

**RICHMOND GATEWAY PROJECT**

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	\$457,083		<b>457,083</b>	<b>241,163</b>	<b>698,246</b>		<b>457,083</b>	<b>241,163</b>	<b>698,246</b>
Equity	0								
Total	\$457,083	11/1/2022	0	4,526	4,526	6/30/2023	0	11,258	11,258
		5/1/2023	0	6,732	6,732	6/30/2024	15,236	13,352	28,588
<i>Uses</i>		11/1/2023	15,236	6,732	21,969	6/30/2025	15,236	13,106	28,342
Project	\$457,083	5/1/2024	0	6,620	6,620	6/30/2026	15,236	12,832	28,068
COI		11/1/2024	15,236	6,620	21,856	6/30/2027	15,236	12,542	27,778
Total	\$457,083	5/1/2025	0	6,486	6,486	6/30/2028	15,236	12,235	27,471
		11/1/2025	15,236	6,486	21,722	6/30/2029	15,236	11,915	27,151
Dated Date	7/31/2022	5/1/2026	0	6,345	6,345	6/30/2030	15,236	11,583	26,820
I-Commencement Date	11/1/2022	11/1/2026	15,236	6,345	21,582	6/30/2031	15,236	11,241	26,477
P-Commencement Date	11/1/2023	5/1/2027	0	6,196	6,196	6/30/2032	15,236	10,888	26,124
Term	31 Years	11/1/2027	15,236	6,196	21,432	6/30/2033	15,236	10,524	25,760
Amortization Period	30 Years	5/1/2028	0	6,039	6,039	6/30/2034	15,236	10,145	25,381
Final Maturity		11/1/2028	15,236	6,039	21,275	6/30/2035	15,236	9,750	24,986
Avg Life	15.84 Years	5/1/2029	0	5,876	5,876	6/30/2036	15,236	9,348	24,584
		11/1/2029	15,236	5,876	21,112	6/30/2037	15,236	8,939	24,176
<i>Statistics</i>		5/1/2030	0	5,707	5,707	6/30/2038	15,236	8,480	23,716
Net Interest Cost	3.33%	11/1/2030	15,236	5,707	20,943	6/30/2039	15,236	7,969	23,205
		5/1/2031	0	5,533	5,533	6/30/2040	15,236	7,456	22,692
		11/1/2031	15,236	5,533	20,769	6/30/2041	15,236	6,939	22,175
		5/1/2032	0	5,354	5,354	6/30/2042	15,236	6,420	21,656
[Note] NIC assumes no accrued interest & par bonds		11/1/2032	15,236	5,354	20,590	6/30/2043	15,236	5,897	21,133
		5/1/2033	0	5,170	5,170	6/30/2044	15,236	5,360	20,596
		11/1/2033	15,236	5,170	20,406	6/30/2045	15,236	4,806	20,042
		5/1/2034	0	4,975	4,975	6/30/2046	15,236	4,249	19,485
		11/1/2034	15,236	4,975	20,211	6/30/2047	15,236	3,687	18,923
		5/1/2035	0	4,775	4,775	6/30/2048	15,236	3,123	18,360
		11/1/2035	15,236	4,775	20,011	6/30/2049	15,236	2,559	17,795
		5/1/2036	0	4,572	4,572	6/30/2050	15,236	1,993	17,229
		11/1/2036	15,236	4,572	19,809	6/30/2051	15,236	1,425	16,661
		5/1/2037	0	4,367	4,367	6/30/2052	15,236	856	16,092
		11/1/2037	15,236	4,367	19,603	6/30/2053	15,236	286	15,522
		5/1/2038	0	4,113	4,113	6/30/2054	0	0	0
		11/1/2038	15,236	4,113	19,349	6/30/2055	0	0	0
		5/1/2039	0	3,857	3,857				
		11/1/2039	15,236	3,857	19,093				
		5/1/2040	0	3,599	3,599				
		11/1/2040	15,236	3,599	18,835				
		5/1/2041	0	3,340	3,340				
		11/1/2041	15,236	3,340	18,576				
		5/1/2042	0	3,080	3,080				
		11/1/2042	15,236	3,080	18,316				
		5/1/2043	0	2,818	2,818				
		11/1/2043	15,236	2,818	18,054				
		5/1/2044	0	2,542	2,542				
		11/1/2044	15,236	2,542	17,778				
		5/1/2045	0	2,264	2,264				
		11/1/2045	15,236	2,264	17,500				
		5/1/2046	0	1,985	1,985				
		11/1/2046	15,236	1,985	17,221				
		5/1/2047	0	1,703	1,703				
		11/1/2047	15,236	1,703	16,939				
		5/1/2048	0	1,421	1,421				
		11/1/2048	15,236	1,421	16,657				
		5/1/2049	0	1,138	1,138				
		11/1/2049	15,236	1,138	16,374				
		5/1/2050	0	855	855				
		11/1/2050	15,236	855	16,091				
		5/1/2051	0	571	571				
		11/1/2051	15,236	571	15,807				
		5/1/2052	0	286	286				
		11/1/2052	15,236	286	15,522				