

RICHMOND OPT 2

SOURCES & USES		DEBT SERVICE SCHEDULE					ANNUAL DEBT SERVICE SCHEDULE			
Sources	Assumptions	Loan Payment	Principal	Coupon	Interest	Series D/S	Principal	Interest	Series D/S	
Par	\$820,733		820,733		433,029	1,253,762				
Equity	0									
Total	\$820,733	11/1/2022	0	1.06%	8,126	8,126	6/30/2023	0	20,215	20,215
		5/1/2023	0	0.00%	12,089	12,089	6/30/2024	27,358	23,975	51,333
Uses		11/1/2023	27,358	1.48%	12,089	39,446	6/30/2025	27,358	23,533	50,891
Project	\$820,733	5/1/2024	0	0.00%	11,886	11,886	6/30/2026	27,358	23,041	50,398
COI		11/1/2024	27,358	1.75%	11,886	39,244	6/30/2027	27,358	22,520	49,877
Total	\$820,733	5/1/2025	0	0.00%	11,647	11,647	6/30/2028	27,358	21,970	49,327
		11/1/2025	27,358	1.85%	11,647	39,005	6/30/2029	27,358	21,395	48,753
Dated Date	7/31/2022	5/1/2026	0	0.00%	11,394	11,394	6/30/2030	27,358	20,799	48,157
I-Commencement Date	11/1/2022	11/1/2026	27,358	1.96%	11,394	38,752	6/30/2031	27,358	20,183	47,541
P-Commencement Date	11/1/2023	5/1/2027	0	0.00%	11,126	11,126	6/30/2032	27,358	19,550	46,907
Term	31 Years	11/1/2027	27,358	2.06%	11,126	38,483	6/30/2033	27,358	18,897	46,255
Amortization Period	30 Years	5/1/2028	0	0.00%	10,844	10,844	6/30/2034	27,358	18,216	45,573
Final Maturity		11/1/2028	27,358	2.14%	10,844	38,202	6/30/2035	27,358	17,507	44,865
Avg Life	15.84 Years	5/1/2029	0	0.00%	10,551	10,551	6/30/2036	27,358	16,785	44,142
		11/1/2029	27,358	2.21%	10,551	37,909	6/30/2037	27,358	16,052	43,409
Statistics		5/1/2030	0	0.00%	10,248	10,248	6/30/2038	27,358	15,226	42,584
Net Interest Cost	3.33%	11/1/2030	27,358	2.29%	10,248	37,606	6/30/2039	27,358	14,309	41,667
		5/1/2031	0	0.00%	9,935	9,935	6/30/2040	27,358	13,388	40,745
		11/1/2031	27,358	2.35%	9,935	37,293	6/30/2041	27,358	12,460	39,818
		5/1/2032	0	0.00%	9,614	9,614	6/30/2042	27,358	11,527	38,885
[Note] NIC assumes no accrued interest & par bonds		11/1/2032	27,358	2.42%	9,614	36,972	6/30/2043	27,358	10,589	37,947
		5/1/2033	0	0.00%	9,283	9,283	6/30/2044	27,358	9,623	36,981
		11/1/2033	27,358	2.56%	9,283	36,641	6/30/2045	27,358	8,630	35,988
		5/1/2034	0	0.00%	8,932	8,932	6/30/2046	27,358	7,629	34,987
		11/1/2034	27,358	2.62%	8,932	36,290	6/30/2047	27,358	6,621	33,978
		5/1/2035	0	0.00%	8,574	8,574	6/30/2048	27,358	5,608	32,966
		11/1/2035	27,358	2.66%	8,574	35,932	6/30/2049	27,358	4,595	31,952
		5/1/2036	0	0.00%	8,210	8,210	6/30/2050	27,358	3,578	30,936
		11/1/2036	27,358	2.70%	8,210	35,568	6/30/2051	27,358	2,559	29,917
		5/1/2037	0	0.00%	7,841	7,841	6/30/2052	27,358	1,538	28,895
		11/1/2037	27,358	3.34%	7,841	35,199	6/30/2053	27,358	513	27,871
		5/1/2038	0	0.00%	7,385	7,385	6/30/2054	0	0	0
		11/1/2038	27,358	3.36%	7,385	34,742	6/30/2055	0	0	0
		5/1/2039	0	0.00%	6,925	6,925				
		11/1/2039	27,358	3.38%	6,925	34,283				
		5/1/2040	0	0.00%	6,463	6,463				
		11/1/2040	27,358	3.40%	6,463	33,820				
		5/1/2041	0	0.00%	5,998	5,998				
		11/1/2041	27,358	3.42%	5,998	33,355				
		5/1/2042	0	0.00%	5,530	5,530				
		11/1/2042	27,358	3.44%	5,530	32,887				
		5/1/2043	0	0.00%	5,059	5,059				
		11/1/2043	27,358	3.62%	5,059	32,417				
		5/1/2044	0	0.00%	4,564	4,564				
		11/1/2044	27,358	3.65%	4,564	31,922				
		5/1/2045	0	0.00%	4,066	4,066				
		11/1/2045	27,358	3.67%	4,066	31,423				
		5/1/2046	0	0.00%	3,563	3,563				
		11/1/2046	27,358	3.70%	3,563	30,921				
		5/1/2047	0	0.00%	3,057	3,057				
		11/1/2047	27,358	3.70%	3,057	30,415				
		5/1/2048	0	0.00%	2,551	2,551				
		11/1/2048	27,358	3.71%	2,551	29,909				
		5/1/2049	0	0.00%	2,044	2,044				
		11/1/2049	27,358	3.72%	2,044	29,401				
		5/1/2050	0	0.00%	1,535	1,535				
		11/1/2050	27,358	3.73%	1,535	28,893				
		5/1/2051	0	0.00%	1,025	1,025				
		11/1/2051	27,358	3.74%	1,025	28,382				
		5/1/2052	0	0.00%	513	513				
		11/1/2052	27,358	3.75%	513	27,871				