



Housing and Redevelopment Authority

Monday, November 3, 2025

5:30 PM

Elk River City Hall

Regular Meeting & Closed Meeting Agenda

- Regular meeting in Council Chambers
- Closed meeting in Upper Town Conference Room immediately following regular meeting

1. CALL MEETING TO ORDER

2. PLEDGE OF ALLEGIANCE

3. CONSIDER AGENDA

4. CONSENT AGENDA

Considered to be routine and noncontroversial and will be approved by one motion. There will be no separate discussion of these items unless there is a request to remove the item from the consent agenda to the regular agenda.

4.1 DRAFT Minutes - October 6, 2025

4.2 Check Register

4.3 Balance Sheet

4.4 Revenue/Expenditure Reports

5. OPEN FORUM

An opportunity to provide comments and feedback regarding items not on the agenda. Information provided in Open Forum will not be discussed at this meeting; rather, the information will be referred to staff and/or scheduled for discussion at a future meeting.

6. GENERAL BUSINESS

Items in which the information is presented by city staff or consultants, then deliberation and action occur. General Business items are not opportunities to receive or provide public input. However, the presiding officer may, at its sole discretion, solicit public feedback.

6.1 Housing Rehabilitation Loan Program Update

7. OPEN DISCUSSION

This section is reserved for the board and staff to discuss relevant topics, updates, and other non-action items of the board.

8. MOTION TO ADJOURN REGULAR MEETING

9. WORK SESSION

Work Sessions are less formal meetings to encourage dialog. Official action or votes are not typically taken. At the conclusion of a discussion, a simple consensus provides staff direction for execution of the item. This portion of the agenda is audio recorded but not video recorded or broadcast. Work Sessions are open to the public; however, visitors who wish to provide input must be invited by the presiding officer, assume a seat at the discussion table and provide their full name and address for the official record.

10. MOTION TO ADJOURN

II. CLOSED MEETING

II.1 Statement to be read by the Chair:

"The Housing and Redevelopment Authority will be holding a closed meeting per MN Statute 13D.05, subd. 3(c)(3) to develop or consider offers or counteroffers for the purchase or sale of real property. The properties being discussed are within The Village of Elk River plat:

- PID 75-00405-1110, 365 Jackson Ave NW
- PID 75-00405-1115, unaddressed
- PID 75-00405-1155, 618 Railroad Dr NW
- PID 75-00405-1120, 616 Railroad Dr NW
- PID 75-00405-1135, 612 Railroad Dr NW
- PID 75-00405-1150, 600 Railroad Dr NW

II.2 Motion Calling Closed Meeting

II.3 Hold Closed Meeting

II.4 Motion to Adjourn Closed Meeting

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity





**Meeting of the Housing and
Redevelopment Authority
Held at the Elk River City Hall
Monday, October 6, 2025**

Members Present: Chair Dennis Chuba, Commissioner Lynn Caswell, Commissioner Mel Beaudry, Commissioner John Dietz

Members Absent: Commissioner Nate Ovall

Staff Present: Economic Development Director Brent O'Neil, Economic Development Specialist Joshua Mollan, and Recording Secretary Katie Porath

1. CALL MEETING TO ORDER

Pursuant to due call and notice thereof, the meeting was called to order at 5:30 p.m.

2. PLEDGE OF ALLEGIANCE

The Pledge of Allegiance was recited.

3. CONSIDER AGENDA

Moved by Commissioner Caswell and seconded by Commissioner Beaudry to approve the agenda. Motion carried 4-0.

4. CONSENT AGENDA

Moved by Commissioner Dietz and seconded by Commissioner Caswell to approve the following consent items as outlined in their respective staff reports. Motion carried 4-0.

4.1 DRAFT Minutes - September 2, 2025

4.2 Check Register

4.3 Balance Sheet

4.4 Revenue/Expenditure Reports

5. OPEN FORUM

No one appeared for open forum.

6. GENERAL BUSINESS

6.1 Housing Rehabilitation Loan Program Update

Mr. Mollan gave an update on the Housing Rehabilitation Loan program. There are no new loans. An ad for the fall improvement edition of the Star News ran in the newspaper in September.

6.2 General Updates

Mr. O'Neil presented the staff report.

The project at Main and Gates had a soft open last week. There may be another project proposed nearby that the HRA could be involved in, however, the site is currently undevelopable due to its size.

Mr. O'Neil stated that some of the downtown flower baskets were infected, but those plants were replaced.

After discussions with Habitat for Humanity, the organization is interested in a property clean-up and development on 186th St.

Commissioner Chuba commented that the downtown flower baskets looked good this year.

7. MOTION TO ADJOURN REGULAR MEETING

Moved by Commissioner Beaudry and seconded by Commissioner Caswell to adjourn the meeting. Motion carried 4-0.

The regular meeting adjourned at 5:38 p.m. Chair Chuba called the work session to order at 5:38 p.m.

8. WORK SESSION

8.1 Discussion on Property Acquisition

Mr. O'Neil presented the staff report.

The Commission discussed several project areas including:

- Property on Railroad Dr (The building that includes the DMV)
- Properties along Main St NW (Properties around the Dares Funeral Home block)
- Property on 3rd St NW (Kraljic property)
- Property on Troy St (Boop property)
- Property on 186th St (Jordan property)

The property on 186th St is of interest to Habitat for Humanity. The site could be divided into 3-4 buildable lots after it is cleaned up. Commissioner Beaudry asked if the site had city sewer and water. Mr. O'Neil stated the site did not have city water or sewer but hook-ups were adjacent to the site. Creating a water loop in that area may also benefit other properties nearby who could share the cost. Collaboration with Habitat for Humanity on this site could also reduce the amount of HRA funding needed to improve this property.

Commissioner Dietz asked about looking into a purchase price for the building that includes the DMV on Railroad Dr. Staff will look into this and bring information to a Closed Session at the November 3, 2025 HRA meeting. Mr. O'Neil asked the Commissioners to let him know if they wanted to discuss details of any additional properties during the closed session.

