

RICHMOND GATEWAY PHASE I

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	\$295,894		295,894	129,001	424,895		295,894	129,001	424,895
Equity	0								
Total	\$295,894	11/1/2021		2,130	2,130	6/30/2022	0	5,298	5,298
		5/1/2022		3,168	3,168	6/30/2023	9,863	6,315	16,178
<i>Uses</i>		11/1/2022	9,863	3,168	13,031	6/30/2024	9,863	6,272	16,135
Project	\$295,894	5/1/2023		3,147	3,147	6/30/2025	9,863	6,225	16,088
COI		11/1/2023	9,863	3,147	13,010	6/30/2026	9,863	6,174	16,038
Total	\$295,894	5/1/2024		3,125	3,125	6/30/2027	9,863	6,119	15,982
		11/1/2024	9,863	3,125	12,988	6/30/2028	9,863	6,057	15,920
Dated Date	7/31/2021	5/1/2025		3,100	3,100	6/30/2029	9,863	5,984	15,847
Principal Payment Date	11/1/2021	11/1/2025	9,863	3,100	12,964	6/30/2030	9,863	5,901	15,764
Term	31 Years	5/1/2026		3,074	3,074	6/30/2031	9,863	5,807	15,670
Amortization Period	30 Years	11/1/2026	9,863	3,074	12,937	6/30/2032	9,863	5,703	15,566
Final Maturity	11/1/2051	5/1/2027		3,045	3,045	6/30/2033	9,863	5,576	15,439
Avg Life	15.84 Years	11/1/2027	9,863	3,045	12,908	6/30/2034	9,863	5,419	15,282
		5/1/2028		3,012	3,012	6/30/2035	9,863	5,235	15,098
<i>Statistics</i>		11/1/2028	9,863	3,012	12,875	6/30/2036	9,863	5,029	14,892
Net Interest Cost	2.75%	5/1/2029		2,972	2,972	6/30/2037	9,863	4,803	14,666
		11/1/2029	9,863	2,972	12,836	6/30/2038	9,863	4,560	14,423
		5/1/2030		2,928	2,928	6/30/2039	9,863	4,303	14,166
		11/1/2030	9,863	2,928	12,791	6/30/2040	9,863	4,034	13,897
[Note] NIC assumes no accrued interest & par bonds		5/1/2031		2,879	2,879	6/30/2041	9,863	3,753	13,616
		11/1/2031	9,863	2,879	12,742	6/30/2042	9,863	3,462	13,325
		5/1/2032		2,824	2,824	6/30/2043	9,863	3,161	13,025
		11/1/2032	9,863	2,824	12,687	6/30/2044	9,863	2,853	12,716
		5/1/2033		2,752	2,752	6/30/2045	9,863	2,536	12,399
		11/1/2033	9,863	2,752	12,615	6/30/2046	9,863	2,212	12,075
		5/1/2034		2,667	2,667	6/30/2047	9,863	1,883	11,746
		11/1/2034	9,863	2,667	12,530	6/30/2048	9,863	1,549	11,412
		5/1/2035		2,569	2,569	6/30/2049	9,863	1,211	11,074
		11/1/2035	9,863	2,569	12,432	6/30/2050	9,863	869	10,732
		5/1/2036		2,460	2,460	6/30/2051	9,863	524	10,387
		11/1/2036	9,863	2,460	12,323	6/30/2052	9,863	175	10,038
		5/1/2037		2,343	2,343	6/30/2053	0	0	0
		11/1/2037	9,863	2,343	12,206	6/30/2054	0	0	0
		5/1/2038		2,217	2,217				
		11/1/2038	9,863	2,217	12,081				
		5/1/2039		2,086	2,086				
		11/1/2039	9,863	2,086	11,949				
		5/1/2040		1,948	1,948				
		11/1/2040	9,863	1,948	11,811				
		5/1/2041		1,805	1,805				
		11/1/2041	9,863	1,805	11,668				
		5/1/2042		1,657	1,657				
		11/1/2042	9,863	1,657	11,520				
		5/1/2043		1,505	1,505				
		11/1/2043	9,863	1,505	11,368				
		5/1/2044		1,348	1,348				
		11/1/2044	9,863	1,348	11,211				
		5/1/2045		1,188	1,188				
		11/1/2045	9,863	1,188	11,051				
		5/1/2046		1,024	1,024				
		11/1/2046	9,863	1,024	10,887				
		5/1/2047		858	858				
		11/1/2047	9,863	858	10,722				
		5/1/2048		691	691				
		11/1/2048	9,863	691	10,554				
		5/1/2049		521	521				
		11/1/2049	9,863	521	10,384				
		5/1/2050		349	349				
		11/1/2050	9,863	349	10,212				
		5/1/2051		175	175				
		11/1/2051	9,863	175	10,038				