

**SAN JUAN COUNTY, COLORADO BOARD OF COMMISSIONERS**

**MEETING AGENDA**

March 27, 2023

**CALL TO ORDER:** 6:30 P.M.  
BOCC Meeting Minutes for March 13, 2024

**APPOINTMENTS**

6:35 P.M. Anvil Mountain Apartments Lease Purchase Agreement Amendment  
7:00 P.M. Marilyn Wagner CTSI 5 Year Loss Analysis

**CORRESPONDENCE:**

**NEW BUSINESS:**

Commissioner and Staff Reports  
Public Comment  
Other

Adjourn

**Times listed above are approximate.  
Discussion of an agenda item may occur before or after the assigned time.**

**Next Regular Meeting – 8:30 A.M. April 10, 2024**

Join Zoom Meeting

<https://zoom.us/j/92136473203>

By Telephone: Dial 1 669-900-6833 and enter the Webinar ID 92136473203 when prompted.

Meeting ID: 921 3647 3203

You Tube (live and recorded for later viewing, does not support public comment):

[https://www.youtube.com/@sanjuancountycolorado\\_streams](https://www.youtube.com/@sanjuancountycolorado_streams)



SAN JUAN COUNTY BOARD OF COMMISSIONERS  
REGULAR MEETING WEDNESDAY, February 13, 2024  
AT 8:30 A.M.

Call to Order: The meeting was called to order by Chairman Austin Lashley. Present were Commissioners Scott Fetchenhier and Pete Maisel, County Attorney Dennis Golbright and Administrator William Tookey.

Payment of Bills: Commissioner Fetchenhier moved to authorize payment of the warrants as presented. Commissioner Maisel seconded the motion. The motion passed unanimously.

Minutes: Commissioner Fetchenhier moved to approve the minutes of February 28, 2024 as presented. Commissioner Maisel seconded the motion. The motion passed unanimous.

The Commissioners received a letter from the Ouray County Commissioners concerning the Red Mountain Alpine Lodge Special Use Permit and other issues with the parking on the top of Red Mountain Pass. San Juan County and Ouray County Commissioners will plan on meeting with CDOT and the Forest Service to discuss parking solutions.

Amendment Plat #2 for Lot 1 of the Cole Ranch Subdivision was presented to the Commissioners for their approval. The Commissioners had previously approved amending the plat to allow the building site to be located on the west side of CR 2. After reviewing the Plat, Commissioner Pete Maisel moved to approve the Cole Ranch Subdivision Amendment Plat #2 as presented. Commissioner Fetchenhier seconded the motion. The motion passed unanimously.

Social Services Director Martha Johnson was present to provide the Commissioners with an update. Commissioner Fetchenhier moved to approve Transmittal #1 in the amount of \$9706.16. Commissioner Maisel seconded the motion. The motion passed unanimously.

Director Johnson explained to the Commissioners that the TANF expenditures have been greater than in previous years and at the current rate the fund balance would be less than the \$100,000 maximum. She explained possible options to the Commissioners. It was the consensus of the Commissioners to pursue the purchase of TANF funds from another county for the amount of \$1477.

The Sales Tax Report was presented to the Commissioners for their review.

The February Treasurer's report was presented to the Commissioners for their review.

Congressionally Directed Spending was discussed by the Commissioners. It was the consensus of the Commissioners to partner with the Silverton Singletrack Society to submit a request for the Bakers Park Trail System.

Building Inspector/Code Enforcement Officer Bevan Harris was present to provide the Commissioners with an update on what his office has been doing. The discussion included better regulations for vacation rentals.

The Land Use Administrator provided the Commissioners with a 2023 Annual Report of permits issued.

Having no further business, the meeting was adjourned at 11:23 A.M.

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Austin Lashley, Chairman

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Ladonna L. Jaramillo, County Clerk

**THIS AMENDMENT** is made and entered into effective as of March 1, 2024 (“the Effective Date”), by and between **CITIZENS STATE BANK OF OURAY** (its assigns or successors) (“Bank”), as lessor, and **SAN JUAN COUNTY, COLORADO** (“County”), as lessee.

**THIS AMENDMENT MODIFIES THE LEASE PURCHASE AGREEMENT (“LPA”)** made and entered into effective as of December 22, 2017, by and between Bank and County, related to real property known as Lot 30, Anvil Mountain Subdivision, Silverton, San Juan County, Colorado.

### **RECITALS**

A. Consistent with Section 6.03(b) of the LPA, an Exhibit B is attached thereto, consisting of a 30-year amortization schedule, setting forth Base Rental Payments, the Interest Component, and the Purchase Option Price.

B. Pursuant to Section 6.03(b) of the LPA, Exhibit B shall be adjusted every five years on the anniversary of the Effective Date by recalculating all amounts shown in Exhibit B to reflect the monthly payment necessary to fully pay off the Remaining Balance as then shown on Exhibit B at the end of the preceding five year period at a revised interest rate of prime rate minus 25 basis points over the years remaining on the original 30 year amortization schedule.

C. Bank and County agree that the current Remaining Balance is \$1,075,680.29.

D. Bank and County agree that application of the rate increase formula set forth in Section 6.03(b) of the LPA would result in an interest rate for the new five-year term at approximately 8%.

E. Bank and County agree to amend Section 6.03(b) of the LPA for the new five-year term, capping the interest rate increase at 2%.

F. The current interest rate is 3.75%.

G. Bank and County agree that adequate consideration for this amendment exists.

### **AMENDMENTS**

A. The interest rate increase shall be capped at 2% for the new five-year term. Therefore, the revised interest rate shall be 5.75%, fixed for the duration of the 5-year term commencing with this Amendment (the “Term”). The Remaining Balance shall be amortized over 25 years.

B. The first day of the Term shall be March 1, 2024. County shall pay interest current to that date in the total amount of \$4,608.41. The first principal and interest payment of the Term shall be due on April 1, 2024.

C. The “First Revised Exhibit B” is attached hereto and replaces the original Exhibit B attached to the LPA.

**ORIGINAL LPA**

A. All other terms of the LDA not modified hereby remain in their original form.

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CITIZENS STATE BANK OF OURAY  
Lessor

By:  \_\_\_\_\_  
Jessica Frigetto, Chief Lending Officer

Attest:

SAN JUAN COUNTY, COLORADO  
Lessee

By: \_\_\_\_\_

By: \_\_\_\_\_

Title: County Clerk and Recorder

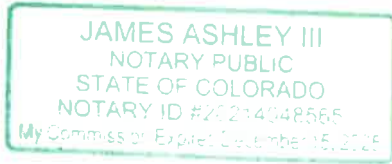
Its: Chairman of the Board of County Commissioners

STATE OF COLORADO            )  
  ) ss.  
COUNTY OF OURAY            )

The foregoing instrument was acknowledged before me this 21<sup>st</sup> day of MARCH 2024 by Jessica Frigetto, Chief Lending Officer, Citizens State Bank of Ouray.

WITNESS my hand and official seal.

[SEAL]



  
\_\_\_\_\_  
Notary Public

My commission expires:

12/15/2025

STATE OF COLORADO )  
 ) ss.  
COUNTY OF SAN JUAN )

The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_\_\_\_\_ 2024, by, \_\_\_\_\_, Chairman of the Board of County Commissioners of San Juan County and by Ladonna L. Jaramillo, Clerk and Recorder of San Juan County.

WITNESS my hand and official seal.

[SEAL]

\_\_\_\_\_  
Notary Public

My commission expires:

\_\_\_\_\_



**EXHIBIT B**  
**BASE RENTALS SCHEDULE**



# AMORTIZATION SCHEDULE

First Revised Exhibit B

<b>Principal</b> \$1,075,680.29	<b>Loan Date</b> 03-01-2024	<b>Maturity</b> 03-01-2049	<b>Loan No</b>	<b>Call / Coll</b>	<b>Account</b> 8726	<b>Officer</b> JAF	<b>Initials</b>
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

