

**CRYSTAL VALLEY METROPOLITAN DISTRICT NO. 1  
TOWN OF CASTLE ROCK, COLORADO**

**2021 ANNUAL REPORT**

Pursuant to the Amended and Consolidated Service Plan for Crystal Valley Metropolitan District No. 1 (the "District") dated November 21, 2001, as amended (the "Service Plan") the District is required to submit an annual report to the Town of Castle Rock, Colorado (the "Town") which reflects activity and financial events of the District through the preceding December 31 (the "report year") and includes the following:

**To the best of our actual knowledge, for the year ending December 31, 2021, the District makes the following report:**

**A. A narrative summary of the progress of the District in implementing their service plan for the report year:**

The District continues to implement the development schedule as contemplated in the Service Plan.

**B. Except when an exemption from audit has been granted for the report year under the Local Government Audit Law, the audited financial statements of the District for the report year including a statement of financial condition (i.e. balance sheet) as of December 31 of the report year and the statement of operations (i.e. revenues and expenditures) for the report year:**

A copy of the Audit for the year ending December 31, 2021 will be submitted once completed.

**C. Unless disclosed within a separate schedule to the financial statements, a summary of the capital expenditures incurred by the District in development of public facilities in the report year, as well as any capital improvements or projects proposed to be undertaken in the five (5) years following the report year:**

A copy of the District's budget for the year ending December 31, 2021 is attached as Exhibit A.

**D. Unless disclosed within a separate schedule to the financial statements, a summary of the financial obligations of the District at the end of the report year, including the amount of outstanding indebtedness, the amount and terms of any new District indebtedness or long-term obligations issued in the report year, the amount of payment or retirement of existing indebtedness or long-term obligations issued in the report year, the total assessed valuation of all taxable properties within the District as of January 1 of the report year, and the current mill levy of the District pledged to debt retirement in the report year:**

For a summary of the financial obligations of the District as of December 31, 2021, see attached **Exhibit A**.

The 2021 assessed valuation of all taxable properties within the District is attached hereto as **Exhibit B**.

In 2021, the District imposed 3.500 mills for general operating expenses.

**E. The District's budget for the calendar year in which the annual report is submitted:**

A copy of the District's 2022 budget is attached as **Exhibit C**.

**F. A summary of residential and commercial development that has occurred within the District for the report year:**

None.

**G. A summary of all fees, charges and assessments imposed by the District as of January 1 of the report year:**

A copy of the District's current fee resolution is attached as **Exhibit D**. Fees collected during 2021 are indicated in the District's 2021 Audit, the Audit will be submitted once completed.

**H. Certification of the Board that no action, event, or condition of Section 11.02.060 (Material Modification of Service Plan) of this chapter has occurred in the report year:**

The Board of Directors of the District hereby certifies that as of December 31, 2021, and pursuant to the City Resolution No. 2008-51, no action, event or condition has taken place constituting a material modification of the Service Plan.

**I. The names, business addresses and phone numbers of all members of the Board and its chief administrative officer and general counsel, together with the date, place and time of the regular meetings of the board:**

Gregory W. Brown, President  
8031 Homesteader Drive  
Morrison, CO 80465  
Telephone: (303) 870-6300

Jim Mill, Treasurer/Secretary  
1453 E. Fremont Circle  
Centennial, CO 80122  
Telephone: (720) 200-4577

General Counsel:

Kristen D. Bear, Esq.  
White Bear Ankele Tanaka and Waldron, Attorneys at Law  
2154 E. Commons Ave., Suite 2000  
Centennial, CO 80122  
Telephone: (303) 858-1800

Regular Meetings:

Date: June 1<sup>st</sup>, October 5<sup>th</sup>, and November 2<sup>nd</sup>  
Place: 2160 Fox Haven Drive, Castle Rock, CO  
Time: 4:00 p.m.

**EXHIBIT A**  
**2021 Budget**

**CRYSTAL VALLEY METROPOLITAN DISTRICT NO. 1**  
**2021**  
**BUDGET MESSAGE**

Attached please find a copy of the adopted 2021 budget for the Crystal Valley Metropolitan District No. 1.

