



CORRECTION & AMENDMENT NOTICE

DATE: July 14, 2016

TO: Mainland Bricklayer 1 Trade Classification

Darim Masonry Ltd.	Darrell	Jerrett
Joneljim Concrete Construction	Gary	Peach
Joneljim Concrete Construction	Jim	Kehoe
Joneljim Concrete Construction	Debbie	Young
Maclvor & Stewart Masonry Ltd.	Joe	Maclvor
Maclvor & Stewart Masonry Ltd.	Chris	Maclvor
Nova Tile & Marble Limited	Arwed	Gerstenberger
Nova Tile & Marble Limited	Richard	Gerstenberger
Reddick Bros. Masonry Ltd.	Joe	Reddick
Wildwood Masonry Ltd.	Carl	Dyker
Wildwood Masonry Ltd.	Sonia	Hoyt

CC: JAMES MOORE, LOCAL 1

FROM: Al Stapleton

RE: Correction #1 **AND** Amendment #2 to Mainland Bricklayer 1 Collective Agreement 2015-2018

PAGES: 9 (including cover page)

EFFECTIVE DATE	CHANGE(S) OR COMMENT(S)	PAGES AFFECTED
July 7, 2015	<ul style="list-style-type: none"> Correct wording for Article 32.02 for Health & Welfare Fund 	Cover page,
July 17, 2016	<ul style="list-style-type: none"> Increase in Health & Welfare from \$1.90 to \$2.00 Corresponding decrease in Hourly Rate and V & H Update Trade Classification listing in Appendix "A" 	27, 28, 29, 38, 39, 40, 41

This communication includes Correction #1 and Amendment #2 for the Mainland Bricklayer 1 Collective Agreement 2015-2018.

- Correction #1 is effective July 7, 2015
- Amendment #2 is effective July 17, 2016

Please review these pages and forward to your accounting and/or payroll departments as needed. The full amended agreement and the amended pages are now available for download on our website, www.nslra.ca.

This correction and amendment are being sent to you at the same time. If you have any questions or concerns, please feel free to contact our office.

Thank you.

**BRICKLAYER AGREEMENT MAINLAND NOVA SCOTIA
A COLLECTIVE LABOUR AGREEMENT
2015 - 2018**

BETWEEN:

NOVA SCOTIA CONSTRUCTION LABOUR RELATIONS ASSOCIATION LIMITED
(hereinafter referred to as the "CLRA")

On behalf of each of its members as outlined under Appendix "A" hereof, or future members who have or will authorize the CLRA to negotiate and conclude a Collective Agreement on their behalf and all other unionized employers who are bound by this Agreement through accreditation

260 Brownlow Avenue, Unit No. 1
Dartmouth, NS B3B 1V9
Phone: (902) 468-2283
Fax: (902) 468-3705

&

**INTERNATIONAL UNION OF BRICKLAYERS & ALLIED CRAFTWORKERS
LOCAL 1, NOVA SCOTIA**
(hereinafter referred to as the "Union")

14 McQuade Lake Crescent, Suite 203
Halifax, NS B3S 1B6
Phone: (902) 450-5614
Fax: (902) 450-5146

Definitions of terms required for interpretation of this Agreement are shown in Schedule "A" attached hereto and forming part hereof

THIS AGREEMENT dated at Dartmouth, NS on this 13th day of August, 2015

EFFECTIVE DATE: July 7, 2015
EXPIRATION DATE: April 30, 2018

Amendment #1 – January 7, 2016
Correction #1 – July 7, 2015
Amendment #2 – July 17, 2016

ARTICLE 31 – EMPLOYER CONTRIBUTIONS

31.01 Health & Welfare Fund - Article 32

Employers signatory to this Agreement shall remit monthly to the Administrator of the Health & Welfare Fund, before the fifteenth (15th) day of the month for the previous month, one dollar ninety cents (\$1.90) per hour worked **and effective July 17, 2016, two dollars (\$2.00) per hour worked** per employee.

31.02 International B.A.C. Pension Plan - Article 33

Employers signatory to this Agreement shall remit monthly to the Administrator of the Pension Plan, before the fifteenth (15th) day of the month for the previous month, the sum equal to two dollars fifty cents (\$2.50) per hour worked per employee.

31.03 Industry Improvement Fund - Article 35

Employer's signatory to this Agreement shall remit monthly to the Administrator of the Industry Improvement Fund the sum equal to sixteen cents (\$0.16) per hour worked, per employer.

It is agreed that the CLRA has the right to allocate increases to the CLRA's Industry Improvement Fund (Article 35), provided that the union receives sixty (60) days notice of such change.

