

99 MOUNT PLEASANT LANE, FARM MANAGEMENT PLAN

Summary

A new farm stay accommodation consisting of 5 x 2 person luxury cabins is proposed for 99 Mount Pleasant Lane, Mudgee. This will work in conjunction with the 6 acres of speciality vines that are to be planted on the property. This intensive agriculture will be the primary source of income for the working farm and the farm stay accommodation will be provided to support and help diversify from this main source of income. This venture will not only recreate agronomic use of this land but will also attract tourists to the Mudgee region. This in turn helps to boost local economic development.

The assessment of this farm management plan has been established to indicate and highlight the potential production, income and evaluate the agricultural viability of this 30-acre block.

Advice and assessments were sought from two local experts.

Paul Martung, Winemaker and Viticulturist at Rikard Wines in Orange, NSW

Owner of Pana Wines and Director of Nuala Wines

Degree in viticulture and oenology at La Tour Blanche (Sauternes) France

Tim Ferris, a viticulturist, vineyard owner and farmer.

Tim owns the block next door and has 30 plus years experience working in this particular intensive agricultural venture. Being in such close proximity to 99 Mount Pleasant Lane, the land and soil are of the exact same conditions. Tim has successfully managed 99 Mount Pleasant lanes vineyard for over 20 years.

Tim and Paul combined have been and will continue to be valuable assets in consulting, planting and maintaining the new progressive vineyard.

The development of a new speciality vineyard to be installed on 99 Mount Pleasant Lane is compatible with the existing structure of the land. There was previously a 20-year-old vineyard on this property, (this was pulled out in 2020 due to the drought). Again indicating why farmers must create innovative way to complement their agricultural business, such as farm stay accommodation. This will be agro tourism at its best!

Irrigation and water access is already established on the property and will just need to be re connected once the vines are ready to be planted.

It was identified that 99 mount pleasant lane would be able to generate a sufficient income from the growing and production of speciality grapes.

The Property is located approximately 5.2kms in a Northeast direction from the Mudgee CBD, running largely in a Northerly direction off Mount Pleasant Ln.

The area is largely cleared with only a small number of native trees running along the Western and southern borders. To help regenerate and encourage wildlife to the property Michael and Emma Ferris have already recently planted over 400 native trees on the property in conjunction with Land care.

A large dam exists in the South Western corner on the property.

This gently sloping to flat block has a dense clay base with moderate slow drainage on the higher ground and very slow drainage on the lower ground.

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Background

This report describes the proposed farm management plan and demonstrates the viability of this intensive agricultural scheme that is to be established on the property. This will ensure that this farming venture will be the primary source of income for the property and the farm stay accommodation will be secondary to this.

Scope

An evaluation of 99 Mount Pleasant Lane has been undertaken to determine the sustainability, viability and to ensure the capability of the vineyard on this site. It is also to determine and demonstrate the successful merger between sustainable agricultural and the proposed farm stay accommodation.

Site identification

ADDRESS

99 MOUNT PLEASANT LANE
BUCKAROO
MUDGEE
NSW
2850

SIZE -
30 ACRES

PROXIMITY TO POPULATION CENTRE 5.2KM
NORTH EASTERLY DIRECTION

Land Use and Description

This land has previously been set up and used as a vineyard for over 20 years. The site was managed by Tim Ferris and was proven to be a quality block for grape growing. The old plantation was pulled out in 2020.

Irrigation, end posts, intimate posts and more infrastructures can be re used, bringing the overall install cost down considerably.

For the last 2 years sheep have been grazing on the site

It is a predominantly clear, grassy block with native trees on the western and southern boundaries. There is also a large, full dam on the south-western corner.

Neighbours

The sizes of neighbouring properties are predominantly the same size as this site or smaller 25-acre blocks, with the exception of a smaller 1-acre block with a dwelling. All of these blocks have a dwelling on them and are surrounded by grassy paddocks, with occasional grazing sheep and/or cattle. The immediate neighbour has a 50-acre property with a working vineyard and wedding venue site.

Mudgee and its regional vineyards

Mudgee is evidently known as a wine/grape region and it is proven to have the perfect climate and terrain to produce high-quality wines.

There are a variety of microclimates and soils offering a diverse range of growing opportunities.

There are over 35 cellar doors in Mudgee, with 44 grape varieties grown in the region.

Plantings

Source: National Vineyard Scan 2020 and ABS	Mudgee	All regions
Total vineyard area (hectares)	1,899	155,442
Percentage red varieties	76%	64%
Percentage of national vineyards	1%	
Percentage of New South Wales vineyards	5%	

Climate

Situated on the western slopes of the Great Dividing Range, Mudgee has some of the highest vineyards in Australia, ranging from 450 – 1180m above sea level.

Frost and cold nights delay budburst.

Rainfall and humidity are low.

