

COMMONWEALTH OF KENTUCKY

BEFORE THE KENTUCKY PUBLIC SERVICE COMMISSION

IN THE MATTER OF:

ELECTRONIC APPLICATION OF COLUMBIA/ADAIR)
UTILITIES DISTRICT FOR A CERTIFICATE OF)
PUBLIC CONVENIENCE AND NECESSITY TO)
CONSTRUCT A SYSTEM IMPROVEMENTS PROJECT) Case No. 2024-00250
AND AN ORDER AUTHORIZING THE ISSUANCE)
OF SECURITIES PURSUANT TO 278.300)

** *** **** ***** **** *** **

Response to Filing Deficiencies

The Applicant, Columbia/Adair Utilities District ("Columbia/Adair District"), by Counsel, files this Response to Filing Deficiencies, dated August 12, 2024, relating to the Electronic Application and supporting documents filed with the Kentucky Public Service Commission on August 8, 2024 as follows:

Deficiency 1. 807 KAR 5:001, Section 15(2)(b): Copies of franchises or permits, if any, from the proper public authority for the proposed construction or extension, if not previously filed with the Commission; Proper permits were not submitted with the Application.

Response 1. See Exhibit "B" to the submitted Application which contain the Project approval letters of the Kentucky Energy and Environmental Cabinet, Department for Environmental Protection ("DOW") for Phase 23, Contracts 1, 2 and 3. These approval letters serve as the necessary permits allowing Columbia/Adair District to proceed with the Project as DOW does not issue any other documentation labeled "permits". There are no franchises in connection with this Project.

Deficiency 2. 807 KAR 5:071, Section 3(3)(a): Copy of amortization schedules of present and proposed indebtedness; Copy of amortization schedule not provided with Application.

Response 2. The amortization schedules of present and proposed indebtedness of Columbia/Adair District are attached hereto as **Exhibit "A-1"** and **Exhibit "A-2"**.

Respectfully Submitted

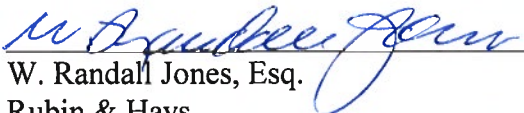
Rubin & Hays

By 

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CERTIFICATE OF SERVICE

The undersigned, in accordance with 807 KAR 5:001, Section 8, hereby certifies that Columbia/Adair Utilities District's electronic filing of the foregoing Response to Filing Deficiencies is a true and accurate copy of the same document being transmitted via electronic filing to the Kentucky Public Service Commission on August 16, 2024; that there are currently no parties that the Kentucky Public Service Commission has excused from participation by electronic means in this proceeding.



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EXHIBIT A-1

Present Amortization Schedules

91-22 USDA

BONDS
DATE OF ISSUE
AMOUNT OF ISSUE
INTEREST RATE
DATE OF FIRST PAYMENT

Loan # 91-22
 2/26/2010
 \$1,100,000
 2.375%
 7/1/2010



Adair Co. Water District

This payment schedule is an estimate only based upon the bond schedule and is for planning purposes only.

Notices will be mailed prior to the scheduled payment dates which state the required payment amount.

Pmt Date	Interest	Principal	Total Payment	Outstanding Principal
07/01/10	\$7,039.19		\$7,039.19	\$1,100,000
01/01/11	\$13,062.50		\$13,062.50	\$1,100,000
07/01/11	\$13,062.50		\$13,062.50	\$1,100,000
01/01/12	\$13,062.50		\$13,062.50	\$1,100,000
07/01/12	\$13,062.50		\$13,062.50	\$1,100,000
01/01/13	\$13,062.50	\$16,800	\$29,862.50	\$1,083,200
07/01/13	\$12,863.00		\$12,863.00	\$1,083,200
01/01/14	\$12,863.00	\$17,200	\$30,063.00	\$1,066,000
07/01/14	\$12,658.75		\$12,658.75	\$1,066,000
01/01/15	\$12,658.75	\$17,700	\$30,358.75	\$1,048,300
07/01/15	\$12,448.56		\$12,448.56	\$1,048,300
01/01/16	\$12,448.56	\$18,200	\$30,648.56	\$1,030,100
07/01/16	\$12,232.44		\$12,232.44	\$1,030,100
01/01/17	\$12,232.44	\$18,700	\$30,932.44	\$1,011,400
07/01/17	\$12,010.38		\$12,010.38	\$1,011,400
01/01/18	\$12,010.38	\$19,200	\$31,210.38	\$992,200
07/01/18	\$11,782.38		\$11,782.38	\$992,200
01/01/19	\$11,782.38	\$19,700	\$31,482.38	\$972,500
07/01/19	\$11,548.44		\$11,548.44	\$972,500
01/01/20	\$11,548.44	\$20,300	\$31,848.44	\$952,200
07/01/20	\$11,307.38		\$11,307.38	\$952,200
01/01/21	\$11,307.38	\$20,800	\$32,107.38	\$931,400
07/01/21	\$11,060.38		\$11,060.38	\$931,400
01/01/22	\$11,060.38	\$21,400	\$32,460.38	\$910,000
07/01/22	\$10,806.25		\$10,806.25	\$910,000
01/01/23	\$10,806.25	\$22,000	\$32,806.25	\$888,000
07/01/23	\$10,545.00		\$10,545.00	\$888,000
01/01/24	\$10,545.00	\$22,600	\$33,145.00	\$865,400
07/01/24	\$10,276.63		\$10,276.63	\$865,400
01/01/25	\$10,276.63	\$23,200	\$33,476.63	\$842,200
07/01/25	\$10,001.13		\$10,001.13	\$842,200
01/01/26	\$10,001.13	\$23,900	\$33,901.13	\$818,300
07/01/26	\$9,717.31		\$9,717.31	\$818,300
01/01/27	\$9,717.31	\$24,500	\$34,217.31	\$793,800
07/01/27	\$9,426.38		\$9,426.38	\$793,800
01/01/28	\$9,426.38	\$25,200	\$34,626.38	\$768,600
07/01/28	\$9,127.13		\$9,127.13	\$768,600
01/01/29	\$9,127.13	\$25,900	\$35,027.13	\$742,700
07/01/29	\$8,819.56		\$8,819.56	\$742,700
01/01/30	\$8,819.56	\$26,600	\$35,419.56	\$716,100
07/01/30	\$8,503.69		\$8,503.69	\$716,100
01/01/31	\$8,503.69	\$27,300	\$35,803.69	\$688,800
07/01/31	\$8,179.50		\$8,179.50	\$688,800
01/01/32	\$8,179.50	\$28,100	\$36,279.50	\$660,700
07/01/32	\$7,845.81		\$7,845.81	\$660,700
01/01/33	\$7,845.81	\$28,900	\$36,745.81	\$631,800
07/01/33	\$7,502.63		\$7,502.63	\$631,800
01/01/34	\$7,502.63	\$29,700	\$37,202.63	\$602,100
07/01/34	\$7,149.94		\$7,149.94	\$602,100
01/01/35	\$7,149.94	\$30,500	\$37,649.94	\$571,600
07/01/35	\$6,787.75		\$6,787.75	\$571,600
01/01/36	\$6,787.75	\$31,300	\$38,087.75	\$540,300
07/01/36	\$6,416.06		\$6,416.06	\$540,300
01/01/37	\$6,416.06	\$32,200	\$38,616.06	\$508,100
07/01/37	\$6,033.69		\$6,033.69	\$508,100
01/01/38	\$6,033.69	\$33,100	\$39,133.69	\$475,000
07/01/38	\$5,640.63		\$5,640.63	\$475,000
01/01/39	\$5,640.63	\$34,000	\$39,640.63	\$441,000
07/01/39	\$5,236.88		\$5,236.88	\$441,000
01/01/40	\$5,236.88	\$34,900	\$40,136.88	\$406,100
07/01/40	\$4,822.44		\$4,822.44	\$406,100
01/01/41	\$4,822.44	\$35,900	\$40,722.44	\$370,200
07/01/41	\$4,396.13		\$4,396.13	\$370,200
01/01/42	\$4,396.13	\$36,800	\$41,196.13	\$333,400
07/01/42	\$3,959.13		\$3,959.13	\$333,400
01/01/43	\$3,959.13	\$37,900	\$41,859.13	\$295,500
07/01/43	\$3,509.06		\$3,509.06	\$295,500
01/01/44	\$3,509.06	\$38,900	\$42,409.06	\$256,600
07/01/44	\$3,047.13		\$3,047.13	\$256,600
01/01/45	\$3,047.13	\$40,000	\$43,047.13	\$216,600
07/01/45	\$2,572.13		\$2,572.13	\$216,600

