

**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   |                       | 457,083   | 241,163  | 698,246    |                              | 457,083   | 241,163  | 698,246    |
| 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     |                              |           |          |            |

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| 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  | \$561,810   |                       | 561,810   | 296,418  | 858,228    |                              | 561,810   | 296,418  | 858,228    |
| Equity   | 0           |                       |           |          |            |                              |           |          |            |
| Total  | \$561,810   |                       |           |          |            |                              |           |          |            |
|  |             | 11/1/2022             | 0         | 5,563    | 5,563      | 6/30/2023                    | 0         | 13,838   | 13,838     |
|  |             | 5/1/2023              | 0         | 8,275    | 8,275      | 6/30/2024                    | 18,727    | 16,411   | 35,138     |
| <i>Uses</i>  |             | 11/1/2023             | 18,727    | 8,275    | 27,002     | 6/30/2025                    | 18,727    | 16,109   | 34,836     |
| Project  | \$561,810   | 5/1/2024              | 0         | 8,136    | 8,136      | 6/30/2026                    | 18,727    | 15,772   | 34,499     |
| COI  |             | 11/1/2024             | 18,727    | 8,136    | 26,863     | 6/30/2027                    | 18,727    | 15,415   | 34,142     |
| Total  | \$561,810   | 5/1/2025              | 0         | 7,973    | 7,973      | 6/30/2028                    | 18,727    | 15,039   | 33,766     |
|  |             | 11/1/2025             | 18,727    | 7,973    | 26,700     | 6/30/2029                    | 18,727    | 14,645   | 33,372     |
| Dated Date   | 7/31/2022   | 5/1/2026              | 0         | 7,799    | 7,799      | 6/30/2030                    | 18,727    | 14,237   | 32,964     |
| I-Commencement Date                                | 11/1/2022   | 11/1/2026             | 18,727    | 7,799    | 26,526     | 6/30/2031                    | 18,727    | 13,816   | 32,543     |
| P-Commencement Date                                | 11/1/2023   | 5/1/2027              | 0         | 7,616    | 7,616      | 6/30/2032                    | 18,727    | 13,382   | 32,109     |
| Term   | 31 Years    | 11/1/2027             | 18,727    | 7,616    | 26,343     | 6/30/2033                    | 18,727    | 12,936   | 31,663     |
| Amortization Period                                | 30 Years    | 5/1/2028              | 0         | 7,423    | 7,423      | 6/30/2034                    | 18,727    | 12,469   | 31,196     |
| Final Maturity                                     |             | 11/1/2028             | 18,727    | 7,423    | 26,150     | 6/30/2035                    | 18,727    | 11,984   | 30,711     |
| Avg Life   | 15.84 Years | 5/1/2029              | 0         | 7,222    | 7,222      | 6/30/2036                    | 18,727    | 11,489   | 30,216     |
|  |             | 11/1/2029             | 18,727    | 7,222    | 25,949     | 6/30/2037                    | 18,727    | 10,988   | 29,715     |
| <i>Statistics</i>                                  |             | 5/1/2030              | 0         | 7,015    | 7,015      | 6/30/2038                    | 18,727    | 10,422   | 29,149     |
| Net Interest Cost                                  | 3.33%       | 11/1/2030             | 18,727    | 7,015    | 25,742     | 6/30/2039                    | 18,727    | 9,795    | 28,522     |
|  |             | 5/1/2031              | 0         | 6,801    | 6,801      | 6/30/2040                    | 18,727    | 9,164    | 27,891     |
|  |             | 11/1/2031             | 18,727    | 6,801    | 25,528     | 6/30/2041                    | 18,727    | 8,529    | 27,256     |
|  |             | 5/1/2032              | 0         | 6,581    | 6,581      | 6/30/2042                    | 18,727    | 7,891    | 26,618     |
| [Note] NIC assumes no accrued interest & par bonds |             | 11/1/2032             | 18,727    | 6,581    | 25,308     | 6/30/2043                    | 18,727    | 7,248    | 25,975     |
|  |             | 5/1/2033              | 0         | 6,355    | 6,355      | 6/30/2044                    | 18,727    | 6,587    | 25,314     |
|  |             | 11/1/2033             | 18,727    | 6,355    | 25,082     | 6/30/2045                    | 18,727    | 5,907    | 24,634     |
|  |             | 5/1/2034              | 0         | 6,114    | 6,114      | 6/30/2046                    | 18,727    | 5,222    | 23,949     |
|  |             | 11/1/2034             | 18,727    | 6,114    | 24,841     | 6/30/2047                    | 18,727    | 4,532    | 23,259     |
|  |             | 5/1/2035              | 0         | 5,869    | 5,869      | 6/30/2048                    | 18,727    | 3,839    | 22,566     |
|  |             | 11/1/2035             | 18,727    | 5,869    | 24,596     | 6/30/2049                    | 18,727    | 3,145    | 21,872     |
|  |             | 5/1/2036              | 0         | 5,620    | 5,620      | 6/30/2050                    | 18,727    | 2,449    | 21,176     |
|  |             | 11/1/2036             | 18,727    | 5,620    | 24,347     | 6/30/2051                    | 18,727    | 1,752    | 20,479     |
|  |             | 5/1/2037              | 0         | 5,368    | 5,368      | 6/30/2052                    | 18,727    | 1,052    | 19,779     |