31.04 Bricklayers Local #1 Training Fund - Article 36

Employer's signatory to this Agreement shall remit monthly to the Bricklayers Local 1 Training Fund the sum equal to twenty-eight cents (\$0.28) per hour worked, per employer. Contractor (CLRA members) shall contribute when funds fall to \$22,000.00 for projects as approved by the trustees.

31.05 Masonry Promotion Fund

The purpose of this fund is to promote the use of masonry in construction jobs and projects in the Mainland of Nova Scotia. These funds will be used in a manner that will effectively promote and enhance the application of masonry utilized by employers under this Agreement on as many construction projects in Nova Scotia as possible. Remittances should be made payable to the:

Masonry Promotion Fund
14 McQuade Lake Crescent, Suite 203
Halifax, NS B3S 1B6

This Fund shall be jointly trusteeed with equal representation from both parties signatory to this Agreement.

Amendment #2 – July 17, 2016

31.06 Bereavement Fund

Employers signatory to this Agreement shall remit the sum equal to ten cents (\$0.10) per hour worked per employee to the Trustees of the Bereavement Fund. This remittance is an employee deduction, and the wage package has been reduced accordingly. If contributions to the Bereavement Fund cease, the above remittance shall be returned to the wage package. Funds shall be remitted to the following address:

Trustees of the Bereavement Fund
14 McQuade Lake Crescent, Suite 203
Halifax, NS B3S 1B6

31.07 Employer Remittances to be made under this article:

Fund		<u>July 7, 2015</u>	<u>July 17, 2016</u>
Health & Welfare Fund Article 32		\$1.90	<u>\$2.00</u>
International BAC Pension Fund Article 33		<u>\$2.50</u>	\$2.50
BAC Local 1 Group RSP Article 34	Comm, Ind., Major Ind., & Res. per Articles 1A & 1B	\$4.50	\$4.50
	Light Comm & Residential per Article 1C	\$4.00	\$4.00
Masonry Promotion Fund Article 31.05		\$0.20	\$0.20
<u>Bereavement Fund</u> <u>Article 31.06</u>		<u>\$0.10</u>	\$0.10
Industry Improvement Fund Article 35		\$0.16	\$0.16
Bricklayers Local 1 Training Fund Article 36		\$0.28	\$0.28

31.08 Such remittances shall be made payable and forwarded to the addresses as set out in the applicable Articles 31.05, 31.06, 32, 33, 34, 35 and 36 of this Agreement.

ARTICLE 32 – HEALTH & WELFARE FUND

32.01 The employer agrees to pay to the International Health Fund Bricklayers Union, Local 1 the sum equal to and one dollar ninety cents (\$1.90) per hour worked **and effective July 17, 2016, two dollars (\$2.00) per hour worked** per employee. These funds are to be remitted on or before the fifteenth (15th) day of the following month. Cheques are to be payable to the:

International Health Fund
1216 Sand Cove Road, Unit 32
Saint John, New Brunswick E2M 5V8

32.02 It is agreed that provisions for an increase or decrease in the **Health & Welfare Fund** will be implemented if so desired by the Local, with the employer contribution to be deducted from the wage rates contained herein, provided the employer receives sixty (60) days notice of such change.

ARTICLE 33 – INTERNATIONAL B.A.C. PENSION FUND

33.01 The employer agrees to pay to the Bricklayers & Allied Craftworkers Pension Fund the sum equal to **two dollars fifty cents (\$2.50)** per hour worked per employee. These funds are to be remitted on or before the fifteenth (15th) day of the following month. Cheques are to be made payable to:

I.U.B.A.C. Pension Fund
1216 Sand Cove Road, Unit 32
Saint John, New Brunswick E2M 5V8

**BRICKLAYERS LOCAL 1 APPENDIX "A" –
BRICKLAYER TRADE CLASSIFICATION**

- Darim Masonry Ltd.
- Joneljim Concrete Construction Limited
- MacIvor & Stewart Masonry Ltd.
- Nova Tile & Marble Limited
- **Reddick Bros. Masonry Ltd.**
- Wildwood Masonry Ltd.

Amendment #2 – July 17, 2016

BRICKLAYERS LOCAL 1 APPENDIX "B" – WAGE RATES

WAGE RATES - COMMERCIAL, INSTITUTIONAL AND RESIDENTIAL OTHER THAN UNDER ARTICLE 19A

Effective Date	Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package
July 7, 2015	<u>\$30.21</u>	<u>\$2.72</u>	\$1.90	\$4.50	<u>\$2.50</u>	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$42.57</u>
May 1, 2016	<u>\$31.13</u>	<u>\$2.80</u>	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$43.57</u>
July 17, 2016	<u>\$31.04</u>	<u>\$2.79</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$43.57</u>
May 1, 2017	<u>\$31.86</u>	<u>\$2.87</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$44.47</u>