**Borrower:** San Juan County  
PO Box 466  
Silverton , CO 81433

**Lender:** CITIZENS STATE BANK  
SILVERTON  
1202 GREENE STREET  
PO BOX 6  
SILVERTON, CO 81433  
(970) 387-5502

**Disbursement Date:** March 1, 2024  
**Interest Rate:** 5.750

**Repayment Schedule:** Installment  
**Calculation Method:** 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	04-01-2024	6,770.33	5,253.15	1,517.18	1,074,163.11
2	05-01-2024	6,770.33	5,076.52	1,693.81	1,072,469.30
3	06-01-2024	6,770.33	5,237.47	1,532.86	1,070,936.44
4	07-01-2024	6,770.33	5,061.27	1,709.06	1,069,227.38
5	08-01-2024	6,770.33	5,221.64	1,548.69	1,067,678.69
6	09-01-2024	6,770.33	5,214.07	1,556.26	1,066,122.43
7	10-01-2024	6,770.33	5,038.52	1,731.81	1,064,390.62
8	11-01-2024	6,770.33	5,198.02	1,572.31	1,062,818.31
9	12-01-2024	6,770.33	5,022.91	1,747.42	1,061,070.89
<b>2024 TOTALS:</b>		<b>60,932.97</b>	<b>46,323.57</b>	<b>14,609.40</b>	
10	01-01-2025	6,770.33	5,181.81	1,588.52	1,059,482.37
11	02-01-2025	6,770.33	5,174.05	1,596.28	1,057,886.09
12	03-01-2025	6,770.33	4,666.29	2,104.04	1,055,782.05
13	04-01-2025	6,770.33	5,155.98	1,614.35	1,054,167.70
14	05-01-2025	6,770.33	4,982.03	1,788.30	1,052,379.40
15	06-01-2025	6,770.33	5,139.36	1,630.97	1,050,748.43
16	07-01-2025	6,770.33	4,965.87	1,804.46	1,048,943.97
17	08-01-2025	6,770.33	5,122.58	1,647.75	1,047,296.22
18	09-01-2025	6,770.33	5,114.54	1,655.79	1,045,640.43
19	10-01-2025	6,770.33	4,941.73	1,828.60	1,043,811.83
20	11-01-2025	6,770.33	5,097.52	1,672.81	1,042,139.02
21	12-01-2025	6,770.33	4,925.18	1,845.15	1,040,293.87
<b>2025 TOTALS:</b>		<b>81,243.96</b>	<b>60,466.94</b>	<b>20,777.02</b>	
22	01-01-2026	6,770.33	5,080.34	1,689.99	1,038,603.88
23	02-01-2026	6,770.33	5,072.09	1,698.24	1,036,905.64
24	03-01-2026	6,770.33	4,573.75	2,196.58	1,034,709.06
25	04-01-2026	6,770.33	5,053.07	1,717.26	1,032,991.80
26	05-01-2026	6,770.33	4,881.95	1,888.38	1,031,103.42
27	06-01-2026	6,770.33	5,035.46	1,734.87	1,029,368.55
28	07-01-2026	6,770.33	4,864.82	1,905.51	1,027,463.04
29	08-01-2026	6,770.33	5,017.68	1,752.65	1,025,710.30
30	09-01-2026	6,770.33	5,009.12	1,761.21	1,023,949.18
31	10-01-2026	6,770.33	4,839.21	1,931.12	1,022,018.06
32	11-01-2026	6,770.33	4,991.09	1,779.24	1,020,238.82
33	12-01-2026	6,770.33	4,821.68	1,948.65	1,018,290.17
<b>2026 TOTALS:</b>		<b>81,243.96</b>	<b>59,240.26</b>	<b>22,003.70</b>	
34	01-01-2027	6,770.33	4,972.88	1,797.45	1,016,492.72
35	02-01-2027	6,770.33	4,964.10	1,806.23	1,014,686.49
36	03-01-2027	6,770.33	4,475.74	2,294.59	1,012,391.90
37	04-01-2027	6,770.33	4,944.08	1,826.25	1,010,565.65
38	05-01-2027	6,770.33	4,775.96	1,994.37	1,008,571.28
39	06-01-2027	6,770.33	4,925.42	1,844.91	1,006,726.37
40	07-01-2027	6,770.33	4,757.82	2,012.51	1,004,713.86
41	08-01-2027	6,770.33	4,906.58	1,863.75	1,002,850.11
42	09-01-2027	6,770.33	4,897.48	1,872.85	1,000,977.26
43	10-01-2027	6,770.33	4,730.65	2,039.68	998,937.58
44	11-01-2027	6,770.33	4,878.37	1,891.96	997,045.62
45	12-01-2027	6,770.33	4,712.06	2,058.27	994,987.35
<b>2027 TOTALS:</b>		<b>81,243.96</b>	<b>57,941.14</b>	<b>23,302.82</b>	
46	01-01-2028	6,770.33	4,859.08	1,911.25	993,076.10
47	02-01-2028	6,770.33	4,849.75	1,920.58	991,155.52
48	03-01-2028	6,770.33	4,528.09	2,242.24	988,913.28
49	04-01-2028	6,770.33	4,829.42	1,940.91	986,972.37
50	05-01-2028	6,770.33	4,664.46	2,105.87	984,866.50

**AMORTIZATION SCHEDULE  
(Continued)**

51	06-01-2028	6,770.33	4,809.66	1,960.67	982,905.83
52	07-01-2028	6,770.33	4,645.24	2,125.09	980,780.74
53	08-01-2028	6,770.33	4,789.70	1,980.63	978,800.11
54	09-01-2028	6,770.33	4,780.03	1,990.30	976,809.81
55	10-01-2028	6,770.33	4,616.43	2,153.90	974,655.91
56	11-01-2028	6,770.33	4,759.79	2,010.54	972,645.37
57	12-01-2028	6,770.33	4,596.75	2,173.58	970,471.79
<b>2028 TOTALS:</b>		<b>81,243.96</b>	<b>56,728.40</b>	<b>24,515.56</b>	
58	01-01-2029	6,770.33	4,739.36	2,030.97	968,440.82
59	02-01-2029	6,770.33	4,729.44	2,040.89	966,399.93
60	03-01-2029	6,770.33	4,262.75	2,507.58	963,892.35
61	04-01-2029	6,770.33	4,707.23	2,063.10	961,829.25
62	05-01-2029	6,770.33	4,545.63	2,224.70	959,604.55
63	06-01-2029	6,770.33	4,686.29	2,084.04	957,520.51
64	07-01-2029	6,770.33	4,525.27	2,245.06	955,275.45
65	08-01-2029	6,770.33	4,665.15	2,105.18	953,170.27
66	09-01-2029	6,770.33	4,654.87	2,115.46	951,054.81
67	10-01-2029	6,770.33	4,494.71	2,275.62	948,779.19
68	11-01-2029	6,770.33	4,633.42	2,136.91	946,642.28
69	12-01-2029	6,770.33	4,473.86	2,296.47	944,345.81
<b>2029 TOTALS:</b>		<b>81,243.96</b>	<b>55,117.98</b>	<b>26,125.98</b>	
70	01-01-2030	6,770.33	4,611.77	2,158.56	942,187.25
71	02-01-2030	6,770.33	4,601.23	2,169.10	940,018.15
72	03-01-2030	6,770.33	4,146.38	2,623.95	937,394.20
73	04-01-2030	6,770.33	4,577.82	2,192.51	935,201.69
74	05-01-2030	6,770.33	4,419.79	2,350.54	932,851.15
75	06-01-2030	6,770.33	4,555.64	2,214.69	930,636.46
76	07-01-2030	6,770.33	4,398.21	2,372.12	928,264.34
77	08-01-2030	6,770.33	4,533.24	2,237.09	926,027.25
78	09-01-2030	6,770.33	4,522.31	2,248.02	923,779.23
79	10-01-2030	6,770.33	4,365.81	2,404.52	921,374.71
80	11-01-2030	6,770.33	4,499.59	2,270.74	919,103.97
81	12-01-2030	6,770.33	4,343.71	2,426.62	916,677.35
<b>2030 TOTALS:</b>		<b>81,243.96</b>	<b>53,575.50</b>	<b>27,668.46</b>	
82	01-01-2031	6,770.33	4,476.65	2,293.68	914,383.67
83	02-01-2031	6,770.33	4,465.45	2,304.88	912,078.79
84	03-01-2031	6,770.33	4,023.14	2,747.19	909,331.60
85	04-01-2031	6,770.33	4,440.78	2,329.55	907,002.05
86	05-01-2031	6,770.33	4,286.52	2,483.81	904,518.24
87	06-01-2031	6,770.33	4,417.27	2,353.06	902,165.18
88	07-01-2031	6,770.33	4,263.66	2,506.67	899,658.51
89	08-01-2031	6,770.33	4,393.54	2,376.79	897,281.72
90	09-01-2031	6,770.33	4,381.93	2,388.40	894,893.32
91	10-01-2031	6,770.33	4,229.29	2,541.04	892,352.28
92	11-01-2031	6,770.33	4,357.86	2,412.47	889,939.81
93	12-01-2031	6,770.33	4,205.88	2,564.45	887,375.36
<b>2031 TOTALS:</b>		<b>81,243.96</b>	<b>51,941.97</b>	<b>29,301.99</b>	
94	01-01-2032	6,770.33	4,333.55	2,436.78	884,938.58
95	02-01-2032	6,770.33	4,321.65	2,448.68	882,489.90
96	03-01-2032	6,770.33	4,031.65	2,738.68	879,751.22
97	04-01-2032	6,770.33	4,296.32	2,474.01	877,277.21
98	05-01-2032	6,770.33	4,146.04	2,624.29	874,652.92
99	06-01-2032	6,770.33	4,271.42	2,498.91	872,154.01
100	07-01-2032	6,770.33	4,121.82	2,648.51	869,505.50
101	08-01-2032	6,770.33	4,246.28	2,524.05	866,981.45
102	09-01-2032	6,770.33	4,233.96	2,536.37	864,445.08
103	10-01-2032	6,770.33	4,085.39	2,684.94	861,760.14
104	11-01-2032	6,770.33	4,208.46	2,561.87	859,198.27
105	12-01-2032	6,770.33	4,060.59	2,709.74	856,488.53
<b>2032 TOTALS:</b>		<b>81,243.96</b>	<b>50,357.13</b>	<b>30,886.83</b>	
106	01-01-2033	6,770.33	4,182.71	2,587.62	853,900.91
107	02-01-2033	6,770.33	4,170.08	2,600.25	851,300.66
108	03-01-2033	6,770.33	3,755.05	3,015.28	848,285.38
109	04-01-2033	6,770.33	4,142.65	2,627.68	845,657.70
110	05-01-2033	6,770.33	3,996.60	2,773.73	842,883.97
111	06-01-2033	6,770.33	4,116.28	2,654.05	840,229.92
112	07-01-2033	6,770.33	3,970.95	2,799.38	837,430.54
113	08-01-2033	6,770.33	4,089.64	2,680.69	834,749.85
114	09-01-2033	6,770.33	4,076.55	2,693.78	832,056.07
115	10-01-2033	6,770.33	3,932.32	2,838.01	829,218.06
116	11-01-2033	6,770.33	4,049.54	2,720.79	826,497.27

