

**RICHMOND GATEWAY PHASE I**

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	\$253,853		253,853		120,655	374,508		253,853	120,655	374,508
Equity	0									
Total	\$253,853	5/1/2022	0	0.00%	1,506	1,506	6/30/2022	0	1,506	1,506
		11/1/2022	0	0.77%	3,151	3,151	6/30/2023	0	6,303	6,303
Uses		5/1/2023	0	0.00%	3,151	3,151	6/30/2024	8,462	6,268	14,730
Project	\$253,853	11/1/2023	8,462	0.81%	3,151	11,613	6/30/2025	8,462	6,195	14,657
COI		5/1/2024	0	0.00%	3,117	3,117	6/30/2026	8,462	6,112	14,574
Total	\$253,853	11/1/2024	8,462	0.92%	3,117	11,579	6/30/2027	8,462	6,020	14,481
		5/1/2025	0	0.00%	3,078	3,078	6/30/2028	8,462	5,916	14,378
Dated Date	3/5/2022	11/1/2025	8,462	1.04%	3,078	11,540	6/30/2029	8,462	5,799	14,261
I-Commencement Date	5/1/2022	5/1/2026	0	0.00%	3,034	3,034	6/30/2030	8,462	5,670	14,132
P-Commencement Date	11/1/2023	11/1/2026	8,462	1.15%	3,034	11,496	6/30/2031	8,462	5,529	13,991
Term	31 Years	5/1/2027	0	0.00%	2,986	2,986	6/30/2032	8,462	5,376	13,838
Amortization Period	30 Years	11/1/2027	8,462	1.31%	2,986	11,447	6/30/2033	8,462	5,211	13,672
Final Maturity	11/1/2052	5/1/2028	0	0.00%	2,930	2,930	6/30/2034	8,462	5,036	13,498
Avg Life	16.24 Years	11/1/2028	8,462	1.45%	2,930	11,392	6/30/2035	8,462	4,856	13,318
		5/1/2029	0	0.00%	2,869	2,869	6/30/2036	8,462	4,672	13,134
Statistics		11/1/2029	8,462	1.60%	2,869	11,331	6/30/2037	8,462	4,459	12,920
Net Interest Cost	2.93%	5/1/2030	0	0.00%	2,801	2,801	6/30/2038	8,462	4,216	12,678
		11/1/2030	8,462	1.73%	2,801	11,263	6/30/2039	8,462	3,970	12,432
		5/1/2031	0	0.00%	2,728	2,728	6/30/2040	8,462	3,722	12,184
		11/1/2031	8,462	1.88%	2,728	11,190	6/30/2041	8,462	3,471	11,933
[Note] NIC assumes no accrued interest & par bonds		5/1/2032	0	0.00%	2,648	2,648	6/30/2042	8,462	3,217	11,679
		11/1/2032	8,462	2.03%	2,648	11,110	6/30/2043	8,462	2,953	11,415
		5/1/2033	0	0.00%	2,562	2,562	6/30/2044	8,462	2,680	11,142
		11/1/2033	8,462	2.10%	2,562	11,024	6/30/2045	8,462	2,404	10,866
		5/1/2034	0	0.00%	2,474	2,474	6/30/2046	8,462	2,125	10,587
		11/1/2034	8,462	2.15%	2,474	10,935	6/30/2047	8,462	1,844	10,306
		5/1/2035	0	0.00%	2,382	2,382	6/30/2048	8,462	1,562	10,024
		11/1/2035	8,462	2.20%	2,382	10,844	6/30/2049	8,462	1,280	9,742
		5/1/2036	0	0.00%	2,290	2,290	6/30/2050	8,462	997	9,459
		11/1/2036	8,462	2.85%	2,290	10,751	6/30/2051	8,462	713	9,175
		5/1/2037	0	0.00%	2,169	2,169	6/30/2052	8,462	429	8,890
		11/1/2037	8,462	2.88%	2,169	10,631	6/30/2053	8,462	143	8,605
		5/1/2038	0	0.00%	2,047	2,047	6/30/2054	0	0	0
		11/1/2038	8,462	2.92%	2,047	10,509				
		5/1/2039	0	0.00%	1,923	1,923				
		11/1/2039	8,462	2.95%	1,923	10,385				
		5/1/2040	0	0.00%	1,799	1,799				
		11/1/2040	8,462	2.99%	1,799	10,260				
		5/1/2041	0	0.00%	1,672	1,672				
		11/1/2041	8,462	3.02%	1,672	10,134				
		5/1/2042	0	0.00%	1,544	1,544				
		11/1/2042	8,462	3.21%	1,544	10,006				
		5/1/2043	0	0.00%	1,409	1,409				
		11/1/2043	8,462	3.25%	1,409	9,871				
		5/1/2044	0	0.00%	1,271	1,271				
		11/1/2044	8,462	3.28%	1,271	9,733				
		5/1/2045	0	0.00%	1,133	1,133				
		11/1/2045	8,462	3.32%	1,133	9,594				
		5/1/2046	0	0.00%	992	992				
		11/1/2046	8,462	3.32%	992	9,454				
		5/1/2047	0	0.00%	852	852				
		11/1/2047	8,462	3.33%	852	9,313				
		5/1/2048	0	0.00%	711	711				
		11/1/2048	8,462	3.34%	711	9,173				
		5/1/2049	0	0.00%	569	569				
		11/1/2049	8,462	3.35%	569	9,031				
		5/1/2050	0	0.00%	428	428				
		11/1/2050	8,462	3.36%	428	8,890				
		5/1/2051	0	0.00%	286	286				
		11/1/2051	8,462	3.37%	286	8,747				
		5/1/2052	0	0.00%	143	143				