APPRENTICES

		Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package
Effective Date: July 7, 2015											
1st 12 mths	50%	<u>\$17.95</u>	<u>\$1.62</u>	\$1.90	\$0.00	\$0.00	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$22.21</u>
3rd 6 mths	65%	<u>\$23.32</u>	<u>\$2.10</u>	\$1.90	\$0.00	\$0.00	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$28.06</u>
4th 6 mths	70%	<u>\$25.14</u>	<u>\$2.26</u>	\$1.90	\$0.00	\$0.00	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$30.04</u>
5th 6 mths	75%	<u>\$27.06</u>	<u>\$2.43</u>	\$1.90	\$0.00	\$0.00	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$32.13</u>
6th 6 mths	85%	<u>\$30.19</u>	<u>\$2.72</u>	\$1.90	\$0.00	\$0.00	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$35.55</u>
7th 6 mths	90%	<u>\$26.24</u>	<u>\$2.36</u>	\$1.90	\$4.50	<u>\$2.50</u>	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$38.24</u>
8th 6 mths	95%	<u>\$27.99</u>	<u>\$2.52</u>	\$1.90	\$4.50	<u>\$2.50</u>	\$0.20	<u>\$0.10</u>	\$0.28	\$0.16	<u>\$40.15</u>
Effective Date: May 1, 2016											
1st 12 mths	50%	<u>\$18.41</u>	<u>\$1.66</u>	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$22.71</u>
3rd 6 mths	65%	<u>\$23.92</u>	<u>\$2.15</u>	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$28.71</u>
4th 6 mths	70%	<u>\$25.78</u>	<u>\$2.32</u>	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$30.74</u>
5th 6 mths	75%	<u>\$27.74</u>	<u>\$2.50</u>	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$32.88</u>
6th 6 mths	85%	<u>\$30.97</u>	<u>\$2.79</u>	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$36.40</u>
7th 6 mths	90%	<u>\$27.06</u>	<u>\$2.44</u>	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$39.14</u>
8th 6 mths	95%	<u>\$28.86</u>	<u>\$2.60</u>	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$41.10</u>
Effective Date: July 17 2016											
1st 12 mths	50%	<u>\$18.32</u>	<u>\$1.65</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$22.71</u>
3rd 6 mths	65%	<u>\$23.83</u>	<u>\$2.14</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$28.71</u>
4th 6 mths	70%	<u>\$25.69</u>	<u>\$2.31</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$30.74</u>
5th 6 mths	75%	<u>\$27.65</u>	<u>\$2.49</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$32.88</u>
6th 6 mths	85%	<u>\$30.88</u>	<u>\$2.78</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$36.40</u>
7th 6 mths	90%	<u>\$26.97</u>	<u>\$2.43</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$39.14</u>
8th 6 mths	95%	<u>\$28.77</u>	<u>\$2.59</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$41.10</u>
Effective Date: May 1, 2017											
1st 12 mths	50%	<u>\$18.73</u>	<u>\$1.69</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$23.16</u>
3rd 6 mths	65%	<u>\$24.37</u>	<u>\$2.19</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$29.30</u>
4th 6 mths	70%	<u>\$26.27</u>	<u>\$2.36</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$31.37</u>
5th 6 mths	75%	<u>\$28.28</u>	<u>\$2.54</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$33.56</u>
6th 6 mths	85%	<u>\$31.58</u>	<u>\$2.84</u>	<u>\$2.00</u>	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$37.16</u>
7th 6 mths	90%	<u>\$27.72</u>	<u>\$2.49</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$39.95</u>
8th 6 mths	95%	<u>\$29.56</u>	<u>\$2.66</u>	<u>\$2.00</u>	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	<u>\$41.96</u>

Amendment #2 – July 17, 2016

WAGE RATES - INDUSTRIAL OR MAJOR INDUSTRIAL PROJECTS – ARTICLE 1A

Effective Date	Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package
July 7, 2015	\$32.96	\$2.97	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$45.57
May 1, 2016	\$33.88	\$3.05	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$46.57
July 17, 2016	\$33.79	\$3.04	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$46.57
May 1, 2017	\$34.61	\$3.12	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$47.47