**AMORTIZATION SCHEDULE  
(Continued)**

117	12-01-2033	6,770.33	3,906.05	2,864.28	823,632.99
<b>2033 TOTALS:</b>		<b>81,243.96</b>	<b>48,388.42</b>	<b>32,855.54</b>	
118	01-01-2034	6,770.33	4,022.26	2,748.07	820,884.92
119	02-01-2034	6,770.33	4,008.84	2,761.49	818,123.43
120	03-01-2034	6,770.33	3,608.71	3,161.62	814,961.81
121	04-01-2034	6,770.33	3,979.92	2,790.41	812,171.40
122	05-01-2034	6,770.33	3,838.34	2,931.99	809,239.41
123	06-01-2034	6,770.33	3,951.97	2,818.36	806,421.05
124	07-01-2034	6,770.33	3,811.17	2,959.16	803,461.89
125	08-01-2034	6,770.33	3,923.76	2,846.57	800,615.32
126	09-01-2034	6,770.33	3,909.85	2,860.48	797,754.84
127	10-01-2034	6,770.33	3,770.21	3,000.12	794,754.72
128	11-01-2034	6,770.33	3,881.23	2,889.10	791,865.62
129	12-01-2034	6,770.33	3,742.38	3,027.95	788,837.67
<b>2034 TOTALS:</b>		<b>81,243.96</b>	<b>46,448.64</b>	<b>34,795.32</b>	
130	01-01-2035	6,770.33	3,852.34	2,917.99	785,919.68
131	02-01-2035	6,770.33	3,838.09	2,932.24	782,987.44
132	03-01-2035	6,770.33	3,453.73	3,316.60	779,670.84
133	04-01-2035	6,770.33	3,807.57	2,962.76	776,708.08
134	05-01-2035	6,770.33	3,670.74	3,099.59	773,608.49
135	06-01-2035	6,770.33	3,777.96	2,992.37	770,616.12
136	07-01-2035	6,770.33	3,641.95	3,128.38	767,487.74
137	08-01-2035	6,770.33	3,748.07	3,022.26	764,465.48
138	09-01-2035	6,770.33	3,733.31	3,037.02	761,428.46
139	10-01-2035	6,770.33	3,598.53	3,171.80	758,256.66
140	11-01-2035	6,770.33	3,702.99	3,067.34	755,189.32
141	12-01-2035	6,770.33	3,569.05	3,201.28	751,988.04
<b>2035 TOTALS:</b>		<b>81,243.96</b>	<b>44,394.33</b>	<b>36,849.63</b>	
142	01-01-2036	6,770.33	3,672.38	3,097.95	748,890.09
143	02-01-2036	6,770.33	3,657.25	3,113.08	745,777.01
144	03-01-2036	6,770.33	3,407.08	3,363.25	742,413.76
145	04-01-2036	6,770.33	3,625.62	3,144.71	739,269.05
146	05-01-2036	6,770.33	3,493.81	3,276.52	735,992.53
147	06-01-2036	6,770.33	3,594.26	3,176.07	732,816.46
148	07-01-2036	6,770.33	3,463.31	3,307.02	729,509.44
149	08-01-2036	6,770.33	3,562.60	3,207.73	726,301.71
150	09-01-2036	6,770.33	3,546.94	3,223.39	723,078.32
151	10-01-2036	6,770.33	3,417.29	3,353.04	719,725.28
152	11-01-2036	6,770.33	3,514.82	3,255.51	716,469.77
153	12-01-2036	6,770.33	3,386.06	3,384.27	713,085.50
<b>2036 TOTALS:</b>		<b>81,243.96</b>	<b>42,341.42</b>	<b>38,902.54</b>	
154	01-01-2037	6,770.33	3,482.40	3,287.93	709,797.57
155	02-01-2037	6,770.33	3,466.34	3,303.99	706,493.58
156	03-01-2037	6,770.33	3,116.31	3,654.02	702,839.56
157	04-01-2037	6,770.33	3,432.36	3,337.97	699,501.59
158	05-01-2037	6,770.33	3,305.86	3,464.47	696,037.12
159	06-01-2037	6,770.33	3,399.14	3,371.19	692,665.93
160	07-01-2037	6,770.33	3,273.56	3,496.77	689,169.16
161	08-01-2037	6,770.33	3,365.60	3,404.73	685,764.43
162	09-01-2037	6,770.33	3,348.97	3,421.36	682,343.07
163	10-01-2037	6,770.33	3,224.77	3,545.56	678,797.51
164	11-01-2037	6,770.33	3,314.95	3,455.38	675,342.13
165	12-01-2037	6,770.33	3,191.69	3,578.64	671,763.49
<b>2037 TOTALS:</b>		<b>81,243.96</b>	<b>39,921.95</b>	<b>41,322.01</b>	
166	01-01-2038	6,770.33	3,280.60	3,489.73	668,273.76
167	02-01-2038	6,770.33	3,263.56	3,506.77	664,766.99
168	03-01-2038	6,770.33	2,932.26	3,838.07	660,928.92
169	04-01-2038	6,770.33	3,227.69	3,542.64	657,386.28
170	05-01-2038	6,770.33	3,106.83	3,663.50	653,722.78
171	06-01-2038	6,770.33	3,192.50	3,577.83	650,144.95
172	07-01-2038	6,770.33	3,072.60	3,697.73	646,447.22
173	08-01-2038	6,770.33	3,156.96	3,613.37	642,833.85
174	09-01-2038	6,770.33	3,139.32	3,631.01	639,202.84
175	10-01-2038	6,770.33	3,020.89	3,749.44	635,453.40
176	11-01-2038	6,770.33	3,103.28	3,667.05	631,786.35
177	12-01-2038	6,770.33	2,985.84	3,784.49	628,001.86
<b>2038 TOTALS:</b>		<b>81,243.96</b>	<b>37,482.33</b>	<b>43,761.63</b>	
178	01-01-2039	6,770.33	3,066.89	3,703.44	624,298.42
179	02-01-2039	6,770.33	3,048.80	3,721.53	620,576.89

**AMORTIZATION SCHEDULE  
(Continued)**

180	03-01-2039	6,770.33	2,737.34	4,032.99	616,543.90
181	04-01-2039	6,770.33	3,010.93	3,759.40	612,784.50
182	05-01-2039	6,770.33	2,896.04	3,874.29	608,910.21
183	06-01-2039	6,770.33	2,973.65	3,796.68	605,113.53
184	07-01-2039	6,770.33	2,859.78	3,910.55	601,202.98
185	08-01-2039	6,770.33	2,936.01	3,834.32	597,368.66
186	09-01-2039	6,770.33	2,917.29	3,853.04	593,515.62
187	10-01-2039	6,770.33	2,804.97	3,965.36	589,550.26
188	11-01-2039	6,770.33	2,879.11	3,891.22	585,659.04
189	12-01-2039	6,770.33	2,767.84	4,002.49	581,656.55
<b>2039 TOTALS:</b>		<b>81,243.96</b>	<b>34,898.65</b>	<b>46,345.31</b>	
190	01-01-2040	6,770.33	2,840.56	3,929.77	577,726.78
191	02-01-2040	6,770.33	2,821.36	3,948.97	573,777.81
192	03-01-2040	6,770.33	2,621.30	4,149.03	569,628.78
193	04-01-2040	6,770.33	2,781.82	3,988.51	565,640.27
194	05-01-2040	6,770.33	2,673.23	4,097.10	561,543.17
195	06-01-2040	6,770.33	2,742.33	4,028.00	557,515.17
196	07-01-2040	6,770.33	2,634.83	4,135.50	553,379.67
197	08-01-2040	6,770.33	2,702.46	4,067.87	549,311.80
198	09-01-2040	6,770.33	2,682.60	4,087.73	545,224.07
199	10-01-2040	6,770.33	2,576.74	4,193.59	541,030.48
200	11-01-2040	6,770.33	2,642.16	4,128.17	536,902.31
201	12-01-2040	6,770.33	2,537.42	4,232.91	532,669.40
<b>2040 TOTALS:</b>		<b>81,243.96</b>	<b>32,256.81</b>	<b>48,987.15</b>	
202	01-01-2041	6,770.33	2,601.32	4,169.01	528,500.39
203	02-01-2041	6,770.33	2,580.96	4,189.37	524,311.02
204	03-01-2041	6,770.33	2,312.71	4,457.62	519,853.40
205	04-01-2041	6,770.33	2,538.74	4,231.59	515,621.81
206	05-01-2041	6,770.33	2,436.84	4,333.49	511,288.32
207	06-01-2041	6,770.33	2,496.91	4,273.42	507,014.90
208	07-01-2041	6,770.33	2,396.17	4,374.16	502,640.74
209	08-01-2041	6,770.33	2,454.68	4,315.65	498,325.09
210	09-01-2041	6,770.33	2,433.60	4,336.73	493,988.36
211	10-01-2041	6,770.33	2,334.60	4,435.73	489,552.63
212	11-01-2041	6,770.33	2,390.76	4,379.57	485,173.06
213	12-01-2041	6,770.33	2,292.94	4,477.39	480,695.67
<b>2041 TOTALS:</b>		<b>81,243.96</b>	<b>29,270.23</b>	<b>51,973.73</b>	
214	01-01-2042	6,770.33	2,347.51	4,422.82	476,272.85
215	02-01-2042	6,770.33	2,325.91	4,444.42	471,828.43
216	03-01-2042	6,770.33	2,081.22	4,689.11	467,139.32
217	04-01-2042	6,770.33	2,281.30	4,489.03	462,650.29
218	05-01-2042	6,770.33	2,186.50	4,583.83	458,066.46
219	06-01-2042	6,770.33	2,237.00	4,533.33	453,533.13
220	07-01-2042	6,770.33	2,143.41	4,626.92	448,906.21
221	08-01-2042	6,770.33	2,192.26	4,578.07	444,328.14
222	09-01-2042	6,770.33	2,169.90	4,600.43	439,727.71
223	10-01-2042	6,770.33	2,078.17	4,692.16	435,035.55
224	11-01-2042	6,770.33	2,124.52	4,645.81	430,389.74
225	12-01-2042	6,770.33	2,034.03	4,736.30	425,653.44
<b>2042 TOTALS:</b>		<b>81,243.96</b>	<b>26,201.73</b>	<b>55,042.23</b>	
226	01-01-2043	6,770.33	2,078.70	4,691.63	420,961.81
227	02-01-2043	6,770.33	2,055.79	4,714.54	416,247.27
228	03-01-2043	6,770.33	1,836.05	4,934.28	411,312.99
229	04-01-2043	6,770.33	2,008.67	4,761.66	406,551.33
230	05-01-2043	6,770.33	1,921.37	4,848.96	401,702.37
231	06-01-2043	6,770.33	1,961.74	4,808.59	396,893.78
232	07-01-2043	6,770.33	1,875.73	4,894.60	391,999.18
233	08-01-2043	6,770.33	1,914.35	4,855.98	387,143.20
234	09-01-2043	6,770.33	1,890.64	4,879.69	382,263.51
235	10-01-2043	6,770.33	1,806.59	4,963.74	377,299.77
236	11-01-2043	6,770.33	1,842.57	4,927.76	372,372.01
237	12-01-2043	6,770.33	1,759.84	5,010.49	367,361.52
<b>2043 TOTALS:</b>		<b>81,243.96</b>	<b>22,952.04</b>	<b>58,291.92</b>	
238	01-01-2044	6,770.33	1,794.03	4,976.30	362,385.22
239	02-01-2044	6,770.33	1,769.73	5,000.60	357,384.62
240	03-01-2044	6,770.33	1,632.71	5,137.62	352,247.00
241	04-01-2044	6,770.33	1,720.22	5,050.11	347,196.89
242	05-01-2044	6,770.33	1,640.86	5,129.47	342,067.42
243	06-01-2044	6,770.33	1,670.51	5,099.82	336,967.60
244	07-01-2044	6,770.33	1,592.52	5,177.81	331,789.79
245	08-01-2044	6,770.33	1,620.32	5,150.01	326,639.78