The Crystal Valley Metropolitan District No. 1 has adopted three funds, a General Fund to provide for the payment of general operating expenditures; and a Capital Projects Fund to provide for the estimated infrastructure costs that are to be built for the benefit of the District, and a Debt Service Fund to provide for payments on the general obligation loans.

The District's accountants have utilized the modified accrual basis of accounting and the budget has been adopted after proper postings, publications and public hearing.

The primary sources of revenue for the District in 2021 will be transfers from Crystal Valley Metropolitan District No. 2, system development fees and investor contributions. The District intends to impose a 3.500 mill levy on the property within the District for 2021, which will be dedicated to the General Fund.

**Crystal Valley Metropolitan District No. 1**  
**Adopted Budget**  
**General Fund**  
**For the Year ended December 31, 2021**

	Actual <u>2019</u>	Adopted Budget <u>2020</u>	Actual <u>6/30/2020</u>	Estimate <u>2020</u>	Adopted Budget <u>2021</u>
Beginning fund balance	\$ -	\$ -	\$ 82,884	\$ 82,884	\$ 338,069
Revenues:					
Property taxes	4,191	359	346	359	41
Specific ownership taxes	420	29	14	29	3
Transfer from District No. 2	129,526	1,491,354	50,000	346,031	235,601
Interest income	<u>6,072</u>	<u>1,000</u>	<u>11,791</u>	<u>17,687</u>	<u>1,000</u>
Total revenues	<u>140,209</u>	<u>1,492,742</u>	<u>62,151</u>	<u>364,106</u>	<u>236,645</u>
Total funds available	<u>140,209</u>	<u>1,492,742</u>	<u>145,035</u>	<u>446,990</u>	<u>574,713</u>
Expenditures:					
Accounting / audit	23,156	35,000	9,025	18,495	40,000
Legal	30,689	35,000	53,952	85,000	85,000
Election expenses	-	10,000	2,238	2,238	-
Insurance	3,267	4,500	3,033	3,033	4,500
Miscellaneous	150	500	70	150	500
Treasurer fees	63	5	5	5	1
Contingency	-	1,405,187	-	-	440,812
Emergency reserve (3%)	<u>-</u>	<u>2,550</u>	<u>-</u>	<u>-</u>	<u>3,900</u>
Total expenditures	<u>57,325</u>	<u>1,492,742</u>	<u>68,323</u>	<u>108,921</u>	<u>574,713</u>
Ending fund balance	<u>\$ 82,884</u>	<u>\$ -</u>	<u>\$ 76,712</u>	<u>\$ 338,069</u>	<u>\$ -</u>
Assessed valuation		<u>\$ 71,720</u>			<u>\$ 11,820</u>
Mill Levy		<u>5.000</u>			<u>3.500</u>

**Crystal Valley Metropolitan District No. 1**  
**Adopted Budget**  
**Capital Projects Fund**  
**For the Year ended December 31, 2021**

	Actual <u>2019</u>	Adopted Budget <u>2020</u>	Actual <u>6/30/2020</u>	Estimate <u>2020</u>	Adopted Budget <u>2021</u>
Beginning fund balance	\$ 5,401,837	\$ -	\$ 6,004,716	\$ 6,004,716	\$ 2,362,164
Revenues:					
Developer advances	-	-	-	-	-
Interest income	5,439	2,000	960	-	2,000
Reimbursement from other governments	-	-	1,653,827	-	-
System development fees (180 units @ \$3,680)	652,680	396,900	240,345	396,900	396,900
Investor contribution	-	3,000,000	-	-	-
Total revenues	<u>658,119</u>	<u>3,398,900</u>	<u>1,895,132</u>	<u>396,900</u>	<u>398,900</u>
Total funds available	<u>6,059,956</u>	<u>3,398,900</u>	<u>7,899,848</u>	<u>6,401,616</u>	<u>2,761,064</u>
Expenditures:					
Repay Short-term note	-	-	211,195	211,195	-
Capital expenditures	54,765	3,396,900	181,921	272,882	1,510,175
Central corridor landscape project	-	-	-	-	1,248,889
Transfer to District 2	-	-	-	3,553,375	-
Miscellaneous	475	2,000	325	2,000	2,000
Total expenditures	<u>55,240</u>	<u>3,398,900</u>	<u>393,441</u>	<u>4,039,452</u>	<u>2,761,064</u>
Ending fund balance	<u>\$ 6,004,716</u>	<u>\$ -</u>	<u>\$ 7,506,407</u>	<u>\$ 2,362,164</u>	<u>\$ -</u>

