

EXHIBIT H



United States Department of Agriculture
CPAP - Community Program Application Processing



CPAP - Bond Schedule Detail

Name of Borrower: Adair County Water District			
Amount of Loan	1945000.00	Annual Interest Rate	0.01375
Number of Initial Interest Only Payments	0	Number of principal and/or Interest Payments	40
Payment Frequency	Annual	This is a split payment bond.	No
Principal Payment Units	500	Interest Payment Units.	1

Year	Period	Number	Payment	Interest	Principal	Balance
2021	1	1	63743	26743	37000	1908000.00
2022	1	2	63735	26235	37500	1870500.00
2023	1	3	63719	25719	38000	1832500.00
2024	1	4	63696	25196	38500	1794000.00
2025	1	5	63667	24667	39000	1755000.00
2026	1	6	63631	24131	39500	1715500.00
2027	1	7	63588	23588	40000	1675500.00
2028	1	8	63538	23038	40500	1635000.00
2029	1	9	63481	22481	41000	1594000.00
2030	1	10	63417	21917	41500	1552500.00
2031	1	11	63346	21346	42000	1510500.00
2032	1	12	63269	20769	43000	1467500.00
2033	1	13	63178	20178	43500	1424000.00
2034	1	14	63080	19580	44000	1380000.00
2035	1	15	62975	18975	44500	1335500.00
2036	1	16	62863	18363	45000	1290500.00
2037	1	17	62744	17744	46000	1244500.00
2038	1	18	62611	17111	46500	1198000.00
2039	1	19	62472	16472	47000	1151000.00
2040	1	20	62326	15826	47500	1103500.00
2041	1	21	62173	15173	48500	1055000.00
2042	1	22	62006	14506	49000	1006000.00
2043	1	23	61832	13832	49500	956500.00
2044	1	24	61651	13151	50500	906000.00
2045	1	25	61457	12457	51000	855000.00
2046	1	26	61256	11756	52000	803000.00
2047	1	27	61041	11041	52500	750500.00
2048	1	28	60819	10319	53000	697500.00
2049	1	29	60590	9590	54000	643500.00
2050	1	30	60348	8848	54500	589000.00
2051	1	31	60098	8098	55500	533500.00
2052	1	32	59835	7335	56000	477500.00
2053	1	33	59565	6565	57000	420500.00
2054	1	34	59281	5781	58000	362500.00
2055	1	35	58984	4984	58500	304000.00
2056	1	36	58680	4180	59500	244500.00
2057	1	37	58361	3361	60000	184500.00
2058	1	38	58036	2536	61000	123500.00
2059	1	39	57698	1698	62000	61500.00
2060	1	40	62345	845	61500.00	0
TOTALS			\$2,541,135.00	\$596,135.00	\$1,945,000.00	

Warning: This schedule is an estimate of payments. Rural Development calculates interest amounts and principle reduction as of the date the payment is processed. Because over the life of the loan payments will be processed on dates other than the due date, the actual interest amounts and principle reduction will not match the schedule provided here.

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**UNITED STATES OF AMERICA
COMMONWEALTH OF KENTUCKY
ADAIR COUNTY WATER DISTRICT
UTILITIES REVENUE BONDS, SERIES 2014**

No. R-1

Interest Rate: 1.875%

\$694,000

KNOW ALL PERSONS BY THESE PRESENTS:

That the Adair County Water District d/b/a Columbia/Adair Utilities District (the "District"), acting by and through its Board of Commissioners (the "Commission"), a public body corporate in Adair County, Kentucky, for value received, hereby promises to pay to

UNITED STATES OF AMERICA
acting by and through the
U.S. DEPARTMENT OF AGRICULTURE
SPECIMEN
771 Corporate Drive, Suite 200
Lexington, Kentucky 40503-5477

the registered owner hereof, or to its registered assigns, solely from the fund hereinafter identified, the sum of

SIX HUNDRED NINETY-FOUR THOUSAND DOLLARS (\$694,000),

on the first day of January, in years and installments as follows:

<u>Year</u>	<u>Principal</u>	<u>Year</u>	<u>Principal</u>	<u>Year</u>	<u>Principal</u>
2017	\$12,500	2030	\$16,000	2043	\$20,500
2018	13,000	2031	16,500	2044	21,000
2019	13,000	2032	17,000	2045	21,500
2020	13,500	2033	17,000	2046	21,500
2021	13,500	2034	17,500	2047	22,000
2022	14,000	2035	17,500	2048	22,500
2023	14,000	2036	18,000	2049	23,000
2024	14,500	2037	18,500	2050	23,500
2025	14,500	2038	18,500	2051	24,000
2026	15,000	2039	19,000	2052	24,500
2027	15,500	2040	19,500	2053	25,000
2028	15,500	2041	20,000	2054	25,500
2029	16,000	2042	20,000		

