

RICHMOND GATEWAY EXPANSION PHASE I

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	\$401,800		388,407	138,606	527,013		388,407	138,606	527,013
Equity	0								
Total	\$401,800								
		5/1/2022	0	1,751	1,751	6/30/2022	0	1,751	1,751
		11/1/2022	0	3,664	3,664	6/30/2023	0	7,328	7,328
<i>Uses</i>		5/1/2023	0	3,664	3,664	6/30/2024	13,393	7,297	20,691
Project	\$401,800	11/1/2023	13,393	3,664	17,057	6/30/2025	13,393	7,235	20,628
COI		5/1/2024	0	3,633	3,633	6/30/2026	13,393	7,163	20,557
Total	\$401,800	11/1/2024	13,393	3,633	17,027	6/30/2027	13,393	7,073	20,466
		5/1/2025	0	3,602	3,602	6/30/2028	13,393	6,963	20,357
Dated Date	3/5/2022	11/1/2025	13,393	3,602	16,995	6/30/2029	13,393	6,835	20,228
I-Commencement Date	5/1/2022	5/1/2026	0	3,561	3,561	6/30/2030	13,393	6,690	20,084
P-Commencement Date	11/1/2023	11/1/2026	13,393	3,561	16,955	6/30/2031	13,393	6,528	19,921
Term	31 Years	5/1/2027	0	3,511	3,511	6/30/2032	13,393	6,343	19,737
Amortization Period	30 Years	11/1/2027	13,393	3,511	16,905	6/30/2033	13,393	6,140	19,533
Final Maturity	11/1/2052	5/1/2028	0	3,452	3,452	6/30/2034	13,393	5,924	19,317
Avg Life	15.21 Years	11/1/2028	13,393	3,452	16,845	6/30/2035	13,393	5,691	19,084
		5/1/2029	0	3,383	3,383	6/30/2036	13,393	5,435	18,829
<i>Statistics</i>		11/1/2029	13,393	3,383	16,777	6/30/2037	13,393	5,169	18,563
Net Interest Cost	2.27%	5/1/2030	0	3,307	3,307	6/30/2038	13,393	4,878	18,271
		11/1/2030	13,393	3,307	16,700	6/30/2039	13,393	4,564	17,957
		5/1/2031	0	3,220	3,220	6/30/2040	13,393	4,246	17,639
		11/1/2031	13,393	3,220	16,614	6/30/2041	13,393	3,937	17,330
[Note] NIC assumes no accrued interest & par bonds		5/1/2032	0	3,123	3,123	6/30/2042	13,393	3,638	17,031
		11/1/2032	13,393	3,123	16,516	6/30/2043	13,393	3,334	16,728
		5/1/2033	0	3,017	3,017	6/30/2044	13,393	3,011	16,404
		11/1/2033	13,393	3,017	16,410	6/30/2045	13,393	2,667	16,060
		5/1/2034	0	2,908	2,908	6/30/2046	13,393	2,318	15,712
		11/1/2034	13,393	2,908	16,301	6/30/2047	13,393	1,965	15,359
		5/1/2035	0	2,783	2,783	6/30/2048	13,393	1,611	15,004
		11/1/2035	13,393	2,783	16,176	6/30/2049	13,393	1,255	14,648
		5/1/2036	0	2,652	2,652	6/30/2050	13,393	898	14,291
		11/1/2036	13,393	2,652	16,046	6/30/2051	13,393	540	13,933
		5/1/2037	0	2,517	2,517	6/30/2052	13,393	180	13,573
		11/1/2037	13,393	2,517	15,910	6/30/2053	0	0	0
		5/1/2038	0	2,361	2,361	6/30/2054	0	0	0
		11/1/2038	13,393	2,361	15,754				
		5/1/2039	0	2,203	2,203				
		11/1/2039	13,393	2,203	15,596				
		5/1/2040	0	2,043	2,043				
		11/1/2040	13,393	2,043	15,436				
		5/1/2041	0	1,894	1,894				
		11/1/2041	13,393	1,894	15,287				
		5/1/2042	0	1,743	1,743				
		11/1/2042	13,393	1,743	15,137				
		5/1/2043	0	1,591	1,591				
		11/1/2043	13,393	1,591	14,984				
		5/1/2044	0	1,420	1,420				
		11/1/2044	13,393	1,420	14,813				
		5/1/2045	0	1,247	1,247				
		11/1/2045	13,393	1,247	14,640				
		5/1/2046	0	1,071	1,071				
		11/1/2046	13,393	1,071	14,465				
		5/1/2047	0	894	894				
		11/1/2047	13,393	894	14,287				
		5/1/2048	0	717	717				
		11/1/2048	13,393	717	14,110				
		5/1/2049	0	538	538				
		11/1/2049	13,393	538	13,932				
		5/1/2050	0	360	360				
		11/1/2050	13,393	360	13,753				
		5/1/2051	0	180	180				
		11/1/2051	13,393	180	13,573				
		5/1/2052	0	0	0				