## AMORTIZATION SCHEDULE (Continued)

246	09-01-2044	6,770.33	1,595.17	5,175.16	321,464.62
247	10-01-2044	6,770.33	1,519.25	5,251.08	316,213.54
248	11-01-2044	6,770.33	1,544.25	5,226.08	310,987.46
249	12-01-2044	6,770.33	1,469.74	5,300.59	305,686.87
<b>2044 TOTALS:</b>		<b>81,243.96</b>	<b>19,569.31</b>	<b>61,674.65</b>	
250	01-01-2045	6,770.33	1,492.84	5,277.49	300,409.38
251	02-01-2045	6,770.33	1,467.07	5,303.26	295,106.12
252	03-01-2045	6,770.33	1,301.70	5,468.63	289,637.49
253	04-01-2045	6,770.33	1,414.46	5,355.87	284,281.62
254	05-01-2045	6,770.33	1,343.52	5,426.81	278,854.81
255	06-01-2045	6,770.33	1,361.80	5,408.53	273,446.28
256	07-01-2045	6,770.33	1,292.31	5,478.02	267,968.26
257	08-01-2045	6,770.33	1,308.64	5,461.69	262,506.57
258	09-01-2045	6,770.33	1,281.97	5,488.36	257,018.21
259	10-01-2045	6,770.33	1,214.68	5,555.65	251,462.56
260	11-01-2045	6,770.33	1,228.03	5,542.30	245,920.26
261	12-01-2045	6,770.33	1,162.23	5,608.10	240,312.16
<b>2045 TOTALS:</b>		<b>81,243.96</b>	<b>15,869.25</b>	<b>65,374.71</b>	
262	01-01-2046	6,770.33	1,173.58	5,596.75	234,715.41
263	02-01-2046	6,770.33	1,146.25	5,624.08	229,091.33
264	03-01-2046	6,770.33	1,010.51	5,759.82	223,331.51
265	04-01-2046	6,770.33	1,090.65	5,679.68	217,651.83
266	05-01-2046	6,770.33	1,028.63	5,741.70	211,910.13
267	06-01-2046	6,770.33	1,034.88	5,735.45	206,174.68
268	07-01-2046	6,770.33	974.39	5,795.94	200,378.74
269	08-01-2046	6,770.33	978.56	5,791.77	194,586.97
270	09-01-2046	6,770.33	950.28	5,820.05	188,766.92
271	10-01-2046	6,770.33	892.12	5,878.21	182,888.71
272	11-01-2046	6,770.33	893.15	5,877.18	177,011.53
273	12-01-2046	6,770.33	836.56	5,933.77	171,077.76
<b>2046 TOTALS:</b>		<b>81,243.96</b>	<b>12,009.56</b>	<b>69,234.40</b>	
274	01-01-2047	6,770.33	835.47	5,934.86	165,142.90
275	02-01-2047	6,770.33	806.49	5,963.84	159,179.06
276	03-01-2047	6,770.33	702.13	6,068.20	153,110.86
277	04-01-2047	6,770.33	747.73	6,022.60	147,088.26
278	05-01-2047	6,770.33	695.14	6,075.19	141,013.07
279	06-01-2047	6,770.33	688.65	6,081.68	134,931.39
280	07-01-2047	6,770.33	637.69	6,132.64	128,798.75
281	08-01-2047	6,770.33	629.00	6,141.33	122,657.42
282	09-01-2047	6,770.33	599.01	6,171.32	116,486.10
283	10-01-2047	6,770.33	550.52	6,219.81	110,266.29
284	11-01-2047	6,770.33	538.49	6,231.84	104,034.45
285	12-01-2047	6,770.33	491.67	6,278.66	97,755.79
<b>2047 TOTALS:</b>		<b>81,243.96</b>	<b>7,921.99</b>	<b>73,321.97</b>	
286	01-01-2048	6,770.33	477.40	6,292.93	91,462.86
287	02-01-2048	6,770.33	446.66	6,323.67	85,139.19
288	03-01-2048	6,770.33	388.96	6,381.37	78,757.82
289	04-01-2048	6,770.33	384.62	6,385.71	72,372.11
290	05-01-2048	6,770.33	342.03	6,428.30	65,943.81
291	06-01-2048	6,770.33	322.04	6,448.29	59,495.52
292	07-01-2048	6,770.33	281.18	6,489.15	53,006.37
293	08-01-2048	6,770.33	258.86	6,511.47	46,494.90
294	09-01-2048	6,770.33	227.06	6,543.27	39,951.63
295	10-01-2048	6,770.33	188.81	6,581.52	33,370.11
296	11-01-2048	6,770.33	162.96	6,607.37	26,762.74
297	12-01-2048	6,770.33	126.48	6,643.85	20,118.89
<b>2048 TOTALS:</b>		<b>81,243.96</b>	<b>3,607.06</b>	<b>77,636.90</b>	
298	01-01-2049	6,770.33	98.25	6,672.08	13,446.81
299	02-01-2049	6,770.33	65.67	6,704.66	6,742.15
300	03-01-2049	6,771.89	29.74	6,742.15	0.00
<b>2049 TOTALS:</b>		<b>20,312.55</b>	<b>193.66</b>	<b>20,118.89</b>	
<b>TOTALS:</b>		<b>2,031,100.56</b>	<b>955,420.27</b>	<b>1,075,680.29</b>	

