

2020 DEBT REFINANCE

GENERAL FUND DEBT AMORTIZATION SCHEDULES

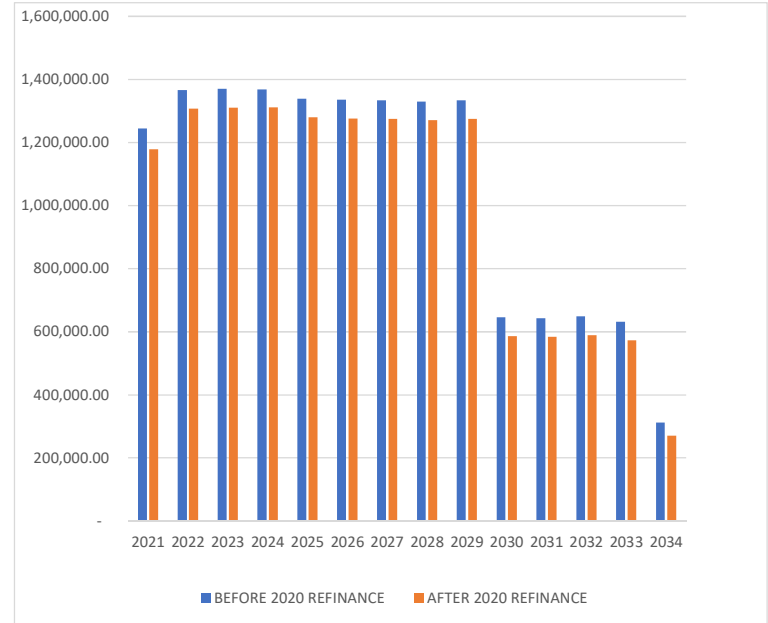
Fiscal Year	BEFORE 2020 REFINANCE			AFTER 2020 REFINANCE		
	Principal	Interest	Total	Principal	Interest	Total
2006	-	42,074.61	42,074.61	-	42,074.61	42,074.61
2007	134,566.00	101,752.31	236,318.31	134,566.00	101,752.31	236,318.31
2008	224,322.00	97,112.54	321,434.54	224,322.00	97,112.54	321,434.54
2009	241,273.89	119,704.53	360,978.42	241,273.89	119,704.53	360,978.42
2010	400,517.75	297,404.73	697,922.48	400,517.75	297,404.73	697,922.48
2011	408,425.64	479,288.33	887,713.97	408,425.64	479,288.33	887,713.97
2012	672,459.51	665,834.06	1,338,293.57	672,459.51	665,834.06	1,338,293.57
2013	739,798.72	637,836.14	1,377,634.86	739,798.72	637,836.14	1,377,634.86
2014	442,013.20	475,418.84	917,432.04	442,013.20	475,418.85	917,432.05
2015	596,531.00	611,022.47	1,207,553.47	596,531.00	611,022.47	1,207,553.47
2016	658,336.05	590,867.86	1,249,203.91	658,336.05	590,867.86	1,249,203.91
2017	687,992.42	572,576.26	1,260,568.68	687,992.42	572,576.26	1,260,568.68
2018	710,137.42	553,155.16	1,263,292.58	710,137.42	553,155.16	1,263,292.58
2019	651,910.60	535,644.56	1,187,555.16	651,910.60	535,644.56	1,187,555.17
2020	689,998.35	512,843.32	1,202,841.67	690,220.66	512,919.73	1,203,140.39
2021	754,998.35	489,305.86	1,244,304.21	884,000.00	294,460.14	1,178,460.14
2022	909,537.54	457,005.99	1,366,543.53	1,012,000.00	294,866.83	1,306,866.83
2023	953,615.90	417,018.88	1,370,634.78	1,054,000.00	256,300.75	1,310,300.75
2024	993,155.09	375,094.53	1,368,249.62	1,116,000.00	194,944.21	1,310,944.21
2025	1,007,233.45	331,232.94	1,338,466.39	1,127,000.00	152,270.04	1,279,270.04
2026	1,046,772.64	288,934.11	1,335,706.74	1,164,000.00	111,673.43	1,275,673.43
2027	1,091,311.82	242,760.44	1,334,072.26	1,181,000.00	93,645.85	1,274,645.85
2028	1,135,390.19	194,399.54	1,329,789.73	1,195,000.00	75,351.20	1,270,351.20
2029	1,189,929.37	144,101.40	1,334,030.77	1,218,000.00	56,842.77	1,274,842.77
2030	554,007.74	91,116.01	645,123.75	548,000.00	37,972.59	585,972.59
2031	573,086.10	70,130.97	643,217.08	555,000.00	29,680.96	584,680.96
2032	600,703.65	48,347.61	649,051.27	568,000.00	21,284.82	589,284.82
2033	602,742.84	28,500.22	631,243.06	560,000.00	12,693.06	572,693.06
2034	300,000.00	12,375.00	312,375.00	267,000.00	4,213.26	271,213.26
Total	18,970,767.23	9,482,859.23	28,453,626.46	19,707,504.86	7,928,812.05	27,636,316.91