01/01/46	\$2,572.13	\$41,100	\$43,672.13	\$175,500
07/01/46	\$2,084.06		\$2,084.06	\$175,500
01/01/47	\$2,084.06	\$42,200	\$44,284.06	\$133,300
07/01/47	\$1,582.94		\$1,582.94	\$133,300
01/01/48	\$1,582.94	\$43,400	\$44,982.94	\$89,900
07/01/48	\$1,067.56		\$1,067.56	\$89,900
01/01/49	\$1,067.56	\$44,600	\$45,667.56	\$45,300
07/01/49	\$537.94		\$537.94	\$45,300
1/1/1950	\$537.94	\$45,300	\$45,837.94	

BONDS
DATE OF ISSUE
AMOUNT OF ISSUE
INTEREST RATE
DATE OF FIRST PAYMENT

Loan # 91-45
 3/9/2012
 \$1,200,000
 3.000%
 7/1/2012

91-45 USDA



Adair Co. Water District

This payment schedule is an estimate only based upon the bond schedule and is for planning purposes only.

Notices will be mailed prior to the scheduled payment dates which state the required payment amount.

Pmnt Date	Interest	Principal	Total Payment	Outstanding Principal
07/01/12	\$11,400.00		\$11,400.00	\$1,200,000
01/01/13	\$18,000.00		\$18,000.00	\$1,200,000
07/01/13	\$18,000.00		\$18,000.00	\$1,200,000
01/01/14	\$18,000.00	\$20,000	\$38,000.00	\$1,180,000
07/01/14	\$17,700.00		\$17,700.00	\$1,180,000
01/01/15	\$17,700.00	\$20,500	\$38,200.00	\$1,159,500
07/01/15	\$17,392.50		\$17,392.50	\$1,159,500
01/01/16	\$17,392.50	\$21,000	\$38,392.50	\$1,138,500
07/01/16	\$17,077.50		\$17,077.50	\$1,138,500
01/01/17	\$17,077.50	\$21,500	\$38,577.50	\$1,117,000
07/01/17	\$16,755.00		\$16,755.00	\$1,117,000
01/01/18	\$16,755.00	\$22,000	\$38,755.00	\$1,095,000
07/01/18	\$16,425.00		\$16,425.00	\$1,095,000
01/01/19	\$16,425.00	\$22,500	\$38,925.00	\$1,072,500
07/01/19	\$16,087.50		\$16,087.50	\$1,072,500
01/01/20	\$16,087.50	\$23,000	\$39,087.50	\$1,049,500
07/01/20	\$15,742.50		\$15,742.50	\$1,049,500
01/01/21	\$15,742.50	\$23,500	\$39,242.50	\$1,026,000
07/01/21	\$15,390.00		\$15,390.00	\$1,026,000
01/01/22	\$15,390.00	\$24,000	\$39,390.00	\$1,002,000
07/01/22	\$15,030.00		\$15,030.00	\$1,002,000
01/01/23	\$15,030.00	\$24,500	\$39,530.00	\$977,500
07/01/23	\$14,662.50		\$14,662.50	\$977,500
01/01/24	\$14,662.50	\$25,000	\$39,662.50	\$952,500
07/01/24	\$14,287.50		\$14,287.50	\$952,500
01/01/25	\$14,287.50	\$25,500	\$39,787.50	\$927,000
07/01/25	\$13,905.00		\$13,905.00	\$927,000
01/01/26	\$13,905.00	\$26,500	\$40,405.00	\$900,500
07/01/26	\$13,507.50		\$13,507.50	\$900,500
01/01/27	\$13,507.50	\$27,000	\$40,507.50	\$873,500
07/01/27	\$13,102.50		\$13,102.50	\$873,500
01/01/28	\$13,102.50	\$27,500	\$40,602.50	\$846,000
07/01/28	\$12,690.00		\$12,690.00	\$846,000
01/01/29	\$12,690.00	\$28,000	\$40,690.00	\$818,000
07/01/29	\$12,270.00		\$12,270.00	\$818,000
01/01/30	\$12,270.00	\$29,000	\$41,270.00	\$789,000
07/01/30	\$11,835.00		\$11,835.00	\$789,000
01/01/31	\$11,835.00	\$29,500	\$41,335.00	\$759,500
07/01/31	\$11,392.50		\$11,392.50	\$759,500
01/01/32	\$11,392.50	\$30,500	\$41,892.50	\$729,000
07/01/32	\$10,935.00		\$10,935.00	\$729,000
01/01/33	\$10,935.00	\$31,000	\$41,935.00	\$698,000
07/01/33	\$10,470.00		\$10,470.00	\$698,000
01/01/34	\$10,470.00	\$31,500	\$41,970.00	\$666,500
07/01/34	\$9,997.50		\$9,997.50	\$666,500
01/01/35	\$9,997.50	\$32,500	\$42,497.50	\$634,000
07/01/35	\$9,510.00		\$9,510.00	\$634,000
01/01/36	\$9,510.00	\$33,000	\$42,510.00	\$601,000
07/01/36	\$9,015.00		\$9,015.00	\$601,000
01/01/37	\$9,015.00	\$34,000	\$43,015.00	\$567,000
07/01/37	\$8,505.00		\$8,505.00	\$567,000
01/01/38	\$8,505.00	\$35,000	\$43,505.00	\$532,000
07/01/38	\$7,980.00		\$7,980.00	\$532,000
01/01/39	\$7,980.00	\$35,500	\$43,480.00	\$496,500
07/01/39	\$7,447.50		\$7,447.50	\$496,500
01/01/40	\$7,447.50	\$36,500	\$43,947.50	\$460,000
07/01/40	\$6,900.00		\$6,900.00	\$460,000
01/01/41	\$6,900.00	\$37,500	\$44,400.00	\$422,500
07/01/41	\$6,337.50		\$6,337.50	\$422,500
01/01/42	\$6,337.50	\$38,500	\$44,837.50	\$384,000
07/01/42	\$5,760.00		\$5,760.00	\$384,000
01/01/43	\$5,760.00	\$39,000	\$44,760.00	\$345,000
07/01/43	\$5,175.00		\$5,175.00	\$345,000
01/01/44	\$5,175.00	\$40,000	\$45,175.00	\$305,000
07/01/44	\$4,575.00		\$4,575.00	\$305,000
01/01/45	\$4,575.00	\$41,000	\$45,575.00	\$264,000
07/01/45	\$3,960.00		\$3,960.00	\$264,000
01/01/46	\$3,960.00	\$42,000	\$45,960.00	\$222,000
07/01/46	\$3,330.00		\$3,330.00	\$222,000
01/01/47	\$3,330.00	\$43,000	\$46,330.00	\$179,000
07/01/47	\$2,685.00		\$2,685.00	\$179,000