|  |             | 11/1/2037             | 18,727    | 5,368    | 24,095     | 6/30/2053                    | 18,727    | 351      | 19,078     |
|  |             | 5/1/2038              | 0         | 5,055    | 5,055      | 6/30/2054                    | 0         | 0        | 0          |
|  |             | 11/1/2038             | 18,727    | 5,055    | 23,782     | 6/30/2055                    | 0         | 0        | 0          |
|  |             | 5/1/2039              | 0         | 4,740    | 4,740      |                              |           |          |            |
|  |             | 11/1/2039             | 18,727    | 4,740    | 23,467     |                              |           |          |            |
|  |             | 5/1/2040              | 0         | 4,424    | 4,424      |                              |           |          |            |
|  |             | 11/1/2040             | 18,727    | 4,424    | 23,151     |                              |           |          |            |
|  |             | 5/1/2041              | 0         | 4,105    | 4,105      |                              |           |          |            |
|  |             | 11/1/2041             | 18,727    | 4,105    | 22,832     |                              |           |          |            |
|  |             | 5/1/2042              | 0         | 3,785    | 3,785      |                              |           |          |            |
|  |             | 11/1/2042             | 18,727    | 3,785    | 22,512     |                              |           |          |            |
|  |             | 5/1/2043              | 0         | 3,463    | 3,463      |                              |           |          |            |
|  |             | 11/1/2043             | 18,727    | 3,463    | 22,190     |                              |           |          |            |
|  |             | 5/1/2044              | 0         | 3,124    | 3,124      |                              |           |          |            |
|  |             | 11/1/2044             | 18,727    | 3,124    | 21,851     |                              |           |          |            |
|  |             | 5/1/2045              | 0         | 2,783    | 2,783      |                              |           |          |            |
|  |             | 11/1/2045             | 18,727    | 2,783    | 21,510     |                              |           |          |            |
|  |             | 5/1/2046              | 0         | 2,439    | 2,439      |                              |           |          |            |
|  |             | 11/1/2046             | 18,727    | 2,439    | 21,166     |                              |           |          |            |
|  |             | 5/1/2047              | 0         | 2,093    | 2,093      |                              |           |          |            |
|  |             | 11/1/2047             | 18,727    | 2,093    | 20,820     |                              |           |          |            |
|  |             | 5/1/2048              | 0         | 1,746    | 1,746      |                              |           |          |            |
|  |             | 11/1/2048             | 18,727    | 1,746    | 20,473     |                              |           |          |            |
|  |             | 5/1/2049              | 0         | 1,399    | 1,399      |                              |           |          |            |
|  |             | 11/1/2049             | 18,727    | 1,399    | 20,126     |                              |           |          |            |
|  |             | 5/1/2050              | 0         | 1,051    | 1,051      |                              |           |          |            |
|  |             | 11/1/2050             | 18,727    | 1,051    | 19,778     |                              |           |          |            |
|  |             | 5/1/2051              | 0         | 701      | 701        |                              |           |          |            |
|  |             | 11/1/2051             | 18,727    | 701      | 19,428     |                              |           |          |            |
|  |             | 5/1/2052              | 0         | 351      | 351        |                              |           |          |            |
|  |             | 11/1/2052             | 18,727    | 351      | 19,078     |                              |           |          |            |

**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  | \$842,943   |                       | <b>842,943</b> | <b>444,747</b> | <b>1,287,690</b> |                              | <b>842,943</b> | <b>444,747</b> | <b>1,287,690</b> |
| Equity   | 0           |                       |                |                |                  |                              |                |                |                  |
| Total  | \$842,943   | 11/1/2022             | 0              | 8,346          | 8,346            | 6/30/2023                    | 0              | 20,762         | 20,762           |
|  |             | 5/1/2023              | 0              | 12,416         | 12,416           | 6/30/2024                    | 28,098         | 24,624         | 52,722           |
| <i>Uses</i>  |             | 11/1/2023             | 28,098         | 12,416         | 40,514           | 6/30/2025                    | 28,098         | 24,170         | 52,268           |
| Project  | \$842,943   | 5/1/2024              | 0              | 12,208         | 12,208           | 6/30/2026                    | 28,098         | 23,664         | 51,762           |