Total Debt Service Change FY06-FY34

Savings 817,310

Notes:

Cash flow savings FY21 to FY34 817,310



2020 DEBT REFINANCE

PARKS & REC FUND DEBT AMORTIZATION SCHEDULES

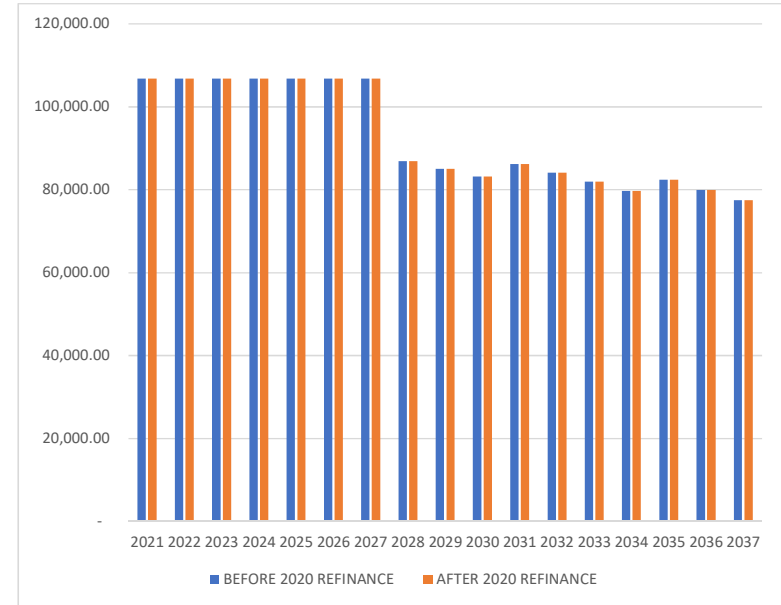
Fiscal Year	BEFORE 2020 REFINANCE			AFTER 2020 REFINANCE		
	Principal	Interest	Total	Principal	Interest	Total
2006	-	-	-	-	-	-
2007	-	-	-	-	-	-
2008	-	-	-	-	-	-
2009	-	-	-	-	-	-
2010	-	-	-	-	-	-
2011	-	-	-	-	-	-
2012	-	-	-	-	-	-
2013	-	-	-	-	-	-
2014	115,000.00	113,888.79	228,888.79	115,000.00	113,888.79	228,888.79
2015	160,000.00	114,485.44	274,485.44	160,000.00	114,485.44	274,485.44
2016	175,206.95	111,411.34	286,618.29	175,206.95	111,411.34	286,618.29
2017	176,128.58	108,115.48	284,244.06	176,128.58	108,115.48	284,244.06
2018	2,046,128.58	147,868.68	2,193,997.26	2,046,128.58	147,868.68	2,193,997.26
2019	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2020	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2021	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2022	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2023	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2024	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2025	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2026	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2027	85,000.00	21,865.50	106,865.50	85,000.00	21,865.50	106,865.50
2028	65,000.00	21,865.50	86,865.50	65,000.00	21,865.50	86,865.50
2029	65,000.00	20,065.00	85,065.00	65,000.00	20,065.00	85,065.00
2030	65,000.00	18,199.50	83,199.50	65,000.00	18,199.50	83,199.50
2031	70,000.00	16,269.00	86,269.00	70,000.00	16,269.00	86,269.00
2032	70,000.00	14,120.00	84,120.00	70,000.00	14,120.00	84,120.00
2033	70,000.00	11,932.50	81,932.50	70,000.00	11,932.50	81,932.50
2034	70,000.00	9,692.50	79,692.50	70,000.00	9,692.50	79,692.50
2035	75,000.00	7,417.50	82,417.50	75,000.00	7,417.50	82,417.50
2036	75,000.00	4,965.00	79,965.00	75,000.00	4,965.00	79,965.00
2037	75,000.00	2,490.00	77,490.00	75,000.00	2,490.00	77,490.00
Total	4,137,464.11	919,575.73	5,057,039.84	4,137,464.11	919,575.73	5,057,039.84

Total Debt Service Change FY14-FY37

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Notes: 2010 RBC(BAB subsidy)-FY21 Ballon Payment