**Crystal Valley Metropolitan District No. 1**  
**Adopted Budget**  
**Debt Service Fund**  
**For the Year ended December 31, 2021**

	Actual <u>2019</u>	Adopted Budget <u>2020</u>	Actual <u>6/30/2020</u>	Estimate <u>2020</u>	Adopted Budget <u>2021</u>
Beginning fund balance	\$ 117,303	\$ -	\$ -	\$ -	\$ -
Revenues:					
Transfer from Dist. No 2	117,303	-	-	-	-
Interest income	-	-	-	-	-
Total revenues	117,303	-	-	-	-
Total funds available	234,606	-	-	-	-
Expenditures:					
Payoff Series 2004B Bonds	117,303	-	-	-	-
Transfer to Dist 2	117,303	-	-	-	-
Total expenditures	234,606	-	-	-	-
Ending fund balance	\$ -	\$ -	\$ -	\$ -	\$ -
Assessed valuation		\$ 71,720			\$ 11,820
Mill Levy		-			-
Total Mill Levy		5.000			3.500



**EXHIBIT B**  
**2021 Assessed Valuation**

# CERTIFICATION OF VALUATION BY DOUGLAS COUNTY ASSESSOR

Name of Jurisdiction: 4200 - Crystal Valley Metro District 1

IN DOUGLAS COUNTY ON 11/18/2021

New Entity: No

## USE FOR STATUTORY PROPERTY TAX REVENUE LIMIT CALCULATIONS (5.5% LIMIT) ONLY

IN ACCORDANCE WITH 39-5-121(2)(a) AND 39-5-128(1), C.R.S. AND NO LATER THAN AUGUST 25, THE ASSESSOR CERTIFIES THE TOTAL VALUATION FOR ASSESSMENT FOR THE TAXABLE YEAR 2021 IN DOUGLAS COUNTY, COLORADO

1. PREVIOUS YEAR'S NET TOTAL TAXABLE ASSESSED VALUATION:	\$11,820
2. CURRENT YEAR'S GROSS TOTAL TAXABLE ASSESSED VALUATION: *	\$12,020
3. LESS TIF DISTRICT INCREMENT, IF ANY:	\$0
4. CURRENT YEAR'S NET TOTAL TAXABLE ASSESSED VALUATION:	\$12,020
5. NEW CONSTRUCTION: **	\$0
6. INCREASED PRODUCTION OF PRODUCING MINES: #	\$0
7. ANNEXATIONS/INCLUSIONS:	\$0
8. PREVIOUSLY EXEMPT FEDERAL PROPERTY: #	\$0
9. NEW PRIMARY OIL OR GAS PRODUCTION FROM ANY PRODUCING OIL AND GAS LEASEHOLD OR LAND ( 29-1-301(1)(b) C.R.S.): ##	\$0
10. TAXES COLLECTED LAST YEAR ON OMITTED PROPERTY AS OF AUG. 1 (29-1-301(1))(a) C.R.S.):	\$0.00
11. TAXES ABATED AND REFUNDED AS OF AUG. 1 (29-1-301(1)(a) C.R.S.) and (39-10-114(1)(a)(I)(B) C.R.S.):	\$0.00

\* This value reflects personal property exemptions IF enacted by the jurisdiction as authorized by Art. X, Sec.20(8)(b), Colo.

\*\* New construction is defined as: Taxable real property structures and the personal property connected with the structure.

# Jurisdiction must submit respective certifications (Forms DLG 52 AND 52A) to the Division of Local Government in order for the values to be treated as growth in the limit calculation.

## Jurisdiction must apply (Forms DLG 52B) to the Division of Local Government before the value can be treated as growth in the limit calculation.

