

2021 DEBT RESTRUCTURE

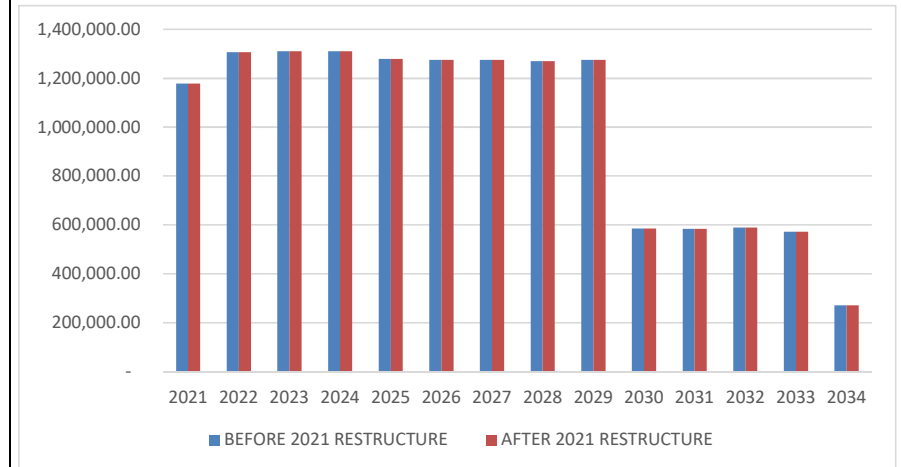
GENERAL FUND DEBT AMORTIZATION SCHEDULES

Fiscal Year	BEFORE 2021 RESTRUCTURE			AFTER 2021 RESTRUCTURE		
	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	475,418.85	917,432.05	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	1,187,555.17	651,910.60	535,644.56	1,187,555.17
2020	690,220.66	512,919.73	1,203,140.39	690,220.66	512,919.73	1,203,140.39
2021	884,000.00	294,460.14	1,178,460.14	884,000.00	294,460.14	1,178,460.14
2022	1,012,000.00	294,866.83	1,306,866.83	1,012,000.00	294,866.84	1,306,866.84
2023	1,054,000.00	256,300.75	1,310,300.75	1,054,000.00	256,300.76	1,310,300.76
2024	1,116,000.00	194,944.21	1,310,944.21	1,116,000.00	194,944.22	1,310,944.22
2025	1,127,000.00	152,270.04	1,279,270.04	1,127,000.00	152,270.04	1,279,270.04
2026	1,164,000.00	111,673.43	1,275,673.43	1,164,000.00	111,673.44	1,275,673.44
2027	1,181,000.00	93,645.85	1,274,645.85	1,181,000.00	93,645.86	1,274,645.86
2028	1,195,000.00	75,351.20	1,270,351.20	1,195,000.00	75,351.20	1,270,351.20
2029	1,218,000.00	56,842.77	1,274,842.77	1,218,000.00	56,842.78	1,274,842.78
2030	548,000.00	37,972.59	585,972.59	548,000.00	37,972.60	585,972.60
2031	555,000.00	29,680.96	584,680.96	555,000.00	29,680.96	584,680.96
2032	568,000.00	21,284.82	589,284.82	568,000.00	21,284.82	589,284.82
2033	560,000.00	12,693.06	572,693.06	560,000.00	12,693.06	572,693.06
2034	267,000.00	4,213.26	271,213.26	267,000.00	4,213.26	271,213.26
2035	-	-	-	-	-	-
Total	19,707,504.86	7,928,812.05	27,636,316.91	19,707,504.86	7,928,812.12	27,636,316.98

