accessions to the cars and title thereto shall be immediately vested in the LESSOR at no cost or expense to the LESSOR, and shall remain on and not be removed from the cars upon the return thereof.

Governing
Law:

21. The terms of this Agreement and all rights and obligations hereunder shall be governed by the laws of the States of Texas, in which state it has been executed and delivered.

IN WITNESS WHEREOF, the parties hereto have caused this instrument to be signed and sealed by their respective corporate officers and duly attested, as to the date first above written.

(Corporate Seal)

I T G, INC. (LESSOR)

ATTEST:

By: Concepcion S. T. [Signature]
Its: Secretary

By: [Signature]
Its: President

ADDRESS:

P. O. Box 1777
Victoria, Texas 77902

(Corporate Seal)

IOWA INTERSTATE RAILROAD CO., LTD.
(LESSEE)

ATTEST:

By: Harold P. [Signature]
Its: Secretary

By: Paul H. [Signature]
Its: Pres

ADDRESS:

818 Church St.
Evanston, Illinois 60201

STATE OF TEXAS
CITY OF VICTORIA

On this 17th day of October, 1988, before me personally appeared MICHAEL SAGEBIEL, to me personally known, who being by me duly sworn, says that he is the President of I T G, INC., that the foregoing instrument was signed on behalf of said corporation, and he acknowledged that the execution of said instrument was his free act and deed.

Cynthia Palacios
NOTARY PUBLIC, STATE OF TEXAS
Cynthia Palacios

My commission expires: 07/17/89

STATE OF *Illinois*
COUNTY OF *Cook*

On this 3rd day of November, 1988, before me personally appeared Paul H. Beumer, to me personally known, who being by me duly sworn, says that he is Chairman of IOWA INTERSTATE RAILROAD CO., that the foregoing instrument was signed on behalf of said corporation, and he acknowledged that the execution of the said instrument was his free act and deed.

Marilyn Cohen
NOTARY PUBLIC

My commission expires: 10/5/89

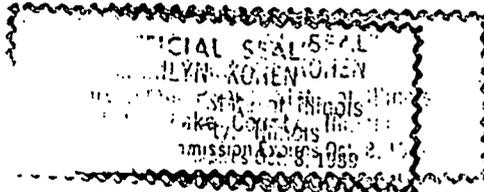


EXHIBIT A

RIDER NO. 01

To Master Agreement No. ITG-1672

Party agreed that effective November 1, 1988, this Rider shall become
an addendum to Car Agreement No. ITG-1672, between IOWA INTERSTATE RAILROAD, LTD.
dated November 1, 1988, and the cars described herein shall be
subject to the terms set forth below:

CARS: IAIS 6000 Through 6024
TYPE: ITGX
CLASSIFICATION: GBSR/E340
QUANTITY: Twenty-five (25)
WEIGHT: 100-Tons Nominal
MATERIAL: New Steel Products
LOCATION: Laurinburg, North Carolina
RENT: \$369.43 per month for each car payable net 10 days, monthly in advance, as provided for in Paragraphs 4 and 6 of Lease ITG-1672. (Renewals of this lease will be added by means of additional Riders).
TERM: January 1, 1989 Through December 31, 1991
CONDITIONS: ITG, INC. agrees to pay one-half of maintenance costs on Freightmaster Draft gears during this lease or renewals thereof. Repairs must be documented accordingly.

1) I T G, INC. (LESSOR)

By: [Signature]
Its: President

2) IOWA INTERSTATE RAILROAD, LTD. (LESSEE)

By: Paul #Banner
Its: PRES.

HOOPER GON FLAT JOINT INSPECTION REPORT LCT:

CAR INITIAL	NUMBER	INSPTR.	DATE MO. / DAY / YR.	BLT MO. / YR.	LUB MO. / YR.	VALVE AD / ABD / ABO
CITY	STATE	DATE MO. / YR.	LT. WEIGH	STATION	COTAS MO. / YR.	

A	DRAFT SECTION	OK-A		OK-B	
A01	Draft Sill	BT	BK	TW	FR
A02	Coupler	BT	FR	NS	WO
A03	Coupler Carrier	WR	FR	MS	
A04	Coupler Wear Plate	WO	MS		
A05	Yoke	BK	FR		
A06	Draft Key Slot	WR	FR		
A07	Striker	BT	BK	MS	
A08	Draft Gear	BK	LO	WK	
A09	Gear Carrier	WR	LO		
A10	E.O.C.	LK	IO		
A11	Draft Key	WO	NS		
A12	Lugs Front/Rear	WR	FR	LO	MS

F	BRAKE ARRANGEMENT	BD	TK	OK
F01	Angle Cock	BT	BK	ML
F02	Train Line	BT	ML	
F03	Slack Adjuster	BT	IO	MS
F04	Levers	BT	IO	NS
F05	Brake Rods	BT	WR	IO
F06	Brake Beam # /WABCO			

B	BODY BOLSTER	OK-A		OK-B	
B01	Top Cover Plate	BT	TR	BK	FR
B02	Web	BT	TR	BK	FR
B03	Bottom Cover Plate	BT	BK	FR	
B04	Center Plate	BK	WR	NA	
B05	Top Side Bearing	LO	MS	NA	