## USE FOR 'TABOR' LOCAL GROWTH CALCULATIONS ONLY

IN ACCORDANCE WITH THE PROVISION OF ARTICLE X, SECTION 20, COLO CONST, AND 39-5-121(2)(b), C.R.S. THE ASSESSOR CERTIFIES THE TOTAL ACTUAL VALUATION FOR THE TAXABLE YEAR 2021 IN DOUGLAS COUNTY, COLORADO ON AUGUST 25, 2021

1. CURRENT YEAR'S TOTAL ACTUAL VALUE OF ALL REAL PROPERTY: @	\$5,592
ADDITIONS TO TAXABLE REAL PROPERTY:	
2. CONSTRUCTION OF TAXABLE REAL PROPERTY IMPROVEMENTS: !	\$0
3. ANNEXATIONS/INCLUSIONS:	\$0
4. INCREASED MINING PRODUCTION: %	\$0
5. PREVIOUSLY EXEMPT PROPERTY:	\$0
6. OIL OR GAS PRODUCTION FROM A NEW WELL:	\$0
7. TAXABLE REAL PROPERTY OMITTED FROM THE PREVIOUS YEAR'S TAX WARRANT:	\$0

(If land and/or a structure is picked up as omitted property for multiple years, only the most current year's actual value can be reported as omitted property.)

DELETIONS FROM TAXABLE REAL PROPERTY:

8. DESTRUCTION OF TAXABLE REAL PROPERTY IMPROVEMENTS:	\$0
9. DISCONNECTIONS/EXCLUSION:	\$0
10. PREVIOUSLY TAXABLE PROPERTY:	\$0

@ This includes the actual value of all taxable real property plus the actual value of religious, private schools, and charitable real property.

! Construction is defined as newly constructed taxable real property structures.

% Includes production from new mines and increases in production of existing producing mines.

IN ACCORDANCE WITH 39-5-128(1), C.R.S. AND NO LATER THAN AUGUST 25, THE ASSESSOR CERTIFIES TO SCHOOL DISTRICTS: 1. TOTAL ACTUAL VALUE OF ALL TAXABLE PROPERTY:----->

\$0

NOTE: All levies must be Certified to the Board of County Commissioners NO LATER THAN DECEMBER 15, 2021

IN ACCORDANCE WITH 39-5-128(1.5) C.R.S. THE ASSESSOR PROVIDES:

HB21-1312 ASSESSED VALUE OF EXEMPT BUSINESS PERSONAL PROPERTY (ESTIMATED): \*\*

\$0

\*\* The tax revenue lost due to this exempted value will be reimbursed to the tax entity by the County Treasurer in accordance with 39-3-119 f(3). C.R.S.

**EXHIBIT C**  
**2022 Budget**

**CRYSTAL VALLEY METROPOLITAN DISTRICT NO. 1**  
**2022**  
**BUDGET MESSAGE**

Attached please find a copy of the adopted 2022 budget for the Crystal Valley Metropolitan District No. 1.

The Crystal Valley Metropolitan District No. 1 has adopted a budget for two funds, a General Fund to provide for the payment of general operating expenditures; and a Capital Projects Fund to provide for the estimated infrastructure costs that are to be built for the benefit of the district.

The district's accountants have utilized the modified accrual basis of accounting and the budget has been adopted after proper postings, publications, and public hearing.

The primary sources of revenue for the district in 2022 will be transfers from Crystal Valley Metropolitan District No. 2, and system development fees. The district intends to impose a 2.000 mill levy on the property within the district for 2022, which will be dedicated to the General Fund.

**Crystal Valley Metropolitan District No. 1**  
**Adopted Budget**  
**General Fund**  
**For the Year ended December 31, 2022**