**NOTICE:** This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.

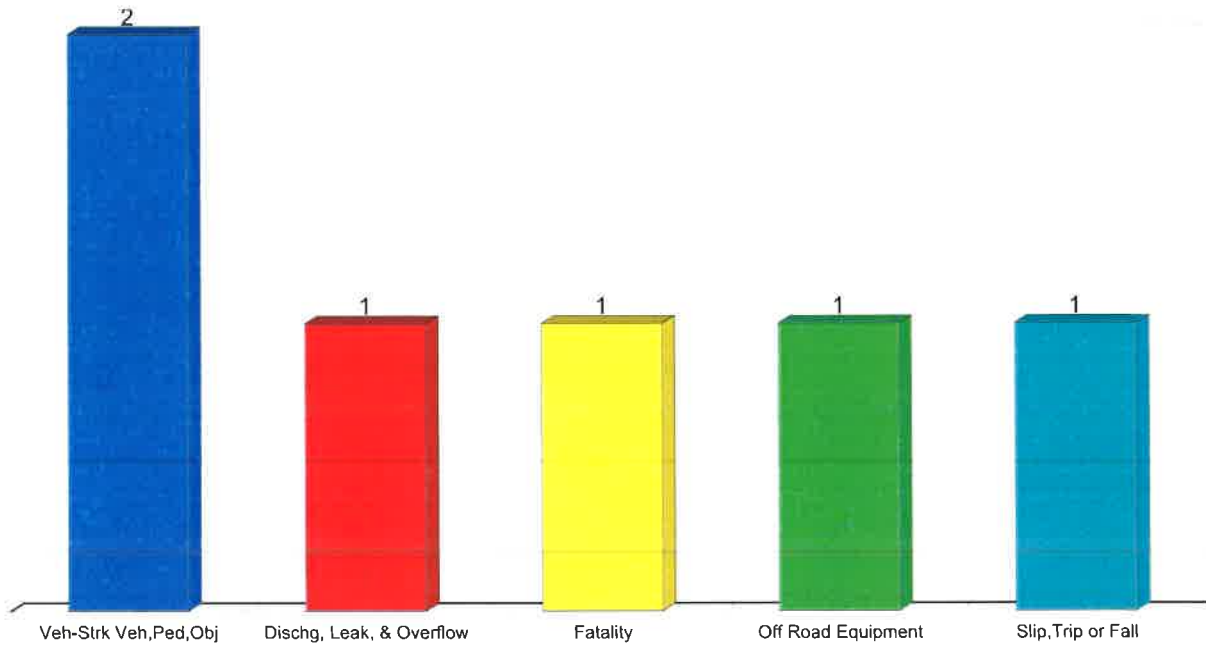




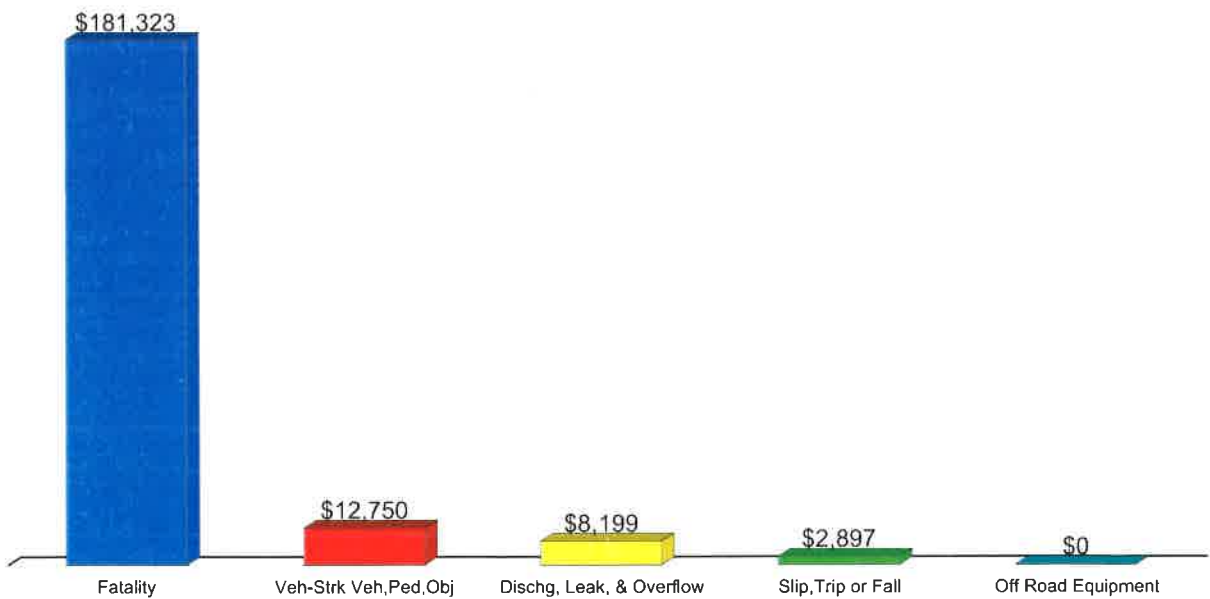


Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
6	\$205,169	\$34,195

**Top Five in Frequency**



**Top Five in Severity**



Colorado Counties Casualty and Property



Loss Analysis by County and  
Division, Department & Accident - Five Year

San Juan

Claims From 2019 to 2023 as of December 31, 2023

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<b>010-Administration</b>				
<u>010111-Admin Grounds &amp; Bldg Maint</u>				
	<i>Dischg, Leak, &amp; Overflow</i>	1	\$8,199	\$8,199
	<i>Slip, Trip or Fall</i>	1	\$2,897	\$2,897
		2	\$11,096	\$5,548
<b>030-Road &amp; Bridge</b>				
<u>030312-R&amp;B Snow &amp; Ice Removal</u>				
	<i>Off Road Equipment</i>	1	\$0	\$0
<u>030314-R&amp;B Fleet Maintenance</u>				
	<i>Veh-Strk Veh,Ped,Obj</i>	2	\$12,750	\$6,375
		3	\$12,750	\$4,250
<b>160-Search &amp; Rescue</b>				
<u>160210-Search &amp; Rescue Volunteers</u>				
	<i>Fatality</i>	1	\$181,323	\$181,323
		1	\$181,323	\$181,323
<b>Total</b>		6	\$205,169	\$34,195