The rainfall here is around 667 mm | 26.3 inch per year.

Climate data

Source: Bureau of Meteorology (2020)

Mudgee					
Size (km ²)	9 740	Elevation (m)	227-1242	Latitude	32° 54'
Time period	Mean Jan temp (MJT)	Annual* rainfall	Oct-April		
			GSR	GDD	
1961-1990 average	22.0 °C	690 mm	432 mm	1879	
1991-2019 average	23.2 °C	690 mm	449 mm	1983	
2019-20 season*	26.1 °C	586 mm	457 mm	2198	

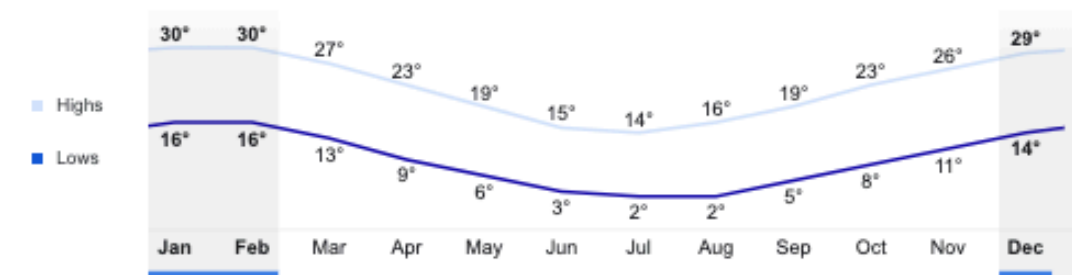
Soil moisture on this site is adequate for plant growth over most of the year. Rainfall will need to be supplemented with irrigation during low soil moisture conditions to ensure yield is maximized while ensuring premium quality.

The average annual temperature is 15.2 °C | 59.4 °F in Mudgee.

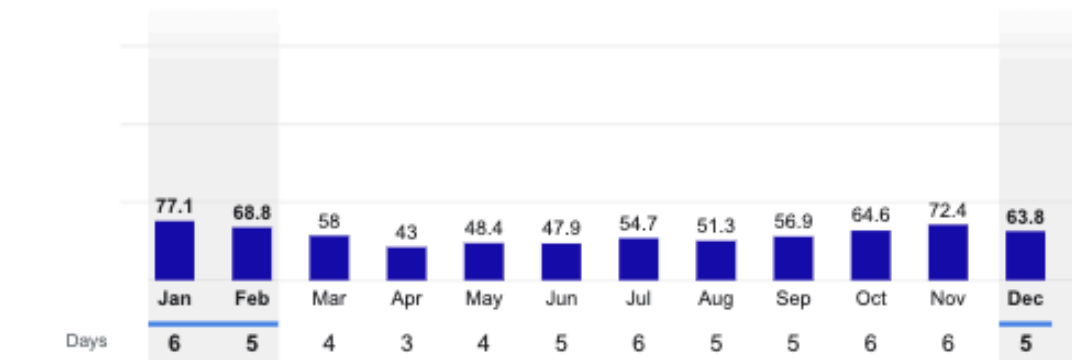
Sunshine hours are around 3149.78 hours of sunshine throughout the year. On average there are 103.62 hours of sunshine per month.

The summer and autumn days are warm, and harvest is four weeks behind the Hunter because of Mudgee's cooler climate and much higher altitude.

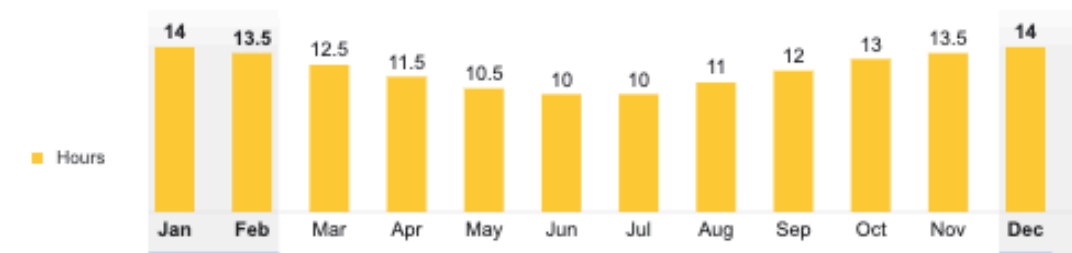
Temperatures (°C)



Rainfall (millimetres)



Daylight



Source: NOAA

Topography

This gently sloping to flat block has an incline of less than 3%. The site has no sudden inclines and is predominately a flat site.

The erosion hazard after soil disturbance is low due to soil type.

There are views to the North, East and Southern aspect.

Soils

This gently sloping to flat block has a dense clay base with moderate slow drainage on the higher ground and very slow drainage on the lower ground.