	Actual <u>2020</u>	Adopted Budget <u>2021</u>	Actual <u>6/30/2021</u>	Estimate <u>2021</u>	Adopted Budget <u>2022</u>
Beginning fund balance	\$ 82,884	\$ 338,069	\$ 32,946	\$ 32,946	\$ 375,788
Revenues:					
Property taxes	348	41	40	41	24
Specific ownership taxes	31	3	2	3	2
Transfer from District No. 2	120,000	235,601	150,000	471,053	161,983
Interest income	<u>13,526</u>	<u>1,000</u>	<u>10</u>	<u>15</u>	<u>1,000</u>
Total revenues	<u>133,905</u>	<u>236,645</u>	<u>150,052</u>	<u>471,112</u>	<u>163,009</u>
Total funds available	<u>216,789</u>	<u>574,713</u>	<u>182,998</u>	<u>504,058</u>	<u>538,797</u>
Expenditures:					
Accounting / audit	37,823	40,000	15,821	40,000	40,000
Legal	137,649	85,000	29,813	85,000	85,000
Election expenses	2,238	-	-	-	35,000
Insurance	3,283	4,500	2,769	2,769	4,500
Miscellaneous	2,845	500	100	500	500
Treasurer fees	5	1	1	1	1
Contingency	-	440,812	-	-	368,846
Emergency reserve (3%)	<u>-</u>	<u>3,900</u>	<u>-</u>	<u>-</u>	<u>4,950</u>
Total expenditures	<u>183,843</u>	<u>574,713</u>	<u>48,504</u>	<u>128,270</u>	<u>538,797</u>
Ending fund balance	<u>\$ 32,946</u>	<u>\$ -</u>	<u>\$ 134,494</u>	<u>\$ 375,788</u>	<u>\$ -</u>
Assessed valuation		<u>\$ 11,820</u>			<u>\$ 12,020</u>
Mill Levy		<u>3.500</u>			<u>2.000</u>

**Crystal Valley Metropolitan District No. 1**  
**Adopted Budget**  
**Capital Projects Fund**  
**For the Year ended December 31, 2022**

	Actual <u>2020</u>	Adopted Budget <u>2021</u>	Actual <u>6/30/2021</u>	Estimate <u>2021</u>	Adopted Budget <u>2022</u>
Beginning fund balance	\$ 6,004,716	\$ 2,362,164	\$ 4,229,045	\$ 4,229,045	\$ 2,931,156
Revenues:					
Developer advances	519,674	-	-	-	-
Transfer from district No.2	4,108,441	-	-	520,000	-
Interest income	1,020	2,000	25	1,500	2,000
Reimbursement from other governments	1,379,607	-	-	-	-
Miscellaneous income	12,500	-	-	-	-
System development fees	628,519	396,900	-	-	-
Total revenues	6,649,761	398,900	25	521,500	2,000
Total funds available	12,654,477	2,761,064	4,229,070	4,750,545	2,933,156
Expenditures:					
Repay Short-term note	211,195	-	-	-	-
Capital expenditures	606,201	1,510,175	-	50,000	2,931,156
Reimbursement of contributed funds	4,051,111	-	-	520,000	-
Central corridor landscape project	-	1,248,889	60,999	1,248,889	-
Transfer to District 2	3,553,375	-	-	-	-
Miscellaneous	3,550	2,000	200	500	2,000
Total expenditures	8,425,432	2,761,064	61,199	1,819,389	2,933,156
Ending fund balance	\$ 4,229,045	\$ -	\$ 4,167,871	\$ 2,931,156	\$ -

**EXHIBIT D**  
**Fee Resolution**

After Recording Return To:  
White Bear Ankele Tanaka & Waldron  
2154 E. Commons Avenue, Suite 2000  
Centennial, Colorado 80122  
(303) 858-1800

**2022 AMENDMENT TO THE  
AMENDED AND RESTATED  
CONCERNING IMPOSITION OF DISTRICT DEVELOPMENT FEES  
  
(Adoption of Increase in Fees)**

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WHEREAS, the Crystal Valley Metropolitan District No. 2 (the “**District**”) is a quasi-municipal corporation and political subdivision of the State of Colorado; and;

WHEREAS, pursuant to § 32-1-1001(1)(h), C.R.S., the Board of Directors of the District (the “**Board**”) shall have the management, control and supervision of all the business and affairs of the District; and

WHEREAS, pursuant to § 32-1-1001(1)(j)(I), C.R.S., the District is authorized to fix and impose and, from time to time, increase or decrease fees, rates, tolls, penalties and charges for services or facilities furnished by the District which, until paid, shall constitute a perpetual lien on and against the property served; and

WHEREAS, on June 23, 2020, the Board adopted the Third Amended and Restated Resolution Concerning Imposition of District Development Fee which was recorded on September 17, 2020 at Reception Number 2020088599, in the real property records of Douglas County, Colorado, as amended by that certain Fourth Amendment to Resolution Concerning the Imposition of Fees which was recorded on January 11, 2021 at reception No. 2021003867 (collectively, the “**Fee Resolution**”); and

WHEREAS, the Board has determined that modification of the schedule of fees is necessary and in the best interests of the District, present and future property owners within the District and the properties served by the District.