| COI  |             | 11/1/2024             | 28,098         | 12,208         | 40,306           | 6/30/2027                    | 28,098         | 23,129         | 51,227           |
| Total  | \$842,943   | 5/1/2025              | 0              | 11,962         | 11,962           | 6/30/2028                    | 28,098         | 22,564         | 50,662           |
|  |             | 11/1/2025             | 28,098         | 11,962         | 40,060           | 6/30/2029                    | 28,098         | 21,974         | 50,072           |
| Dated Date   | 7/31/2022   | 5/1/2026              | 0              | 11,702         | 11,702           | 6/30/2030                    | 28,098         | 21,362         | 49,460           |
| I-Commencement Date                                | 11/1/2022   | 11/1/2026             | 28,098         | 11,702         | 39,800           | 6/30/2031                    | 28,098         | 20,730         | 48,828           |
| P-Commencement Date                                | 11/1/2023   | 5/1/2027              | 0              | 11,427         | 11,427           | 6/30/2032                    | 28,098         | 20,079         | 48,177           |
| Term   | 31 Years    | 11/1/2027             | 28,098         | 11,427         | 39,525           | 6/30/2033                    | 28,098         | 19,409         | 47,507           |
| Amortization Period                                | 30 Years    | 5/1/2028              | 0              | 11,137         | 11,137           | 6/30/2034                    | 28,098         | 18,709         | 46,807           |
| Final Maturity                                     |             | 11/1/2028             | 28,098         | 11,137         | 39,235           | 6/30/2035                    | 28,098         | 17,981         | 46,079           |
| Avg Life   | 15.84 Years | 5/1/2029              | 0              | 10,836         | 10,836           | 6/30/2036                    | 28,098         | 17,239         | 45,337           |
|  |             | 11/1/2029             | 28,098         | 10,836         | 38,935           | 6/30/2037                    | 28,098         | 16,486         | 44,584           |
| <i>Statistics</i>                                  |             | 5/1/2030              | 0              | 10,525         | 10,525           | 6/30/2038                    | 28,098         | 15,638         | 43,736           |
| Net Interest Cost                                  | 3.33%       | 11/1/2030             | 28,098         | 10,525         | 38,624           | 6/30/2039                    | 28,098         | 14,697         | 42,795           |
|  |             | 5/1/2031              | 0              | 10,204         | 10,204           | 6/30/2040                    | 28,098         | 13,750         | 41,848           |
|  |             | 11/1/2031             | 28,098         | 10,204         | 38,302           | 6/30/2041                    | 28,098         | 12,797         | 40,895           |
|  |             | 5/1/2032              | 0              | 9,874          | 9,874            | 6/30/2042                    | 28,098         | 11,839         | 39,937           |
| [Note] NIC assumes no accrued interest & par bonds |             | 11/1/2032             | 28,098         | 9,874          | 37,972           | 6/30/2043                    | 28,098         | 10,875         | 38,973           |
|  |             | 5/1/2033              | 0              | 9,534          | 9,534            | 6/30/2044                    | 28,098         | 9,884          | 37,982           |
|  |             | 11/1/2033             | 28,098         | 9,534          | 37,632           | 6/30/2045                    | 28,098         | 8,864          | 36,962           |
|  |             | 5/1/2034              | 0              | 9,174          | 9,174            | 6/30/2046                    | 28,098         | 7,835          | 35,934           |
|  |             | 11/1/2034             | 28,098         | 9,174          | 37,272           | 6/30/2047                    | 28,098         | 6,800          | 34,898           |
|  |             | 5/1/2035              | 0              | 8,806          | 8,806            | 6/30/2048                    | 28,098         | 5,760          | 33,858           |
|  |             | 11/1/2035             | 28,098         | 8,806          | 36,904           | 6/30/2049                    | 28,098         | 4,719          | 32,817           |
|  |             | 5/1/2036              | 0              | 8,432          | 8,432            | 6/30/2050                    | 28,098         | 3,675          | 31,773           |
|  |             | 11/1/2036             | 28,098         | 8,432          | 36,530           | 6/30/2051                    | 28,098         | 2,629          | 30,727           |
|  |             | 5/1/2037              | 0              | 8,054          | 8,054            | 6/30/2052                    | 28,098         | 1,579          | 29,677           |
|  |             | 11/1/2037             | 28,098         | 8,054          | 36,152           | 6/30/2053                    | 28,098         | 527            | 28,625           |
|  |             | 5/1/2038              | 0              | 7,584          | 7,584            | 6/30/2054                    | 0              | 0              | 0                |
|  |             | 11/1/2038             | 28,098         | 7,584          | 35,682           | 6/30/2055                    | 0              | 0              | 0                |
