

# AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
<b>\$19,500.00</b>	<b>07-05-2022</b>	<b>07-05-2024</b>	<b>520311000</b>	<b>0020 / 0013</b>	<b>***</b>	<b>DCR</b>	
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "*****" has been omitted due to text length limitations.							

**Borrower:** Kirksville Water Association Inc  
P.O. Box 670  
Richmond, KY 40476

**Lender:** 1st Trust Bank, Inc.  
Richmond  
360 Eastern Bypass  
Richmond, KY 40475

**Disbursement Date:** July 5, 2022  
**Interest Rate:** 5.950

**Repayment Schedule:** Balloon  
**Calculation Method:** 365/365 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	08-05-2022	457.61	98.54	359.07	19,140.93
2	09-05-2022	457.61	96.73	360.88	18,780.05
3	10-05-2022	457.61	91.84	365.77	18,414.28
4	11-05-2022	457.61	93.06	364.55	18,049.73
5	12-05-2022	457.61	88.27	369.34	17,680.39
<b>2022 TOTALS:</b>		<b>2,288.05</b>	<b>468.44</b>	<b>1,819.61</b>	
6	01-05-2023	457.61	89.35	368.26	17,312.13
7	02-05-2023	457.61	87.49	370.12	16,942.01
8	03-05-2023	457.61	77.33	380.28	16,561.73
9	04-05-2023	457.61	83.69	373.92	16,187.81
10	05-05-2023	457.61	79.17	378.44	15,809.37
11	06-05-2023	457.61	79.89	377.72	15,431.65
12	07-05-2023	457.61	75.47	382.14	15,049.51
13	08-05-2023	457.61	76.05	381.56	14,667.95
14	09-05-2023	457.61	74.12	383.49	14,284.46
15	10-05-2023	457.61	69.86	387.75	13,896.71
16	11-05-2023	457.61	70.23	387.38	13,509.33
17	12-05-2023	457.61	66.07	391.54	13,117.79
<b>2023 TOTALS:</b>		<b>5,491.32</b>	<b>928.72</b>	<b>4,562.60</b>	
18	01-05-2024	457.61	66.29	391.32	12,726.47
19	02-05-2024	457.61	64.31	393.30	12,333.17
20	03-05-2024	457.61	58.30	399.31	11,933.86
21	04-05-2024	457.61	60.31	397.30	11,536.56
22	05-05-2024	457.61	56.42	401.19	11,135.37
23	06-05-2024	457.61	56.27	401.34	10,734.03
24	07-05-2024	10,786.52	52.49	10,734.03	0.00
<b>2024 TOTALS:</b>		<b>13,532.18</b>	<b>414.39</b>	<b>13,117.79</b>	
<b>TOTALS:</b>		<b>21,311.55</b>	<b>1,811.55</b>	<b>19,500.00</b>	

**NOTICE:** This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.