NOW, THEREFORE, be it resolved by the Board as follows:

1. AMENDMENT TO SECTION 2 OF FEE RESOLUTION. Section 2 of the Fee Resolution is hereby amended and replaced in its entirety by Section 2 of this Fee Resolution and represents a 5% increase in fees for Residential Detached Dwelling Units.

2. Imposition of Fees. As of the effective date hereto, District No. 2 authorizes imposition of all fees and charges established hereunder against all property as is now and in the future within the legal boundaries of the Districts, as such boundaries may be adjusted in the future (“**Legal Boundaries**”).

a. Residential Property. A one-time “**Development Fee**” is hereby established for all residential dwelling units within the Legal Boundaries of the Districts.

i. Residential Detached Dwelling Units. The Development Fee for all residential detached dwelling units shall be set hereunder at the rate of \$2,430.



- ii. Multi-family Attached Dwelling Units. The Development Fee for all multi-family attached dwelling units shall be set hereunder at the rate of \$1,390.
  - b. Commercial Property. A one-time “Development Fee” is hereby established for all property within the Legal Boundaries developed for commercial uses at an SFE rate of \$2,430 and shall be applied to all such commercial property on the basis of 4 SFEs per each acre of commercial property or \$9,724 per acre of zoned commercial property.
3. PRIOR PROVISIONS EFFECTIVE. Except as specifically amended hereby, all the terms and provisions of the Prior Fee Resolutions shall remain in full force and effect.
4. PRIOR FEES. Any fees, rates, tolls penalties or charges due under the Prior Fee Resolutions, to the extent outstanding and unpaid, shall remain in effect until fully paid and shall not be eliminated hereby.
5. THE PROPERTY. This Resolution shall apply to all property within the District’s boundaries, including, but not limited to, the property set forth in **Exhibit A**, attached hereto and incorporated herein by this reference, and any additional property included into the District after the date of this Resolution.
6. EFFECTIVE DATE. This Resolution shall become effective on January 1, 2022.

***[Remainder of Page Intentionally Left Blank. Signature Page to Follow].***

ADOPTED this 8<sup>th</sup> day of December, 2021.

**CRYSTAL VALLEY METROPOLITAN  
DISTRICT NO. 2**, a quasi-municipal corporation  
and political subdivision of the State of Colorado



Linda Sweetman (Dec 13, 2021 10:07 MST)

\_\_\_\_\_  
Officer of the District

ATTEST:



Brian Bates (Dec 10, 2021 17:24 PST)

APPROVED AS TO FORM:

**WHITE BEAR ANKELE TANAKA & WALDRON**  
Attorneys At Law



\_\_\_\_\_  
General Counsel to the District

*Signature page to 2022 Amendment to Resolution Concerning the Imposition of District Fees -  
Adoption to Increase in Fees Effective January 1, 2022*