01/01/48	\$2,685.00	\$44,000	\$46,685.00	\$135,000
07/01/48	\$2,025.00		\$2,025.00	\$135,000
01/01/49	\$2,025.00	\$45,000	\$47,025.00	\$90,000
07/01/49	\$1,350.00		\$1,350.00	\$90,000
01/01/50	\$1,350.00	\$46,000	\$47,350.00	\$44,000
07/01/50	\$660.00		\$660.00	\$44,000
01/01/51	\$660.00	\$44,000	\$44,660.00	

91-24 USDA

BONDS
DATE OF ISSUE
AMOUNT OF ISSUE
INTEREST RATE
DATE OF FIRST PAYMENT

Loan # 91-24
 5/30/2013
 \$1,459,000
 2.125%
 7/1/2013



Adair Co. Water District

This payment schedule is an estimate only based upon the bond schedule and is for planning purposes only.

Notices will be mailed prior to the scheduled payment dates which state the required payment amount.

Pmt Date	Interest	Principal	Total Payment	Outstanding Principal
07/01/13	\$2,755.87		\$2,755.87	\$1,459,000
01/01/14	\$15,501.88		\$15,501.88	\$1,459,000
07/01/14	\$15,501.88		\$15,501.88	\$1,459,000
01/01/15	\$15,501.88	\$24,000	\$39,501.88	\$1,435,000
07/01/15	\$15,246.88		\$15,246.88	\$1,435,000
01/01/16	\$15,246.88	\$24,500	\$39,746.88	\$1,410,500
07/01/16	\$14,986.56		\$14,986.56	\$1,410,500
01/01/17	\$14,986.56	\$25,000	\$39,986.56	\$1,385,500
07/01/17	\$14,720.94		\$14,720.94	\$1,385,500
01/01/18	\$14,720.94	\$26,000	\$40,720.94	\$1,359,500
07/01/18	\$14,444.69		\$14,444.69	\$1,359,500
01/01/19	\$14,444.69	\$26,500	\$40,944.69	\$1,333,000
07/01/19	\$14,163.13		\$14,163.13	\$1,333,000
01/01/20	\$14,163.13	\$27,000	\$41,163.13	\$1,306,000
07/01/20	\$13,876.25		\$13,876.25	\$1,306,000
01/01/21	\$13,876.25	\$27,500	\$41,376.25	\$1,278,500
07/01/21	\$13,584.06		\$13,584.06	\$1,278,500
01/01/22	\$13,584.06	\$28,500	\$42,084.06	\$1,250,000
07/01/22	\$13,281.25		\$13,281.25	\$1,250,000
01/01/23	\$13,281.25	\$29,000	\$42,281.25	\$1,221,000
07/01/23	\$12,973.13		\$12,973.13	\$1,221,000
01/01/24	\$12,973.13	\$29,500	\$42,473.13	\$1,191,500
07/01/24	\$12,659.69		\$12,659.69	\$1,191,500
01/01/25	\$12,659.69	\$30,500	\$43,159.69	\$1,161,000
07/01/25	\$12,335.63		\$12,335.63	\$1,161,000
01/01/26	\$12,335.63	\$31,000	\$43,335.63	\$1,130,000
07/01/26	\$12,006.25		\$12,006.25	\$1,130,000
01/01/27	\$12,006.25	\$32,000	\$44,006.25	\$1,098,000
07/01/27	\$11,666.25		\$11,666.25	\$1,098,000
01/01/28	\$11,666.25	\$32,500	\$44,166.25	\$1,065,500
07/01/28	\$11,320.94		\$11,320.94	\$1,065,500
01/01/29	\$11,320.94	\$33,500	\$44,820.94	\$1,032,000
07/01/29	\$10,965.00		\$10,965.00	\$1,032,000
01/01/30	\$10,965.00	\$34,000	\$44,965.00	\$998,000
07/01/30	\$10,603.75		\$10,603.75	\$998,000
01/01/31	\$10,603.75	\$35,000	\$45,603.75	\$963,000
07/01/31	\$10,231.88		\$10,231.88	\$963,000
01/01/32	\$10,231.88	\$36,000	\$46,231.88	\$927,000
07/01/32	\$9,849.38		\$9,849.38	\$927,000
01/01/33	\$9,849.38	\$36,500	\$46,349.38	\$890,500
07/01/33	\$9,461.56		\$9,461.56	\$890,500
01/01/34	\$9,461.56	\$37,500	\$46,961.56	\$853,000
07/01/34	\$9,063.13		\$9,063.13	\$853,000
01/01/35	\$9,063.13	\$38,500	\$47,563.13	\$814,500
07/01/35	\$8,654.06		\$8,654.06	\$814,500
01/01/36	\$8,654.06	\$39,500	\$48,154.06	\$775,000
07/01/36	\$8,234.38		\$8,234.38	\$775,000
01/01/37	\$8,234.38	\$40,500	\$48,734.38	\$734,500
07/01/37	\$7,804.06		\$7,804.06	\$734,500
01/01/38	\$7,804.06	\$41,500	\$49,304.06	\$693,000
07/01/38	\$7,363.13		\$7,363.13	\$693,000
01/01/39	\$7,363.13	\$42,500	\$49,863.13	\$650,500
07/01/39	\$6,911.56		\$6,911.56	\$650,500
01/01/40	\$6,911.56	\$43,500	\$50,411.56	\$607,000
07/01/40	\$6,449.38		\$6,449.38	\$607,000
01/01/41	\$6,449.38	\$44,500	\$50,949.38	\$562,500
07/01/41	\$5,976.56		\$5,976.56	\$562,500
01/01/42	\$5,976.56	\$45,500	\$51,476.56	\$517,000
07/01/42	\$5,493.13		\$5,493.13	\$517,000
01/01/43	\$5,493.13	\$46,500	\$51,993.13	\$470,500
07/01/43	\$4,999.06		\$4,999.06	\$470,500
01/01/44	\$4,999.06	\$47,500	\$52,499.06	\$423,000
07/01/44	\$4,494.38		\$4,494.38	\$423,000
01/01/45	\$4,494.38	\$48,500	\$52,994.38	\$374,500
07/01/45	\$3,979.06		\$3,979.06	\$374,500
01/01/46	\$3,979.06	\$50,000	\$53,979.06	\$324,500
07/01/46	\$3,447.81		\$3,447.81	\$324,500
01/01/47	\$3,447.81	\$51,000	\$54,447.81	\$273,500
07/01/47	\$2,905.94		\$2,905.94	\$273,500
01/01/48	\$2,905.94	\$52,000	\$54,905.94	\$221,500
07/01/48	\$2,353.44		\$2,353.44	\$221,500