KENTUCKY INFRASTRUCTURE AUTHORITY
 ANTICIPATED REPAYMENT SCHEDULE
 LOAN #A20-016
 ADAIR COUNTY WATER DISTRICT

0.50% Interest
 \$37,821.76 P & I Calculation

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
06/01/23	\$32,559.58	\$5,262.18	0.50%	\$37,821.76	\$2,104.87	\$0.00	\$39,926.63	\$2,104,870.00	\$0.00	\$0.00
12/01/23	\$32,640.98	\$5,180.78	0.50%	\$37,821.76	\$2,072.31	\$0.00	\$39,894.07	\$2,072,310.42	\$5,300.00	\$5,300.00
06/01/24	\$32,722.59	\$5,099.17	0.50%	\$37,821.76	\$2,039.67	\$0.00	\$39,861.43	\$2,006,946.85	\$0.00	\$5,300.00
12/01/24	\$32,804.39	\$5,017.37	0.50%	\$37,821.76	\$2,006.95	\$0.00	\$39,828.71	\$1,974,142.46	\$5,300.00	\$10,600.00
06/01/25	\$32,886.40	\$4,935.36	0.50%	\$37,821.76	\$1,974.14	\$0.00	\$39,795.90	\$1,941,256.06	\$0.00	\$10,600.00
12/01/25	\$32,968.62	\$4,853.14	0.50%	\$37,821.76	\$1,941.26	\$0.00	\$39,763.02	\$1,908,287.44	\$5,300.00	\$15,900.00
06/01/26	\$33,051.04	\$4,770.72	0.50%	\$37,821.76	\$1,908.29	\$0.00	\$39,730.05	\$1,875,236.40	\$0.00	\$15,900.00
12/01/26	\$33,133.67	\$4,688.09	0.50%	\$37,821.76	\$1,875.24	\$0.00	\$39,697.00	\$1,842,102.73	\$5,300.00	\$21,200.00
06/01/27	\$33,216.50	\$4,605.26	0.50%	\$37,821.76	\$1,842.10	\$0.00	\$39,663.86	\$1,808,886.23	\$0.00	\$21,200.00
12/01/27	\$33,299.54	\$4,522.22	0.50%	\$37,821.76	\$1,808.89	\$0.00	\$39,630.65	\$1,775,586.69	\$5,300.00	\$26,500.00
06/01/28	\$33,382.79	\$4,438.97	0.50%	\$37,821.76	\$1,775.59	\$0.00	\$39,597.35	\$1,742,203.90	\$0.00	\$26,500.00
12/01/28	\$33,466.25	\$4,355.51	0.50%	\$37,821.76	\$1,742.20	\$0.00	\$39,563.96	\$1,708,737.65	\$5,300.00	\$31,800.00
06/01/29	\$33,549.92	\$4,271.84	0.50%	\$37,821.76	\$1,708.74	\$0.00	\$39,530.50	\$1,675,187.73	\$0.00	\$31,800.00
12/01/29	\$33,633.79	\$4,187.97	0.50%	\$37,821.76	\$1,675.19	\$0.00	\$39,496.95	\$1,641,553.94	\$5,300.00	\$37,100.00
06/01/30	\$33,717.88	\$4,103.88	0.50%	\$37,821.76	\$1,641.55	\$0.00	\$39,463.31	\$1,607,836.06	\$0.00	\$37,100.00
12/01/30	\$33,802.17	\$4,019.59	0.50%	\$37,821.76	\$1,607.84	\$0.00	\$39,429.60	\$1,574,033.89	\$5,300.00	\$42,400.00
06/01/31	\$33,886.68	\$3,935.08	0.50%	\$37,821.76	\$1,574.03	\$0.00	\$39,395.79	\$1,540,147.21	\$0.00	\$42,400.00
12/01/31	\$33,971.39	\$3,850.37	0.50%	\$37,821.76	\$1,540.15	\$0.00	\$39,361.91	\$1,506,175.82	\$5,300.00	\$47,700.00
06/01/32	\$34,056.32	\$3,765.44	0.50%	\$37,821.76	\$1,506.18	\$0.00	\$39,327.94	\$1,472,119.50	\$0.00	\$47,700.00
12/01/32	\$34,141.46	\$3,680.30	0.50%	\$37,821.76	\$1,472.12	\$0.00	\$39,293.88	\$1,437,978.04	\$5,300.00	\$53,000.00