Frequency  
# of Claims

Severity  
\$ of Claims

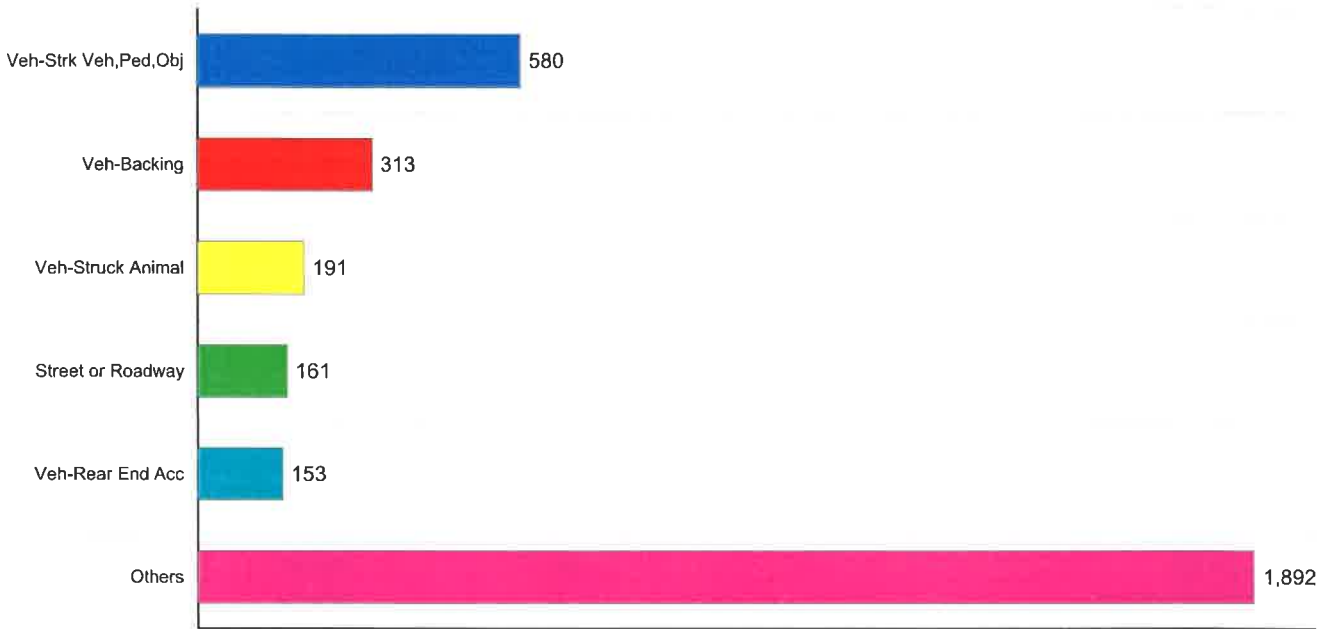
Average Cost  
Per Claim

3,290

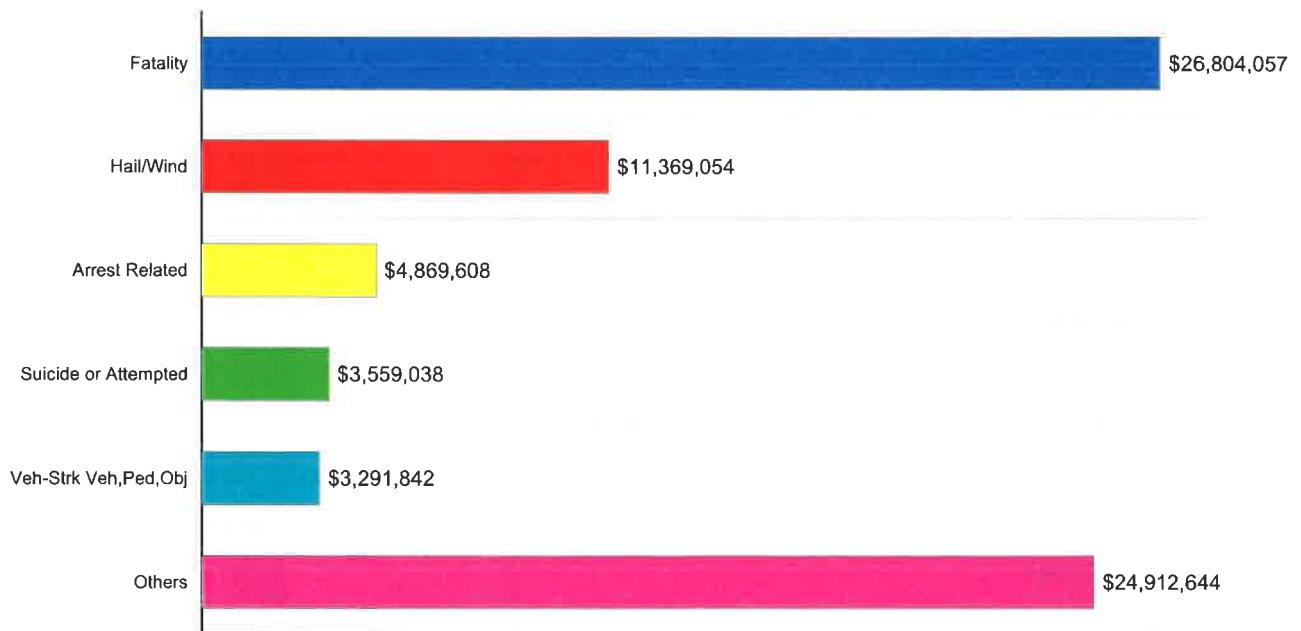
\$74,806,243

\$22,737

**Top Five in Frequency**



**Top Five in Severity**



**Colorado Counties Casualty and Property**



**Loss Analysis by Pool by Accident**

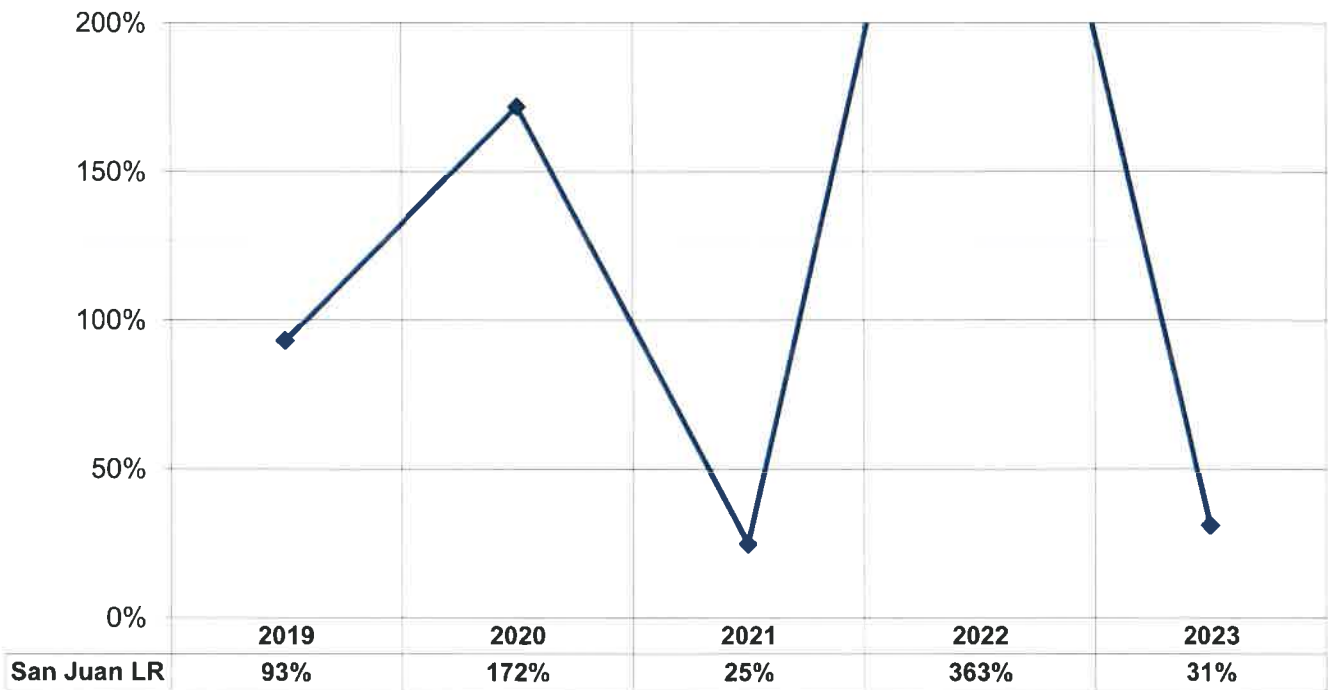
**Claims From 2019 to 2023 as of December 31, 2023**

<b>Accident</b>	<b>Frequency # of Claims</b>	<b>Severity \$ of Claims</b>	<b>Average Cost Per Claim</b>
Fatality	36	\$26,804,057	\$744,557
Hail/Wind	130	\$11,369,054	\$87,454
Arrest Related	64	\$4,869,608	\$76,088
Suicide or Attempted	8	\$3,559,038	\$444,880
Veh-Strk Veh,Ped,Obj	580	\$3,291,842	\$5,676
Emp Term-Subj to Deduct	66	\$2,823,321	\$42,778
Inmate Related	82	\$2,562,642	\$31,252
Veh-Rear End Acc	153	\$1,888,068	\$12,340
Veh-Jacknife,Rollover	33	\$1,714,926	\$51,967
Criminal Activity	4	\$1,453,641	\$363,410
Lightning/Snow/Rain	39	\$1,334,830	\$34,226
Veh-Ice On Road	71	\$1,124,841	\$15,843
Legal Process	78	\$990,229	\$12,695
Veh-Struck Animal	191	\$979,331	\$5,127
Constitutional Violation	48	\$860,475	\$17,927
Fire, Smoke, Explosion	13	\$805,767	\$61,982
Veh-Fail to Yield ROW	68	\$784,536	\$11,537
Veh-Backing	313	\$741,211	\$2,368
Veh-Emerq Resp/Pursuit	81	\$707,704	\$8,737
Dischg, Leak, & Overflow	47	\$643,553	\$13,693
Vandalism	111	\$513,633	\$4,627
Weather	1	\$452,500	\$452,500
Network Liability	7	\$430,762	\$61,537
Wrongful Entry	2	\$304,611	\$152,306
Slip,Trip or Fall	148	\$298,991	\$2,020
Govt Process or System	8	\$278,412	\$34,802
Veh-Front End Coll	8	\$266,789	\$33,349
Temperature Extremes	13	\$249,636	\$19,203
Struck Object	120	\$246,030	\$2,050
Veh-Train Accident	1	\$241,555	\$241,555
Veh-Ran Off Rdwy	9	\$234,623	\$26,069
Veh-Sideswp,Lane Chq,Pass	47	\$211,292	\$4,496
Veh-Fail to Allow Clnce	18	\$193,165	\$10,731
Errors & Omissions	25	\$192,551	\$7,702
Veh-Loss of Control	26	\$173,065	\$6,656
Defamation or Slander	18	\$154,433	\$8,580
Discrimination	10	\$142,645	\$14,264
Off Road Equipment	109	\$123,423	\$1,132
Sexual Harassment	5	\$107,788	\$21,558
Alleged Acc-Ins Unaware	61	\$107,085	\$1,765
Veh-Intersection Acc	12	\$101,583	\$8,465
Gunshot	3	\$77,580	\$25,860
Street or Roadway	161	\$72,423	\$450
Falling or Thrown Object	54	\$64,009	\$1,185
Animal or Insect	7	\$59,068	\$8,438
Malicious Prosecution	5	\$51,602	\$10,320
Sewer or Water	1	\$43,259	\$43,259
Veh-Rocks From Truck	58	\$43,019	\$742
Elec Surqe-Not Lightning	9	\$22,012	\$2,446
Building Related	4	\$8,271	\$2,068
Excavation-Trench/Tunnel	67	\$6,376	\$95
Bodily Injury	13	\$5,949	\$458
Chemical or Other Exposure	1	\$4,686	\$4,686
Caught in/btwn Equip	1	\$2,730	\$2,730
Wrongful Death	6	\$2,535	\$423
Others	36	\$8,876	\$247
	<b>3,290</b>	<b>\$74,806,243</b>	<b>\$22,737</b>