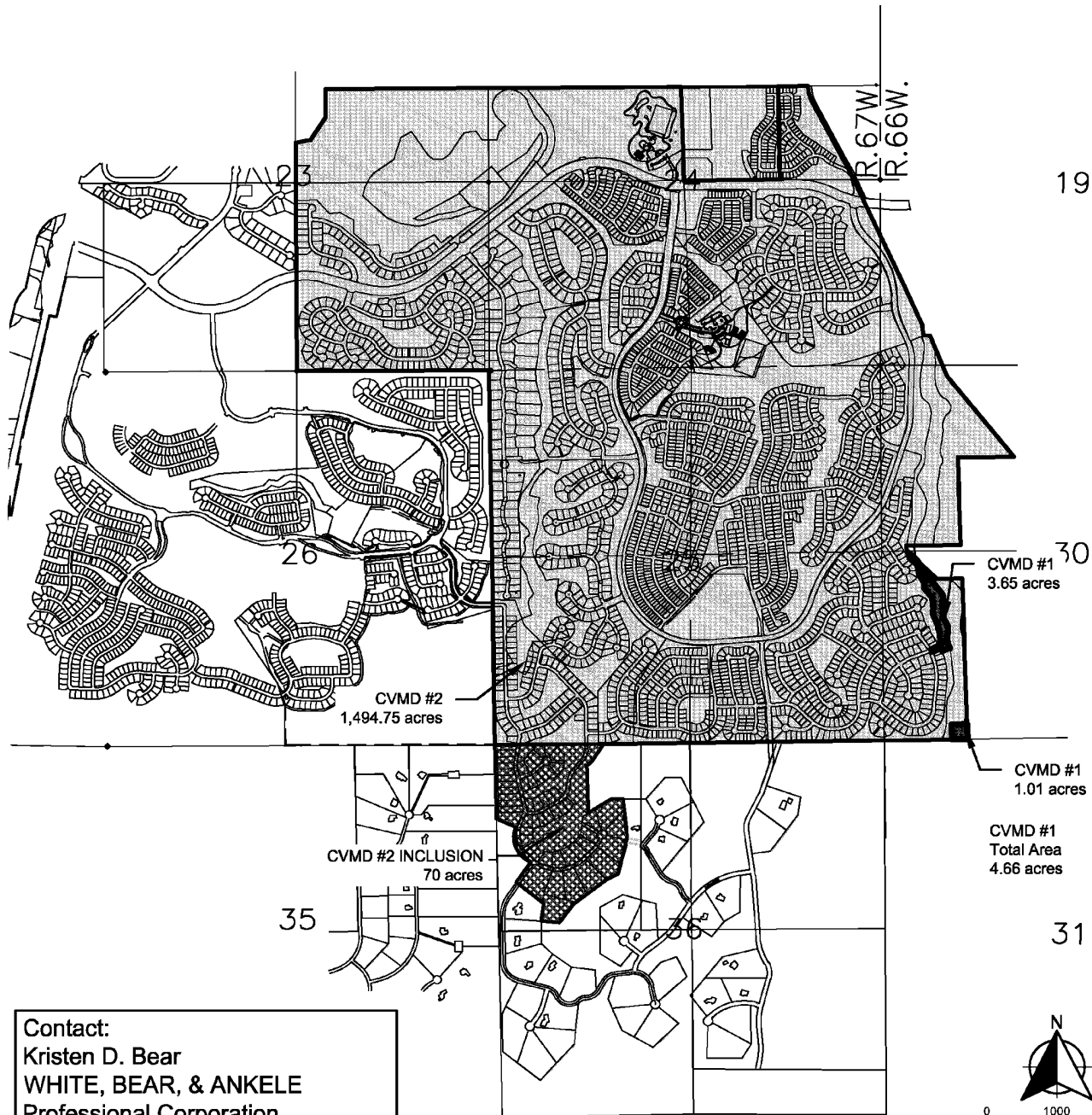
**EXHIBIT A**

**(Property)**

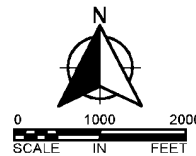
## EXHIBIT

CRYSTAL VALLEY RANCH METROPOLITAN DISTRICT NO. 1 - #4200; NO. 2 = #4210

A parcel of land being a portion of sections 19 & 30, Township 8 South, Range 66 West; and a portion of sections 23, 24, 25, & 36 of Township 8 South, Range 67 West of the Sixth Principal Meridian, Town of Castle Rock, Douglas County, State of Colorado



Contact:  
Kristen D. Bear  
WHITE, BEAR, & ANKELE  
Professional Corporation  
1805 Shea Center Drive, Suite 100  
Highlands Ranch, CO 80129



