

RICHMOND OPT 3

SOURCES & USES		DEBT SERVICE SCHEDULE					ANNUAL DEBT SERVICE SCHEDULE			
Sources	Assumptions	Loan Payment	Principal	Coupon	Interest	Series D/S	Principal	Interest	Series D/S	
Par	\$2,420,573		2,420,573		1,277,126	3,697,699				
Equity	0									
Total	\$2,420,573	11/1/2022	0	1.06%	23,967	23,967	6/30/2023	0	59,620	59,620
		5/1/2023	0	0.00%	35,653	35,653	6/30/2024	80,686	70,709	151,395
Uses		11/1/2023	80,686	1.48%	35,653	116,339	6/30/2025	80,686	69,406	150,092
Project	\$2,420,573	5/1/2024	0	0.00%	35,056	35,056	6/30/2026	80,686	67,954	148,639
COI		11/1/2024	80,686	1.75%	35,056	115,742	6/30/2027	80,686	66,417	147,102
Total	\$2,420,573	5/1/2025	0	0.00%	34,350	34,350	6/30/2028	80,686	64,795	145,480
		11/1/2025	80,686	1.85%	34,350	115,036	6/30/2029	80,686	63,100	143,785
Dated Date	7/31/2022	5/1/2026	0	0.00%	33,604	33,604	6/30/2030	80,686	61,342	142,028
I-Commencement Date	11/1/2022	11/1/2026	80,686	1.96%	33,604	114,289	6/30/2031	80,686	59,527	140,213
P-Commencement Date	11/1/2023	5/1/2027	0	0.00%	32,813	32,813	6/30/2032	80,686	57,657	138,343
Term	31 Years	11/1/2027	80,686	2.06%	32,813	113,499	6/30/2033	80,686	55,734	136,419
Amortization Period	30 Years	5/1/2028	0	0.00%	31,982	31,982	6/30/2034	80,686	53,723	134,409
Final Maturity		11/1/2028	80,686	2.14%	31,982	112,668	6/30/2035	80,686	51,632	132,318
Avg Life	15.84 Years	5/1/2029	0	0.00%	31,118	31,118	6/30/2036	80,686	49,502	130,188
		11/1/2029	80,686	2.21%	31,118	111,803	6/30/2037	80,686	47,341	128,027
Statistics		5/1/2030	0	0.00%	30,225	30,225	6/30/2038	80,686	44,906	125,591
Net Interest Cost	3.33%	11/1/2030	80,686	2.29%	30,225	110,910	6/30/2039	80,686	42,203	122,888
		5/1/2031	0	0.00%	29,302	29,302	6/30/2040	80,686	39,484	120,169
		11/1/2031	80,686	2.35%	29,302	109,988	6/30/2041	80,686	36,748	117,434
		5/1/2032	0	0.00%	28,355	28,355	6/30/2042	80,686	33,997	114,683
[Note] NIC assumes no accrued interest & par bonds		11/1/2032	80,686	2.42%	28,355	109,041	6/30/2043	80,686	31,229	111,915
		5/1/2033	0	0.00%	27,379	27,379	6/30/2044	80,686	28,382	109,068
		11/1/2033	80,686	2.56%	27,379	108,064	6/30/2045	80,686	25,452	106,138
		5/1/2034	0	0.00%	26,344	26,344	6/30/2046	80,686	22,500	103,186
		11/1/2034	80,686	2.62%	26,344	107,030	6/30/2047	80,686	19,526	100,212
		5/1/2035	0	0.00%	25,288	25,288	6/30/2048	80,686	16,541	97,226
		11/1/2035	80,686	2.66%	25,288	105,974	6/30/2049	80,686	13,551	94,237
		5/1/2036	0	0.00%	24,214	24,214	6/30/2050	80,686	10,554	91,239
		11/1/2036	80,686	2.70%	24,214	104,900	6/30/2051	80,686	7,548	88,234
		5/1/2037	0	0.00%	23,127	23,127	6/30/2052	80,686	4,535	85,220
		11/1/2037	80,686	3.34%	23,127	103,812	6/30/2053	80,686	1,513	82,199
		5/1/2038	0	0.00%	21,779	21,779	6/30/2054	0	0	0
		11/1/2038	80,686	3.36%	21,779	102,465	6/30/2055	0	0	0
		5/1/2039	0	0.00%	20,424	20,424				
		11/1/2039	80,686	3.38%	20,424	101,109				
		5/1/2040	0	0.00%	19,060	19,060				
		11/1/2040	80,686	3.40%	19,060	99,746				
		5/1/2041	0	0.00%	17,688	17,688				
		11/1/2041	80,686	3.42%	17,688	98,374				
		5/1/2042	0	0.00%	16,309	16,309				
		11/1/2042	80,686	3.44%	16,309	96,994				
		5/1/2043	0	0.00%	14,921	14,921				
		11/1/2043	80,686	3.62%	14,921	95,607				
		5/1/2044	0	0.00%	13,461	13,461				
		11/1/2044	80,686	3.65%	13,461	94,147				
		5/1/2045	0	0.00%	11,991	11,991				
		11/1/2045	80,686	3.67%	11,991	92,677				
		5/1/2046	0	0.00%	10,509	10,509				
		11/1/2046	80,686	3.70%	10,509	91,195				
		5/1/2047	0	0.00%	9,017	9,017				
		11/1/2047	80,686	3.70%	9,017	89,702				
		5/1/2048	0	0.00%	7,524	7,524				
		11/1/2048	80,686	3.71%	7,524	88,210				
		5/1/2049	0	0.00%	6,027	6,027				
		11/1/2049	80,686	3.72%	6,027	86,713				
		5/1/2050	0	0.00%	4,526	4,526				
		11/1/2050	80,686	3.73%	4,526	85,212				
		5/1/2051	0	0.00%	3,022	3,022				
		11/1/2051	80,686	3.74%	3,022	83,707				
		5/1/2052	0	0.00%	1,513	1,513				
		11/1/2052	80,686	3.75%	1,513	82,199				