**County Workers' Compensation Pool  
Loss Ratio Report  
as of December 31, 2023**



**San Juan County  
CWCP Loss Ratio**



*All claim years subject to change due to activity of claims.*



Frequency  
# of Claims

Severity  
\$ of Claims

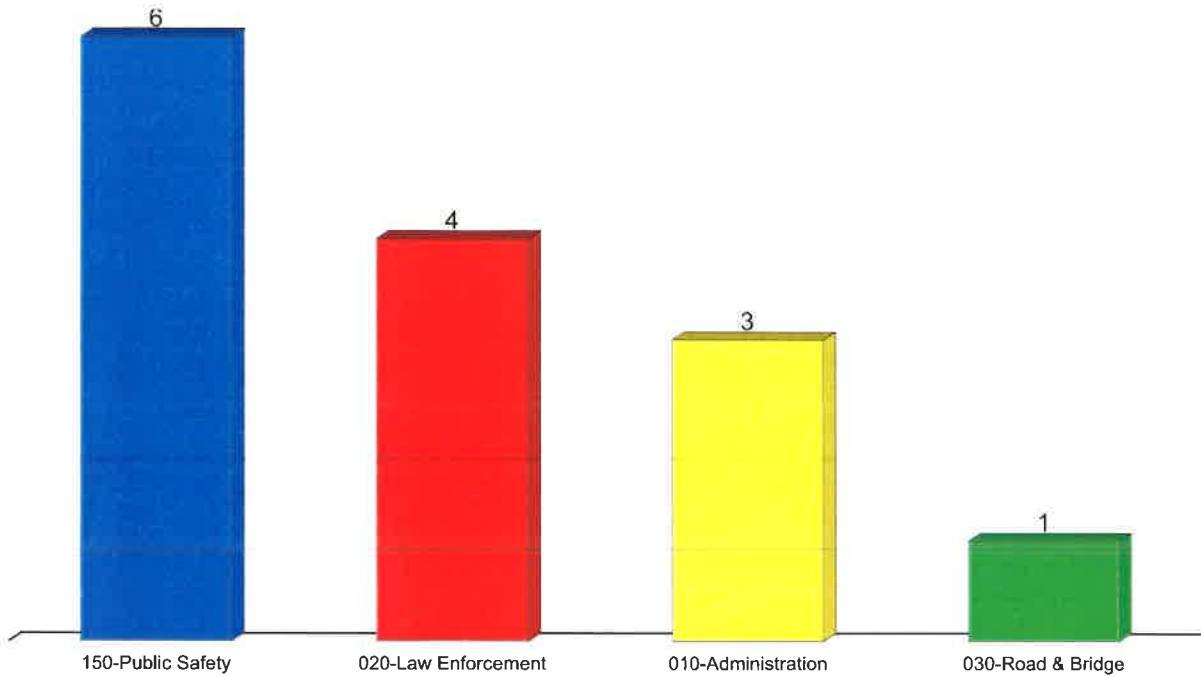
Average Cost  
Per Claim

14

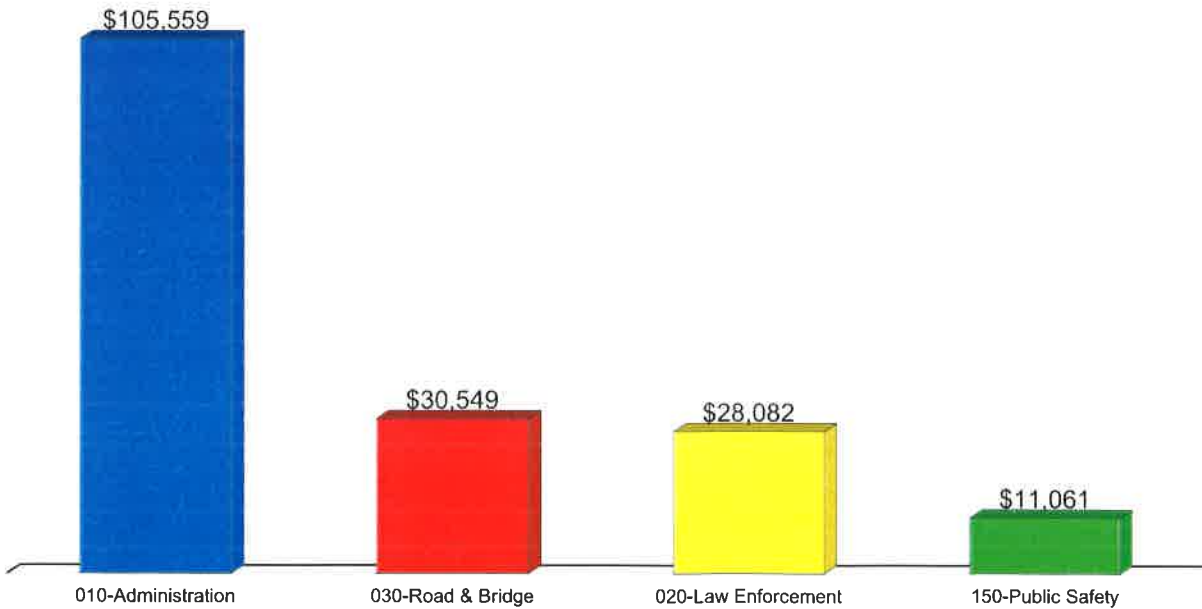
\$175,251

\$12,518

Top Five in Frequency



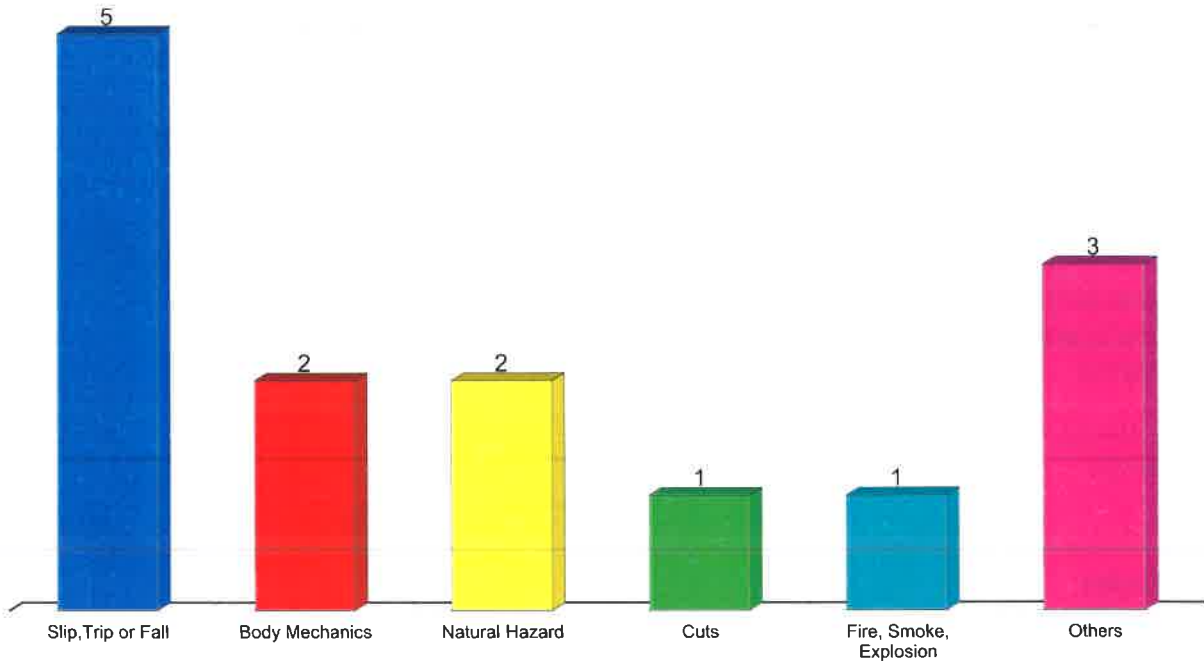
Top Five in Severity



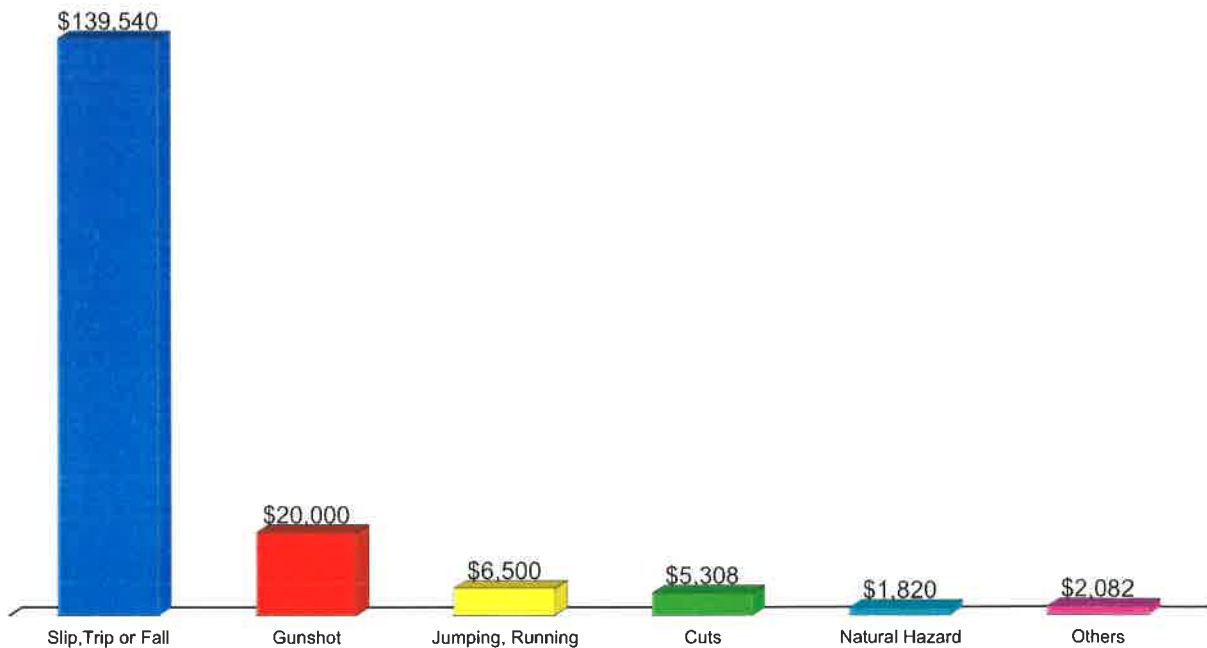


Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
14	\$175,251	\$12,518

**Top Five in Frequency**



**Top Five in Severity**



County Workers' Compensation Pool

Loss Analysis by County and  
Division, Department & Accident - Five Year

San Juan



Claims From 2019 to 2023 as of December 31, 2023

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<b>010-Administration</b>				
<u>010102-Admin Administration</u>				
	Slip, Trip or Fall	1	\$38,096	\$38,096
<u>010111-Admin Grounds &amp; Bldg Maint</u>				
	Lifting	1	\$753	\$753
<u>010150-Admin Coroner</u>				
	Slip, Trip or Fall	1	\$66,710	\$66,710
		<b>3</b>	<b>\$105,559</b>	<b>\$35,186</b>
<b>020-Law Enforcement</b>				
<u>020202-Sheriff-Patrol Division</u>				
	Body Mechanics	1	\$0	\$0
	Gunshot	1	\$20,000	\$20,000
	Jumping, Running	1	\$6,500	\$6,500
	Slip, Trip or Fall	1	\$1,582	\$1,582
		<b>4</b>	<b>\$28,082</b>	<b>\$7,020</b>
<b>030-Road &amp; Bridge</b>				
<u>030309-R&amp;B Maintenance</u>				
	Slip, Trip or Fall	1	\$30,549	\$30,549
		<b>1</b>	<b>\$30,549</b>	<b>\$30,549</b>
<b>150-Public Safety</b>				
<u>150216-Public Safety Fire Department</u>				
	Body Mechanics	1	\$0	\$0
	Cuts	1	\$5,308	\$5,308
	Fire, Smoke, Explosion	1	\$1,329	\$1,329
	Slip, Trip or Fall	1	\$2,603	\$2,603
<u>150217-Public Safety Emergency Response</u>				
	Natural Hazard	2	\$1,820	\$910
		<b>6</b>	<b>\$11,061</b>	<b>\$1,843</b>
	<b>Total</b>	<b>14</b>	<b>\$175,251</b>	<b>\$12,518</b>



