

RICHMOND OPT 1

SOURCES & USES		DEBT SERVICE SCHEDULE					ANNUAL DEBT SERVICE SCHEDULE			
	Assumptions	Loan Payment	Principal	Coupon	Interest	Series D/S		Principal	Interest	Series D/S
Sources										
Par	\$1,599,800		1,599,800		844,076	2,443,876		1,599,800	844,076	2,443,876
Equity	0									
Total	\$1,599,800									
Uses										
Project	\$1,599,800									
COI										
Total	\$1,599,800									
Dated Date	7/31/2022	11/1/2022	0	1.06%	15,840	15,840	6/30/2023	0	39,404	39,404
I-Commencement Date	11/1/2022	5/1/2023	0	0.00%	23,564	23,564	6/30/2024	53,327	46,733	100,060
P-Commencement Date	11/1/2023	11/1/2023	53,327	1.48%	23,564	76,890	6/30/2025	53,327	45,872	99,198
Term	31 Years	5/1/2024	0	0.00%	23,169	23,169	6/30/2026	53,327	44,912	98,238
Amortization Period	30 Years	11/1/2024	53,327	1.75%	23,169	76,496	6/30/2027	53,327	43,896	97,223
Final Maturity		5/1/2025	0	0.00%	22,703	22,703	6/30/2028	53,327	42,824	96,151
Avg Life	15.84 Years	11/1/2025	53,327	1.85%	22,703	76,029	6/30/2029	53,327	41,704	95,030
		5/1/2026	0	0.00%	22,209	22,209	6/30/2030	53,327	40,542	93,869
		11/1/2026	53,327	1.96%	22,209	75,536	6/30/2031	53,327	39,342	92,669
		5/1/2027	0	0.00%	21,687	21,687	6/30/2032	53,327	38,107	91,433
		11/1/2027	53,327	2.06%	21,687	75,013	6/30/2033	53,327	36,835	90,162
		5/1/2028	0	0.00%	21,137	21,137	6/30/2034	53,327	35,507	88,833
		11/1/2028	53,327	2.14%	21,137	74,464	6/30/2035	53,327	34,125	87,451
		5/1/2029	0	0.00%	20,566	20,566	6/30/2036	53,327	32,717	86,044
		11/1/2029	53,327	2.21%	20,566	73,893	6/30/2037	53,327	31,288	84,615
		5/1/2030	0	0.00%	19,976	19,976	6/30/2038	53,327	29,679	83,006
		11/1/2030	53,327	2.29%	19,976	73,303	6/30/2039	53,327	27,893	81,219
		5/1/2031	0	0.00%	19,366	19,366	6/30/2040	53,327	26,095	79,422
		11/1/2031	53,327	2.35%	19,366	72,693	6/30/2041	53,327	24,288	77,614
		5/1/2032	0	0.00%	18,740	18,740	6/30/2042	53,327	22,469	75,796
		11/1/2032	53,327	2.42%	18,740	72,067	6/30/2043	53,327	20,640	73,967
		5/1/2033	0	0.00%	18,095	18,095	6/30/2044	53,327	18,758	72,085
		11/1/2033	53,327	2.56%	18,095	71,422	6/30/2045	53,327	16,822	70,149
		5/1/2034	0	0.00%	17,411	17,411	6/30/2046	53,327	14,871	68,197
		11/1/2034	53,327	2.62%	17,411	70,738	6/30/2047	53,327	12,905	66,232
		5/1/2035	0	0.00%	16,713	16,713	6/30/2048	53,327	10,932	64,259
		11/1/2035	53,327	2.66%	16,713	70,040	6/30/2049	53,327	8,956	62,283
		5/1/2036	0	0.00%	16,004	16,004	6/30/2050	53,327	6,975	60,302
		11/1/2036	53,327	2.70%	16,004	69,330	6/30/2051	53,327	4,989	58,315
		5/1/2037	0	0.00%	15,285	15,285	6/30/2052	53,327	2,997	56,324
		11/1/2037	53,327	3.34%	15,285	68,611	6/30/2053	53,327	1,000	54,327
		5/1/2038	0	0.00%	14,394	14,394	6/30/2054	0	0	0
		11/1/2038	53,327	3.36%	14,394	67,721	6/30/2055	0	0	0
		5/1/2039	0	0.00%	13,498	13,498				
		11/1/2039	53,327	3.38%	13,498	66,825				
		5/1/2040	0	0.00%	12,597	12,597				
		11/1/2040	53,327	3.40%	12,597	65,924				
		5/1/2041	0	0.00%	11,691	11,691				
		11/1/2041	53,327	3.42%	11,691	65,017				
		5/1/2042	0	0.00%	10,779	10,779				
		11/1/2042	53,327	3.44%	10,779	64,105				
		5/1/2043	0	0.00%	9,861	9,861				
		11/1/2043	53,327	3.62%	9,861	63,188				
		5/1/2044	0	0.00%	8,897	8,897				
		11/1/2044	53,327	3.65%	8,897	62,224				
		5/1/2045	0	0.00%	7,925	7,925				
		11/1/2045	53,327	3.67%	7,925	61,252				
		5/1/2046	0	0.00%	6,946	6,946				
		11/1/2046	53,327	3.70%	6,946	60,272				
		5/1/2047	0	0.00%	5,959	5,959				
		11/1/2047	53,327	3.70%	5,959	59,286				
		5/1/2048	0	0.00%	4,973	4,973				
		11/1/2048	53,327	3.71%	4,973	58,299				
		5/1/2049	0	0.00%	3,984	3,984				
		11/1/2049	53,327	3.72%	3,984	57,310				
		5/1/2050	0	0.00%	2,992	2,992				
		11/1/2050	53,327	3.73%	2,992	56,318				
		5/1/2051	0	0.00%	1,997	1,997				
		11/1/2051	53,327	3.74%	1,997	55,324				
		5/1/2052	0	0.00%	1,000	1,000				
		11/1/2052	53,327	3.75%	1,000	54,327				

[Note] NIC assumes no accrued interest & par bonds