01/01/49	\$2,353.44	\$53,500	\$55,853.44	\$168,000
07/01/49	\$1,785.00		\$1,785.00	\$168,000
01/01/50	\$1,785.00	\$64,500	\$56,285.00	\$113,500
07/01/50	\$1,205.94		\$1,205.94	\$113,500
01/01/51	\$1,205.94	\$66,000	\$57,205.94	\$57,500
07/01/51	\$610.94		\$610.94	\$57,500
01/01/52	\$610.94	\$67,500	\$58,110.94	

BONDS
DATE OF ISSUE
AMOUNT OF ISSUE
INTEREST RATE
DATE OF FIRST PAYMENT

Loan # 93-42
 1/29/2016
 \$694,000
 1.875%
 7/1/2016

93-42 USDA



Adair Co. Water District

This payment schedule is an estimate only based upon the bond schedule and is for planning purposes only.

Notices will be mailed prior to the scheduled payment dates which state the required payment amount.

Pmt Date	Interest	Principal	Total Payment	Outstanding Principal
07/01/16	\$5,454.55		\$5,454.55	\$694,000
01/01/17	\$6,506.25	\$12,500	\$19,006.25	\$681,500
07/01/17	\$6,389.06		\$6,389.06	\$681,500
01/01/18	\$6,389.06	\$13,000	\$19,389.06	\$668,500
07/01/18	\$6,267.19		\$6,267.19	\$668,500
01/01/19	\$6,267.19	\$13,000	\$19,267.19	\$655,500
07/01/19	\$6,145.31		\$6,145.31	\$655,500
01/01/20	\$6,145.31	\$13,500	\$19,645.31	\$642,000
07/01/20	\$6,018.75		\$6,018.75	\$642,000
01/01/21	\$6,018.75	\$13,500	\$19,518.75	\$628,500
07/01/21	\$5,892.19		\$5,892.19	\$628,500
01/01/22	\$5,892.19	\$14,000	\$19,892.19	\$614,500
07/01/22	\$5,760.94		\$5,760.94	\$614,500
01/01/23	\$5,760.94	\$14,000	\$19,760.94	\$600,500
07/01/23	\$5,629.69		\$5,629.69	\$600,500
01/01/24	\$5,629.69	\$14,500	\$20,129.69	\$586,000
07/01/24	\$5,493.75		\$5,493.75	\$586,000
01/01/25	\$5,493.75	\$14,500	\$19,993.75	\$571,500
07/01/25	\$5,357.81		\$5,357.81	\$571,500
01/01/26	\$5,357.81	\$15,000	\$20,357.81	\$556,500
07/01/26	\$5,217.19		\$5,217.19	\$556,500
01/01/27	\$5,217.19	\$15,500	\$20,717.19	\$541,000
07/01/27	\$5,071.88		\$5,071.88	\$541,000
01/01/28	\$5,071.88	\$15,500	\$20,571.88	\$525,500
07/01/28	\$4,926.56		\$4,926.56	\$525,500
01/01/29	\$4,926.56	\$16,000	\$20,926.56	\$509,500
07/01/29	\$4,776.56		\$4,776.56	\$509,500
01/01/30	\$4,776.56	\$16,000	\$20,776.56	\$493,500
07/01/30	\$4,626.56		\$4,626.56	\$493,500
01/01/31	\$4,626.56	\$16,500	\$21,126.56	\$477,000
07/01/31	\$4,471.88		\$4,471.88	\$477,000
01/01/32	\$4,471.88	\$17,000	\$21,471.88	\$460,000
07/01/32	\$4,312.50		\$4,312.50	\$460,000
01/01/33	\$4,312.50	\$17,000	\$21,312.50	\$443,000
07/01/33	\$4,153.13		\$4,153.13	\$443,000
01/01/34	\$4,153.13	\$17,500	\$21,653.13	\$425,500
07/01/34	\$3,989.06		\$3,989.06	\$425,500
01/01/35	\$3,989.06	\$17,500	\$21,489.06	\$408,000
07/01/35	\$3,825.00		\$3,825.00	\$408,000
01/01/36	\$3,825.00	\$18,000	\$21,825.00	\$390,000
07/01/36	\$3,656.25		\$3,656.25	\$390,000
01/01/37	\$3,656.25	\$18,500	\$22,156.25	\$371,500
07/01/37	\$3,482.81		\$3,482.81	\$371,500
01/01/38	\$3,482.81	\$18,500	\$21,982.81	\$353,000
07/01/38	\$3,309.38		\$3,309.38	\$353,000
01/01/39	\$3,309.38	\$19,000	\$22,309.38	\$334,000
07/01/39	\$3,131.25		\$3,131.25	\$334,000
01/01/40	\$3,131.25	\$19,500	\$22,631.25	\$314,500
07/01/40	\$2,948.44		\$2,948.44	\$314,500
01/01/41	\$2,948.44	\$20,000	\$22,948.44	\$294,500
07/01/41	\$2,760.94		\$2,760.94	\$294,500
01/01/42	\$2,760.94	\$20,000	\$22,760.94	\$274,500
07/01/42	\$2,573.44		\$2,573.44	\$274,500
01/01/43	\$2,573.44	\$20,500	\$23,073.44	\$254,000
07/01/43	\$2,381.25		\$2,381.25	\$254,000
01/01/44	\$2,381.25	\$21,000	\$23,381.25	\$233,000
07/01/44	\$2,184.38		\$2,184.38	\$233,000
01/01/45	\$2,184.38	\$21,500	\$23,684.38	\$211,500
07/01/45	\$1,982.81		\$1,982.81	\$211,500
01/01/46	\$1,982.81	\$21,500	\$23,482.81	\$190,000
07/01/46	\$1,781.25		\$1,781.25	\$190,000
01/01/47	\$1,781.25	\$22,000	\$23,781.25	\$168,000
07/01/47	\$1,575.00		\$1,575.00	\$168,000
01/01/48	\$1,575.00	\$22,500	\$24,075.00	\$145,500
07/01/48	\$1,364.06		\$1,364.06	\$145,500
01/01/49	\$1,364.06	\$23,000	\$24,364.06	\$122,500
07/01/49	\$1,148.44		\$1,148.44	\$122,500
01/01/50	\$1,148.44	\$23,500	\$24,648.44	\$99,000
07/01/50	\$928.13		\$928.13	\$99,000
01/01/51	\$928.13	\$24,000	\$24,928.13	\$75,000
07/01/51	\$703.13		\$703.13	\$75,000