06/01/33	\$34,226.81	\$3,594.95	0.50%	\$37,821.76	\$1,437.98	\$0.00	\$39,259.74	\$1,403,751.23	\$0.00	\$53,000.00
12/01/33	\$34,312.38	\$3,509.38	0.50%	\$37,821.76	\$1,403.75	\$0.00	\$39,225.51	\$1,369,438.85	\$5,300.00	\$58,300.00
06/01/34	\$34,398.16	\$3,423.60	0.50%	\$37,821.76	\$1,369.44	\$0.00	\$39,191.20	\$1,335,040.69	\$0.00	\$58,300.00
12/01/34	\$34,484.16	\$3,337.60	0.50%	\$37,821.76	\$1,335.04	\$0.00	\$39,156.80	\$1,300,556.53	\$5,300.00	\$63,600.00
06/01/35	\$34,570.37	\$3,251.39	0.50%	\$37,821.76	\$1,300.56	\$0.00	\$39,122.32	\$1,265,986.16	\$0.00	\$63,600.00
12/01/35	\$34,656.79	\$3,164.97	0.50%	\$37,821.76	\$1,265.99	\$0.00	\$39,087.75	\$1,231,329.37	\$5,300.00	\$68,900.00
06/01/36	\$34,743.44	\$3,078.32	0.50%	\$37,821.76	\$1,231.33	\$0.00	\$39,053.09	\$1,196,585.93	\$0.00	\$68,900.00
12/01/36	\$34,830.30	\$2,991.46	0.50%	\$37,821.76	\$1,196.59	\$0.00	\$39,018.35	\$1,161,755.63	\$5,300.00	\$74,200.00
06/01/37	\$34,917.37	\$2,904.39	0.50%	\$37,821.76	\$1,161.76	\$0.00	\$38,983.52	\$1,126,838.26	\$0.00	\$74,200.00
12/01/37	\$35,004.66	\$2,817.10	0.50%	\$37,821.76	\$1,126.84	\$0.00	\$38,948.60	\$1,091,833.60	\$5,300.00	\$79,500.00
06/01/38	\$35,092.18	\$2,729.58	0.50%	\$37,821.76	\$1,091.83	\$0.00	\$38,913.59	\$1,056,741.42	\$0.00	\$79,500.00
12/01/38	\$35,179.91	\$2,641.85	0.50%	\$37,821.76	\$1,056.74	\$0.00	\$38,878.50	\$1,021,561.51	\$5,300.00	\$84,800.00
06/01/39	\$35,267.86	\$2,553.90	0.50%	\$37,821.76	\$1,021.56	\$0.00	\$38,843.32	\$986,293.65	\$0.00	\$84,800.00
12/01/39	\$35,356.03	\$2,465.73	0.50%	\$37,821.76	\$986.29	\$0.00	\$38,808.05	\$950,937.62	\$5,300.00	\$90,100.00
06/01/40	\$35,444.42	\$2,377.34	0.50%	\$37,821.76	\$950.94	\$0.00	\$38,772.70	\$915,493.20	\$0.00	\$90,100.00
12/01/40	\$35,533.03	\$2,288.73	0.50%	\$37,821.76	\$915.49	\$0.00	\$38,737.25	\$879,960.17	\$5,300.00	\$95,400.00
06/01/41	\$35,621.86	\$2,199.90	0.50%	\$37,821.76	\$879.96	\$0.00	\$38,701.72	\$844,338.31	\$0.00	\$95,400.00
12/01/41	\$35,710.91	\$2,110.85	0.50%	\$37,821.76	\$844.34	\$0.00	\$38,666.10	\$808,627.40	\$5,300.00	\$100,700.00
06/01/42	\$35,800.19	\$2,021.57	0.50%	\$37,821.76	\$808.63	\$0.00	\$38,630.39	\$772,827.21	\$0.00	\$100,700.00
12/01/42	\$35,889.69	\$1,932.07	0.50%	\$37,821.76	\$772.83	\$0.00	\$38,594.59	\$736,937.52	\$5,300.00	\$106,000.00
06/01/43	\$35,979.42	\$1,842.34	0.50%	\$37,821.76	\$736.94	\$0.00	\$38,558.70	\$700,958.10	\$0.00	\$106,000.00
12/01/43	\$36,069.36	\$1,752.40	0.50%	\$37,821.76	\$700.96	\$0.00	\$38,522.72	\$664,888.74	\$0.00	\$106,000.00
06/01/44	\$36,159.54	\$1,662.22	0.50%	\$37,821.76	\$664.89	\$0.00	\$38,486.65	\$628,729.20	\$0.00	\$106,000.00

