

Direct Loan Amortization (Level Debt) City of Columbia - July 2021
Amendment - Based on a refinanced interest rate of 0.72%

Loan Statistics

| | | | |
|--|----------------------|------------------|--------|
| Principal Amount: | 58,030,644.79 | Day-count Method | 30/360 |
| Original Interest Rate Prior to 7/1/21 | 1.49% | Denomination | \$ 100 |
| Refinanced Interest Rate | 0.72% | | |
| Effective on and after 7/16/21: | 0.72% | | |
| Dated Date: | 1/14/2010 | Prin. Pmts/Yr | 2 |
| Issue Date: | 1/14/2010 | Total Prin.Pmts | 39 |
| Amendment Date: | 7/16/2021 | | |
| First Interest Payment Date | 7/1/2010 | | |
| First Principal Payment Date | 7/1/2013 | | |
| Last Payment | 7/1/2032 | Admin Fee | 0.50% |

| Payment Date | Payment Number | Interest | Principal | Total P & I | Annual Payment | Principal Balance | Admin Fee | Total P&I + Admin Fee | Annual Outlay |
|--------------|----------------|--------------|---------------|---------------|----------------|-------------------|--------------|-----------------------|---------------|
| 1/14/10 | | | | - | | 58,030,644.79 | | - | |
| 7/1/10 | | 14,031.40 | | 14,031.40 | 14,031.40 | 58,030,644.79 | | 14,031.40 | |
| 1/1/11 | | 35,876.70 | | 35,876.70 | | 58,030,644.79 | | 35,876.70 | |
| 7/1/11 | | 95,002.32 | | 95,002.32 | 130,879.02 | 58,030,644.79 | | 95,002.32 | 130,879.02 |
| 1/1/12 | | 175,865.29 | | 175,865.29 | | 58,030,644.79 | | 175,865.29 | |
| 7/1/12 | | 258,506.94 | | 258,506.94 | 434,372.23 | 58,030,644.79 | | 258,506.94 | 434,372.23 |
| 1/1/13 | | 333,890.78 | | 333,890.78 | | 58,030,644.79 | | 333,890.78 | |
| 7/1/13 | 1 | 401,067.77 | 1,251,500.00 | 1,652,567.77 | 1,986,458.55 | 56,779,144.79 | 137,489.76 | 1,790,057.53 | 2,123,948.31 |
| 1/1/14 | 2 | 406,207.48 | 1,264,000.00 | 1,670,207.48 | | 55,515,144.79 | 136,142.94 | 1,806,350.42 | |
| 7/1/14 | 3 | 396,289.17 | 1,276,600.00 | 1,672,889.17 | 3,343,096.65 | 54,238,544.79 | 132,982.94 | 1,805,872.11 | 3,612,222.53 |
| 1/1/15 | 4 | 391,679.79 | 1,289,400.00 | 1,681,079.79 | | 52,949,144.79 | 135,596.36 | 1,816,676.15 | |
| 7/1/15 | 5 | 394,471.13 | 1,271,144.79 | 1,665,615.92 | 3,346,695.71 | 51,678,000.00 | 132,372.86 | 1,797,988.78 | 3,614,664.93 |
| 1/1/16 | 6 | 385,001.10 | 1,283,700.00 | 1,668,701.10 | | 50,394,300.00 | 129,195.00 | 1,797,896.10 | |
| 7/1/16 | 7 | 375,437.54 | 1,296,600.00 | 1,672,037.54 | 3,340,738.64 | 49,097,700.00 | 125,985.75 | 1,798,023.29 | 3,595,919.39 |
| 1/1/17 | 8 | 365,777.87 | 1,309,400.00 | 1,675,177.87 | | 47,788,300.00 | 122,744.25 | 1,797,922.12 | |
| 7/1/17 | 9 | 356,022.84 | 1,322,600.00 | 1,678,622.84 | 3,353,800.71 | 46,465,700.00 | 119,470.75 | 1,798,093.59 | 3,596,015.71 |
| 1/1/18 | 10 | 346,169.47 | 1,335,800.00 | 1,681,969.47 | | 45,129,900.00 | 116,164.25 | 1,798,133.72 | |
| 7/1/18 | 11 | 336,217.76 | 1,349,200.00 | 1,685,417.76 | 3,367,387.23 | 43,780,700.00 | 112,824.75 | 1,798,242.51 | 3,596,376.23 |
| 1/1/19 | 12 | 326,166.22 | 1,362,600.00 | 1,688,766.22 | | 42,418,100.00 | 109,451.75 | 1,798,217.97 | |
| 7/1/19 | 13 | 316,014.85 | 1,376,300.00 | 1,692,314.85 | 3,381,081.07 | 41,041,800.00 | 106,045.25 | 1,798,360.10 | 3,596,578.07 |
| 1/1/20 | 14 | 305,761.41 | 1,390,100.00 | 1,695,861.41 | | 39,651,700.00 | 102,604.50 | 1,798,465.91 | |