No change

No change with 2021 Restructure

GENERAL FUND DEBT SERVICE

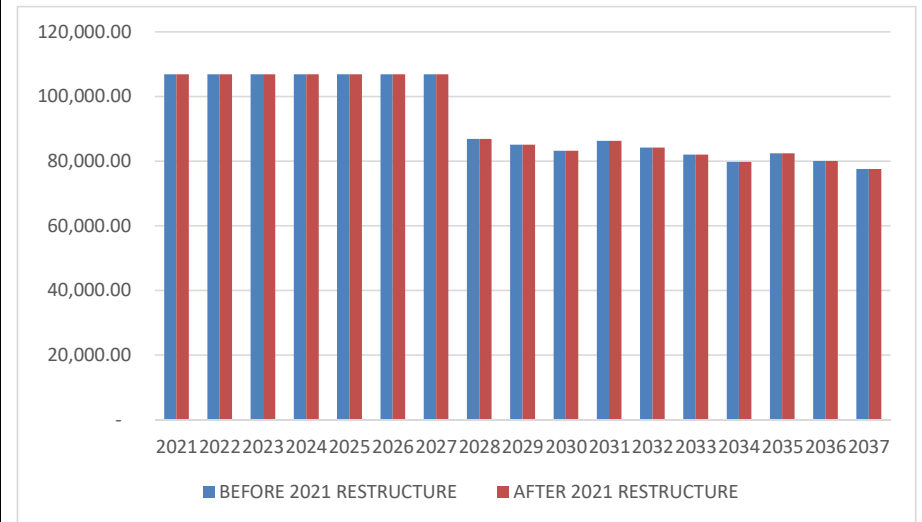


2021 DEBT RESTRUCTURE

PARKS AND REC FUND DEBT AMORTIZATION SCHEDULES

Fiscal Year	BEFORE 2021 RESTRUCTURE			AFTER 2021 RESTRUCTURE		
	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	5,057,039.83			5,057,039.83