**County Workers' Compensation Pool**

**Loss Analysis by Pool by Accident**

**Claims From to 2019 through 2023 as of 12/31/23**



**Frequency  
# of Claims**

**Severity  
\$ of Claims**

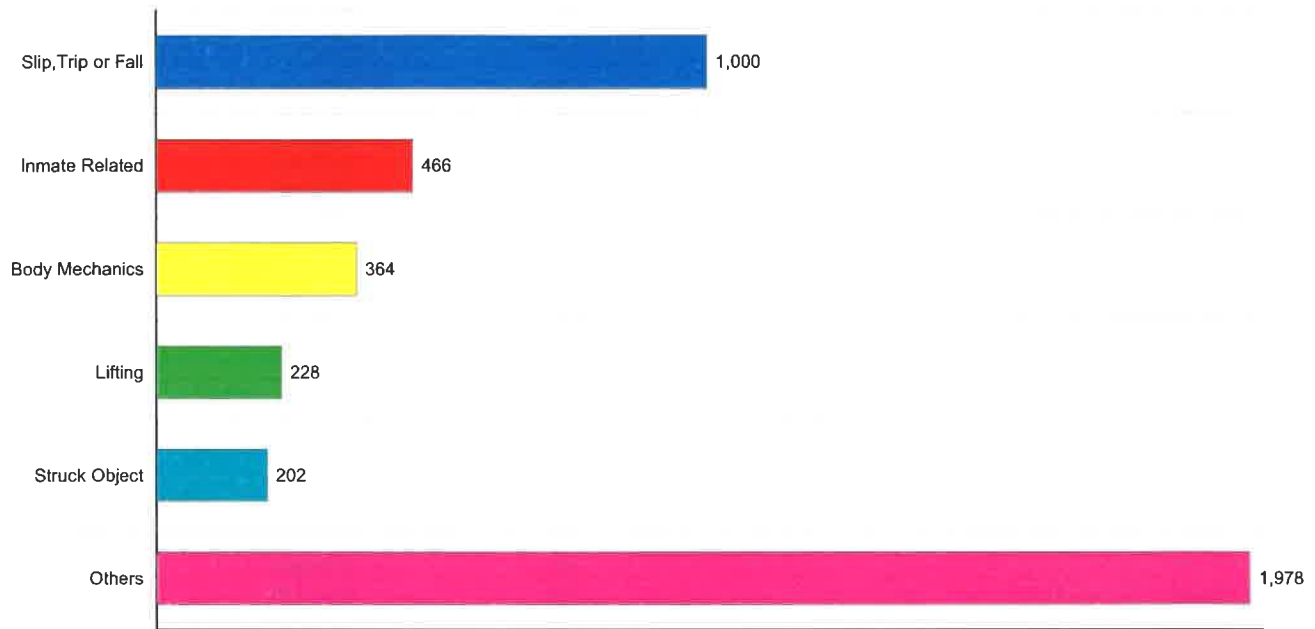
**Average Cost  
Per Claim**

4,238

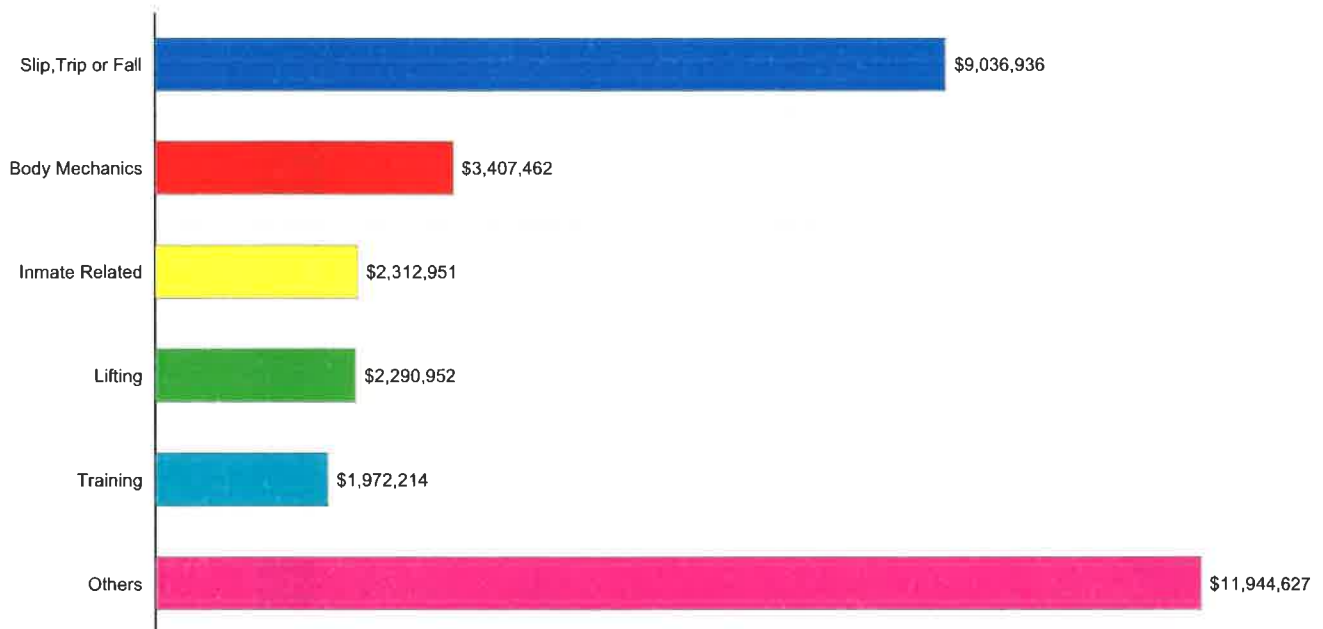
\$30,965,141

\$7,307

**Top Five in Frequency**



**Top Five in Severity**



## County Workers' Compensation Pool



### Loss Analysis by Pool by Accident

Claims From 2019 to 2023 as of December 31, 2023

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip, Trip or Fall	1,000	\$9,036,936	\$9,037
Body Mechanics	364	\$3,407,462	\$9,361
Inmate Related	466	\$2,312,951	\$4,963
Lifting	228	\$2,290,952	\$10,048
Training	187	\$1,972,214	\$10,547
Falling or Thrown Object	163	\$1,348,443	\$8,273
Exposure Blood/Bodily Fluids/Disease	183	\$989,997	\$5,410
Veh-Rear End Acc	40	\$958,644	\$23,966
Veh-Loss of Control	35	\$853,014	\$24,372
Arrest Related	189	\$813,092	\$4,302
Struck Object	202	\$601,012	\$2,975
Push, Pull	61	\$557,476	\$9,139
Veh-Emerg Resp/Pursuit	8	\$450,502	\$56,313
Veh-Fail to Yield ROW	29	\$422,150	\$14,557
Confront w/Others	26	\$399,766	\$15,376
Jumping, Running	17	\$376,707	\$22,159
Step in Hole	18	\$349,079	\$19,393
Cumulative Trauma	78	\$307,976	\$3,948
Caught in/btwn Equip	133	\$255,960	\$1,925
Stress-Mental	18	\$238,688	\$13,260
Gunshot	6	\$235,748	\$39,291
Veh-Intersection Acc	18	\$231,754	\$12,875
Human Action	6	\$213,854	\$35,642
Fire, Smoke, Explosion	17	\$193,125	\$11,360
Cuts	122	\$191,251	\$1,568
Animal or Insect	141	\$181,420	\$1,287
Noise	17	\$174,399	\$10,259
Veh-Jackknife, Rollover	17	\$172,829	\$10,166
Chemical or Other Exposure	150	\$158,506	\$1,057
Reaching	9	\$124,860	\$13,873
Equip & Power Tools	25	\$117,241	\$4,690
Veh-Front End Coll	9	\$112,010	\$12,446
Bodily Injury	14	\$103,811	\$7,415
Veh-Sideswp, Lane Chg, Pass	4	\$100,804	\$25,201
Veh-Ice On Road	5	\$97,850	\$19,570
Attack by Inmate	11	\$77,008	\$7,001
Needle Stick	48	\$71,838	\$1,497
Mold Exposure	2	\$70,000	\$35,000
Foreign Body in Eye	34	\$66,976	\$1,970
Assault & Battery	12	\$65,065	\$5,422
Veh-Passgr Bus	1	\$41,224	\$41,224
Veh-Strk Veh, Ped, Obj	13	\$37,293	\$2,869
Veh-Struck Animal	4	\$34,308	\$8,577
Strain	5	\$25,341	\$5,068
Veh-Trk or Tractor Trlr	6	\$23,559	\$3,926
Weather	2	\$20,233	\$10,116
Veh-Ran Off Rdwy	7	\$19,377	\$2,768
Veh-Other Driving	7	\$7,049	\$1,007
Traumatic Incident	1	\$6,500	\$6,500
Heart/Chest Pains	8	\$6,377	\$797
Temperature Extremes	9	\$5,345	\$594
Inhalation	4	\$5,242	\$1,311
Veh-Train Accident	2	\$4,958	\$2,479
Glass	10	\$4,497	\$450
Flood	1	\$2,643	\$2,643
Others	46	\$17,828	\$388
	<b>4,238</b>	<b>\$30,965,141</b>	<b>\$7,307</b>