

RICHMOND GATEWAY PHASE II

SOURCES & USES		DEBT SERVICE SCHEDULE				ANNUAL DEBT SERVICE SCHEDULE			
		Loan Payment	Principal	Interest	Series D/S		Principal	Interest	Series D/S
<i>Sources</i>	<u>Assumptions</u>								
Par	\$159,252		159,252	69,429	228,681		159,252	69,429	228,681
Equity	0								
Total	<u>\$159,252</u>	11/1/2021		1,146	1,146	6/30/2022	0	2,851	2,851
		5/1/2022		1,705	1,705	6/30/2023	5,308	3,399	8,707
<i>Uses</i>		11/1/2022	5,308	1,705	7,014	6/30/2024	5,308	3,375	8,684
Project	\$159,252	5/1/2023		1,694	1,694	6/30/2025	5,308	3,350	8,659
COI		11/1/2023	5,308	1,694	7,002	6/30/2026	5,308	3,323	8,631
Total	<u>\$159,252</u>	5/1/2024		1,682	1,682	6/30/2027	5,308	3,293	8,602
		11/1/2024	5,308	1,682	6,990	6/30/2028	5,308	3,260	8,568
Dated Date	7/31/2021	5/1/2025		1,669	1,669	6/30/2029	5,308	3,221	8,529
Principal Payment Date	11/1/2021	11/1/2025	5,308	1,669	6,977	6/30/2030	5,308	3,176	8,484
Term	31 Years	5/1/2026		1,654	1,654	6/30/2031	5,308	3,125	8,434
Amortization Period	30 Years	11/1/2026	5,308	1,654	6,963	6/30/2032	5,308	3,069	8,378
Final Maturity	11/1/2051	5/1/2027		1,639	1,639	6/30/2033	5,308	3,001	8,310
Avg Life	15.84 Years	11/1/2027	5,308	1,639	6,947	6/30/2034	5,308	2,916	8,225
		5/1/2028		1,621	1,621	6/30/2035	5,308	2,818	8,126
<i>Statistics</i>		11/1/2028	5,308	1,621	6,929	6/30/2036	5,308	2,707	8,015
Net Interest Cost	2.75%	5/1/2029		1,600	1,600	6/30/2037	5,308	2,585	7,893
		11/1/2029	5,308	1,600	6,908	6/30/2038	5,308	2,454	7,763
		5/1/2030		1,576	1,576	6/30/2039	5,308	2,316	7,624
		11/1/2030	5,308	1,576	6,884	6/30/2040	5,308	2,171	7,479
[Note] NIC assumes no accrued interest & par bonds		5/1/2031		1,549	1,549	6/30/2041	5,308	2,020	7,328
		11/1/2031	5,308	1,549	6,858	6/30/2042	5,308	1,863	7,172
		5/1/2032		1,520	1,520	6/30/2043	5,308	1,702	7,010
		11/1/2032	5,308	1,520	6,828	6/30/2044	5,308	1,535	6,844
		5/1/2033		1,481	1,481	6/30/2045	5,308	1,365	6,673
		11/1/2033	5,308	1,481	6,790	6/30/2046	5,308	1,191	6,499
		5/1/2034		1,435	1,435	6/30/2047	5,308	1,013	6,322
		11/1/2034	5,308	1,435	6,744	6/30/2048	5,308	834	6,142
		5/1/2035		1,382	1,382	6/30/2049	5,308	652	5,960
		11/1/2035	5,308	1,382	6,691	6/30/2050	5,308	468	5,776
		5/1/2036		1,324	1,324	6/30/2051	5,308	282	5,590
		11/1/2036	5,308	1,324	6,632	6/30/2052	5,308	94	5,403
		5/1/2037		1,261	1,261	6/30/2053	0	0	0
		11/1/2037	5,308	1,261	6,569	6/30/2054	0	0	0
		5/1/2038		1,193	1,193				
		11/1/2038	5,308	1,193	6,502				
		5/1/2039		1,123	1,123				
		11/1/2039	5,308	1,123	6,431				
		5/1/2040		1,048	1,048				
		11/1/2040	5,308	1,048	6,357				
		5/1/2041		971	971				
		11/1/2041	5,308	971	6,280				
		5/1/2042		892	892				
		11/1/2042	5,308	892	6,200				
		5/1/2043		810	810				
		11/1/2043	5,308	810	6,118				
		5/1/2044		726	726				
		11/1/2044	5,308	726	6,034				
		5/1/2045		639	639				
		11/1/2045	5,308	639	5,948				
		5/1/2046		551	551				
		11/1/2046	5,308	551	5,860				
		5/1/2047		462	462				
		11/1/2047	5,308	462	5,770				
		5/1/2048		372	372				
		11/1/2048	5,308	372	5,680				
		5/1/2049		280	280				
		11/1/2049	5,308	280	5,589				
		5/1/2050		188	188				
		11/1/2050	5,308	188	5,496				
		5/1/2051		94	94				
		11/1/2051	5,308	94	5,403				