Soil profiles were undertaken from 23 sites across both 111 Mount Pleasant Lane and 99 Mount Pleasant Lane, *see appendix 1 and 2*. The major limitations to vine root growth were determined in these tests. The ability of the vine roots to penetrate and utilise soil is highly dependent on structure, density and chemical toxicity.

Close dripper spacing is recommended to maximise the volume of the top soil that can be wet with irrigation and hence to promote vigour. Bio Gypsum has been added at 3 Tonne/ ha to prevent dispersion, improve drainage and raise the calcium levels appropriately. Fine ground Lime has also been introduced at 2 Tonne per ha which has benefited the slow release of nutrients and organic matter. Surface and sub surface PH is close to optimum. Please refer to pit test in *appendix 3 and 4*.

Calculated readily available water (RAW) is the rough estimate of water available to the vine between field capacity and prior to stress (-8 to 60kpa soil suction). The irrigation has been calculated following the advice from the RAW and once ready to plant will be reinstated in this same advised manner from the previous vineyard.

The critical factors that have been evaluated within this gently sloping to flat block is the drainage and the RAW of the soil structure. This has been rectified with gypsum ripped at 1m deep to improve the drainage and RAW.

Soil Evaluation for Proposed vineyard area

Block / Area E (*see appendix 1 and 2*)

D4, D5, D6, C6, C5, C4 (*see appendix 1 and 2*)

Top soil; Sandy Loam.

Drainage; Slow to very slow.

Theoretically RAW; 28/42mm (low/ moderate).

Dripper spacing; 40cm.

Dripper outlet; 1.5L/hr

When ripping occurred clay was brought to the surface to increase the nutrient holding and water holding capacity of the topsoil. The ripping at 1m deep with a tine angled at 30 degrees secured with heavy chain allowed this process to happen and proved successful.

The ratio of Ca: Mg in the top 30cm was low but has been corrected with the application of lime and gypsum. The gypsum also carries sufficient potassium and sulphur. 60kgs a ha of phosphorus was added to a depth of 20cm.

Apart from the nitrogen fixing cover crop, nitrogen can be applied through the drip system in the following;

20kg/ha three weeks prior to planting.

5kgs/ ha each month from September to March.

Foliar zinc and boron can also be applied throughout the first season. Furthermore apply a general micro- nutrient spray soon after bud burst and in early December.

This block is well suited for planting a new vineyard with the additions of gypsum, lime, phosphorus, nitrogen and sub nutrients. The alternation of the RAW structure and clay has greatly improved the soil in favour of drainage and retention of nutrients.

Infrastructure

Currently 99 Mount pleasant lane has a stock dam in the south western corner of the block. The Irrigation is made up of two 100mm mains that run east to west and are 200M apart. The mains were installed to allow for individual blocks to be irrigated because of the varied RAW. They can be controlled independently with sub main valves.

The block also has stock and boundary fences. Three rows of native trees and shrubs (400) in total have been planted on the western boundary to increase wind breaks, and ecological diversity. The block also currently has high quality stock yards.

Access

An access entrance driveway will be via Mount pleasant lane, this entrance will have the required set back from the road. This access road been quoted at \$12,000 by Max Walker Earth Moving. This will include road base, and top crusher gravel to prevent erosion and dust. The driveway is proposed to run along the eastern boundary with the required set back. Fortunately the land is flat to moderately sloping so the creation of a new driveway will be straightforward. This driveway will also have native trees and shrubs (approximately 500) planted to increase biodiversity, and help prevent erosion and dust.

Site Preparation

This gently sloping to flat block has a dense clay base with moderately slow drainage. In the area where the new vineyard is to be planted, the topsoil is a sandy loam to sandy clay loam. Its recommended that 5 tons per hectare of organic compost + a nitrogen fixing crop are to be added to the specific farming sites / blocks.

Over the years the PH has been readjusted and therefore does not require the addition of lime. Sub surface pH is close to optimum. Addition of nitrogen will be required. Planting a cover crop rich in nitrogen the year leading to plantation will achieve this.

Preparation plan

A Nitrogen crop is to be sown in spring and grown over the summer months. It is recommended that this crop will be a combination of cereal grain, rye, crimson clover and winter peas. Once the crop has had a season to grow it will be slashed and tilled into the ground to complete this nitrogen fix.

Re-rip the lines to apply the organic matter and apply composted manure, allowing a few months for the organic matter to break down and be fully absorbed by the soil.

Reuse existing ripped lines and spacing's to set out the vineyard.

Un-composted manures can cause damage to new plantings as well as introducing weeds. Chicken manure should be used more sparingly than cow manure as it can have a burning effect on new roots.

Having a clean, aerated and pre-fertilised vine line at planting will ensure the best possible results. Irrigate the planting zone a few days ahead of planting to wet the profile. This will help prevent the surrounding dry soil from wicking out the moisture around the newly planted vines.