|  |             | 5/1/2039              | 0              | 7,112          | 7,112            |                              |                |                |                  |
|  |             | 11/1/2039             | 28,098         | 7,112          | 35,210           |                              |                |                |                  |
|  |             | 5/1/2040              | 0              | 6,637          | 6,637            |                              |                |                |                  |
|  |             | 11/1/2040             | 28,098         | 6,637          | 34,736           |                              |                |                |                  |
|  |             | 5/1/2041              | 0              | 6,160          | 6,160            |                              |                |                |                  |
|  |             | 11/1/2041             | 28,098         | 6,160          | 34,258           |                              |                |                |                  |
|  |             | 5/1/2042              | 0              | 5,679          | 5,679            |                              |                |                |                  |
|  |             | 11/1/2042             | 28,098         | 5,679          | 33,777           |                              |                |                |                  |
|  |             | 5/1/2043              | 0              | 5,196          | 5,196            |                              |                |                |                  |
|  |             | 11/1/2043             | 28,098         | 5,196          | 33,294           |                              |                |                |                  |
|  |             | 5/1/2044              | 0              | 4,688          | 4,688            |                              |                |                |                  |
|  |             | 11/1/2044             | 28,098         | 4,688          | 32,786           |                              |                |                |                  |
|  |             | 5/1/2045              | 0              | 4,176          | 4,176            |                              |                |                |                  |
|  |             | 11/1/2045             | 28,098         | 4,176          | 32,274           |                              |                |                |                  |
|  |             | 5/1/2046              | 0              | 3,660          | 3,660            |                              |                |                |                  |
|  |             | 11/1/2046             | 28,098         | 3,660          | 31,758           |                              |                |                |                  |
|  |             | 5/1/2047              | 0              | 3,140          | 3,140            |                              |                |                |                  |
|  |             | 11/1/2047             | 28,098         | 3,140          | 31,238           |                              |                |                |                  |
|  |             | 5/1/2048              | 0              | 2,620          | 2,620            |                              |                |                |                  |
|  |             | 11/1/2048             | 28,098         | 2,620          | 30,718           |                              |                |                |                  |
|  |             | 5/1/2049              | 0              | 2,099          | 2,099            |                              |                |                |                  |
|  |             | 11/1/2049             | 28,098         | 2,099          | 30,197           |                              |                |                |                  |
|  |             | 5/1/2050              | 0              | 1,576          | 1,576            |                              |                |                |                  |
|  |             | 11/1/2050             | 28,098         | 1,576          | 29,674           |                              |                |                |                  |
|  |             | 5/1/2051              | 0              | 1,052          | 1,052            |                              |                |                |                  |
|  |             | 11/1/2051             | 28,098         | 1,052          | 29,150           |                              |                |                |                  |
|  |             | 5/1/2052              | 0              | 527            | 527              |                              |                |                |                  |
|  |             | 11/1/2052             | 28,098         | 527            | 28,625           |                              |                |                |                  |

**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  | \$879,965   |                       | <b>879,965</b> | <b>464,282</b> | <b>1,344,247</b> |                              | <b>879,965</b> | <b>464,282</b> | <b>1,344,247</b> |
| Equity   | 0           |                       |                |                |                  |                              |                |                |                  |
| Total  | \$879,965   | 11/1/2022             | 0              | 8,713          | 8,713            | 6/30/2023                    | 0              | 21,674         | 21,674           |