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
12/0144	\$36,249.94	\$1,571.82	0.50%	\$37,821.76	\$628.73	\$0.00	\$38,450.49	\$592,479.26	\$0.00	\$106,000.00
06/0145	\$36,340.56	\$1,481.20	0.50%	\$37,821.76	\$592.48	\$0.00	\$38,414.24	\$556,138.70	\$0.00	\$106,000.00
12/0145	\$36,431.41	\$1,390.35	0.50%	\$37,821.76	\$556.14	\$0.00	\$38,377.90	\$519,707.29	\$0.00	\$106,000.00
06/0146	\$36,522.49	\$1,299.27	0.50%	\$37,821.76	\$519.71	\$0.00	\$38,341.47	\$483,184.80	\$0.00	\$106,000.00
12/0146	\$36,613.80	\$1,207.96	0.50%	\$37,821.76	\$483.18	\$0.00	\$38,304.94	\$446,571.00	\$0.00	\$106,000.00
06/0147	\$36,705.33	\$1,116.43	0.50%	\$37,821.76	\$446.57	\$0.00	\$38,268.33	\$409,865.67	\$0.00	\$106,000.00
12/0147	\$36,797.10	\$1,024.66	0.50%	\$37,821.76	\$409.87	\$0.00	\$38,231.63	\$373,068.57	\$0.00	\$106,000.00
06/0148	\$36,889.09	\$932.67	0.50%	\$37,821.76	\$373.07	\$0.00	\$38,194.83	\$336,179.48	\$0.00	\$106,000.00
12/0148	\$36,981.31	\$840.45	0.50%	\$37,821.76	\$336.18	\$0.00	\$38,157.94	\$299,198.17	\$0.00	\$106,000.00
06/0149	\$37,073.76	\$748.00	0.50%	\$37,821.76	\$299.20	\$0.00	\$38,120.96	\$262,124.41	\$0.00	\$106,000.00
12/0149	\$37,166.45	\$655.31	0.50%	\$37,821.76	\$262.12	\$0.00	\$38,083.88	\$224,957.96	\$0.00	\$106,000.00
06/0150	\$37,259.37	\$562.39	0.50%	\$37,821.76	\$224.96	\$0.00	\$38,046.72	\$187,698.59	\$0.00	\$106,000.00
12/0150	\$37,352.51	\$469.25	0.50%	\$37,821.76	\$187.70	\$0.00	\$38,009.46	\$150,346.08	\$0.00	\$106,000.00
06/0151	\$37,445.89	\$375.87	0.50%	\$37,821.76	\$150.35	\$0.00	\$37,972.11	\$112,900.19	\$0.00	\$106,000.00
12/0151	\$37,539.51	\$282.25	0.50%	\$37,821.76	\$112.90	\$0.00	\$37,934.66	\$75,360.68	\$0.00	\$106,000.00
06/0152	\$37,633.36	\$188.40	0.50%	\$37,821.76	\$75.36	\$0.00	\$37,897.12	\$37,727.32	\$0.00	\$106,000.00
12/0152	\$37,727.32	\$94.44	0.50%	\$37,821.76	\$37.73	\$0.00	\$37,859.49	\$0.00	\$0.00	\$106,000.00
Totals	\$2,104,870.00	\$164,435.60		\$2,269,305.60	\$65,774.24	\$0.00	\$2,335,079.84		\$106,000.00	