Install posts, dripper and trellising, then planting of the vines can begin.

Planting

Re-using existing vine irrigation will allow the same width between vines and have the same RAW. The spacing between the vines will be 1.5 meters apart. This is an optimum and proven spacing formula for the Mudgee region. Close vine spacing creates more competition between the vines and can result in an optimal canopy density. Vines planted too closely together can result in shoot crowding, canopy shading, and lower fruit and wine quality; vines planted too far apart can result in incomplete trellis fill of leaves and produce less than full crop potential.

1.5M spacing between vines

3.2M spacing between rows

2666 vines per hectare

Dividing the site into blocks of vines / variety

4 x Blocks

1 x Block = 1.5 acres (0.6 hectare).

1600 Vines x 1 Block

Total vines needed = 6400

Orientation

The optimum orientation for vineyard rows is north to south in order to maximize sunlight exposure on both the east and west sides of the canopy. Grapevines need sun to produce and ripen quality fruit. The more sun they get, the better the end result. This also allows for more options for vineyard management (leaf plugging and canopy management)

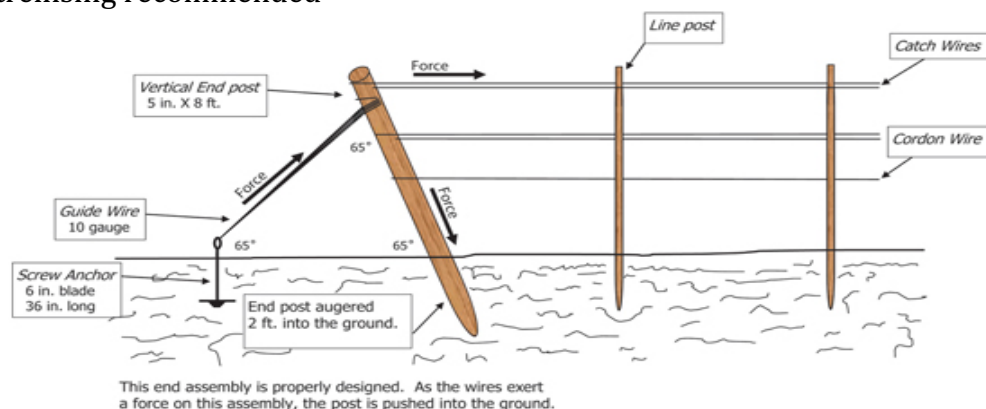
Trellising

Maintaining shoots vertically

Easier mechanisation of work in the vineyard

Better canopy management

Type of trellising recommended



Varieties and Ordering

Ordering of new vines will need to be made a year prior to planting via speciality nursery's. This allows nurseries to take cuttings and establish vigorous root balls without the risk of disease. With the current spacing, irrigation and trellising systems 6400 vines will need to be ordered. The variety's listed below will cost between \$4-\$6 each.

Viognier

Originally from south of France, this variety has similarities to chardonnay, it has the potential to produce full-bodied wine with a lush, soft character. In contrast to chardonnay, it has more natural aromatics that include notes of peach, pears, and violets. Viognier will be fermented and aged in barrels. Viogner prefers warmer environments and a long growing season, but can grow in cooler areas as well. Generally Viognier ripens mid-to-late in the season to fully express its aromatic potential. The vine is susceptible to powdery mildew and bunch rot but can be avoided if managed appropriately. It is important to harvest at the correct brix levels for the optimum wine aromas (11-13%)

Fiano

Fiano is a perfect variety for Australia. Having evolved for thousands of years to thrive in hot and dry south of Italy, it naturally retains high acidity during intense heat spikes, can easily survive enduring periods of drought and it's easy to produce. Characteristically, fiano expresses a subtle nutty aroma, with fresh pear, citrus and honey flavours, encased by waxy and rich textures. Dependent of the grape growing conditions, the vine will embrace many different wine styles from steely fresh and mineral to indulgently lush and rich.

Grenache

The Grenache vine is characterized by its strong wood canopy and upright growth. It has good wind tolerance and has shown itself to be very suited for the dry, warm windy climate such as mudgee.

The vine buds early and requires a long growing season in order to fully ripen.

Grenache is often one of the last grapes to be harvested. The long ripening process allows the sugars in the grape to reach high levels, making Grenache-based wines capable of substantial alcohol levels, often at least 15% ABV.

While the vine is generally vigorous, it is susceptible to various grape diseases that can affect the yield and quality of the grape production such as coulure, bunch rot and downy mildew due to the vine's tight grape clusters. However with the correct management these diseases can be avoided and treated if caught early.

