

Town of Richmond Loans to Consider for Refinancing

			Loan Amount	Total Left	FY21	FY22	FY23	FY24	FY25	FY26
Highway	Grader principal FY20 2017	TD Bank Series 2018B	150,000	120,000	30,000	30,000	30,000	30,000		
	Grader interest FY20 2017	3.48% annum, 10/01/19, 5 years		10,440	4,176	3,132	2,088	1,044		
Highway	Dump Truck principal FY20 2019	TD Bank Series 2018C	130,000	103,500	26,500	26,500	26,500	24,000		
	Dump Truck interest FY20 2019	3.48% annum, 10/01/19, 5 years		8,874	3,602	2,680	1,757	835		
Highway	Dump Truck principal FY21 2020	Community Bank #6180000056	134,602	134,602	26,920	26,920	26,920	26,920	26,920	
	Dump Truck interest FY21 2020	2.52% annum, 12/03/20, 5 years		10,178	3,392	2,714	2,035	1,357	680	
Water	Water Tank gap funding	Community Bank #1710242236	181,000	129,285	25,857	25,857	25,857	25,857	25,857	
					9,862	3,293	2,627	1,970	1,314	659
Fire	Fire Truck 2018 principal Engine 3	TD Bank Series 2018A	340,000	291,429	48,571	48,571	48,571	48,571	48,571	48,571
	Fire Truck 2018 interest	3.62% annum, 10/01/19, 7 years		36,924	10,550	8,791	7,033	5,275	3,517	1,758
Totals of All			935,602	77,588	182,861	177,793	172,733	165,173	106,204	50,330