Created by KIA on 06/24/2021

KENTUCKY RURAL WATER FINANCE CORPORATION FLEXIBLE TERM FINANCE PROGRAM SERIES 2013 D

Borrower: Adair County Water District
 Closing Date: 06/05/13

Borrower Payment Schedule

Payment Date	Principal	Interest Rate	Interest	Trustee Fees	Total	Fiscal Total
01/01/13						
07/01/13						
01/01/14			94,258.40	450.00	94,708.40	
07/01/14	205,000.00	2.300%	71,879.38		276,879.38	371,587.78
01/01/15			69,521.88	450.00	69,971.88	
07/01/15	235,000.00	2.300%	69,521.88		304,521.88	374,493.76
01/01/16			66,819.38	450.00	67,269.38	
07/01/16	240,000.00	3.300%	66,819.38		306,819.38	374,088.76
01/01/17			62,859.38	450.00	63,309.38	
07/01/17	195,000.00	4.300%	62,859.38		257,859.38	321,168.76
01/01/18			58,666.88	450.00	59,116.88	
07/01/18	205,000.00	4.300%	58,666.88		263,666.88	322,783.76
01/01/19			54,259.38	450.00	54,709.38	
07/01/19	185,000.00	4.300%	54,259.38		239,259.38	293,968.76
01/01/20			50,281.88	450.00	50,731.88	
07/01/20	195,000.00	4.300%	50,281.88		245,281.88	296,013.76
01/01/21			46,089.38	450.00	46,539.38	
07/01/21	205,000.00	4.300%	46,089.38		251,089.38	297,628.76
01/01/22			41,681.88	450.00	42,131.88	
07/01/22	215,000.00	4.300%	41,681.88		256,681.88	298,813.76
01/01/23			37,059.38	450.00	37,509.38	
07/01/23	210,000.00	4.300%	37,059.38		247,059.38	284,568.76
01/01/24			32,544.38	450.00	32,994.38	
07/01/24	215,000.00	4.300%	32,544.38		247,544.38	280,538.76
01/01/25			27,921.88	450.00	28,371.88	
07/01/25	225,000.00	4.300%	27,921.88		252,921.88	281,293.76
01/01/26			23,084.38	450.00	23,534.38	
07/01/26	150,000.00	4.300%	23,084.38		173,084.38	196,618.76
01/01/27			19,859.38	450.00	20,309.38	
07/01/27	160,000.00	3.300%	19,859.38		179,859.38	200,168.76
01/01/28			17,219.38	450.00	17,669.38	
07/01/28	145,000.00	3.300%	17,219.38		162,219.38	179,888.76
01/01/29			14,826.88	450.00	15,276.88	
07/01/29	100,000.00	3.675%	14,826.88		114,826.88	130,103.76
01/01/30			12,989.38	450.00	13,439.38	
07/01/30	105,000.00	3.675%	12,989.38		117,989.38	131,428.76
01/01/31			11,060.00	450.00	11,510.00	
07/01/31	110,000.00	3.675%	11,060.00		121,060.00	132,570.00
01/01/32			9,038.75	450.00	9,488.75	
07/01/32	115,000.00	3.675%	9,038.75		124,038.75	133,527.50
01/01/33			6,925.63	450.00	7,375.63	
07/01/33	75,000.00	3.675%	6,925.63		81,925.63	89,301.26
01/01/34			5,547.50	450.00	5,997.50	
07/01/34	75,000.00	3.800%	5,547.50		80,547.50	86,545.00
01/01/35			4,122.50	450.00	4,572.50	
07/01/35	70,000.00	3.800%	4,122.50		74,122.50	78,695.00
01/01/36			2,792.50	450.00	3,242.50	
07/01/36	25,000.00	3.800%	2,792.50		27,792.50	31,035.00
01/01/37			2,317.50	450.00	2,767.50	
07/01/37	30,000.00	3.800%	2,317.50		32,317.50	35,085.00
01/01/38			1,747.50	450.00	2,197.50	
07/01/38	30,000.00	3.800%	1,747.50		31,747.50	33,945.00
01/01/39			1,177.50	450.00	1,627.50	
07/01/39	30,000.00	3.925%	1,177.50		31,177.50	32,805.00
01/01/40			588.75	450.00	1,038.75	
07/01/40	30,000.00	3.925%	588.75		30,588.75	31,627.50
Totals	<u>3,780,000.00</u>		<u>1,528,144.20</u>	<u>12,150.00</u>	<u>5,320,294.20</u>	<u>5,350,882.95</u>

**KRWFC Flexible Term Program Series 2013 D
Sinking Fund Payment Schedule**

**Borrower: Adair County Water District
Closing Date: 06/05/13**

	Monthly Principal	Monthly Interest	Total Monthly Sinking Fund Payments
8/13-1/14	17,083.33	15,709.73	32,793.07
2/14-8/14	17,083.33	11,979.90	29,063.23
8/14-1/15	19,583.33	11,586.98	31,170.31
2/15-7/15	19,583.33	11,586.98	31,170.31
8/15-1/16	20,000.00	11,136.56	31,136.56
2/16-7/16	20,000.00	11,136.56	31,136.56
8/16-1/17	16,250.00	10,476.56	26,726.56
2/17-7/17	16,250.00	10,476.56	26,726.56
8/17-1/18	17,083.33	9,777.81	26,861.15
2/18-7/18	17,083.33	9,777.81	26,861.15
8/18-1/19	15,416.67	9,043.23	24,459.90
2/19-7/19	15,416.67	9,043.23	24,459.90
8/19-1-20	16,250.00	8,380.31	24,630.31
2/20-7/20	16,250.00	8,380.31	24,630.31
8/20-1/21	17,083.33	7,681.56	24,764.90
2/21-7/21	17,083.33	7,681.56	24,764.90
8/21-1/22	17,916.67	6,946.98	24,863.65
2/22-7/22	17,916.67	6,946.98	24,863.65
8/22-1/23	17,500.00	6,176.56	23,676.56
2/23-7/23	17,500.00	6,176.56	23,676.56
8/23-1/24	17,916.67	5,424.06	23,340.73
2/24-7/24	17,916.67	5,424.06	23,340.73
8/24-1/25	18,750.00	4,653.65	23,403.65
2/25-7/25	18,750.00	4,653.65	23,403.65
8/25-1/26	12,500.00	3,847.40	16,347.40
2/26-7/26	12,500.00	3,847.40	16,347.40
8/26-1/27	13,333.33	3,309.90	16,643.23
2/27-7/27	13,333.33	3,309.90	16,643.23
8/27-1/28	12,083.33	2,869.90	14,953.23
2/28-7/28	12,083.33	2,869.90	14,953.23
8/28-1/29	8,333.33	2,471.15	10,804.48
2/29-7/29	8,333.33	2,471.15	10,804.48
8/29-1/30	8,750.00	2,164.90	10,914.90
2/30-7/30	8,750.00	2,164.90	10,914.90
8/30-2/31	9,166.67	1,843.33	11,010.00
2/31-7/31	9,166.67	1,843.33	11,010.00
8/31-1/32	9,583.33	1,506.46	11,089.79
2/32-7/32	9,583.33	1,506.46	11,089.79
8/32-1/33	6,250.00	1,154.27	7,404.27
2/33-7/33	6,250.00	1,154.27	7,404.27
8/33-1/34	6,250.00	924.58	7,174.58
2/34-7/34	6,250.00	924.58	7,174.58
8/34-1/35	5,833.33	687.08	6,520.42
2/35-7/35	5,833.33	687.08	6,520.42
8/35-1/36	2,083.33	465.42	2,548.75
2/35-7/35	2,083.33	465.42	2,548.75
8/36-1/37	2,500.00	386.25	2,886.25
2/37-7/37	2,500.00	386.25	2,886.25
8/37-1/38	2,500.00	291.25	2,791.25
2/38-7/38	2,500.00	291.25	2,791.25
8/38-1/39	2,500.00	196.25	2,696.25
2/39-7/39	2,500.00	196.25	2,696.25
8/39-1/40	2,500.00	98.13	2,598.13
2/40-7/40	2,500.00	98.13	2,598.13
	<u>3,780,000.00</u>	<u>1,528,144.20</u>	<u>5,308,144.20</u>

