

RICHMOND GATEWAY EXPANSION PHASE II

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	\$379,103		366,466	130,776	497,242		366,466	130,776	497,242
Equity	0								
Total	\$379,103								
		5/1/2022	0	1,652	1,652	6/30/2022	0	1,652	1,652
		11/1/2022	0	3,457	3,457	6/30/2023	0	6,914	6,914
<i>Uses</i>		5/1/2023	0	3,457	3,457	6/30/2024	12,637	6,885	19,522
Project	\$379,103	11/1/2023	12,637	3,457	16,094	6/30/2025	12,637	6,826	19,463
COI		5/1/2024	0	3,428	3,428	6/30/2026	12,637	6,759	19,395
Total	\$379,103	11/1/2024	12,637	3,428	16,065	6/30/2027	12,637	6,673	19,310
		5/1/2025	0	3,398	3,398	6/30/2028	12,637	6,570	19,207
Dated Date	3/5/2022	11/1/2025	12,637	3,398	16,035	6/30/2029	12,637	6,449	19,086
I-Commencement Date	5/1/2022	5/1/2026	0	3,360	3,360	6/30/2030	12,637	6,312	18,949
P-Commencement Date	11/1/2023	11/1/2026	12,637	3,360	15,997	6/30/2031	12,637	6,159	18,796
Term	31 Years	5/1/2027	0	3,313	3,313	6/30/2032	12,637	5,985	18,622
Amortization Period	30 Years	11/1/2027	12,637	3,313	15,950	6/30/2033	12,637	5,793	18,429
Final Maturity	11/1/2052	5/1/2028	0	3,257	3,257	6/30/2034	12,637	5,589	18,226
Avg Life	15.21 Years	11/1/2028	12,637	3,257	15,894	6/30/2035	12,637	5,369	18,006
		5/1/2029	0	3,192	3,192	6/30/2036	12,637	5,128	17,765
<i>Statistics</i>		11/1/2029	12,637	3,192	15,829	6/30/2037	12,637	4,877	17,514
Net Interest Cost	2.27%	5/1/2030	0	3,120	3,120	6/30/2038	12,637	4,602	17,239
		11/1/2030	12,637	3,120	15,757	6/30/2039	12,637	4,306	16,943
		5/1/2031	0	3,039	3,039	6/30/2040	12,637	4,006	16,643
		11/1/2031	12,637	3,039	15,675	6/30/2041	12,637	3,715	16,351
[Note] NIC assumes no accrued interest & par bonds		5/1/2032	0	2,947	2,947	6/30/2042	12,637	3,432	16,069
		11/1/2032	12,637	2,947	15,583	6/30/2043	12,637	3,146	15,783
		5/1/2033	0	2,846	2,846	6/30/2044	12,637	2,841	15,477
		11/1/2033	12,637	2,846	15,483	6/30/2045	12,637	2,516	15,153
		5/1/2034	0	2,743	2,743	6/30/2046	12,637	2,187	14,824
		11/1/2034	12,637	2,743	15,380	6/30/2047	12,637	1,854	14,491
		5/1/2035	0	2,626	2,626	6/30/2048	12,637	1,520	14,156
		11/1/2035	12,637	2,626	15,262	6/30/2049	12,637	1,184	13,821
		5/1/2036	0	2,503	2,503	6/30/2050	12,637	847	13,484
		11/1/2036	12,637	2,503	15,139	6/30/2051	12,637	509	13,146
		5/1/2037	0	2,375	2,375	6/30/2052	12,637	170	12,807
		11/1/2037	12,637	2,375	15,012	6/30/2053	0	0	0
		5/1/2038	0	2,228	2,228	6/30/2054	0	0	0
		11/1/2038	12,637	2,228	14,864				
		5/1/2039	0	2,078	2,078				
		11/1/2039	12,637	2,078	14,715				
		5/1/2040	0	1,927	1,927				
		11/1/2040	12,637	1,927	14,564				
		5/1/2041	0	1,787	1,787				
		11/1/2041	12,637	1,787	14,424				
		5/1/2042	0	1,645	1,645				
		11/1/2042	12,637	1,645	14,282				
		5/1/2043	0	1,501	1,501				
		11/1/2043	12,637	1,501	14,138				
		5/1/2044	0	1,340	1,340				
		11/1/2044	12,637	1,340	13,976				
		5/1/2045	0	1,176	1,176				
		11/1/2045	12,637	1,176	13,813				
		5/1/2046	0	1,011	1,011				
		11/1/2046	12,637	1,011	13,648				
		5/1/2047	0	844	844				
		11/1/2047	12,637	844	13,480				
		5/1/2048	0	676	676				
		11/1/2048	12,637	676	13,313				
		5/1/2049	0	508	508				
		11/1/2049	12,637	508	13,145				
		5/1/2050	0	339	339				
		11/1/2050	12,637	339	12,976				
		5/1/2051	0	170	170				
		11/1/2051	12,637	170	12,807				
		5/1/2052	0	0	0				