No change



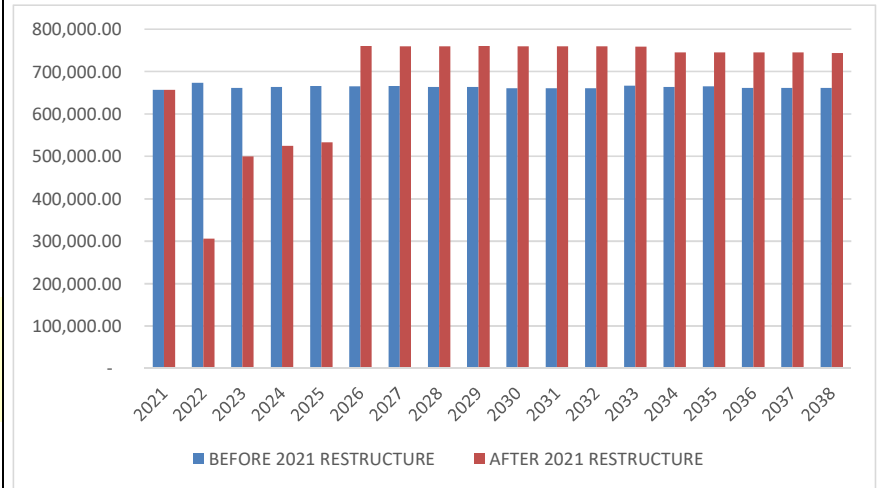
2021 DEBT RESTRUCTURE

WATER FUND DEBT AMORTIZATION SCHEDULES

Fiscal Year	BEFORE 2021 RESTRUCTURE			AFTER 2021 RESTRUCTURE		
	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	389,000.00	268,068.83	657,068.83	389,000.00	268,068.83	657,068.83
2022	411,000.00	262,622.20	673,622.20	61,000.00	244,803.62	305,803.62
2023	416,000.00	245,478.22	661,478.22	250,000.00	250,186.42	500,186.42
2024	429,000.00	234,721.62	663,721.62	280,000.00	245,131.02	525,131.02
2025	442,000.00	223,878.42	665,878.42	294,000.00	239,085.62	533,085.62
2026	453,000.00	212,498.06	665,498.06	531,000.00	229,337.01	760,337.01
2027	466,000.00	200,548.38	666,548.38	544,000.00	215,989.58	759,989.58
2028	476,000.00	188,015.56	664,015.56	558,000.00	202,093.26	760,093.26
2029	489,000.00	174,930.62	663,930.62	573,000.00	187,636.27	760,636.27
2030	500,000.00	161,292.62	661,292.62	587,000.00	172,521.07	759,521.07
2031	514,000.00	147,050.32	661,050.32	603,000.00	156,865.57	759,865.57
2032	529,000.00	132,192.66	661,192.66	619,000.00	140,487.11	759,487.11
2033	550,000.00	116,718.50	666,718.50	635,000.00	124,110.45	759,110.45
2034	565,000.00	99,088.50	664,088.50	639,000.00	106,414.65	745,414.65
2035	585,000.00	80,742.50	665,742.50	659,000.00	86,436.80	745,436.80
2036	600,000.00	61,638.00	661,638.00	680,000.00	65,391.50	745,391.50
2037	620,000.00	41,886.00	661,886.00	702,000.00	43,778.60	745,778.60
2038	640,000.00	21,362.00	661,362.00	723,000.00	21,353.35	744,353.35
Total	15,985,158.84	8,875,208.99	24,860,367.83	16,238,158.84	9,002,166.71	25,240,325.55

Cost (379,957.72)

Cash flow savings FY22 to FY25 800,494



2021 DEBT RESTRUCTURE

WASTEWATER FUND DEBT AMORTIZATION SCHEDULES

Fiscal Year	BEFORE 2021 RESTRUCTURE			AFTER 2021 RESTRUCTURE		
	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	433,000.00	852,782.24	1,285,782.24	433,000.00	852,782.24	1,285,782.24
2022	667,000.00	861,362.70	1,528,362.70	27,000.00	832,268.64	859,268.64
2023	1,529,626.84	822,876.72	2,352,503.56	27,000.00	847,013.27	874,013.27
2024	1,636,065.58	755,011.71	2,391,077.29	54,000.00	820,104.29	874,104.29
2025	1,676,352.28	709,385.74	2,385,738.02	1,441,352.28	809,885.19	2,251,237.47
2026	1,776,508.46	663,145.36	2,439,653.82	1,666,508.46	773,896.06	2,440,404.52
2027	1,823,556.15	619,689.57	2,443,245.72	1,723,556.15	733,982.27	2,457,538.42
2028	1,804,517.97	575,310.27	2,379,828.24	1,774,517.97	692,822.97	2,467,340.94
2029	1,846,417.09	530,655.95	2,377,073.04	1,821,417.09	649,134.65	2,470,551.74
2030	1,894,277.19	484,879.93	2,379,157.12	1,879,277.19	604,163.63	2,483,440.82
2031	1,927,000.00	447,898.38	2,374,898.38	1,917,000.00	566,723.58	2,483,723.58
2032	1,973,000.00	407,896.12	2,380,896.12	1,955,000.00	527,521.92	2,482,521.92
2033	1,960,000.00	366,475.98	2,326,475.98	1,995,000.00	486,229.88	2,481,229.88
2034	1,976,000.00	325,392.68	2,301,392.68	2,036,000.00	445,462.58	2,481,462.58
2035	2,060,000.00	283,845.00	2,343,845.00	2,080,000.00	397,929.65	2,477,929.65
2036	2,115,000.00	216,665.50	2,331,665.50	2,146,000.00	331,796.95	2,477,796.95
2037	2,185,000.00	147,174.50	2,332,174.50	2,209,000.00	263,445.70	2,472,445.70
2038	2,255,000.00	75,022.50	2,330,022.50	2,279,000.00	192,580.60	2,471,580.60
2039				2,288,000.00	93,961.70	2,381,961.70
2040				2,349,000.00	31,594.05	2,380,594.05
Total	36,327,720.21	21,639,088.84	57,966,809.05	36,891,027.79	23,446,917.81	60,337,945.60

Cost (2,371,136.55)

Cash flow savings FY22 to FY25 3,799,058