KENTUCKY RURAL WATER FINANCE CORPORATION FLEXIBLE TERM FINANCE PROGRAM SERIES 2020 G

Borrower: Columbia Adair Utilities
 Closing Date: 10/13/20

Borrower Payment Schedule

Payment Date	Principal	Interest Rate	Interest	Trustee Fees	Total	Fiscal Total
01/01/20						
07/01/20						
01/01/21						
07/01/21	75,000.00	2.250%	113,610.00		188,610.00	188,610.00
01/01/22			70,162.50	450.00	70,612.50	
07/01/22	160,000.00	2.250%	70,162.50		230,162.50	300,775.00
01/01/23			68,362.50	450.00	68,812.50	
07/01/23	160,000.00	2.250%	68,362.50		228,362.50	297,175.00
01/01/24			66,562.50	450.00	67,012.50	
07/01/24	165,000.00	2.250%	66,562.50		231,562.50	298,575.00
01/01/25			64,706.25	450.00	65,156.25	
07/01/25	165,000.00	2.250%	64,706.25		229,706.25	294,862.50
01/01/26			62,850.00	450.00	63,300.00	
07/01/26	170,000.00	5.250%	62,850.00		232,850.00	296,150.00
01/01/27			58,387.50	450.00	58,837.50	
07/01/27	180,000.00	5.250%	58,387.50		238,387.50	297,225.00
01/01/28			53,662.50	450.00	54,112.50	
07/01/28	190,000.00	5.250%	53,662.50		243,662.50	297,775.00
01/01/29			48,675.00	450.00	49,125.00	
07/01/29	200,000.00	2.250%	48,675.00		248,675.00	297,800.00
01/01/30			46,425.00	450.00	46,875.00	
07/01/30	200,000.00	3.250%	46,425.00		246,425.00	293,300.00
01/01/31			43,175.00	450.00	43,625.00	
07/01/31	205,000.00	3.250%	43,175.00		248,175.00	291,800.00
01/01/32			39,843.75	450.00	40,293.75	
07/01/32	215,000.00	2.250%	39,843.75		254,843.75	295,137.50
01/01/33			37,425.00	450.00	37,875.00	
07/01/33	215,000.00	2.250%	37,425.00		252,425.00	290,300.00
01/01/34			35,006.25	450.00	35,456.25	
07/01/34	220,000.00	2.250%	35,006.25		255,006.25	290,462.50
01/01/35			32,531.25	450.00	32,981.25	
07/01/35	225,000.00	2.250%	32,531.25		257,531.25	290,512.50
01/01/36			30,000.00	450.00	30,450.00	
07/01/36	230,000.00	2.375%	30,000.00		260,000.00	290,450.00
01/01/37			27,268.75	450.00	27,718.75	
07/01/37	235,000.00	2.375%	27,268.75		262,268.75	289,987.50
01/01/38			24,478.13	450.00	24,928.13	
07/01/38	240,000.00	2.500%	24,478.13		264,478.13	289,406.26
01/01/39			21,478.13	450.00	21,928.13	
07/01/39	245,000.00	2.500%	21,478.13		266,478.13	288,406.26
01/01/40			18,415.63	450.00	18,865.63	
07/01/40	250,000.00	2.500%	18,415.63		268,415.63	287,281.26
01/01/41			15,290.63	450.00	15,740.63	
07/01/41	255,000.00	2.625%	15,290.63		270,290.63	286,031.26
01/01/42			11,943.75	450.00	12,393.75	
07/01/42	260,000.00	2.625%	11,943.75		271,943.75	284,337.50
01/01/43			8,531.25	450.00	8,981.25	
07/01/43	265,000.00	2.625%	8,531.25		273,531.25	282,512.50
01/01/44			5,053.13	450.00	5,503.13	
07/01/44	200,000.00	2.625%	5,053.13		205,053.13	210,556.26
01/01/45			2,428.13	450.00	2,878.13	
07/01/45	185,000.00	2.625%	2,428.13		187,428.13	190,306.26
Totals	<u>5,110,000.00</u>		<u>1,898,935.06</u>	<u>10,800.00</u>	<u>7,019,735.06</u>	<u>7,019,735.06</u>