9. MOTION TO ADJOURN

Moved by Commissioner Caswell and seconded by Commissioner Dietz to adjourn the meeting. Motion carried 4-0.

The meeting adjourned at 5:57 p.m.

Minutes prepared by Katie Porath.

Denny Chuba, Chair

Tina Allard, City Clerk

Invoice Number	Sequence Number	Description	Type	Invoice Date	Due Date	Invoice Amount	Net Invoice Check Amount	GL Account Number
CITY OF ELK RIVER								
910								
10-2025 HRA	1	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	6,751.38	6,751.38	910-4-6100-4101
10-2025 HRA	2	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	300.00	300.00	910-4-6100-4103
10-2025 HRA	3	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	506.35	506.35	910-4-6100-4104
10-2025 HRA	4	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	418.59	418.59	910-4-6100-4105
10-2025 HRA	5	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	97.90	97.90	910-4-6100-4107
10-2025 HRA	6	HRA SALARIES - OCT 2025	Invoice	10/29/2025	11/03/2025	963.60	963.60	910-4-6100-4108
10-2025 HRA	7	HRA REIMB - SIGN MATERIALS 3RD	Invoice	10/29/2025	11/03/2025	11.10	11.10	910-4-6100-4349
Total 17440 CITY OF ELK RIVER:						9,048.92	9,048.92	
Total 910:						9,048.92	9,048.92	
Total :						9,048.92	9,048.92	
Grand Totals:						9,048.92	9,048.92	

Summary by General Ledger Account Number

GL Account Number	Debit	Credit	Net
910-4-6100-4101	6,751.38	.00	6,751.38
910-4-6100-4103	300.00	.00	300.00
910-4-6100-4104	506.35	.00	506.35
910-4-6100-4105	418.59	.00	418.59
910-4-6100-4107	97.90	.00	97.90
910-4-6100-4108	963.60	.00	963.60
910-4-6100-4349	11.10	.00	11.10
Grand Totals:	9,048.92	.00	9,048.92

Summary by General Ledger Posting Period

GL Posting Period	Debit	Credit	Net
00/00	9,048.92	.00	9,048.92
Grand Totals:	9,048.92	.00	9,048.92

CITY OF ELK RIVER

Balance Sheet
October 31, 2025

Fund 910 - HRA

Assets

910-1000	Cash - HRA	1,533,630.06
910-1190	Loans Receivable	187,536.47
910-1193	Forgivable Loan	75,000.00
910-1194	Allow for Forgivable Loan	(75,000.00)
910-1195	Note Receivable	400,000.00
910-1310	Due From Other Funds	148,310.75

Total Assets 2,269,477.28

Fund Equity

910-2400	Fund Balance	2,176,896.63
	Revenues over Expenditures - YTD	92,580.65

Total Fund Equity 2,269,477.28

Total Liabilities & Equity 2,269,477.28

CITY OF ELK RIVER
 Revenues with Comparison to Budget
 For the Month Ending October 31, 2025

Fund 910 - HRA

		Period Actual	YTD Actual	Budget	Unearned	PCNT
910-3-0000-3111	Property Taxes	-	227,486.37	439,950.00	(212,463.63)	52%
910-3-0000-3621	Interest Income	-	32,426.39	5,000.00	27,426.39	649%
	Total Fund Revenue	-	259,912.76	444,950.00	(185,037.24)	58%

CITY OF ELK RIVER
Expenditures with Comparison to Budget
For the Month Ending October 31, 2025

Fund 910 - HRA

	Period Actual	YTD Actual	Budget	Unearned	PCNT
910-4-6100-4101 Regular Pay	16,878.46	62,856.34	87,200.00	(24,343.66)	72%
910-4-6100-4103 Part-time Pay	750.00	1,875.00	-	1,875.00	0%
910-4-6100-4104 PERA	1,265.88	4,717.67	6,550.00	(1,832.33)	72%
910-4-6100-4105 FICA	1,046.47	3,915.83	5,400.00	(1,484.17)	73%
910-4-6100-4107 Medicare	244.74	917.96	1,250.00	(332.04)	73%
910-4-6100-4108 Insurance	1,927.20	9,392.40	17,000.00	(7,607.60)	55%
910-4-6100-4109 Workers Comp	87.00	348.00	450.00	(102.00)	77%
910-4-6100-4201 Office Supplies	-	154.64	50.00	104.64	309%
910-4-6100-4219 Operating Supplies	-	-	500.00	(500.00)	0%
910-4-6100-4304 Legal Fees	-	907.50	6,500.00	(5,592.50)	14%
910-4-6100-4319 Professional Services	-	-	27,000.00	(27,000.00)	0%
910-4-6100-4322 Postage	2.86	2.86	50.00	(47.14)	6%
910-4-6100-4331 Travel, Conferences & Schools	-	30.35	200.00	(169.65)	15%
910-4-6100-4349 Advertising/Marketing	737.00	7,266.86	9,500.00	(2,233.14)	76%
910-4-6100-4359 Publishing	-	86.00	300.00	(214.00)	29%
910-4-6100-4401 Bldg Repair/Maint Services	-	3,001.14	4,000.00	(998.86)	75%
910-4-6100-4404 Software Services	-	5,211.00	6,500.00	(1,289.00)	80%
910-4-6100-4409 Contractual Services	-	23,648.56	27,000.00	(3,351.44)	88%
910-4-6100-4433 Dues & Subscriptions	-	-	2,500.00	(2,500.00)	0%
910-4-6100-4440 Miscellaneous	-	-	200,000.00	(200,000.00)	0%
910-4-6100-4721 Transfer-General Fund	-	39,000.00	39,000.00	-	100%
910-4-6100-4735 Transfer-EDA	-	4,000.00	4,000.00	-	100%
Total Fund Expenditures	22,939.61	167,332.11	444,950.00	(277,617.89)	38%
Net Revenue Over Expenditures	(22,939.61)	92,580.65	-	92,580.65	0%



Request for Action

To
Housing and Redevelopment Authority

Item Number
6.1

Meeting Date
November 3, 2025

Prepared By
Joshua Mollan, Economic Development Specialist

Item Description
Housing Rehabilitation Loan Program Update

Reviewed by
Brent O'Neil
Cal Portner

Action Requested
Receive updates on the Housing Rehabilitation Loan Program.