Mourvedre

Mourvèdre thrives in warm climates and the grape can adapt to a variety of vineyard soil types, the most ideal sites are very warm, with shallow, clay soils that can retain the necessary moisture to keep the vines "feet" wet without letting it grow its foliage grow too vigorously. In addition to a warm climate, Mourvèdre also does best in a dry climate with sufficient wind to protect it from the viticultural hazards of powdery mildew and downy mildew. Nowadays we're seeing more and more Australian winemakers putting it front and centre.

Timeframe

Year 2022

Spring - Nitrogen crop to be sown and grown over the summer. Maintenance of native trees already planted to allow for ecological diversity and pest control for future years.

Boundary planting will also allow for wind protection from the West.

Year 2023

Winter 2023; preparation of manure rich ripped lines, install posts, drippers and trellising.

October: Plantation of Vines.

November to February: Daily watering

Year 2024

August: Initial Pruning

September: Training of vines onto Trellising

November to February: Watering and pest control.

Year 2025

August: Second year Pruning

November: lifting wire + shoot thinning

Dec/ January; Spraying for disease and shoot thinning.

February; Initial harvest

Year 2026

August: Pruning for first year of production

November: Shoot thinning, lifting wire, spraying for disease

December/January: 2nd shoot thinning, lifting wire

February: First full harvest

Initial Preliminary Costings

Year 1, 2022

Ordering of new vines.

6400 vines needed at an average of \$5 per vine.

Subtotal \$32,000

Cover crop;

Combination of cereal grain, rye, and crimson clover and winter peas over 6 acres.

Subtotal \$5,000

Total cost year 1, 2022

-\$37,000

Year 2 2023

Preparation of manure rich ripped lines, install posts, drippers and trellising.

\$3000 per acre x6 acres.

Subtotal \$18,000.

Maintenance cost and labour for planting and training of new vines.

This will include, irrigation, spraying for disease, tilling soil.

Subtotal \$8,000.

Total cost year 2, 2023

-\$26,000

Year 3 2024

Maintaining cost and labour based off old vineyard and current market labour costing.

Including pruning, training of vines onto trellising, irrigation, and pest control.

Subtotal; \$11,000

Total cost year 3, 2024

-\$11,000

Year 4 2025

Maintaining cost and labour based off old vineyard and current market labour costing.

Including pruning, training of vines onto trellising, irrigation, and pest control.

Subtotal; \$11,000

Marketing costs to sell wine after production.

Subtotal \$5000

First harvest 2025 will produce aprox 6t

Cost of harvest \$2000

Cost of Winmaking \$7 per bottle.

5000 bottles expected x \$7= \$35,000

Total cost year 4, 2025

-\$53,000

Sale of Wine @ an average wholesale price of \$20per bottle x 5000 bottles
 Subtotal gross profit; \$100,000
 Total Cost 2025; -\$53,000
 Total Gross 2025; \$100,000
Total Net 2025; \$47,000

Year 5 2026

Maintaining cost as above, and marketing
 Subtotal; \$16,000

Second harvest in full production will produce 14-17t
 This will produce an estimated 14,000 bottles of wine.

Winemaking costs for 14,000 bottles x \$7per bottle;
 Subtotal; \$98,000

Total Cost for year 5, 2026;
 -\$114,000

Sale of Wine @ an average wholesale price of \$20per bottle x 14,000 bottles
 Subtotal gross profit; \$280,000

Total Cost 2026; -\$114,000
 Total Gross 2026; \$280,000
Total Net 2026; \$166,000

Future years will expect the same if not better results, now the vineyard is established.

Production Breakdown

Once in full production these recommended grape varieties would yield

5 -7 Tonne p/Hectare
 6 Acres of vines = 13 – 17 Tonne harvested Grapes
 1 Tonne of grapes sold = \$1500 - \$2500 (*depending on the quality achieved*).

With the right management and consulting it is expected to achieve at least \$2000 per Tonne for these varieties.

1 x tonne of grapes = 650L of white and rose,
 1 x tonne of grapes = 750L of red wine.

Winemaking Breakdown

Hand picking cost;
\$500 per tonne

Cost of winemaking:

\$1500 per tonne (this will be *contracted out to a winery, such as Steins, to produce the wine*).

Cost of packaging;

Bottle; \$0.8 to \$1

Carton; \$0.5

Capsule; \$0.4

Label; \$0.7 to \$1

Bottling cost; \$0.5 per bottle

Total cost of bottling + packaging is approximately \$2 per bottle

Cost of production

\$5 x 1 bottle to produce

\$2 x 1 bottle for package

Total = \$7 x 1 bottle

This calibre of high quality wine, sold online and to local venues is estimated to generate:

\$25 for a Fiano

\$30 to \$35 for a Rose, Viognier or Grenache

\$40 to \$45 for a Mourvedre

Estimated to produce

15 tonnes of grapes annually

15 Tonnes = 14,000 bottles.

Production of 14,000 Bottles x \$7 per bottle = \$98,000

Minimum retail price of \$25 across all range = \$350,000 per year.