KRWFC Flexible Term Program Series 2020 G
Sinking Fund Payment Schedule

Borrower: Columbia Adair Utilities
Closing Date: 10/13/20

	Monthly Principal	Monthly Interest	Total Monthly Sinking Fund Payments
12/20-1/21	9,375.00	14,146.56	23,521.56
2/21-7/21	9,375.00	14,219.66	23,594.66
8/21-1/22	13,333.33	11,693.75	25,027.08
2/22-7/22	13,333.33	11,693.75	25,027.08
8/22-1/23	13,333.33	11,393.75	24,727.08
2/23-7/23	13,333.33	11,393.75	24,727.08
8/23-1/24	13,750.00	11,093.75	24,843.75
2/24-7/24	13,750.00	11,093.75	24,843.75
8/24-1/25	13,750.00	10,784.38	24,534.38
2/25-7/25	13,750.00	10,784.38	24,534.38
8/25-1/26	14,166.67	10,475.00	24,641.67
2/26-7/26	14,166.67	10,475.00	24,641.67
8/26-1/27	15,000.00	9,731.25	24,731.25
2/27-7/27	15,000.00	9,731.25	24,731.25
8/27-1/28	15,833.33	8,943.75	24,777.08
2/28-7/28	15,833.33	8,943.75	24,777.08
8/28-1/29	16,666.67	8,112.50	24,779.17
2/29-7/29	16,666.67	8,112.50	24,779.17
8/29-1/30	16,666.67	7,737.50	24,404.17
2/30-7/30	16,666.67	7,737.50	24,404.17
8/30-2/31	17,083.33	7,195.83	24,279.17
2/31-7/31	17,083.33	7,195.83	24,279.17
8/31-1/32	17,916.67	6,640.63	24,557.29
2/32-7/32	17,916.67	6,640.63	24,557.29
8/32-1/33	17,916.67	6,237.50	24,154.17
2/33-7/33	17,916.67	6,237.50	24,154.17
8/33-1/34	18,333.33	5,834.38	24,167.71
2/34-7/34	18,333.33	5,834.38	24,167.71
8/34-1/35	18,750.00	5,421.88	24,171.88
2/35-7/35	18,750.00	5,421.88	24,171.88
8/35-1/36	19,166.67	5,000.00	24,166.67
2/36-7/36	19,166.67	5,000.00	24,166.67
8/36-1/37	19,583.33	4,544.79	24,128.13
2/37-7/37	19,583.33	4,544.79	24,128.13
8/37-1/37	20,000.00	4,079.69	24,079.69
2/38-7/38	20,000.00	4,079.69	24,079.69
8/38-1/39	20,416.67	3,579.69	23,996.36
2/39-7/39	20,416.67	3,579.69	23,996.36
8/39-1/40	20,833.33	3,069.27	23,902.61
2/40-7/40	20,833.33	3,069.27	23,902.61
8/40-1/41	21,250.00	2,548.44	23,798.44
2/41-7/41	21,250.00	2,548.44	23,798.44
8/41-1/42	21,666.67	1,990.63	23,657.29
2/42-7/42	21,666.67	1,990.63	23,657.29
8/42-1/43	22,083.33	1,421.88	23,505.21
2/43-7/43	22,083.33	1,421.88	23,505.21
8/43-1/44	16,666.67	842.19	17,508.86
2/44-7/44	16,666.67	842.19	17,508.86
8/44-1/45	15,416.67	404.69	15,821.36
2/45-7/45	15,416.67	404.69	15,821.36
	<u>5,110,000.00</u>	<u>1,898,935.05</u>	<u>7,008,936.10</u>

Sewer portion of 2020 KRWC
re-financing

\$95,000

Columbia/Adair County Utility District
RD - Refunding of USDA Loans, Series 2006 A