CRYSTAL VALLEY RANCH METRO DISTRICTS 1 & 2

AREA GRAPHIC

REVISED 12.10.2020

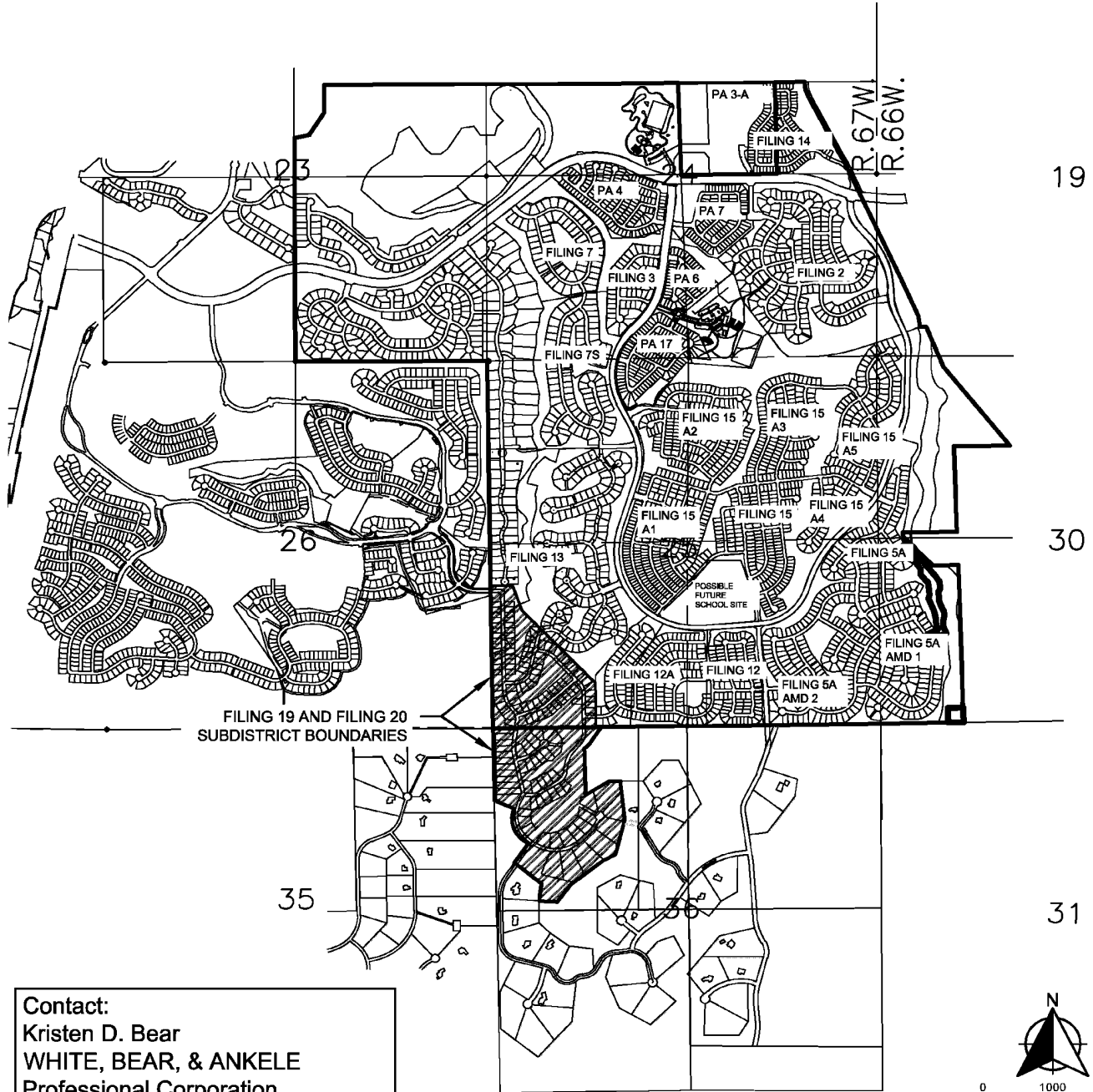


1  
OF  
2

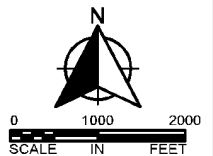
## EXHIBIT

CRYSTAL VALLEY RANCH METROPOLITAN DISTRICT NO. 1 - #4200; NO. 2 = #4210

A parcel of land being a portion of sections 19 & 30, Township 8 South, Range 66 West; and a portion of sections 23, 24, 25, & 36 of Township 8 South, Range 67 West of the Sixth Principal Meridian, Town of Castle Rock, Douglas County, State of Colorado



Contact:  
Kristen D. Bear  
WHITE, BEAR, & ANKELE  
Professional Corporation  
1805 Shea Center Drive, Suite 100  
Highlands Ranch, CO 80129



CRYSTAL VALLEY RANCH SUBDISTRICT UPDATE

AREA GRAPHIC

REVISED 12.10.2020

2  
OF  
2