

Ohio Water Development Authority
Amortization Schedule - Net of Interest Rate Subsidy

LGA Name : Napoleon
 Account ID : 1772
 Disbursed Funds : 3,439,694.86
 Capitalized Interest : 428,600.78
3,868,295.64
 Loan Adj. Commitments : 18.68
Amount Financed : 3,868,314.32
 Interest Rate : 7.840%
 Years Financed : 20.00
 Payment Amount : 194,658.44
 Payment Frequency : Semi-Annual
 First Payment Date : 7/1/1993
 Last Payment Date : 1/1/2013

Payment Date	Interest	Subsidy	Net Interest	Principal	Total Payment	Principal Balance Outstanding
						2,539,753.61
1/1/2004	103,145.65	(11,051.32)	92,094.33	91,512.79	183,607.12	2,448,240.82
7/1/2004	95,971.04	(10,282.61)	85,688.43	98,687.40	184,375.83	2,349,553.42
1/1/2005	95,971.04	(10,282.61)	85,688.43	98,687.40	184,375.83	2,250,866.02
7/1/2005	88,233.95	(9,453.64)	78,780.31	106,424.49	185,204.80	2,144,441.53
1/1/2006	88,233.95	(9,453.64)	78,780.31	106,424.49	185,204.80	2,038,017.04
7/1/2006	79,890.27	(8,559.67)	71,330.60	114,768.17	186,098.77	1,923,248.87
1/1/2007	79,890.27	(8,559.67)	71,330.60	114,768.17	186,098.77	1,808,480.70
7/1/2007	70,892.45	(7,595.62)	63,296.83	123,765.99	187,062.82	1,684,714.71
1/1/2008	70,892.45	(7,595.62)	63,296.83	123,765.99	187,062.82	1,560,948.72
7/1/2008	61,189.19	(6,555.98)	54,633.21	133,469.25	188,102.46	1,427,479.47
1/1/2009	61,189.19	(6,555.98)	54,633.21	133,469.25	188,102.46	1,294,010.22
7/1/2009	50,725.20	(5,434.84)	45,290.36	143,933.24	189,223.60	1,150,076.98
1/1/2010	50,725.20	(5,434.84)	45,290.36	143,933.24	189,223.60	1,006,143.74
7/1/2010	39,440.83	(4,225.80)	35,215.03	155,217.61	190,432.64	850,926.13
1/1/2011	39,440.83	(4,225.80)	35,215.03	155,217.61	190,432.64	695,708.52
7/1/2011	27,271.78	(2,921.98)	24,349.80	167,386.66	191,736.46	528,321.86
1/1/2012	27,271.78	(2,921.98)	24,349.80	167,386.66	191,736.46	360,935.20
7/1/2012	14,148.66	(1,515.93)	12,632.73	180,509.78	193,142.51	180,425.42
1/1/2013	14,233.02	(1,515.93)	12,717.09	180,425.42	193,142.51	-

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**Ohio Water Development Authority
Estimated Amortization Schedule**

*N. Pointe Sewer Imp.
E. Maumee Sewer Pump Sta.*

LGA Name : Napoleon
 Account ID : 4334
 Un-disbursed Funds : -
 Disbursed Funds : 1,415,400.92
 Capitalized Interest : -

 1,415,400.92
 Loan Adj. Commitments : -

 Estimated Amount Financed : 1,415,400.92
 Interest Rate : 4.490%
 Years Financed : 20.00
 Payment Amount : 53,989.87
 Payment Frequency : Semi-Annual
 First Payment Date : 1/1/2006 --final schedule not available until loan has entered
 Last Payment Date : 7/1/2025 the first billing cycle.

Payment Date	Interest	Principal	Total	Principal Balance Outstanding
				1,415,400.92
<i>2005</i>	1/1/2006	31,775.75	53,989.87	1,393,186.80
	7/1/2006	31,277.04	53,989.87	1,370,473.97
<i>2006</i>	1/1/2007	30,787.14	53,989.87	1,347,251.24
	7/1/2007	30,245.79	53,989.87	1,323,507.16
<i>2007</i>	1/1/2008	29,712.74	53,989.87	1,299,230.03
	7/1/2008	29,167.71	53,989.87	1,274,407.87
<i>2008</i>	1/1/2009	28,610.46	53,989.87	1,249,028.46
	7/1/2009	28,040.69	53,989.87	1,223,079.28
<i>2009</i>	1/1/2010	27,458.13	53,989.87	1,196,547.54
	7/1/2010	26,862.49	53,989.87	1,169,420.16
<i>2010</i>	1/1/2011	26,253.48	53,989.87	1,141,683.77
	7/1/2011	25,630.80	53,989.87	1,113,324.70
<i>2011</i>	1/1/2012	24,994.14	53,989.87	1,084,328.97
	7/1/2012	24,343.19	53,989.87	1,054,682.29
<i>2012</i>	1/1/2013	23,677.62	53,989.87	1,024,370.04
	7/1/2013	22,997.11	53,989.87	993,377.28
<i>2013</i>	1/1/2014	22,301.32	53,989.87	961,688.73
	7/1/2014	21,589.91	53,989.87	929,288.77
<i>2014</i>	1/1/2015	20,862.53	53,989.87	896,161.43
	7/1/2015	20,118.82	53,989.87	862,290.38
<i>2015</i>	1/1/2016	19,358.42	53,989.87	827,658.93
	7/1/2016	18,580.94	53,989.87	792,250.00
<i>2016</i>	1/1/2017	17,786.01	53,989.87	756,046.14
	7/1/2017	16,973.24	53,989.87	719,029.51
<i>2017</i>	1/1/2018	16,142.21	53,989.87	681,181.85
	7/1/2018	15,292.53	53,989.87	642,484.51
<i>2018</i>	1/1/2019	14,423.78	53,989.87	602,918.42
	7/1/2019	13,535.52	53,989.87	562,464.07
<i>2019</i>	1/1/2020	12,627.32	53,989.87	521,101.52
	7/1/2020	11,698.73	53,989.87	478,810.38
<i>2020</i>	1/1/2021	10,749.29	53,989.87	435,569.80
	7/1/2021	9,778.54	53,989.87	391,358.47
<i>2021</i>	1/1/2022	8,786.00	53,989.87	346,154.60
	7/1/2022	7,771.17	53,989.87	299,935.90
<i>2022</i>	1/1/2023	6,733.56	53,989.87	252,679.59
	7/1/2023	5,672.66	53,989.87	204,362.38
<i>2023</i>	1/1/2024	4,587.94	53,989.87	154,960.45
	7/1/2024	3,478.86	53,989.87	104,449.44
<i>2024</i>	1/1/2025	2,344.89	53,989.87	52,804.46
	7/1/2025	1,185.41	53,989.87	-

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