01/01/52	\$703.13	\$24,500	\$25,203.13	\$50,500
07/01/52	\$473.44		\$473.44	\$50,500
01/01/53	\$473.44	\$25,000	\$25,473.44	\$25,500
07/01/53	\$239.06		\$239.06	\$25,500
01/01/54	\$239.06	\$25,500	\$25,739.06	

BONDS
DATE OF ISSUE
AMOUNT OF ISSUE
INTEREST RATE
DATE OF FIRST PAYMENT

Loan 93-51
 8/9/2021
 \$1,945,000
 1.375%
 1/1/2022

93-51 USDA

Adair County Water
 District

This payment schedule
 is an estimate only
 based upon the bond
 schedule and is for
 planning purposes
 only.

Notices will be mailed
 prior to the scheduled
 payment dates which
 state the required
 payment amount.

Pmt Date	Interest	Principal	Total Payment	Outstanding Principal
01/01/22	\$10,550.97	\$37,000	\$47,550.97	\$1,908,000
07/01/22	\$13,117.50		\$13,117.50	\$1,908,000
01/01/23	\$13,117.50	\$37,500	\$50,617.50	\$1,870,500
07/01/23	\$12,859.69		\$12,859.69	\$1,870,500
01/01/24	\$12,859.69	\$38,000	\$50,859.69	\$1,832,500
07/01/24	\$12,598.44		\$12,598.44	\$1,832,500
01/01/25	\$12,598.44	\$38,500	\$51,098.44	\$1,794,000
07/01/25	\$12,333.75		\$12,333.75	\$1,794,000
01/01/26	\$12,333.75	\$39,000	\$51,333.75	\$1,755,000
07/01/26	\$12,065.63		\$12,065.63	\$1,755,000
01/01/27	\$12,065.63	\$39,500	\$51,565.63	\$1,715,500
07/01/27	\$11,794.06		\$11,794.06	\$1,715,500
01/01/28	\$11,794.06	\$40,000	\$51,794.06	\$1,675,500
07/01/28	\$11,519.06		\$11,519.06	\$1,675,500
01/01/29	\$11,519.06	\$40,500	\$52,019.06	\$1,635,000
07/01/29	\$11,240.63		\$11,240.63	\$1,635,000
01/01/30	\$11,240.63	\$41,000	\$52,240.63	\$1,594,000
07/01/30	\$10,958.75		\$10,958.75	\$1,594,000
01/01/31	\$10,958.75	\$41,500	\$52,458.75	\$1,552,500
07/01/31	\$10,673.44		\$10,673.44	\$1,552,500
01/01/32	\$10,673.44	\$42,000	\$52,673.44	\$1,510,500
07/01/32	\$10,384.69		\$10,384.69	\$1,510,500
01/01/33	\$10,384.69	\$43,000	\$53,384.69	\$1,467,500
07/01/33	\$10,089.06		\$10,089.06	\$1,467,500
01/01/34	\$10,089.06	\$43,500	\$53,589.06	\$1,424,000
07/01/34	\$9,790.00		\$9,790.00	\$1,424,000
01/01/35	\$9,790.00	\$44,000	\$53,790.00	\$1,380,000
07/01/35	\$9,487.50		\$9,487.50	\$1,380,000
01/01/36	\$9,487.50	\$44,500	\$53,987.50	\$1,335,500
07/01/36	\$9,181.56		\$9,181.56	\$1,335,500
01/01/37	\$9,181.56	\$45,000	\$54,181.56	\$1,290,500
07/01/37	\$8,872.19		\$8,872.19	\$1,290,500
01/01/38	\$8,872.19	\$46,000	\$54,872.19	\$1,244,500
07/01/38	\$8,555.94		\$8,555.94	\$1,244,500
01/01/39	\$8,555.94	\$46,500	\$55,055.94	\$1,198,000
07/01/39	\$8,236.25		\$8,236.25	\$1,198,000
01/01/40	\$8,236.25	\$47,000	\$55,236.25	\$1,151,000
07/01/40	\$7,913.13		\$7,913.13	\$1,151,000
01/01/41	\$7,913.13	\$47,500	\$55,413.13	\$1,103,500
07/01/41	\$7,586.56		\$7,586.56	\$1,103,500
01/01/42	\$7,586.56	\$48,500	\$56,086.56	\$1,055,000
07/01/42	\$7,253.13		\$7,253.13	\$1,055,000
01/01/43	\$7,253.13	\$49,000	\$56,253.13	\$1,006,000
07/01/43	\$6,916.25		\$6,916.25	\$1,006,000
01/01/44	\$6,916.25	\$49,500	\$56,416.25	\$956,500
07/01/44	\$6,575.94		\$6,575.94	\$956,500
01/01/45	\$6,575.94	\$50,500	\$57,075.94	\$906,000
07/01/45	\$6,228.75		\$6,228.75	\$906,000
01/01/46	\$6,228.75	\$51,000	\$57,228.75	\$855,000
07/01/46	\$5,878.13		\$5,878.13	\$855,000
01/01/47	\$5,878.13	\$52,000	\$57,878.13	\$803,000
07/01/47	\$5,520.63		\$5,520.63	\$803,000
01/01/48	\$5,520.63	\$52,500	\$58,020.63	\$750,500
07/01/48	\$5,159.69		\$5,159.69	\$750,500
01/01/49	\$5,159.69	\$53,000	\$58,159.69	\$697,500
07/01/49	\$4,795.31		\$4,795.31	\$697,500
01/01/50	\$4,795.31	\$54,000	\$58,795.31	\$643,500
07/01/50	\$4,424.06		\$4,424.06	\$643,500
01/01/51	\$4,424.06	\$54,500	\$58,924.06	\$589,000
07/01/51	\$4,049.38		\$4,049.38	\$589,000
01/01/52	\$4,049.38	\$55,500	\$59,549.38	\$533,500
07/01/52	\$3,667.81		\$3,667.81	\$533,500
01/01/53	\$3,667.81	\$56,000	\$59,667.81	\$477,500
07/01/53	\$3,282.81		\$3,282.81	\$477,500
01/01/54	\$3,282.81	\$57,000	\$60,282.81	\$420,500
07/01/54	\$2,890.94		\$2,890.94	\$420,500
01/01/55	\$2,890.94	\$58,000	\$60,890.94	\$362,500
07/01/55	\$2,492.19		\$2,492.19	\$362,500
01/01/56	\$2,492.19	\$58,500	\$60,992.19	\$304,000
07/01/56	\$2,090.00		\$2,090.00	\$304,000
01/01/57	\$2,090.00	\$59,500	\$61,590.00	\$244,500