Wholesale with local wedding venues and restaurants at \$20 per bottle

Development plan

The development plan of this vineyard combined with the farm stay accommodation will be agro tourism at its best. The suggested vine enterprise is compatible with the existing farm layout and prior vineyard. The addition of the farm stays accommodation is an innovative way to help diversify from this intensive agriculture and generate a secondary income.

This property is well suited to become a specialist grape vineyard and under appropriate management techniques and normal seasonal conditions, the farm production has the potential to become a profitable business.

Seasonal contractors will be employed with the initial labour of planting, post installation and trellising. Once the grapes have yielded, contractors will be engaged to undertake activities including pruning, spraying, harvesting and making the wine.

Grapes will be made into wine from local winemakers and the finished product will be sold to the retail market.

Existing infrastructure on the farm includes boundary and internal fencing are in good condition.

Plant and equipment requirements to maintain and plant a vineyard are already owner by the vendor, including a tractor, slasher and spray cart.

New Vines will need to be ordered during winter 2022 to ensure that it can be fulfilled for planting in 2023.

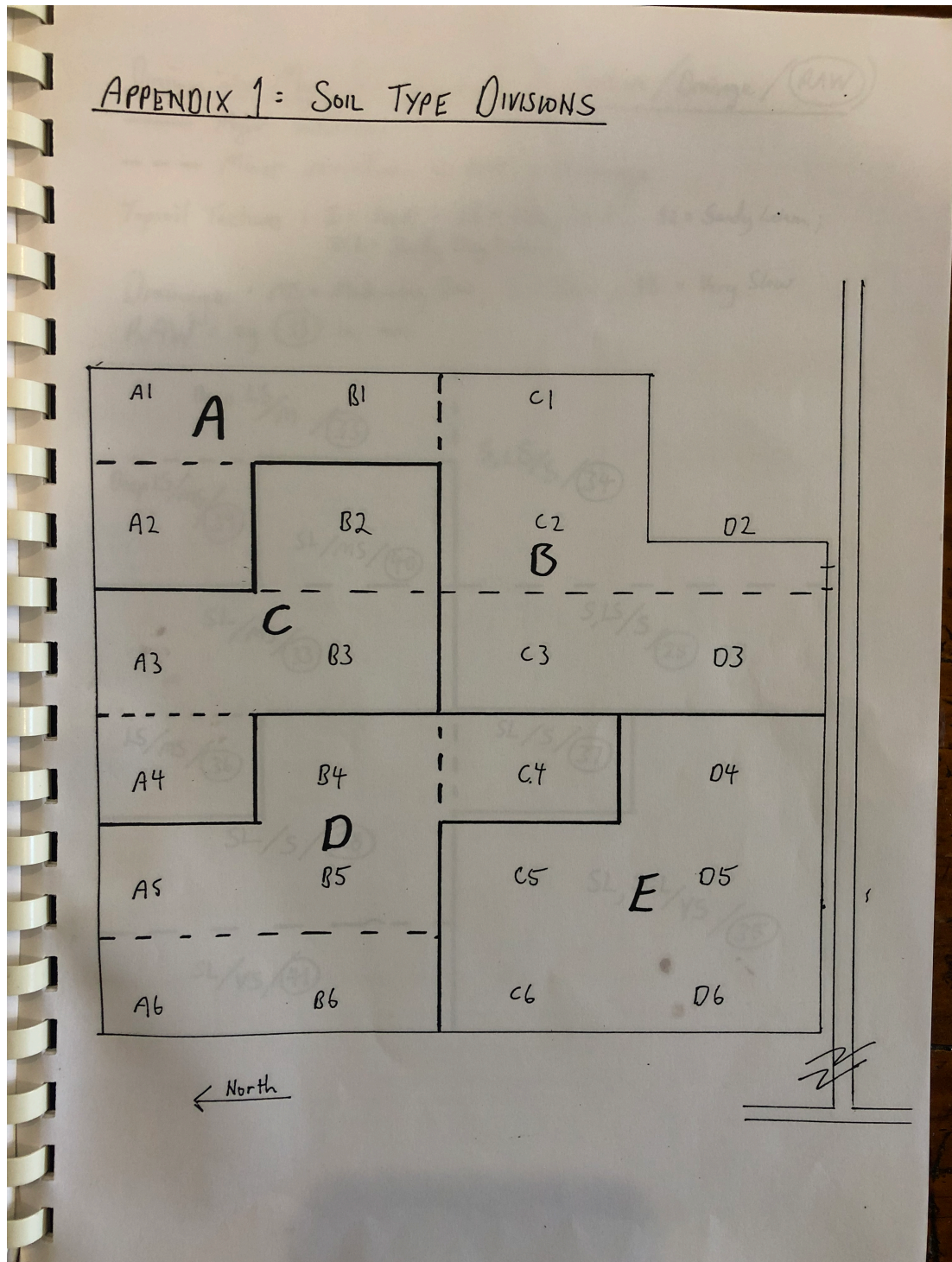
Site preparation to begin in Spring 2022 with cover crop, to guarantee nitrogen fix which will ensure the best possible start for the vines to be planted in 2023.