Background/Discussion

CEE reports that all accounts are current, and the HRA's portfolio is performing as expected with no delinquencies or late payments.

There have been no new loans issued during this period, and \$150,000 is available for new loan disbursements in 2025.

Staff continues to field inquiries from eligible applicants. Staff would also like to discuss the renewal of the CEE origination contract for 2026.

Financial Impact
N/A

Mission/Policy/Goal

Improve housing stock by offering incentives or programs to repair or maintain residential properties.

Attachments

1. CEE Monthly Loan Servicing Report
2. CEE Monthly Loan Activity Summary

The Elk River Vision

A welcoming community with revolutionary and spirited resourcefulness, exceptional service, and community engagement that encourages and inspires prosperity



Center for Energy and Environment

CITY OF ELK RIVER LOAN SERVICING REPORT

September 2025

Data Set: October 1st, 2025

CONTENTS



- 1 Invoice Report
- 2 Trial Balance Report (Loan Detail)
- 3 New Loan Count
- 4 Total Loan Count (Monthly Detail)
- 5 Trial Balance Report (Monthly Detail in USD)
- 6 Monthly Payment Collection Per Loan
- 7 Total Payment Collection in USD (Monthly Detail)
- 8 Total Principal Collection in USD (Monthly Detail)
- 9 Total Interest Collection in USD (Monthly Detail)

CITY OF ELK RIVER
 INVOICE SUMMARY
 Detail for September 2025

POOL	TOTAL COUNT OF ACTIVE LOANS	COUNT OF NEW LOANS	COUNT OF ACTIVE AMORTIZING LOANS	COUNT OF ACTIVE DEFERRED LOANS	COUNT OF ACTIVE DELINQUENT LOANS	COUNT OF PAYOFFS RECEIVED	TOTAL AMOUNT RECEIVED	PRINCIPAL RECEIVED	INTEREST RECEIVED	LATE FEES AND OTHER FEES RECEIVED	3RD PARTY FEES COLLECTED	NEW LOAN FEES	DELINQUENCY MANAGEMENT FEES	SATISFACTION DRAFTING FEES	SERVICING FEES	TOTAL FEES TO SERVICER	FUNDS TO THE CITY OF ELK RIVER
HRA REHAB	11	0	11	0	0	0	\$2,422.14	\$1,797.55	\$623.59	\$0.00	\$1.00	\$0.00	\$0.00	\$0.00	\$66.00	\$67.00	\$2,355.14
Grand Total	11	0	11	0	0	0	\$2,422.14	\$1,797.55	\$623.59	\$0.00	\$1.00	\$0.00	\$0.00	\$0.00	\$66.00	\$67.00	\$2,355.14