07/01/57	\$1,680.94		\$1,680.94	\$244,500
01/01/58	\$1,680.94	\$60,000	\$61,680.94	\$184,500
07/01/58	\$1,268.44		\$1,268.44	\$184,500
01/01/59	\$1,268.44	\$61,000	\$62,268.44	\$123,500
07/01/59	\$849.06		\$849.06	\$123,500
01/01/60	\$849.06	\$62,000	\$62,849.06	\$61,500
07/01/60	\$422.81		\$422.81	\$61,500
01/01/61	\$422.81	\$61,500	\$61,922.81	

Final

\$5,110,000

Columbia-Adair Utilities District

Kentucky Rural Water Finance Corporation

Public Projects Refunding and Improvement Revenue Bonds, Series 2020 G

2020G - KRWF

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
10/13/2020	-	-	-	-	-
08/01/2021	75,000.00	2.250%	113,610.00	188,610.00	-
12/31/2021	-	-	-	-	188,610.00
02/01/2022	-	-	70,162.50	70,162.50	-
08/01/2022	160,000.00	2.250%	70,162.50	230,162.50	-
12/31/2022	-	-	-	-	300,325.00
02/01/2023	-	-	68,362.50	68,362.50	-
08/01/2023	160,000.00	2.250%	68,362.50	228,362.50	-
12/31/2023	-	-	-	-	296,725.00
02/01/2024	-	-	66,562.50	66,562.50	-
08/01/2024	165,000.00	2.250%	66,562.50	231,562.50	-
12/31/2024	-	-	-	-	298,125.00
02/01/2025	-	-	64,706.25	64,706.25	-
08/01/2025	165,000.00	2.250%	64,706.25	229,706.25	-
12/31/2025	-	-	-	-	294,412.50
02/01/2026	-	-	62,850.00	62,850.00	-
08/01/2026	170,000.00	5.250%	62,850.00	232,850.00	-
12/31/2026	-	-	-	-	295,700.00
02/01/2027	-	-	58,387.50	58,387.50	-
08/01/2027	180,000.00	5.250%	58,387.50	238,387.50	-
12/31/2027	-	-	-	-	296,775.00
02/01/2028	-	-	53,662.50	53,662.50	-
08/01/2028	190,000.00	5.250%	53,662.50	243,662.50	-
12/31/2028	-	-	-	-	297,325.00
02/01/2029	-	-	48,675.00	48,675.00	-
08/01/2029	200,000.00	2.250%	48,675.00	248,675.00	-
12/31/2029	-	-	-	-	297,350.00
02/01/2030	-	-	46,425.00	46,425.00	-
08/01/2030	200,000.00	3.250%	46,425.00	246,425.00	-
12/31/2030	-	-	-	-	292,850.00
02/01/2031	-	-	43,175.00	43,175.00	-
08/01/2031	205,000.00	3.250%	43,175.00	248,175.00	-
12/31/2031	-	-	-	-	291,350.00
02/01/2032	-	-	39,843.75	39,843.75	-
08/01/2032	215,000.00	2.250%	39,843.75	254,843.75	-
12/31/2032	-	-	-	-	294,687.50
02/01/2033	-	-	37,425.00	37,425.00	-
08/01/2033	215,000.00	2.250%	37,425.00	252,425.00	-
12/31/2033	-	-	-	-	289,850.00
02/01/2034	-	-	35,006.25	35,006.25	-
08/01/2034	220,000.00	2.250%	35,006.25	255,006.25	-
12/31/2034	-	-	-	-	290,012.50
02/01/2035	-	-	32,531.25	32,531.25	-
08/01/2035	225,000.00	2.250%	32,531.25	257,531.25	-
12/31/2035	-	-	-	-	290,062.50
02/01/2036	-	-	30,000.00	30,000.00	-
08/01/2036	230,000.00	2.375%	30,000.00	260,000.00	-
12/31/2036	-	-	-	-	290,000.00
02/01/2037	-	-	27,268.75	27,268.75	-
08/01/2037	235,000.00	2.375%	27,268.75	262,268.75	-
12/31/2037	-	-	-	-	289,537.50
02/01/2038	-	-	24,478.13	24,478.13	-
08/01/2038	240,000.00	2.500%	24,478.13	264,478.13	-
12/31/2038	-	-	-	-	288,956.26
02/01/2039	-	-	21,478.13	21,478.13	-
08/01/2039	245,000.00	2.500%	21,478.13	266,478.13	-
12/31/2039	-	-	-	-	287,956.26

02/01/2040	-	-	18,415.63	18,415.63	-
08/01/2040	250,000.00	2.500%	18,415.63	268,415.63	-
12/31/2040	-	-	-	-	286,831.26
02/01/2041	-	-	15,290.63	15,290.63	-
08/01/2041	255,000.00	2.625%	15,290.63	270,290.63	-
12/31/2041	-	-	-	-	285,581.26
02/01/2042	-	-	11,943.75	11,943.75	-
08/01/2042	260,000.00	2.625%	11,943.75	271,943.75	-
12/31/2042	-	-	-	-	283,887.50
02/01/2043	-	-	8,531.25	8,531.25	-
08/01/2043	265,000.00	2.625%	8,531.25	273,531.25	-
12/31/2043	-	-	-	-	282,062.50
02/01/2044	-	-	5,053.13	5,053.13	-
08/01/2044	200,000.00	2.625%	5,053.13	205,053.13	-
12/31/2044	-	-	-	-	210,106.26
02/01/2045	-	-	2,428.13	2,428.13	-
08/01/2045	185,000.00	2.625%	2,428.13	187,428.13	-
12/31/2045	-	-	-	-	189,856.26
Total	\$5,110,000.00	-	\$1,898,935.06	\$7,008,935.06	-