Conclusion

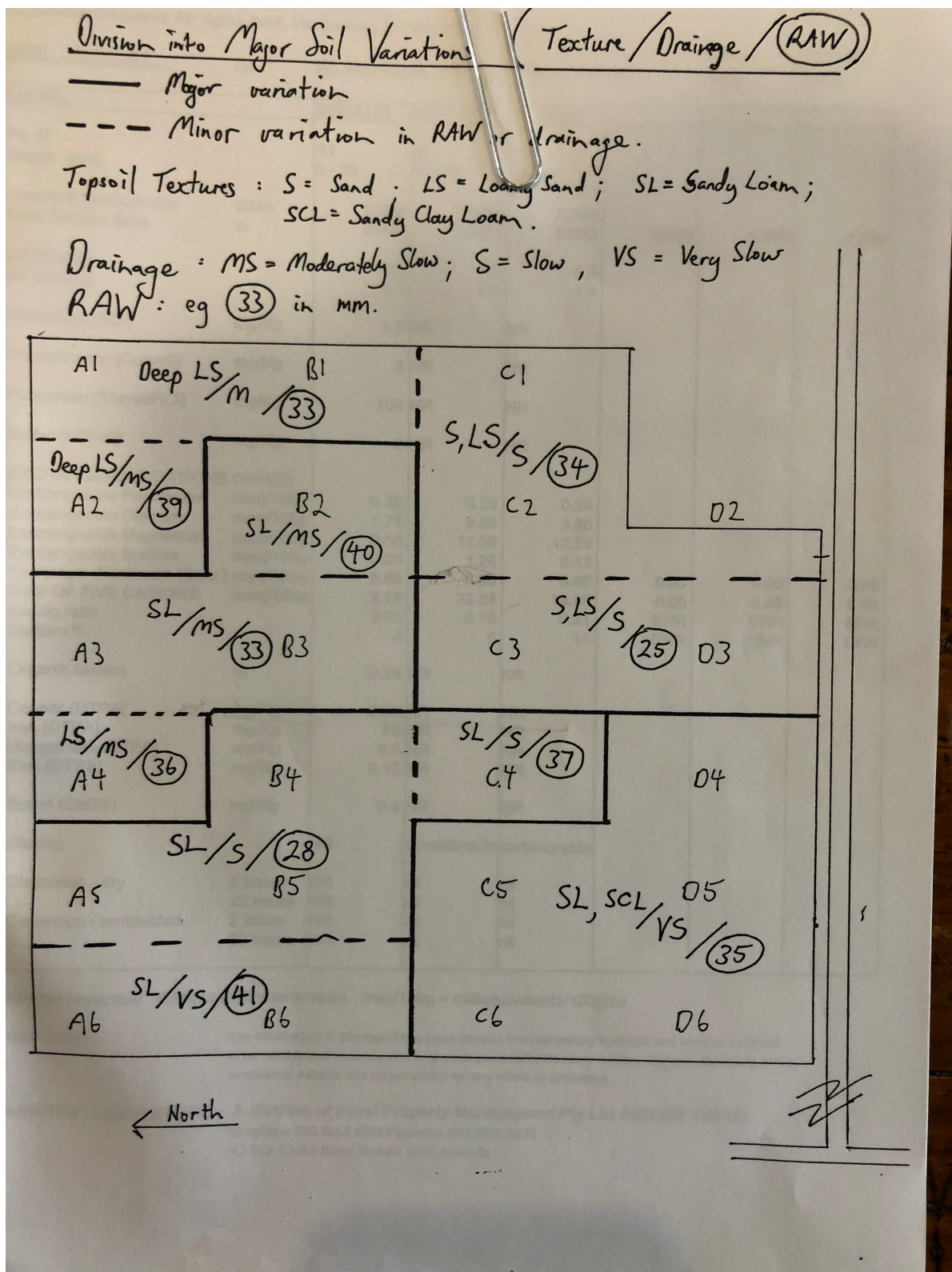
The assessment of 99 Mount Pleasant lanes indicates that this agricultural enterprise will be sustainable, viable, and capable of producing speciality grapes. The production of these grapes into wine will ensure this business is the primary source of income for this farm with an estimated turn over of \$150,000+ per year. The soils and climate tested are optimum of supporting this form of primary production in an ecological and environmental manner. The farm stay accommodation proposed will not decrease or affect the land used for a vineyard. This farm stay entwined with the vineyard strategy will not only maintain the agricultural integrity of the area but also educate tourist about sustainable and progressive regional farming.