CITY OF ELK RIVER

PAYMENT BREAKDOWN PER LOAN

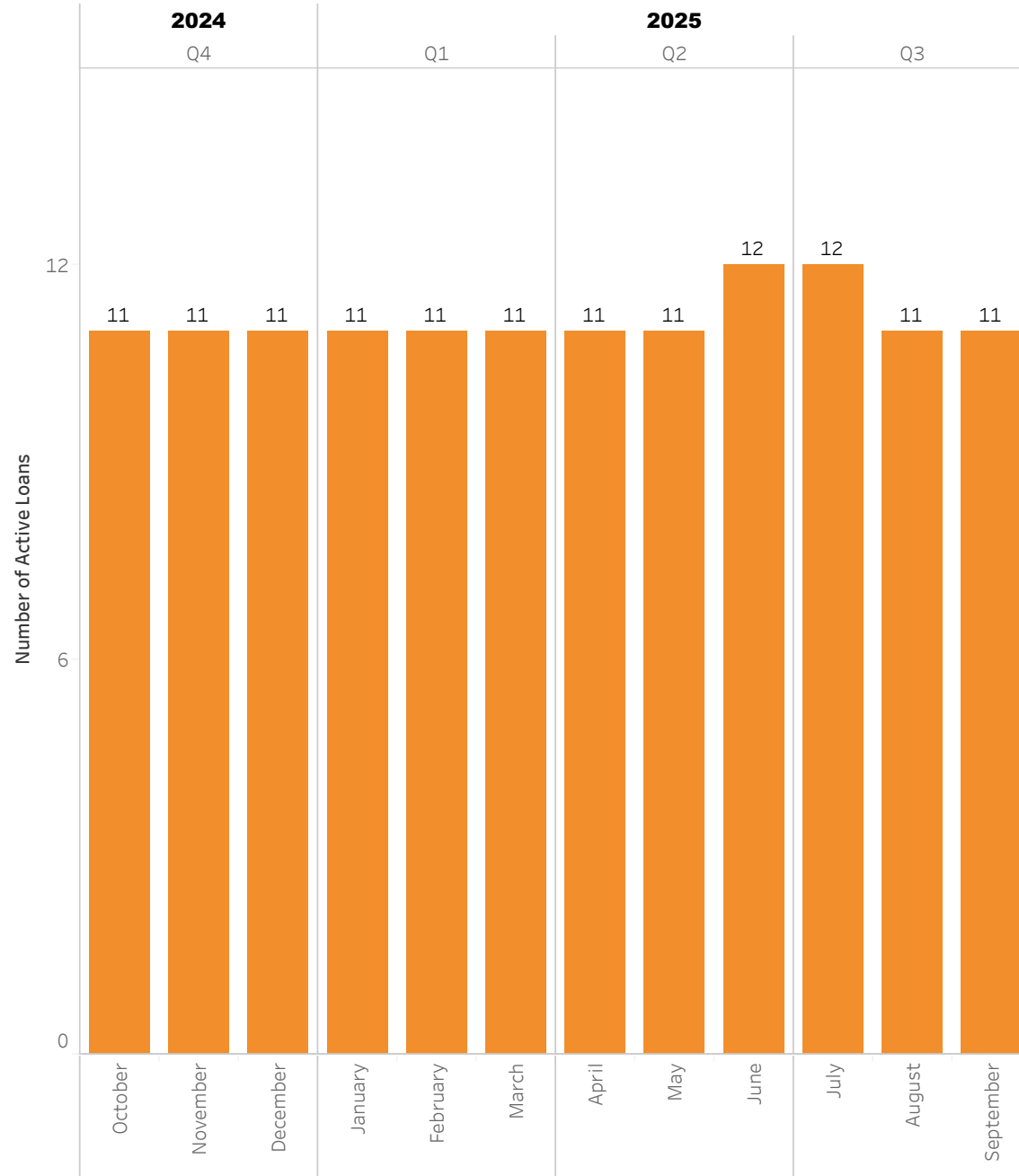
Detail for September 2025

Source Company	Loan #	Address	TOTAL AMOUNT RECEIVED	PRINCIPAL RECEIVED	INTEREST RECEIVED	LATE FEES AND OTHER FEES RECEIVED	3RD PARTY FEES COLLECTED
ELK RIVER	19-015204	1420 5TH ST NW	\$208.04	\$200.79	\$7.25	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	\$187.63	\$177.25	\$10.38	\$0.00	\$0.00
	19-015217	1811 MAIN ST	\$162.79	\$116.18	\$46.61	\$0.00	\$0.00
	19-016564	403 3RD ST NW	\$154.43	\$131.63	\$22.80	\$0.00	\$0.00
	23-028654	13222 179 1/2 AVE NW	\$300.00	\$201.72	\$98.28	\$0.00	\$0.00
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$156.30	\$103.70	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	\$306.00	\$222.22	\$83.78	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	\$201.00	\$149.98	\$50.02	\$0.00	\$1.00
	24-032189	14270 191ST AVE NW	\$142.69	\$81.58	\$61.11	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	\$258.90	\$148.01	\$110.89	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	\$240.66	\$211.89	\$28.77	\$0.00	\$0.00
Grand Total			\$2,422.14	\$1,797.55	\$623.59	\$0.00	\$1.00

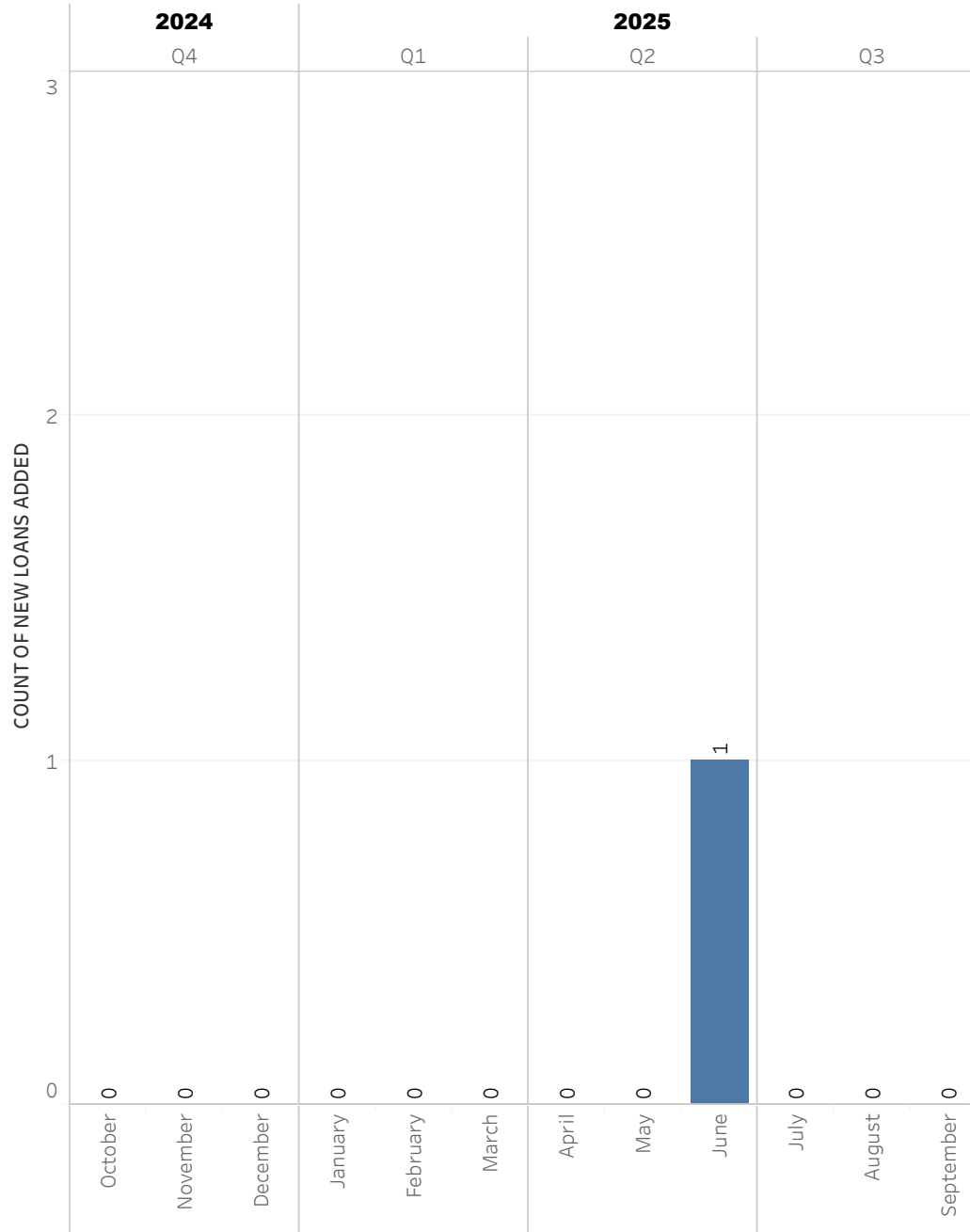
CITY OF ELK RIVER
 TRIAL BALANCE REPORT
 Monthly Detail

