

Exhibit ABC-4

Example for Residential

Year	No Phase-in	%Increase	Early Phase-in	%Increase	Customer Contribution	Interest Paid	Customer Bill Credit
2008	\$ 1,633.0	0%	\$ 1,633.0	0.0%			
2009	\$ 1,633.0	0%	\$ 1,685.0	3.2%	\$ 52.0	\$ 1.6	
2010	\$ 1,633.0	0%	\$ 1,738.7	3.2%	\$ 105.7	\$ 6.4	
2011	\$ 1,910.0	17%	\$ 1,794.1	3.2%		\$ 6.5	\$ (115.9)
2012	\$ 1,865.0	-2%	\$ 1,807.1	0.7%		\$ 1.6	\$ (57.9)
2013	\$ 1,820.0	-2%	\$ 1,820.0	0.7%		\$ 0.0	\$ -
2014	\$ 1,820.0	0%	\$ 1,820.0	0.0%			
Total					\$ 157.8	\$ 16.1	\$ (173.8)

	Payment	Interest	Balance
Jan 2009	4.336	0.01084	4.347
Feb	4.336	0.032575	8.716
Mar	4.336	0.054418	13.106
Apr	4.336	0.076371	17.519
May	4.336	0.098433	21.953
Jun	4.336	0.120606	26.410
Jul	4.336	0.142889	30.889
Aug	4.336	0.165284	35.390
Sep	4.336	0.187791	39.914
Oct	4.336	0.21041	44.461
Nov	4.336	0.233143	49.030
Dec	4.336	0.255989	53.622
Jan 2010	8.810	0.290135	62.722
Feb	8.810	0.335637	71.868
Mar	8.810	0.381367	81.060
Apr	8.810	0.427326	90.298
May	8.810	0.473514	99.581
Jun	8.810	0.519933	108.912
Jul	8.810	0.566585	118.289
Aug	8.810	0.613469	127.713
Sep	8.810	0.660588	137.183
Oct	8.810	0.707943	146.702
Nov	8.810	0.755534	156.268
Dec	8.810	0.803364	165.881
Jan 2011	-9.682	0.805202	157.005
Feb	-9.682	0.76082	148.084
Mar	-9.682	0.716216	139.119
Apr	-9.682	0.671389	130.108
May	-9.682	0.626338	121.053
Jun	-9.682	0.581062	111.953

\$4.336 - \$52.0/12
 Interest = 0.5% of prior month
 balance plus 1/2 of current month

$$(9.682) = \$165.881 * .05822$

Jul	-9.682	0.535559	102.807
Aug	-9.682	0.489829	93.615
Sep	-9.682	0.44387	84.377
Oct	-9.682	0.397681	75.093
Nov	-9.682	0.351261	65.763
Dec	-9.682	0.304609	56.386
Jan 2012	-4.841	0.269826	51.815
Feb	-4.841	0.246971	47.221
Mar	-4.841	0.224002	42.604
Apr	-4.841	0.200918	37.964
May	-4.841	0.177719	33.301
Jun	-4.841	0.154403	28.615
Jul	-4.841	0.130971	23.905
Aug	-4.841	0.107422	19.171
Sep	-4.841	0.083755	14.414
Oct	-4.841	0.05997	9.634
Nov	-4.841	0.036066	4.829
Dec	-4.841	0.012042	0.000

$$\$(4.841) = \$165.881 * .02911$$