No change with 2020 Refinance



2020 DEBT REFINANCE

WATER FUND DEBT AMORTIZATION SCHEDULES

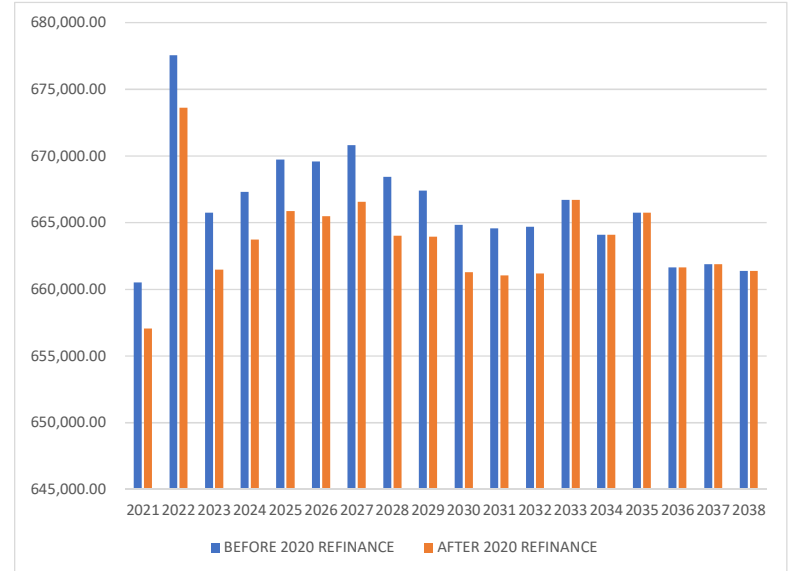
Fiscal Year	BEFORE 2020 REFINANCE			AFTER 2020 REFINANCE		
	Principal	Interest	Total	Principal	Interest	Total
2006	115,000.00	168,908.56	283,908.56	115,000.00	168,908.56	283,908.56
2007	193,562.65	204,125.08	397,687.73	193,562.65	204,125.08	397,687.73
2008	192,827.08	194,818.35	387,645.44	192,827.08	194,818.35	387,645.44
2009	253,100.22	417,318.58	670,418.80	253,100.22	417,318.58	670,418.80
2010	561,678.60	529,945.00	1,091,623.59	561,678.60	529,945.00	1,091,623.59
2011	589,962.21	531,615.03	1,121,577.24	589,962.21	531,615.03	1,121,577.24
2012	594,019.21	521,837.71	1,115,856.92	594,019.21	521,837.71	1,115,856.92
2013	707,869.61	501,840.06	1,209,709.67	707,869.61	501,840.06	1,209,709.67
2014	344,139.26	437,937.09	782,076.35	344,139.26	437,937.09	782,076.35
2015	270,000.00	504,944.25	774,944.25	270,000.00	504,944.25	774,944.25
2016	305,000.00	492,654.50	797,654.50	305,000.00	492,654.50	797,654.50
2017	301,500.00	479,387.63	780,887.63	301,500.00	479,387.63	780,887.63
2018	1,986,500.00	433,776.00	2,420,276.00	1,986,500.00	433,776.00	2,420,276.00
2019	240,500.00	297,664.98	538,164.98	240,500.00	297,664.98	538,164.98
2020	255,500.00	285,703.18	541,203.18	255,500.00	285,703.18	541,203.18
2021	381,500.00	279,027.63	660,527.63	389,000.00	268,068.83	657,068.83
2022	406,500.00	271,063.38	677,563.38	411,000.00	262,622.20	673,622.20
2023	412,500.00	253,255.63	665,755.63	416,000.00	245,478.22	661,478.22
2024	425,500.00	241,820.68	667,320.68	429,000.00	234,721.62	663,721.62
2025	439,500.00	230,230.38	669,730.38	442,000.00	223,878.42	665,878.42
2026	451,500.00	218,092.53	669,592.53	453,000.00	212,498.06	665,498.06
2027	465,500.00	205,302.03	670,802.03	466,000.00	200,548.38	666,548.38
2028	476,500.00	191,917.98	668,417.98	476,000.00	188,015.56	664,015.56
2029	489,500.00	177,898.48	667,398.48	489,000.00	174,930.62	663,930.62
2030	501,500.00	163,330.13	664,830.13	500,000.00	161,292.62	661,292.62
2031	516,500.00	148,074.13	664,574.13	514,000.00	147,050.32	661,050.32
2032	532,500.00	132,178.63	664,678.63	529,000.00	132,192.66	661,192.66
2033	550,000.00	116,718.50	666,718.50	550,000.00	116,718.50	666,718.50
2034	565,000.00	99,088.50	664,088.50	565,000.00	99,088.50	664,088.50
2035	585,000.00	80,742.50	665,742.50	585,000.00	80,742.50	665,742.50
2036	600,000.00	61,638.00	661,638.00	600,000.00	61,638.00	661,638.00
2037	620,000.00	41,886.00	661,886.00	620,000.00	41,886.00	661,886.00
2038	640,000.00	21,362.00	661,362.00	640,000.00	21,362.00	661,362.00
Total	15,970,158.84	8,936,103.03	24,906,261.87	15,985,158.84	8,875,208.99	24,860,367.83