Loan #	Address	2024			Q1			2025			Q3		
		October	November	December	January	February	March	April	May	June	July	August	September
19-015215	606 JEFFERSON LN NW	\$1,696.44	\$1,507.46	\$1,317.74	\$1,127.92	\$937.75	\$747.03	\$556.12	\$364.75	\$173.14	\$0.00		
19-015204	1420 5TH ST NW	\$5,399.84	\$5,203.27	\$5,005.92	\$4,808.51	\$4,610.69	\$4,411.49	\$4,212.82	\$4,013.44	\$3,813.92	\$3,613.72	\$3,413.35	\$3,212.56
19-015209	609 GATES AVE NW	\$6,198.08	\$6,024.92	\$5,850.92	\$5,676.95	\$5,502.58	\$5,326.56	\$5,151.37	\$4,975.38	\$4,799.37	\$4,622.59	\$4,445.76	\$4,268.51
19-015217	1811 MAIN ST	\$14,060.04	\$13,948.00	\$13,833.94	\$13,721.08	\$13,607.82	\$13,489.39	\$13,375.30	\$13,259.23	\$13,144.29	\$13,027.42	\$12,911.66	\$12,795.48
19-016564	403 3RD ST NW	\$8,008.09	\$7,880.87	\$7,752.35	\$7,624.26	\$7,495.73	\$7,364.30	\$7,234.89	\$7,104.25	\$6,973.95	\$6,842.45	\$6,711.27	\$6,579.64
23-029012	18990 TWIN LAKES RD NW	\$32,080.04	\$31,929.03	\$31,773.99	\$31,621.94	\$31,469.37	\$31,305.94	\$31,152.29	\$30,994.71	\$30,840.01	\$30,681.40	\$30,525.64	\$30,369.34
23-028654	13222 179 1/2 AVE NW	\$30,930.04	\$30,735.11	\$30,536.15	\$30,339.90	\$30,142.97	\$29,935.46	\$29,737.16	\$29,534.93	\$29,335.27	\$29,131.71	\$28,930.68	\$28,728.96
23-029085	17931 GARY ST NW	\$26,859.83	\$26,645.08	\$26,426.68	\$26,210.46	\$25,993.50	\$25,767.26	\$25,548.80	\$25,326.80	\$25,106.84	\$24,883.38	\$24,661.92	\$24,439.70
23-029618	13366 181ST LN NW	\$20,599.91	\$19,938.52	\$19,938.52	\$19,573.56	\$19,573.56	\$19,142.21	\$18,700.94	\$18,262.42	\$18,126.46	\$18,003.93	\$17,555.23	\$17,405.25
24-032189	14270 191ST AVE NW	\$18,801.53	\$18,722.72	\$18,641.58	\$18,562.22	\$18,482.59	\$18,396.61	\$18,316.42	\$18,233.95	\$18,153.21	\$18,070.20	\$17,988.90	\$17,907.32
24-033299	17812 CONCORD CT NW	\$34,116.00	\$33,973.00	\$33,825.79	\$33,681.81	\$33,537.34	\$33,381.35	\$33,235.85	\$33,086.22	\$32,939.72	\$32,789.12	\$32,641.61	\$32,493.60
25-039214	18471 TROTT BROOK PKWY NW									\$8,151.00	\$7,935.35	\$7,721.65	\$7,509.76
Grand Total		\$198,749.84	\$196,507.98	\$194,903.58	\$192,948.61	\$191,353.90	\$189,267.60	\$187,221.96	\$185,156.08	\$191,557.18	\$189,601.27	\$187,507.67	\$185,710.12

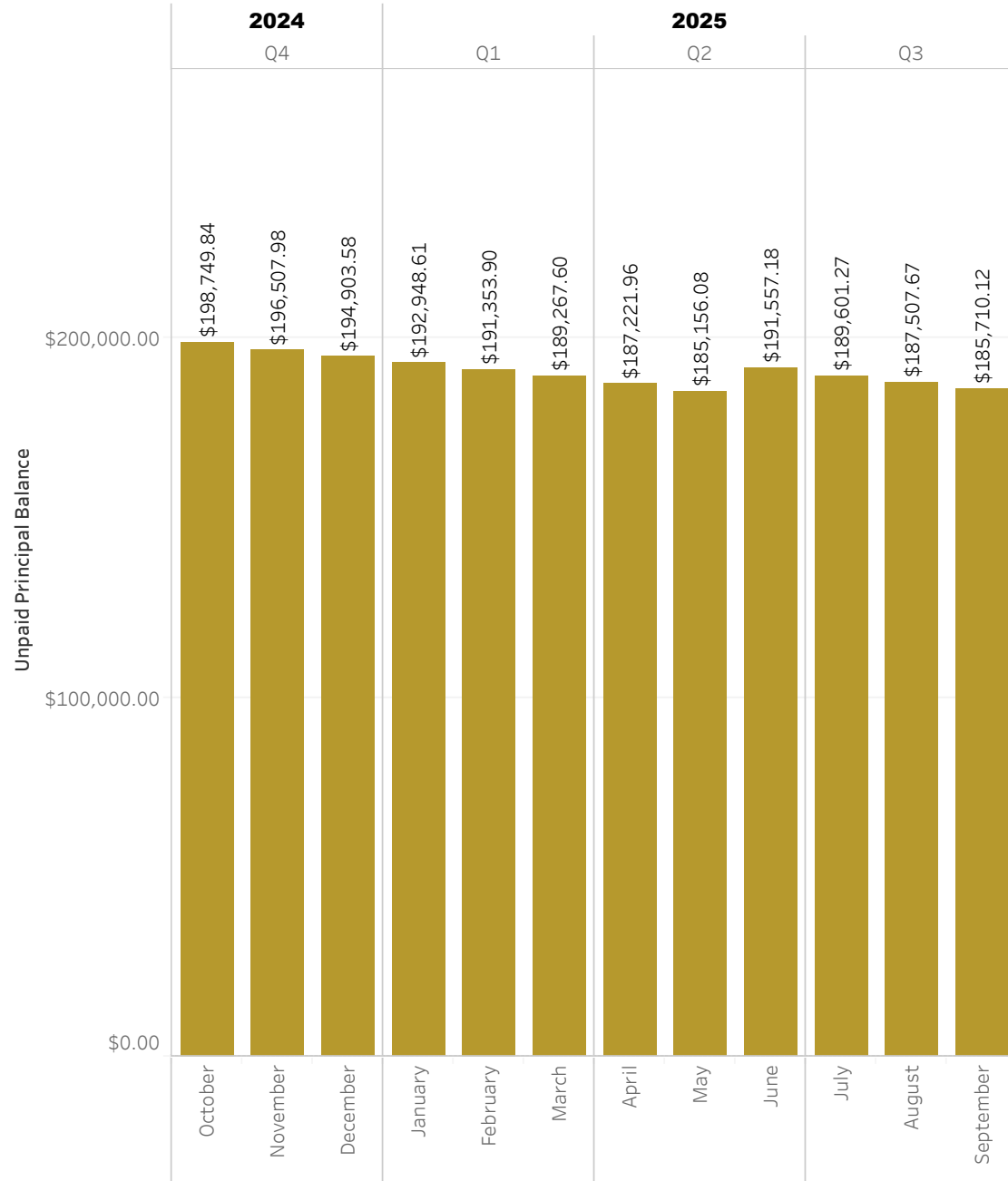
CITY OF ELK RIVER
TOTAL LOAN COUNT
Monthly Detail