Yield Statistics

Bond Year Dollars	\$71,268.00
Average Life	13.947 Years
Average Coupon	2.6644989%
Net Interest Cost (NIC)	2.4892944%
True Interest Cost (TIC)	2.4628890%
Bond Yield for Arbitrage Purposes	2.2782269%
All Inclusive Cost (AIC)	2.6269414%

IRS Form 8038

Net Interest Cost	2.3143438%
Weighted Average Maturity	13.638 Years

Series 2020 G Loans Final | Columbia Adair WD | 9/30/2020 | 5:10 PM

Raymond James

\$3,780,000

Columbia/Adair Utilities District
Kentucky Rural Water Finance Corporation
Public Projects Refunding Revenue Bonds, Series 2013 D

2013 D
KRWFC

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
06/05/2013	-	-	-	-	-
02/01/2014	-	-	94,241.85	94,241.85	-
08/01/2014	205,000.00	2.300%	71,879.38	276,879.38	-
12/31/2014	-	-	-	-	371,121.23
02/01/2015	-	-	69,521.88	69,521.88	-
08/01/2015	235,000.00	2.300%	69,521.88	304,521.88	-
12/31/2015	-	-	-	-	374,043.76
02/01/2016	-	-	66,819.38	66,819.38	-
08/01/2016	240,000.00	3.300%	66,819.38	306,819.38	-
12/31/2016	-	-	-	-	373,638.76
02/01/2017	-	-	62,859.38	62,859.38	-
08/01/2017	195,000.00	4.300%	62,859.38	257,859.38	-
12/31/2017	-	-	-	-	320,718.76
02/01/2018	-	-	58,666.88	58,666.88	-
08/01/2018	205,000.00	4.300%	58,666.88	263,666.88	-
12/31/2018	-	-	-	-	322,333.76
02/01/2019	-	-	54,259.38	54,259.38	-
08/01/2019	185,000.00	4.300%	54,259.38	239,259.38	-
12/31/2019	-	-	-	-	293,518.76
02/01/2020	-	-	50,281.88	50,281.88	-
08/01/2020	195,000.00	4.300%	50,281.88	245,281.88	-
12/31/2020	-	-	-	-	295,563.76
02/01/2021	-	-	46,089.38	46,089.38	-
08/01/2021	205,000.00	4.300%	46,089.38	251,089.38	-
12/31/2021	-	-	-	-	297,178.76
02/01/2022	-	-	41,681.88	41,681.88	-
08/01/2022	215,000.00	4.300%	41,681.88	256,681.88	-
12/31/2022	-	-	-	-	298,363.76
02/01/2023	-	-	37,059.38	37,059.38	-
08/01/2023	210,000.00	4.300%	37,059.38	247,059.38	-
12/31/2023	-	-	-	-	284,118.76
02/01/2024	-	-	32,544.38	32,544.38	-
08/01/2024	215,000.00	4.300%	32,544.38	247,544.38	-
12/31/2024	-	-	-	-	280,088.76
02/01/2025	-	-	27,921.88	27,921.88	-
08/01/2025	225,000.00	4.300%	27,921.88	252,921.88	-
12/31/2025	-	-	-	-	280,843.76
02/01/2026	-	-	23,084.38	23,084.38	-
08/01/2026	150,000.00	4.300%	23,084.38	173,084.38	-
12/31/2026	-	-	-	-	196,168.76
02/01/2027	-	-	19,859.38	19,859.38	-
08/01/2027	160,000.00	3.300%	19,859.38	179,859.38	-
12/31/2027	-	-	-	-	199,718.76
02/01/2028	-	-	17,219.38	17,219.38	-
08/01/2028	145,000.00	3.300%	17,219.38	162,219.38	-
12/31/2028	-	-	-	-	179,438.76
02/01/2029	-	-	14,826.88	14,826.88	-
08/01/2029	100,000.00	3.675%	14,826.88	114,826.88	-
12/31/2029	-	-	-	-	129,653.76
02/01/2030	-	-	12,989.38	12,989.38	-
08/01/2030	105,000.00	3.675%	12,989.38	117,989.38	-
12/31/2030	-	-	-	-	130,978.76
02/01/2031	-	-	11,060.00	11,060.00	-
08/01/2031	110,000.00	3.675%	11,060.00	121,060.00	-
12/31/2031	-	-	-	-	132,120.00
02/01/2032	-	-	9,038.75	9,038.75	-
08/01/2032	115,000.00	3.675%	9,038.75	124,038.75	-
12/31/2032	-	-	-	-	133,077.50
02/01/2033	-	-	6,925.63	6,925.63	-
08/01/2033	75,000.00	3.675%	6,925.63	81,925.63	-
12/31/2033	-	-	-	-	88,851.26
02/01/2034	-	-	5,547.50	5,547.50	-
08/01/2034	75,000.00	3.800%	5,547.50	80,547.50	-
12/31/2034	-	-	-	-	86,095.00
02/01/2035	-	-	4,122.50	4,122.50	-
08/01/2035	70,000.00	3.800%	4,122.50	74,122.50	-
12/31/2035	-	-	-	-	78,245.00
02/01/2036	-	-	2,792.50	2,792.50	-
08/01/2036	25,000.00	3.800%	2,792.50	27,792.50	-
12/31/2036	-	-	-	-	30,585.00
02/01/2037	-	-	2,317.50	2,317.50	-
08/01/2037	30,000.00	3.800%	2,317.50	32,317.50	-
12/31/2037	-	-	-	-	34,635.00
02/01/2038	-	-	1,747.50	1,747.50	-
08/01/2038	30,000.00	3.800%	1,747.50	31,747.50	-
12/31/2038	-	-	-	-	33,495.00
02/01/2039	-	-	1,177.50	1,177.50	-
08/01/2039	30,000.00	3.925%	1,177.50	31,177.50	-
12/31/2039	-	-	-	-	32,355.00
02/01/2040	-	-	588.75	588.75	-
08/01/2040	30,000.00	3.925%	588.75	30,588.75	-
12/31/2040	-	-	-	-	31,177.50
Total	\$3,780,000.00	-	\$1,528,127.65	\$5,308,127.65	-

Yield Statistics

Bond Year Dollars	539,168.00
Average Life	10.362 Years
Average Coupon	3.9014697%
Net Interest Cost (NIC)	3.2695574%
True Interest Cost (TIC)	3.1253834%
Bond Yield for Arbitrage Purposes	3.0509789%
All Inclusive Cost (AIC)	3.3321458%
IRS Form 8038	
Net Interest Cost	2.9912510%
Weighted Average Maturity	10.142 Years