|  |             | 5/1/2023              | 0              | 12,961         | 12,961           | 6/30/2024                    | 29,332         | 25,705         | 55,037           |
| <i>Uses</i>  |             | 11/1/2023             | 29,332         | 12,961         | 42,293           | 6/30/2025                    | 29,332         | 25,232         | 54,564           |
| Project  | \$879,965   | 5/1/2024              | 0              | 12,744         | 12,744           | 6/30/2026                    | 29,332         | 24,704         | 54,036           |
| COI  |             | 11/1/2024             | 29,332         | 12,744         | 42,076           | 6/30/2027                    | 29,332         | 24,145         | 53,477           |
| Total  | \$879,965   | 5/1/2025              | 0              | 12,487         | 12,487           | 6/30/2028                    | 29,332         | 23,555         | 52,887           |
|  |             | 11/1/2025             | 29,332         | 12,487         | 41,820           | 6/30/2029                    | 29,332         | 22,939         | 52,271           |
| Dated Date   | 7/31/2022   | 5/1/2026              | 0              | 12,216         | 12,216           | 6/30/2030                    | 29,332         | 22,300         | 51,632           |
| I-Commencement Date                                | 11/1/2022   | 11/1/2026             | 29,332         | 12,216         | 41,548           | 6/30/2031                    | 29,332         | 21,640         | 50,972           |
| P-Commencement Date                                | 11/1/2023   | 5/1/2027              | 0              | 11,929         | 11,929           | 6/30/2032                    | 29,332         | 20,961         | 50,293           |
| Term   | 31 Years    | 11/1/2027             | 29,332         | 11,929         | 41,261           | 6/30/2033                    | 29,332         | 20,261         | 49,593           |
| Amortization Period                                | 30 Years    | 5/1/2028              | 0              | 11,627         | 11,627           | 6/30/2034                    | 29,332         | 19,530         | 48,862           |
| Final Maturity                                     |             | 11/1/2028             | 29,332         | 11,627         | 40,959           | 6/30/2035                    | 29,332         | 18,770         | 48,102           |
| Avg Life   | 15.84 Years | 5/1/2029              | 0              | 11,312         | 11,312           | 6/30/2036                    | 29,332         | 17,996         | 47,328           |
|  |             | 11/1/2029             | 29,332         | 11,312         | 40,645           | 6/30/2037                    | 29,332         | 17,210         | 46,542           |
| <i>Statistics</i>                                  |             | 5/1/2030              | 0              | 10,988         | 10,988           | 6/30/2038                    | 29,332         | 16,325         | 45,657           |
| Net Interest Cost                                  | 3.33%       | 11/1/2030             | 29,332         | 10,988         | 40,320           | 6/30/2039                    | 29,332         | 15,342         | 44,674           |
|  |             | 5/1/2031              | 0              | 10,652         | 10,652           | 6/30/2040                    | 29,332         | 14,354         | 43,686           |
|  |             | 11/1/2031             | 29,332         | 10,652         | 39,985           | 6/30/2041                    | 29,332         | 13,359         | 42,692           |
|  |             | 5/1/2032              | 0              | 10,308         | 10,308           | 6/30/2042                    | 29,332         | 12,359         | 41,691           |
| [Note] NIC assumes no accrued interest & par bonds |             | 11/1/2032             | 29,332         | 10,308         | 39,640           | 6/30/2043                    | 29,332         | 11,353         | 40,685           |
|  |             | 5/1/2033              | 0              | 9,953          | 9,953            | 6/30/2044                    | 29,332         | 10,318         | 39,650           |
|  |             | 11/1/2033             | 29,332         | 9,953          | 39,285           | 6/30/2045                    | 29,332         | 9,253          | 38,585           |
|  |             | 5/1/2034              | 0              | 9,577          | 9,577            | 6/30/2046                    | 29,332         | 8,180          | 37,512           |
|  |             | 11/1/2034             | 29,332         | 9,577          | 38,909           | 6/30/2047                    | 29,332         | 7,098          | 36,431           |
|  |             | 5/1/2035              | 0              | 9,193          | 9,193            | 6/30/2048                    | 29,332         | 6,013          | 35,345           |
|  |             | 11/1/2035             | 29,332         | 9,193          | 38,525           | 6/30/2049                    | 29,332         | 4,926          | 34,258           |
|  |             | 5/1/2036              | 0              | 8,803          | 8,803            | 6/30/2050                    | 29,332         | 3,837          | 33,169           |
|  |             | 11/1/2036             | 29,332         | 8,803          | 38,135           | 6/30/2051                    | 29,332         | 2,744          | 32,076           |
|  |             | 5/1/2037              | 0              | 8,407          | 8,407            | 6/30/2052                    | 29,332         | 1,648          | 30,981           |