CITY OF ELK RIVER
 NEW LOAN COUNT
 Monthly Detail



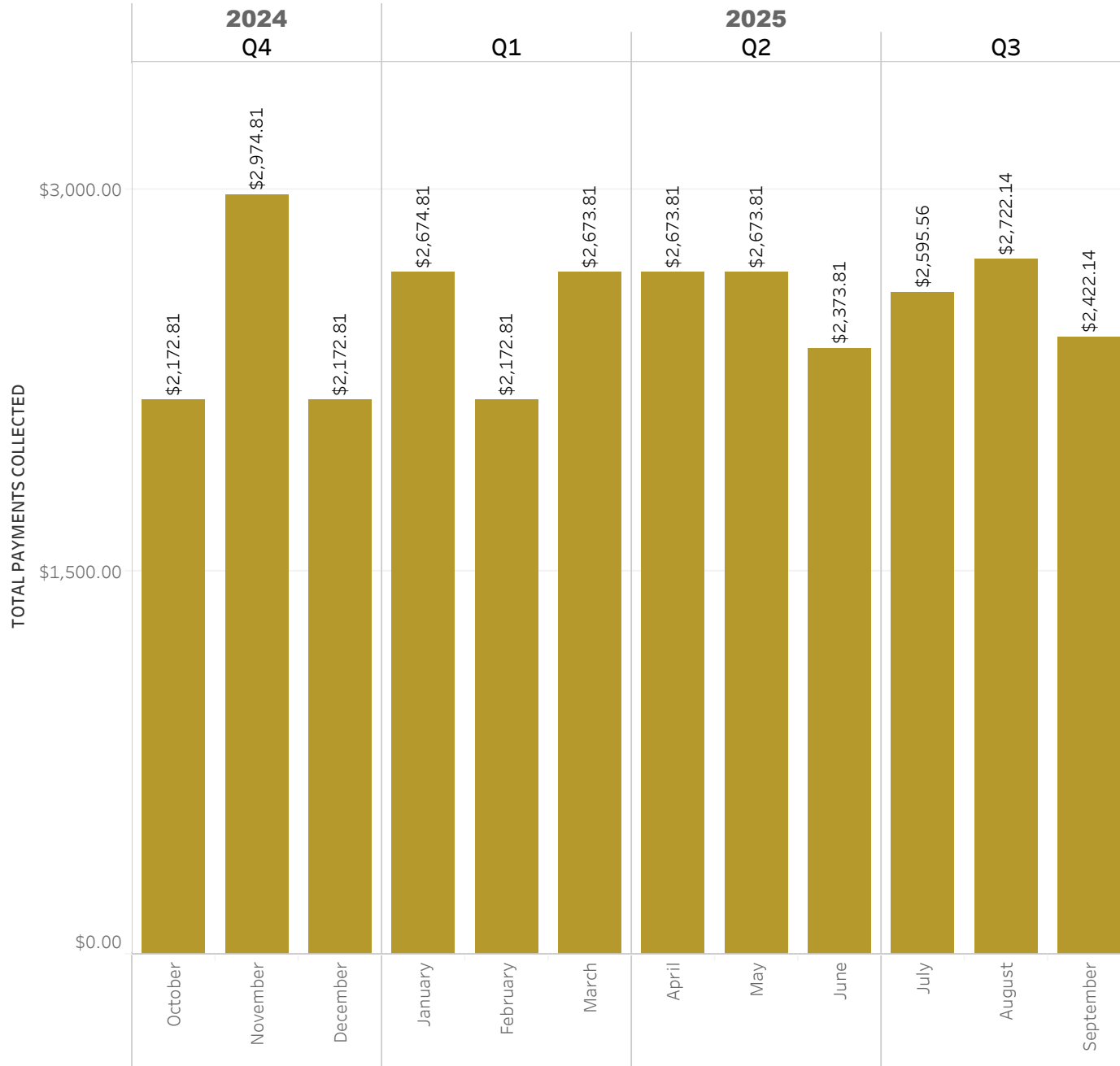
CITY OF ELK RIVER
 TRIAL BALANCE
 Monthly Detail in USD



