

RICHMOND GATEWAY PHASE III

SOURCES & USES		DEBT SERVICE SCHEDULE				ANNUAL DEBT SERVICE SCHEDULE			
	Assumptions	Loan Payment	Principal	Interest	Series D/S		Principal	Interest	Series D/S
<i>Sources</i>									
Par	\$614,585		614,585	267,940	882,525		614,585	267,940	882,525
Equity	0								
Total	\$614,585	11/1/2021		4,423	4,423	6/30/2022	0	11,004	11,004
		5/1/2022		6,580	6,580	6/30/2023	20,486	13,117	33,603
<i>Uses</i>		11/1/2022	20,486	6,580	27,067	6/30/2024	20,486	13,027	33,513
Project	\$614,585	5/1/2023		6,536	6,536	6/30/2025	20,486	12,930	33,416
COI		11/1/2023	20,486	6,536	27,023	6/30/2026	20,486	12,824	33,311
Total	\$614,585	5/1/2024		6,490	6,490	6/30/2027	20,486	12,710	33,196
		11/1/2024	20,486	6,490	26,976	6/30/2028	20,486	12,580	33,067
Dated Date	7/31/2021	5/1/2025		6,440	6,440	6/30/2029	20,486	12,429	32,915
Principal Payment Date	11/1/2021	11/1/2025	20,486	6,440	26,926	6/30/2030	20,486	12,256	32,742
Term	31 Years	5/1/2026		6,385	6,385	6/30/2031	20,486	12,061	32,547
Amortization Period	30 Years	11/1/2026	20,486	6,385	26,871	6/30/2032	20,486	11,845	32,331
Final Maturity	11/1/2051	5/1/2027		6,325	6,325	6/30/2033	20,486	11,582	32,068
Avg Life	15.84 Years	11/1/2027	20,486	6,325	26,812	6/30/2034	20,486	11,255	31,741
		5/1/2028		6,255	6,255	6/30/2035	20,486	10,874	31,360
<i>Statistics</i>		11/1/2028	20,486	6,255	26,741	6/30/2036	20,486	10,445	30,931
Net Interest Cost	2.75%	5/1/2029		6,174	6,174	6/30/2037	20,486	9,975	30,462
		11/1/2029	20,486	6,174	26,660	6/30/2038	20,486	9,471	29,957
		5/1/2030		6,082	6,082	6/30/2039	20,486	8,938	29,424
		11/1/2030	20,486	6,082	26,568	6/30/2040	20,486	8,378	28,864
[Note] NIC assumes no accrued interest & par bonds		5/1/2031		5,979	5,979	6/30/2041	20,486	7,795	28,281
		11/1/2031	20,486	5,979	26,465	6/30/2042	20,486	7,190	27,676
		5/1/2032		5,865	5,865	6/30/2043	20,486	6,566	27,053
		11/1/2032	20,486	5,865	26,352	6/30/2044	20,486	5,925	26,411
		5/1/2033		5,717	5,717	6/30/2045	20,486	5,267	25,753
		11/1/2033	20,486	5,717	26,203	6/30/2046	20,486	4,595	25,081
		5/1/2034		5,539	5,539	6/30/2047	20,486	3,910	24,396
		11/1/2034	20,486	5,539	26,025	6/30/2048	20,486	3,217	23,703
		5/1/2035		5,335	5,335	6/30/2049	20,486	2,515	23,002
		11/1/2035	20,486	5,335	25,821	6/30/2050	20,486	1,806	22,292
		5/1/2036		5,110	5,110	6/30/2051	20,486	1,088	21,574
		11/1/2036	20,486	5,110	25,596	6/30/2052	20,486	364	20,850
		5/1/2037		4,866	4,866	6/30/2053	0	0	0
		11/1/2037	20,486	4,866	25,352	6/30/2054	0	0	0
		5/1/2038		4,606	4,606				
		11/1/2038	20,486	4,606	25,092				
		5/1/2039		4,332	4,332				
		11/1/2039	20,486	4,332	24,818				
		5/1/2040		4,046	4,046				
		11/1/2040	20,486	4,046	24,532				
		5/1/2041		3,749	3,749				
		11/1/2041	20,486	3,749	24,235				
		5/1/2042		3,441	3,441				
		11/1/2042	20,486	3,441	23,928				
		5/1/2043		3,125	3,125				
		11/1/2043	20,486	3,125	23,611				
		5/1/2044		2,800	2,800				
		11/1/2044	20,486	2,800	23,286				
		5/1/2045		2,467	2,467				
		11/1/2045	20,486	2,467	22,953				
		5/1/2046		2,127	2,127				
		11/1/2046	20,486	2,127	22,613				
		5/1/2047		1,783	1,783				
		11/1/2047	20,486	1,783	22,269				
		5/1/2048		1,434	1,434				
		11/1/2048	20,486	1,434	21,920				
		5/1/2049		1,081	1,081				
		11/1/2049	20,486	1,081	21,567				
		5/1/2050		724	724				
		11/1/2050	20,486	724	21,210				
		5/1/2051		364	364				
		11/1/2051	20,486	364	20,850				