APPRENTICES

	Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package	
Effective Date: July 7, 2015											
1st 12 mths	50%	\$19.33	\$1.74	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$23.71
3rd 6 mths	65%	\$25.14	\$2.26	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$30.04
4th 6 mths	70%	\$27.07	\$2.44	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$32.15
5th 6 mths	75%	\$29.12	\$2.62	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$34.38
6th 6 mths	85%	\$32.54	\$2.93	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$38.11
7th 6 mths	90%	\$28.95	\$2.61	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$41.20
8th 6 mths	95%	\$30.61	\$2.76	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$43.01
Effective Date: May 1, 2016											
1st 12 mths	50%	\$19.79	\$1.78	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$24.21
3rd 6 mths	65%	\$25.73	\$2.32	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$30.69
4th 6 mths	70%	\$27.72	\$2.49	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$32.85
5th 6 mths	75%	\$29.81	\$2.68	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$35.13
6th 6 mths	85%	\$33.32	\$3.00	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$38.96
7th 6 mths	90%	\$29.78	\$2.68	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$42.10
8th 6 mths	95%	\$31.49	\$2.83	\$1.90	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$43.96
Effective Date: July 17, 2016											
1st 12 mths	50%	\$19.70	\$1.77	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$24.21
3rd 6 mths	65%	\$25.64	\$2.31	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$30.69
4th 6 mths	70%	\$27.62	\$2.49	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$32.85
5th 6 mths	75%	\$29.72	\$2.67	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$35.13
6th 6 mths	85%	\$33.23	\$2.99	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$38.96
7th 6 mths	90%	\$29.69	\$2.67	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$42.10
8th 6 mths	95%	\$31.39	\$2.83	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$43.96
Effective Date: May 1, 2017											
1st 12 mths	50%	\$20.11	\$1.81	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$24.66
3rd 6 mths	65%	\$26.18	\$2.36	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$31.28
4th 6 mths	70%	\$28.20	\$2.54	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$33.48
5th 6 mths	75%	\$30.33	\$2.73	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$35.80
6th 6 mths	85%	\$33.94	\$3.05	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$39.73
7th 6 mths	90%	\$30.43	\$2.74	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$42.91
8th 6 mths	95%	\$32.18	\$2.90	\$2.00	\$4.50	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$44.82

Amendment #2 – July 17, 2016

WAGE RATES - RESIDENTIAL WORK

Effective Date	Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package
July 7, 2015	\$24.22	\$2.18	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$35.54
May 1, 2016	\$25.14	\$2.26	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$36.54
July 17, 2016	\$25.05	\$2.25	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$36.54
May 1, 2017	\$25.87	\$2.33	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$37.44

APPRENTICES

	Hourly Rate	V & H 9%	H & W	BAC Local 1 Group RSP	Inter. BAC Pension	Masonry Promo Fund	Bereave. Fund	Training	IIF	Total Package	
Effective Date: July 7, 2015											
1st 12 mths	50%	\$15.38	\$1.38	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$19.40
3rd 6 mths	65%	\$18.93	\$1.70	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$23.27
4th 6 mths	70%	\$20.55	\$1.85	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$25.04
5th 6 mths	75%	\$22.14	\$1.99	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$26.77
6th 6 mths	85%	\$25.37	\$2.28	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$30.29
7th 6 mths	90%	\$21.02	\$1.89	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$32.05
8th 6 mths	95%	\$22.61	\$2.04	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$33.79
Effective Date: May 1, 2016											
1st 12 mths	50%	\$15.83	\$1.43	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$19.90
3rd 6 mths	65%	\$19.52	\$1.76	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$23.92
4th 6 mths	70%	\$21.19	\$1.91	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$25.74
5th 6 mths	75%	\$22.83	\$2.05	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$27.52
6th 6 mths	85%	\$26.15	\$2.35	\$1.90	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$31.14
7th 6 mths	90%	\$21.84	\$1.97	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$32.95
8th 6 mths	95%	\$23.49	\$2.11	\$1.90	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$34.74
Effective Date: July 17, 2016											
1st 12 mths	50%	\$15.74	\$1.42	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$19.90
3rd 6 mths	65%	\$19.43	\$1.75	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$23.92
4th 6 mths	70%	\$21.10	\$1.90	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$25.74
5th 6 mths	75%	\$22.73	\$2.05	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$27.52
6th 6 mths	85%	\$26.06	\$2.34	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$31.14
7th 6 mths	90%	\$21.75	\$1.96	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$32.95
8th 6 mths	95%	\$23.39	\$2.11	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$34.74
Effective Date: May 1, 2017											
1st 12 mths	50%	\$16.16	\$1.45	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$20.35
3rd 6 mths	65%	\$19.96	\$1.80	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$24.50
4th 6 mths	70%	\$21.68	\$1.95	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$26.37
5th 6 mths	75%	\$23.36	\$2.10	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$28.20
6th 6 mths	85%	\$26.75	\$2.41	\$2.00	\$0.00	\$0.00	\$0.20	\$0.10	\$0.28	\$0.16	\$31.90
7th 6 mths	90%	\$22.50	\$2.02	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$33.76
8th 6 mths	95%	\$24.18	\$2.18	\$2.00	\$4.00	\$2.50	\$0.20	\$0.10	\$0.28	\$0.16	\$35.60

Amendment #2 – July 17, 2016