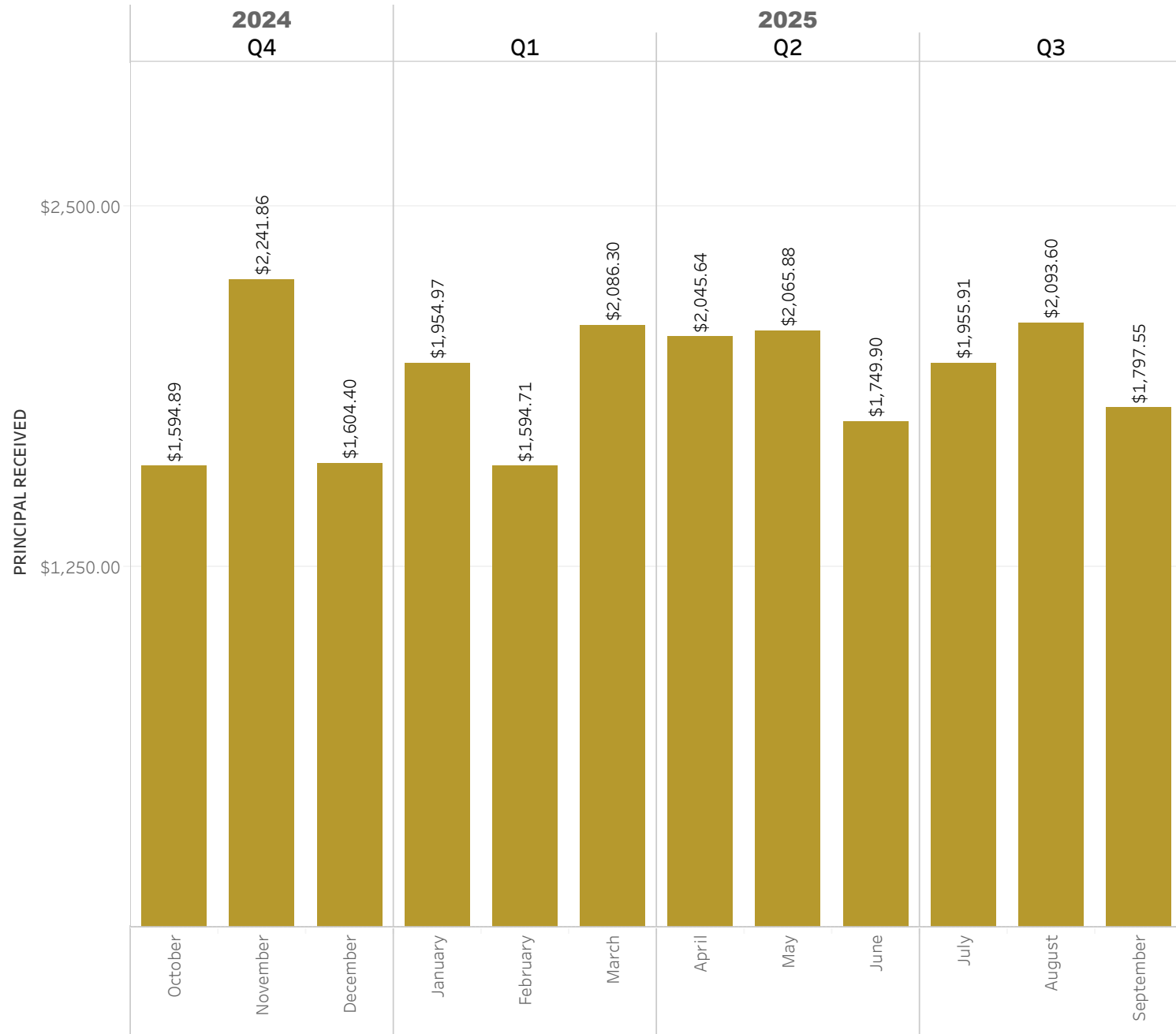
CITY OF ELK RIVER
 PAYMENT COLLECTION PER LOAN
 Monthly Detail

			2024			2025			2025			2025		
			Q4			Q1			Q2			Q3		
			October	November	December	January	February	March	April	May	June	July	August	September
ELK RIVER	19-015204	1420 5TH ST NW	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04	\$208.04
	19-015209	609 GATES AVE NW	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63	\$187.63
	19-015215	606 JEFFERSON LN NW	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$192.33	\$173.42	\$187.63	\$187.63
	19-015217	1811 MAIN ST	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79	\$162.79
	19-016564	403 3RD ST NW	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43	\$154.43
	23-028654	13222 179 1/2 AVE NW	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
	23-029012	18990 TWIN LAKES RD NW	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00	\$260.00
	23-029085	17931 GARY ST NW	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00	\$306.00
	23-029618	13366 181ST LN NW	\$0.00	\$802.00	\$0.00	\$502.00	\$0.00	\$501.00	\$501.00	\$501.00	\$201.00	\$201.00	\$501.00	\$201.00
	24-032189	14270 191ST AVE NW	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69	\$142.69
	24-033299	17812 CONCORD CT NW	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90	\$258.90
	25-039214	18471 TROTT BROOK PKWY NW								\$0.00	\$240.66	\$240.66	\$240.66	\$240.66
Grand Total			\$2,172.81	\$2,974.81	\$2,172.81	\$2,674.81	\$2,172.81	\$2,673.81	\$2,673.81	\$2,673.81	\$2,373.81	\$2,595.56	\$2,722.14	\$2,422.14