G	SIDES	OK-R		OK-L
G01	Side Sheets	BT	TR	DS
G02	Side Posts	BT	TR	DS
G03	Safety Appliance	BT	MS	
G04	Top Plate/Chord	BT	BK	FR
G05	Side Sill	BT	FR	
G06	Paint & Stencil	FA	RU	DT

C	TRUCKS	TYPE STABILIZER	RC CC	NATL CPEP	B-S2 HYDS	FRIC
		OK-A		OK-B		
C01	Wheels		HF	BU	SF	DF
C02	Bolster		WR	WO	FR	
C03	Side Frame		WR	WO	FR	
C04	Roller Bearing Adapter		BK	WR	MS	
C05	Springs		BK	WK	MS	
C06	Hydraulic Snubbers		LK	IO	MS	
C07	Friction Casting		WR	WO	MS	
C08	Side Bearing		BK	LO	MS	
C09	Brake Shoes		WO	NS	MS	
C10	C-Pep		BK	NA	MS	

J	LOWER BODY	OK		
J01	Slope Sheets	BT	TR	DS
J02	Floor Sheets	BT	TR	DS
J03	Shaker Brackets	LO	MS	

D	ENDS	OK-A		OK-B	
D01	End Sheets	BT	TR	BW	DS
D02	Corner Posts	BT	TR	DS	
D03	Safety Appliance	BT	DS	MS	
D04	X-Over Platform	BT	DS	MS	NS
D05	Uncoupling Lever	BT	IO	NS	
D06	Hand Brake	BT	IO	MS	NS
D07	End Posts	BT	BK	TW	
D08	Paint	FA	RU	DT	
D09	End Clearance				

K	GATES	TOG.	R&P	PNU.
K01	Gate Frame & Guides	BT	BK	DS
K02	Door Plate/Pan	BT	IO	MS
K03	Winding Shafts	BT	BK	MS
K04	Pneumatic Caps	BK	IO	MS
K05	Hardware Type	BK	LO	MS

E	UNDERFRAME	OK			
E01	Fixed Sill	BT	BK	TW	
E02	Sliding Sill	WR	TW	NC	
E03	S.S. Support	BT	WR	WO	
E04	S.S. Wear Plate	WR	WO	MS	
E05	Cushioning Device	LK	IO		
E06	End Sill	BT	BK	WR	
E07	Side Sill Reinforcement	BT	BK	FR	
E08	Stringers	BT	BK	LO	MS
E09	Cross Members	BT	BK	DS	

L	ROOF	MOD.N-MOD.		OK
L01	Running Boards	BT	BK	MS
L02	Running Board Brackets	BT	BK	MS
L03	Hatch Covers	BK	FR	MS
L04	Brackets & Hold Downs	BT	BK	MS
L05	Roof Coaming	FR	DS	
L06	P.S. Required Roof Repair	1	2/4	3/5
L07	Roof Sheets	TR	FR	DS

M	INTERIOR	LIN.	UNL.	OK
M01	Slides & Floor	FR	RU	DT
M02	Deck	BK	LO	MS
M03	Lining	CH	RU	DT
M04	Bulkhead/Braces	BT	FR	LO

COMMENTS: _____

LESSOR: _____ LESSEE: _____

LEGEND

BK Broken	BU Built Up	CH Cracked	DF Distorted	FR Fractured	IO Inoperative	LO Loose	ML Mislocated	MS Missing	NA Not Adjusted	NC Not Centered	NS Not Standard	NW Not Welded	RU Rusted	SF Side Flange	TA Turn	TW Twisted	WR Worn	WO Worn	WO Worn
BT Bent	DS Destroyed	DT Deteriorated	FA Faded	FR Fractured	IO Inoperative	LO Loose	ML Mislocated	MS Missing	NA Not Adjusted	NC Not Centered	NS Not Standard	NW Not Welded	RU Rusted	SF Side Flange	TA Turn	TW Twisted	WR Worn	WO Worn	WO Worn
BU Built Up	DT Deteriorated	FA Faded	FR Fractured	IO Inoperative	LO Loose	ML Mislocated	MS Missing	NA Not Adjusted	NC Not Centered	NS Not Standard	NW Not Welded	RU Rusted	SF Side Flange	TA Turn	TW Twisted	WR Worn	WO Worn	WO Worn	WO Worn
CH Cracked	FA Faded	FR Fractured	IO Inoperative	LO Loose	ML Mislocated	MS Missing	NA Not Adjusted	NC Not Centered	NS Not Standard	NW Not Welded	RU Rusted	SF Side Flange	TA Turn	TW Twisted	WR Worn	WO Worn	WO Worn	WO Worn	WO Worn

EXHIBIT C

STIPULATED LOSS VALUE SCHEDULE

<u>NUMBER OF RENTAL PAYMENT DATE</u>	<u>PER CAR STIPULATED LOSS VALUE</u>
1 - 12	\$24,000.
13 - 24	\$22,500.
25 - 36	\$21,000.
37 - 48	\$19,500.
49 - 60	\$18,000.
61 - 72	\$16,500.