|  |             | 11/1/2037             | 29,332         | 8,407          | 37,740           | 6/30/2053                    | 29,332         | 550            | 29,882           |
|  |             | 5/1/2038              | 0              | 7,917          | 7,917            | 6/30/2054                    | 0              | 0              | 0                |
|  |             | 11/1/2038             | 29,332         | 7,917          | 37,250           | 6/30/2055                    | 0              | 0              | 0                |
|  |             | 5/1/2039              | 0              | 7,425          | 7,425            |                              |                |                |                  |
|  |             | 11/1/2039             | 29,332         | 7,425          | 36,757           |                              |                |                |                  |
|  |             | 5/1/2040              | 0              | 6,929          | 6,929            |                              |                |                |                  |
|  |             | 11/1/2040             | 29,332         | 6,929          | 36,261           |                              |                |                |                  |
|  |             | 5/1/2041              | 0              | 6,430          | 6,430            |                              |                |                |                  |
|  |             | 11/1/2041             | 29,332         | 6,430          | 35,763           |                              |                |                |                  |
|  |             | 5/1/2042              | 0              | 5,929          | 5,929            |                              |                |                |                  |
|  |             | 11/1/2042             | 29,332         | 5,929          | 35,261           |                              |                |                |                  |
|  |             | 5/1/2043              | 0              | 5,424          | 5,424            |                              |                |                |                  |
|  |             | 11/1/2043             | 29,332         | 5,424          | 34,756           |                              |                |                |                  |
|  |             | 5/1/2044              | 0              | 4,894          | 4,894            |                              |                |                |                  |
|  |             | 11/1/2044             | 29,332         | 4,894          | 34,226           |                              |                |                |                  |
|  |             | 5/1/2045              | 0              | 4,359          | 4,359            |                              |                |                |                  |
|  |             | 11/1/2045             | 29,332         | 4,359          | 33,691           |                              |                |                |                  |
|  |             | 5/1/2046              | 0              | 3,821          | 3,821            |                              |                |                |                  |
|  |             | 11/1/2046             | 29,332         | 3,821          | 33,153           |                              |                |                |                  |
|  |             | 5/1/2047              | 0              | 3,278          | 3,278            |                              |                |                |                  |
|  |             | 11/1/2047             | 29,332         | 3,278          | 32,610           |                              |                |                |                  |
|  |             | 5/1/2048              | 0              | 2,735          | 2,735            |                              |                |                |                  |
|  |             | 11/1/2048             | 29,332         | 2,735          | 32,067           |                              |                |                |                  |
|  |             | 5/1/2049              | 0              | 2,191          | 2,191            |                              |                |                |                  |
|  |             | 11/1/2049             | 29,332         | 2,191          | 31,523           |                              |                |                |                  |
|  |             | 5/1/2050              | 0              | 1,646          | 1,646            |                              |                |                |                  |
|  |             | 11/1/2050             | 29,332         | 1,646          | 30,978           |                              |                |                |                  |
|  |             | 5/1/2051              | 0              | 1,098          | 1,098            |                              |                |                |                  |
|  |             | 11/1/2051             | 29,332         | 1,098          | 30,431           |                              |                |                |                  |
|  |             | 5/1/2052              | 0              | 550            | 550              |                              |                |                |                  |
|  |             | 11/1/2052             | 29,332         | 550            | 29,882           |                              |                |                |                  |