Total Debt Service Change FY06-FY38

Savings 45,894.04

Notes: 2010 RBC(BAB subsidy)-FY21 Ballon Payment

Cash flow savings FY21 to FY32 45,894



2020 DEBT REFINANCE

WASTEWATER FUND DEBT AMORTIZATION SCHEDULES

Fiscal Year	BEFORE 2020 REFINANCE			AFTER 2020 REFINANCE		
	Principal	Interest	Total	Principal	Interest	Total
2006	-	23,508.70	23,508.70	-	23,508.70	23,508.70
2007	66,237.35	61,017.08	127,254.43	66,237.35	61,017.08	127,254.43
2008	61,072.92	58,687.95	119,760.86	61,072.92	58,687.95	119,760.86
2009	307,199.78	328,680.84	635,880.62	307,199.78	328,680.84	635,880.62
2010	282,421.40	462,050.27	744,471.68	282,421.40	462,050.27	744,471.68
2011	769,843.66	1,927,111.71	2,696,955.37	769,843.66	1,927,111.71	2,696,955.37
2012	1,258,004.63	1,124,548.49	2,382,553.12	1,258,004.63	1,124,548.49	2,382,553.12
2013	1,288,513.24	1,094,253.32	2,382,766.56	1,288,513.24	1,094,253.32	2,382,766.56
2014	576,105.67	955,910.77	1,532,016.45	576,105.67	955,910.77	1,532,016.45
2015	-	1,140,708.52	1,140,708.52	-	1,140,708.52	1,140,708.52
2016	-	1,125,805.25	1,125,805.25	-	1,125,805.25	1,125,805.25
2017	-	1,125,805.24	1,125,805.24	-	1,125,805.24	1,125,805.24
2018	-	1,018,136.83	1,018,136.83	-	1,018,136.83	1,018,136.83
2019	37,000.00	1,029,424.20	1,066,424.20	37,000.00	1,029,424.20	1,066,424.20
2020	143,000.00	1,017,968.82	1,160,968.82	143,000.00	1,017,968.82	1,160,968.82
2021	400,000.00	1,013,938.21	1,413,938.21	433,000.00	852,782.24	1,285,782.24
2022	655,000.00	995,985.20	1,650,985.20	667,000.00	861,362.70	1,528,362.70
2023	1,517,626.84	957,738.86	2,475,365.70	1,529,626.84	822,876.72	2,352,503.56
2024	1,597,065.58	916,379.32	2,513,444.90	1,636,065.58	755,011.71	2,391,077.29
2025	1,636,352.28	871,889.62	2,508,241.90	1,676,352.28	709,385.74	2,385,738.02
2026	1,676,508.46	826,280.44	2,502,788.90	1,776,508.46	663,145.36	2,439,653.82
2027	1,727,556.15	779,440.75	2,506,996.90	1,823,556.15	619,689.57	2,443,245.72
2028	1,709,517.97	730,758.93	2,440,276.90	1,804,517.97	575,310.27	2,379,828.24
2029	1,752,417.09	685,488.31	2,437,905.40	1,846,417.09	530,655.95	2,377,073.04
2030	1,801,277.19	638,929.11	2,440,206.30	1,894,277.19	484,879.93	2,379,157.12
2031	1,835,000.00	600,997.50	2,435,997.50	1,927,000.00	447,898.38	2,374,898.38
2032	1,915,000.00	526,183.00	2,441,183.00	1,973,000.00	407,896.12	2,380,896.12
2033	1,940,000.00	447,752.00	2,387,752.00	1,960,000.00	366,475.98	2,326,475.98
2034	1,995,000.00	367,245.00	2,362,245.00	1,976,000.00	325,392.68	2,301,392.68
2035	2,060,000.00	283,845.00	2,343,845.00	2,060,000.00	283,845.00	2,343,845.00
2036	2,115,000.00	216,665.50	2,331,665.50	2,115,000.00	216,665.50	2,331,665.50
2037	2,185,000.00	147,174.50	2,332,174.50	2,185,000.00	147,174.50	2,332,174.50
2038	2,255,000.00	75,022.50	2,330,022.50	2,255,000.00	75,022.50	2,330,022.50
Total	35,562,720.21	23,575,331.74	59,138,051.95	36,327,720.21	21,639,088.84	57,966,809.05

Total Debt Service Change FY06-FY38

Savings 1,171,242.90

Notes:

Cash flow savings FY21 to FY34 1,171,243

Reduced debt escalation from \$2.5m to \$2.4m