| 7/1/20 | 15 | 295,405.17 | 1,403,900.00 | 1,699,305.17 | 3,395,166.58 | 38,247,800.00 | 99,129.25 | 1,798,434.42 | 3,596,900.33 |
| 1/1/21 | 16 | 284,946.11 | 1,418,000.00 | 1,702,946.11 | | 36,829,800.00 | 95,619.50 | 1,798,565.61 | |
| 7/1/21 | 17 | 274,382.01 | 1,432,100.00 | 1,706,482.01 | 3,409,428.12 | 35,397,700.00 | 92,074.50 | 1,798,556.51 | 3,597,122.12 |
| 1/1/22 | 18 | 263,717.88 | 1,446,500.00 | 1,710,217.88 | | 33,951,200.00 | 88,494.25 | 1,798,556.51 | |
| 7/1/22 | 19 | 253,053.75 | 1,460,900.00 | 1,714,953.75 | 3,168,412.80 | 32,490,300.00 | 84,878.00 | 1,668,002.32 | 3,341,785.05 |
| 1/1/23 | 20 | 242,389.62 | 1,475,600.00 | 1,719,989.62 | | 31,014,700.00 | 81,225.75 | 1,673,790.83 | |
| 7/1/23 | 21 | 231,725.49 | 1,490,300.00 | 1,725,025.49 | 3,194,518.00 | 29,524,400.00 | 77,536.75 | 1,679,489.67 | 3,353,280.50 |
| 1/1/24 | 22 | 221,061.36 | 1,505,200.00 | 1,730,261.36 | | 28,019,200.00 | 73,811.00 | 1,685,298.84 | |
| 7/1/24 | 23 | 210,397.23 | 1,520,200.00 | 1,735,597.23 | 3,232,556.96 | 26,499,000.00 | 70,048.00 | 1,691,117.12 | 3,376,415.96 |
| 1/1/25 | 24 | 200,733.10 | 1,535,500.00 | 1,740,833.10 | | 24,963,500.00 | 66,247.50 | 1,697,143.90 | |
| 7/1/25 | 25 | 190,068.97 | 1,550,800.00 | 1,746,868.97 | 3,271,565.00 | 23,412,700.00 | 62,408.75 | 1,703,077.35 | 3,400,221.25 |
| 1/1/26 | 26 | 180,404.84 | 1,566,300.00 | 1,752,704.84 | | 21,846,400.00 | 58,531.75 | 1,709,117.47 | |
| 7/1/26 | 27 | 170,740.71 | 1,582,000.00 | 1,758,740.71 | 3,311,232.76 | 20,264,400.00 | 54,616.00 | 1,715,263.04 | 3,424,380.51 |
| 1/1/27 | 28 | 161,076.58 | 1,597,800.00 | 1,764,876.58 | | 18,666,600.00 | 50,661.00 | 1,721,412.84 | |
| 7/1/27 | 29 | 151,412.45 | 1,613,800.00 | 1,771,212.45 | 3,351,751.60 | 17,052,800.00 | 46,666.50 | 1,727,666.26 | 3,449,079.10 |
| 1/1/28 | 30 | 141,748.32 | 1,629,900.00 | 1,778,648.32 | | 15,422,900.00 | 42,632.00 | 1,733,922.08 | |
| 7/1/28 | 31 | 132,084.19 | 1,646,200.00 | 1,786,284.19 | 3,393,012.52 | 13,776,700.00 | 38,557.25 | 1,740,279.69 | 3,474,201.77 |
| 1/1/29 | 32 | 122,420.06 | 1,662,700.00 | 1,793,120.06 | | 12,114,000.00 | 34,441.75 | 1,746,737.87 | |
| 7/1/29 | 33 | 112,755.93 | 1,679,300.00 | 1,799,955.93 | 3,435,206.52 | 10,434,700.00 | 30,285.00 | 1,753,195.40 | 3,499,933.27 |
| 1/1/30 | 34 | 103,091.80 | 1,696,100.00 | 1,807,191.80 | | 8,738,600.00 | 26,086.75 | 1,759,751.67 | |
| 7/1/30 | 35 | 93,427.67 | 1,713,100.00 | 1,814,527.67 | 3,478,223.88 | 7,025,500.00 | 21,846.50 | 1,766,405.46 | 3,526,157.13 |
| 1/1/31 | 36 | 83,763.54 | 1,730,200.00 | 1,822,963.54 | | 5,295,300.00 | 17,563.75 | 1,773,055.55 | |
| 7/1/31 | 37 | 74,099.41 | 1,747,600.00 | 1,830,699.41 | 3,522,154.88 | 3,547,700.00 | 13,238.25 | 1,779,901.33 | 3,552,956.88 |
| 1/1/32 | 38 | 64,435.28 | 1,765,000.00 | 1,839,435.28 | | 1,782,700.00 | 8,869.25 | 1,786,640.97 | |
| 7/1/32 | 39 | 54,771.15 | 1,782,700.00 | 1,848,171.15 | 3,566,889.44 | - | 4,456.75 | 1,793,574.47 | 3,580,215.44 |
| | | 8,398,015.48 | 58,030,644.79 | 66,428,660.27 | | | 3,058,996.86 | 69,487,657.13 | 69,473,625.73 |

Loan Amount \$ 58,030,644.79

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|-------------------------------|---------------------|
| Average annual payment | 3,516,640.19 |
| Monthly payment | 293,053.35 |