

RICHMOND GATEWAY EXPANSION PHASE III

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	\$520,898		503,535	179,691	683,225		503,535	179,691	683,225
Equity	0								
Total	\$520,898	5/1/2022	0	2,270	2,270	6/30/2022	0	2,270	2,270
		11/1/2022	0	4,750	4,750	6/30/2023	0	9,500	9,500
<i>Uses</i>		5/1/2023	0	4,750	4,750	6/30/2024	17,363	9,460	26,824
Project	\$520,898	11/1/2023	17,363	4,750	22,113	6/30/2025	17,363	9,380	26,743
COI		5/1/2024	0	4,710	4,710	6/30/2026	17,363	9,286	26,650
Total	\$520,898	11/1/2024	17,363	4,710	22,073	6/30/2027	17,363	9,169	26,533
		5/1/2025	0	4,669	4,669	6/30/2028	17,363	9,027	26,390
Dated Date	3/5/2022	11/1/2025	17,363	4,669	22,033	6/30/2029	17,363	8,861	26,224
I-Commencement Date	5/1/2022	5/1/2026	0	4,617	4,617	6/30/2030	17,363	8,673	26,037
P-Commencement Date	11/1/2023	11/1/2026	17,363	4,617	21,980	6/30/2031	17,363	8,462	25,826
Term	31 Years	5/1/2027	0	4,552	4,552	6/30/2032	17,363	8,224	25,587
Amortization Period	30 Years	11/1/2027	17,363	4,552	21,915	6/30/2033	17,363	7,959	25,323
Final Maturity	11/1/2052	5/1/2028	0	4,475	4,475	6/30/2034	17,363	7,680	25,043
Avg Life	15.21 Years	11/1/2028	17,363	4,475	21,838	6/30/2035	17,363	7,377	24,741
		5/1/2029	0	4,386	4,386	6/30/2036	17,363	7,047	24,410
<i>Statistics</i>		11/1/2029	17,363	4,386	21,749	6/30/2037	17,363	6,702	24,065
Net Interest Cost	2.27%	5/1/2030	0	4,287	4,287	6/30/2038	17,363	6,324	23,687
		11/1/2030	17,363	4,287	21,651	6/30/2039	17,363	5,917	23,280
		5/1/2031	0	4,175	4,175	6/30/2040	17,363	5,504	22,867
		11/1/2031	17,363	4,175	21,538	6/30/2041	17,363	5,104	22,467
[Note] NIC assumes no accrued interest & par bonds		5/1/2032	0	4,049	4,049	6/30/2042	17,363	4,716	22,079
		11/1/2032	17,363	4,049	21,412	6/30/2043	17,363	4,323	21,686
		5/1/2033	0	3,911	3,911	6/30/2044	17,363	3,903	21,266
		11/1/2033	17,363	3,911	21,274	6/30/2045	17,363	3,457	20,820
		5/1/2034	0	3,769	3,769	6/30/2046	17,363	3,005	20,369
		11/1/2034	17,363	3,769	21,133	6/30/2047	17,363	2,548	19,911
		5/1/2035	0	3,608	3,608	6/30/2048	17,363	2,088	19,451
		11/1/2035	17,363	3,608	20,971	6/30/2049	17,363	1,627	18,990
		5/1/2036	0	3,439	3,439	6/30/2050	17,363	1,164	18,527
		11/1/2036	17,363	3,439	20,802	6/30/2051	17,363	700	18,063
		5/1/2037	0	3,263	3,263	6/30/2052	17,363	234	17,597
		11/1/2037	17,363	3,263	20,626	6/30/2053	0	0	0
		5/1/2038	0	3,061	3,061	6/30/2054	0	0	0
		11/1/2038	17,363	3,061	20,424				
		5/1/2039	0	2,856	2,856				
		11/1/2039	17,363	2,856	20,219				
		5/1/2040	0	2,648	2,648				
		11/1/2040	17,363	2,648	20,012				
		5/1/2041	0	2,456	2,456				
		11/1/2041	17,363	2,456	19,819				
		5/1/2042	0	2,260	2,260				
		11/1/2042	17,363	2,260	19,624				
		5/1/2043	0	2,062	2,062				
		11/1/2043	17,363	2,062	19,426				
		5/1/2044	0	1,841	1,841				
		11/1/2044	17,363	1,841	19,204				
		5/1/2045	0	1,616	1,616				
		11/1/2045	17,363	1,616	18,980				
		5/1/2046	0	1,389	1,389				
		11/1/2046	17,363	1,389	18,752				
		5/1/2047	0	1,159	1,159				
		11/1/2047	17,363	1,159	18,522				
		5/1/2048	0	929	929				
		11/1/2048	17,363	929	18,292				
		5/1/2049	0	698	698				
		11/1/2049	17,363	698	18,061				
		5/1/2050	0	466	466				
		11/1/2050	17,363	466	17,829				
		5/1/2051	0	234	234				
		11/1/2051	17,363	234	17,597				
		5/1/2052	0	0	0				