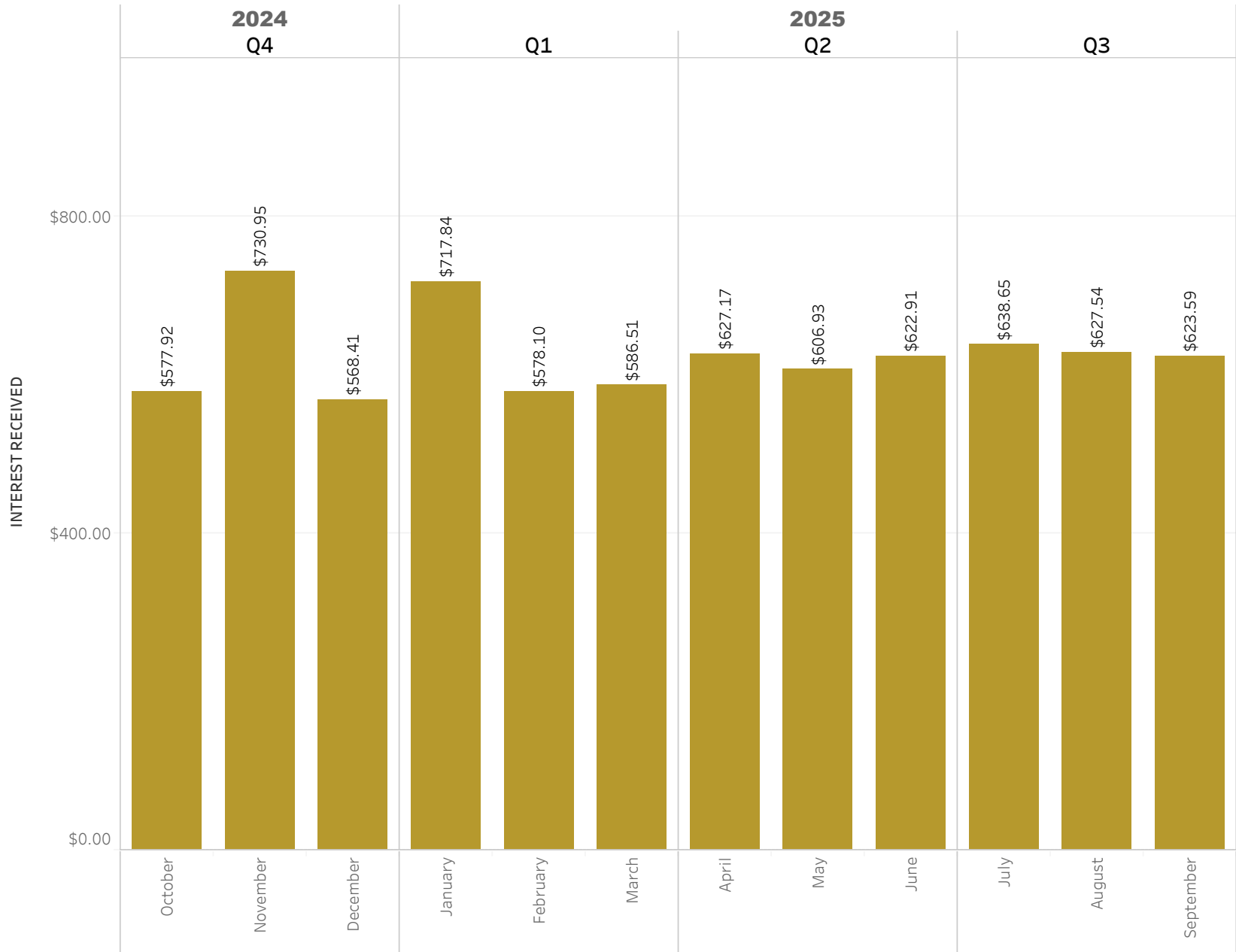
CITY OF ELK RIVER
TOTAL PAYMENT COLLECTION (USD)
 Monthly Detail



CITY OF ELK RIVER
TOTAL PRINCIPAL COLLECTION (USD)
 Monthly Detail



CITY OF ELK RIVER
 TOTAL INTEREST COLLECTION(USD)
 Monthly Detail



CITY OF ELK RIVER

AGING DELINQUENCY

Detail for September 2025

Source Company	Loan #	Address	DAYS PAST DUE	AMOUNT DUE 30+ DAYS	TOTAL AMOUNT DUE
ELK RIVER	19-015204	1420 5TH ST NW	0	\$0.00	\$0.00
	19-015209	609 GATES AVE NW	0	\$0.00	\$0.00
	19-015217	1811 MAIN ST	0	\$0.00	\$0.00
	19-016564	403 3RD ST NW	0	\$0.00	\$0.00
	23-028654	13222 179 1/2 AVE NW	0	\$0.00	\$0.00
	23-029012	18990 TWIN LAKES RD NW	0	\$0.00	\$0.00
	23-029085	17931 GARY ST NW	0	\$0.00	\$0.00
	23-029618	13366 181ST LN NW	0	\$0.00	\$0.00
	24-032189	14270 191ST AVE NW	0	\$0.00	\$0.00
	24-033299	17812 CONCORD CT NW	0	\$0.00	\$0.00
	25-039214	18471 TROTT BROOK PKWY NW	0	\$0.00	\$0.00
Grand Total			0	\$0.00	\$0.00

CEE Monthly Loan Activity Summary

11/3/25

Loan #	Loan Amount	Contract	Maturity	Status	Rate	Aug Pymt	Sep Pymt	Balance
19-015204	\$ 22,069.00	1/25/2017	1/1/2027	Current	2.50%	\$ 208.04	\$ 208.04	\$ 3,212.56
19-015209	\$ 19,665.00	9/22/2017	9/1/2027	Current	2.75%	\$ 187.63	\$ 187.63	\$ 4,268.51
19-015217	\$ 21,640.00	5/4/2018	5/1/2033	Current	4.25%	\$ 162.79	\$ 162.79	\$ 12,795.48
19-016564	\$ 15,252.22	7/15/2019	7/15/2029	Current	4.00%	\$ 154.43	\$ 154.43	\$ 6,579.64
23-029012	\$ 34,749.06	4/21/2023	4/21/2038	Current	4.00%	\$ 260.00	\$ 260.00	\$ 30,369.34
23-028654	\$ 33,925.67	6/16/2023	6/16/2038	Current	4.00%	\$ 300.00	\$ 300.00	\$ 28,728.96
23-029085	\$ 30,223.00	6/20/2023	6/20/2033	Current	4.00%	\$ 306.00	\$ 306.00	\$ 24,439.70
23-029618	\$ 23,780.00	10/2/2023	10/2/2038	Current	4.00%	\$ 501.00	\$ 201.00	\$ 17,405.25
24-032189	\$ 19,290.00	4/22/2024	4/22/2039	Current	4.00%	\$ 142.69	\$ 142.69	\$ 17,907.32
24-033299	\$ 35,000.00	4/22/2024	4/22/2039	Current	4.00%	\$ 258.90	\$ 258.90	\$ 32,493.60
25-039214	\$ 8,151.00	6/23/2025	6/23/2028	Current	4.00%	\$ 240.66	\$ 240.66	\$ 7,509.76
Total	\$ 263,744.95					\$ 2,722.14	\$ 2,422.14	\$ 185,710.12