Appendix 1

Soil Type Divisions; Relevant sites C4,5,6 and D4,5,6



Appendix 2;
Division into Major Variations/ RAW



Appendix 3;
Pit Test for D6, showing specific soil profiles

Lab No.		S9804560	S9804568	S9804576			
Pit ID		D6	D6	D6			
Depth (cm)		0 - 30	30 - 60	60 - 90			
Electrical Conductivity	dS/m	0.014	0.028	0.033			
Total Soluble Salts	%	0.005	0.010	0.011	0.000	0.000	0
pH (Water)		5.8	6.9	7.3			
pH (CaCl ₂)		4.9	5.9	6.5			
Aluminium (KCl)	mg/Kg	3.3	NR	NR			
Phosphorous (Colwell)	mg/Kg	6	NR	NR			
Potassium (Skene/HCl)	mg/Kg	120	NR	NR			
Sulfur (KCl/40)	mg/Kg	2	NR	NR			
EXCHANGEABLE CATIONS (NH ₄ Cl)							
Exchangeable Potassium	meq/100g	0.29	0.43	0.39			
Exchangeable Calcium	meq/100g	2.96	10.13	6.78			
Exchangeable Magnesium	meq/100g	0.53	4.27	3.22			
Exchangeable Sodium	meq/100g	0.05	0.40	0.45			
Exchange. Aluminium (Calc.)	meq/100g	0.04	0.00	0.00	0.00	0.00	0.
SUM OF FIVE CATIONS	meq/100g	3.87	15.23	10.84	0.00	0.00	0.
Ca:Mg ratio		5.58	2.37	2.11	ERR	ERR	EF
Sodium %		1	3	4	ERR	ERR	EF
Organic carbon	%	0.29	NR	NR			
Copper (DTPA)	mg/Kg	0.85	NR	NR			
Iron (DTPA)	mg/Kg	30	NR	NR			
Manganese (DTPA)	mg/Kg	28	NR	NR			
Zinc (DTPA)	mg/Kg	0.08	NR	NR			
Boron (CaCl ₂)	mg/Kg	0.3	NR	NR			
Slaking		NR	considerable	considerable			
Dispersion - dry	2 hours	NR	nil	nil			
	20 hours	NR	nil	slight			
Dispersion - remoulded	2 hours	NR	nil	nil			
	20 hours	NR	slight	slight			

NR=not requested dS/m=deciSiemens/metre meq/100g = milliequivalents/100gms

DISCLAIMER:

The information in this report has been derived from laboratory methods and sources believed to be reliable and accurate and is given in good faith. However neither Agritest Laboratory nor its employees accepts any responsibility for any errors or omissions

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Appendix 4;
Pit tests for D2-D6

Property: Trentham		Date																
Site X	Depth To	Horiz.	Text.	Colour	Mottle	pH	Fragments			Pedality			Drain.	Moist	Roots (0-4)	Top soil	Root Zone	Total RAW
						S:	%	Size	Lith.	Grade	Type	Size						
D2	20	A1	LS	10YR4/3		6.5				W	SB	1	2	D	2			
D2	55	A2	S	10YR6/4		6.5				W	SB	1		D	1	55		
D2	130	B2	MC	10YR6/4	7.5YR4/6	7	5%	1	GR	M	SB	2		T	1		75	35
D3	25	A1	S	10YR4/3		6				W	SB	1	2	T	2			
D3	55	A2	S	10YR6/3		6.5								T	1	55		
D3	120	B2	MHC	10YR5/6	10YR6/1	7	20%	1	GR	M	SB	1		T	0		65	24
D4	10	A11	FSCl	10YR4/4		6				W	SB	1	2	D	2			
D4	35	A12	FSCl	7.5YR4/4		6.5				W	SB	1		D	1	35		
D4	60	B21	MHC	5YR4/4	10YR5/6	6				M	SB	1		T	1		45	30
D4	120	B22	LMC	10YR5/4		6.5				M	SB	1		T	0			
D5	15	A1	SL	10YR4/3		6.5				W	SB	1	1	D	2			
D5	40	A2	SL	10YR5/6		6.5				W	SB	1		D	1	40		
D5	65	B21	LC	10YR5/8		6				M	SB	1		T	1		60	37
D5	130	B22	LMC	10YR5/6	10YR5/3	6.5	15%	1	MN	M	SB	2		T	0			
D6	15	A1	FSL	10YR4/3		6				W	SB	1	1	D	2			
D6	50	A2	LS	10YR6/4		6				W	SB	1		D	1	50		
D6	75	B21	MC	10YR5/8	10YR6/2	7				M	SB	2		T	1		70	40
D6	120	B22	LMC	10YR5/6	7.5YR4/4	8					V			T	0			