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
10/13/2020	-	-	-	-	-
02/01/2021	-	-	798.75	798.75	-
08/01/2021	5,000.00	2.250%	1,331.25	6,331.25	-
12/31/2021	-	-	-	-	7,130.00
02/01/2022	-	-	1,275.00	1,275.00	-
08/01/2022	-	-	1,275.00	1,275.00	-
12/31/2022	-	-	-	-	2,550.00
02/01/2023	-	-	1,275.00	1,275.00	-
08/01/2023	-	-	1,275.00	1,275.00	-
12/31/2023	-	-	-	-	2,550.00
02/01/2024	-	-	1,275.00	1,275.00	-
08/01/2024	-	-	1,275.00	1,275.00	-
12/31/2024	-	-	-	-	2,550.00
02/01/2025	-	-	1,275.00	1,275.00	-
08/01/2025	-	-	1,275.00	1,275.00	-
12/31/2025	-	-	-	-	2,550.00
02/01/2026	-	-	1,275.00	1,275.00	-
08/01/2026	-	-	1,275.00	1,275.00	-
12/31/2026	-	-	-	-	2,550.00
02/01/2027	-	-	1,275.00	1,275.00	-
08/01/2027	5,000.00	5.250%	1,275.00	6,275.00	-
12/31/2027	-	-	-	-	7,550.00
02/01/2028	-	-	1,143.75	1,143.75	-
08/01/2028	5,000.00	5.250%	1,143.75	6,143.75	-
12/31/2028	-	-	-	-	7,287.50
02/01/2029	-	-	1,012.50	1,012.50	-
08/01/2029	5,000.00	2.250%	1,012.50	6,012.50	-
12/31/2029	-	-	-	-	7,025.00
02/01/2030	-	-	956.25	956.25	-
08/01/2030	5,000.00	3.250%	956.25	5,956.25	-
12/31/2030	-	-	-	-	6,912.50
02/01/2031	-	-	875.00	875.00	-
08/01/2031	5,000.00	3.250%	875.00	5,875.00	-
12/31/2031	-	-	-	-	6,750.00
02/01/2032	-	-	793.75	793.75	-
08/01/2032	5,000.00	2.250%	793.75	5,793.75	-
12/31/2032	-	-	-	-	6,587.50
02/01/2033	-	-	737.50	737.50	-
08/01/2033	5,000.00	2.250%	737.50	5,737.50	-
12/31/2033	-	-	-	-	6,475.00
02/01/2034	-	-	681.25	681.25	-
08/01/2034	5,000.00	2.250%	681.25	5,681.25	-
12/31/2034	-	-	-	-	6,362.50
02/01/2035	-	-	625.00	625.00	-
08/01/2035	5,000.00	2.250%	625.00	5,625.00	-
12/31/2035	-	-	-	-	6,250.00
02/01/2036	-	-	568.75	568.75	-
08/01/2036	5,000.00	2.375%	568.75	5,568.75	-
12/31/2036	-	-	-	-	6,137.50
02/01/2037	-	-	509.38	509.38	-
08/01/2037	5,000.00	2.375%	509.38	5,509.38	-
12/31/2037	-	-	-	-	6,018.76
02/01/2038	-	-	450.00	450.00	-
08/01/2038	5,000.00	2.500%	450.00	5,450.00	-
12/31/2038	-	-	-	-	5,900.00

02/01/2039	-	-	387.50	387.50	-
08/01/2039	5,000.00	2.500%	387.50	5,387.50	-
12/31/2039	-	-	-	-	5,775.00
02/01/2040	-	-	325.00	325.00	-
08/01/2040	5,000.00	2.500%	325.00	5,325.00	-
12/31/2040	-	-	-	-	5,650.00
02/01/2041	-	-	262.50	262.50	-
08/01/2041	5,000.00	2.625%	262.50	5,262.50	-
12/31/2041	-	-	-	-	5,525.00
02/01/2042	-	-	196.88	196.88	-
08/01/2042	5,000.00	2.625%	196.88	5,196.88	-
12/31/2042	-	-	-	-	5,393.76
02/01/2043	-	-	131.25	131.25	-
08/01/2043	5,000.00	2.625%	131.25	5,131.25	-
12/31/2043	-	-	-	-	5,262.50
02/01/2044	-	-	65.63	65.63	-
08/01/2044	5,000.00	2.625%	65.63	5,065.63	-
12/31/2044	-	-	-	-	5,131.26
Total	\$95,000.00	-	\$36,873.78	\$131,873.78	-

Yield Statistics

Bond Year Dollars	\$1,381.00
Average Life	14.537 Years
Average Coupon	2.6700782%
Net Interest Cost (NIC)	2.5061166%
True Interest Cost (TIC)	2.4847370%
Bond Yield for Arbitrage Purposes	2.3049478%
All Inclusive Cost (AIC)	2.6415608%

IRS Form 8038

Net Interest Cost	2.3346584%
Weighted Average Maturity	14.249 Years

Columbia-Adair Wtr Dist - | Ref of 2008 (92-41) | 7/7/2021 | 3:12 PM

Raymond James