

### Grave Back-Back Calculations and Examples

| Grave Price | Year Sold | Current Year | Num Years | Interest Rate | Interest  | New Price   |
|-------------|-----------|--------------|-----------|---------------|-----------|-------------|
| \$ 75.00    | 1966      | 2025         | 59        | 4%            | \$ 177.00 | \$ 252.00   |
| \$ 200.00   | 1985      | 2025         | 40        | 4%            | \$ 320.00 | \$ 520.00   |
| \$ 400.00   | 1997      | 2025         | 28        | 4%            | \$ 448.00 | \$ 848.00   |
| \$ 125.00   | 1980      | 2025         | 45        | 4%            | \$ 225.00 | \$ 350.00   |
| \$ 100.00   | 1974      | 2025         | 51        | 4%            | \$ 204.00 | \$ 304.00   |
| \$ 500.00   | 2005      | 2025         | 20        | 4%            | \$ 400.00 | \$ 900.00   |
| \$ 900.00   | 2012      | 2025         | 13        | 4%            | \$ 468.00 | \$ 1,368.00 |
| \$ 900.00   | 2019      | 2021         | 2         | 4%            | \$ 72.00  | \$ 972.00   |
| \$ 1,200.00 | 2022      | 2025         | 3         | 4%            | \$ 144.00 | \$ 1,344.00 |
| \$ 1,200.00 | 2023      | 2025         | 2         | 4%            | \$ 96.00  | \$ 1,296.00 |
|             |           |              |           |               |           |             |

Do not over pay for a Grave Buy-back. In many cases the 4% per anum could exceed the current sale price of the grave.

**NYS Cemetery Division** has verbally stated that if the customer accepts the amount being offered by MWC, even if it is not the full 4% per anum value, that is the 'deal' the customer and MWC agree to. The deed must be surrendered to MWC, the database record(s) for those graves/customer will be deleted. Those graves can now be 'resold' at the current sale price.

**Please note:** The grave(s) to be bought-back have to be unused and unmodified.

No monuments can be on the grave(s). If 2 graves were purchased, 1 grave is now occupied and 1 monument covers both graves, it can not be surrendered and bought-back.