Raymond James

**Kentucky Infrastructure Authority - Loan Amortization Schedule
Adair County Water District - Loan Number A20-016**

A20-016

KIA

Loan Summary					
Borrower:	Adair County Water District			Approval Date:	03-05-2020
Loan ID:	1158	KIA Loan Number:	A20-016	Maturity Date:	12-01-2052
Status:	Active	Interest Rate:	0.50%	R & M Reserve:	\$106,000.00
Loan Amount:	\$1,935,003.12	Pmt. Frequency	Semi-Annual		
AA Date:	07-15-2021	Supp. AA Date:			

Amortization Table									
Payment Date	Principal Due	Interest Due	Principal & Interest	Service Fee	Credit Due	Total Payment	Principal Balance	R&M Reserve Due	R&M Reserve Total
06-01-2023	\$29,931.96	\$4,943.80	\$34,875.76	\$1,924.99	\$0.00	\$36,800.75	\$1,905,071.16	\$0.00	\$0.00
12-01-2023	\$30,006.79	\$4,762.68	\$34,769.47	\$1,905.07	\$0.00	\$36,674.54	\$1,875,064.37	\$5,300.00	\$5,300.00
06-01-2024	\$30,081.81	\$4,687.66	\$34,769.47	\$1,875.06	\$0.00	\$36,644.53	\$1,844,982.56	\$0.00	\$5,300.00
12-01-2024	\$30,157.01	\$4,612.46	\$34,769.47	\$1,844.98	\$0.00	\$36,614.45	\$1,814,825.55	\$5,300.00	\$10,600.00
06-01-2025	\$30,232.41	\$4,537.06	\$34,769.47	\$1,814.83	\$0.00	\$36,584.30	\$1,784,593.14	\$0.00	\$10,600.00
12-01-2025	\$30,307.99	\$4,461.48	\$34,769.47	\$1,784.59	\$0.00	\$36,554.06	\$1,754,285.15	\$5,300.00	\$15,900.00
06-01-2026	\$30,383.76	\$4,385.71	\$34,769.47	\$1,754.29	\$0.00	\$36,523.76	\$1,723,901.39	\$0.00	\$15,900.00
12-01-2026	\$30,459.72	\$4,309.75	\$34,769.47	\$1,723.90	\$0.00	\$36,493.37	\$1,693,441.67	\$5,300.00	\$21,200.00
06-01-2027	\$30,535.87	\$4,233.60	\$34,769.47	\$1,693.44	\$0.00	\$36,462.91	\$1,662,905.80	\$0.00	\$21,200.00
12-01-2027	\$30,612.21	\$4,157.26	\$34,769.47	\$1,662.91	\$0.00	\$36,432.38	\$1,632,293.59	\$5,300.00	\$26,500.00
06-01-2028	\$30,688.74	\$4,080.73	\$34,769.47	\$1,632.29	\$0.00	\$36,401.76	\$1,601,604.85	\$0.00	\$26,500.00
12-01-2028	\$30,765.46	\$4,004.01	\$34,769.47	\$1,601.60	\$0.00	\$36,371.07	\$1,570,839.39	\$5,300.00	\$31,800.00
06-01-2029	\$30,842.37	\$3,927.10	\$34,769.47	\$1,570.84	\$0.00	\$36,340.31	\$1,539,997.02	\$0.00	\$31,800.00
12-01-2029	\$30,919.48	\$3,849.99	\$34,769.47	\$1,540.00	\$0.00	\$36,309.47	\$1,509,077.54	\$5,300.00	\$37,100.00
06-01-2030	\$30,996.78	\$3,772.69	\$34,769.47	\$1,509.08	\$0.00	\$36,278.55	\$1,478,080.76	\$0.00	\$37,100.00
12-01-2030	\$31,074.27	\$3,695.20	\$34,769.47	\$1,478.08	\$0.00	\$36,247.55	\$1,447,006.49	\$5,300.00	\$42,400.00
06-01-2031	\$31,151.95	\$3,617.52	\$34,769.47	\$1,447.01	\$0.00	\$36,216.48	\$1,415,854.54	\$0.00	\$42,400.00
12-01-2031	\$31,229.83	\$3,539.64	\$34,769.47	\$1,415.85	\$0.00	\$36,185.32	\$1,384,624.71	\$5,300.00	\$47,700.00
06-01-2032	\$31,307.91	\$3,461.56	\$34,769.47	\$1,384.62	\$0.00	\$36,154.09	\$1,353,316.80	\$0.00	\$47,700.00
12-01-2032	\$31,386.18	\$3,383.29	\$34,769.47	\$1,353.32	\$0.00	\$36,122.79	\$1,321,930.62	\$5,300.00	\$53,000.00
06-01-2033	\$31,464.64	\$3,304.83	\$34,769.47	\$1,321.93	\$0.00	\$36,091.40	\$1,290,465.98	\$0.00	\$53,000.00
12-01-2033	\$31,543.31	\$3,226.16	\$34,769.47	\$1,290.47	\$0.00	\$36,059.94	\$1,258,922.67	\$5,300.00	\$58,300.00
06-01-2034	\$31,622.16	\$3,147.31	\$34,769.47	\$1,258.92	\$0.00	\$36,028.39	\$1,227,300.51	\$0.00	\$58,300.00
12-01-2034	\$31,701.22	\$3,068.25	\$34,769.47	\$1,227.30	\$0.00	\$35,996.77	\$1,195,599.29	\$5,300.00	\$63,600.00
06-01-2035	\$31,780.47	\$2,989.00	\$34,769.47	\$1,195.60	\$0.00	\$35,965.07	\$1,163,818.82	\$0.00	\$63,600.00
12-01-2035	\$31,859.92	\$2,909.55	\$34,769.47	\$1,163.82	\$0.00	\$35,933.29	\$1,131,958.90	\$5,300.00	\$68,900.00
06-01-2036	\$31,939.57	\$2,829.90	\$34,769.47	\$1,131.96	\$0.00	\$35,901.43	\$1,100,019.33	\$0.00	\$68,900.00
12-01-2036	\$32,019.42	\$2,750.05	\$34,769.47	\$1,100.02	\$0.00	\$35,869.49	\$1,067,999.91	\$5,300.00	\$74,200.00
06-01-2037	\$32,099.47	\$2,670.00	\$34,769.47	\$1,068.00	\$0.00	\$35,837.47	\$1,035,900.44	\$0.00	\$74,200.00
12-01-2037	\$32,179.72	\$2,589.75	\$34,769.47	\$1,035.90	\$0.00	\$35,805.37	\$1,003,720.72	\$5,300.00	\$79,500.00
06-01-2038	\$32,260.17	\$2,509.30	\$34,769.47	\$1,003.72	\$0.00	\$35,773.19	\$971,460.55	\$0.00	\$79,500.00
12-01-2038	\$32,340.82	\$2,428.65	\$34,769.47	\$971.46	\$0.00	\$35,740.93	\$939,119.73	\$5,300.00	\$84,800.00
06-01-2039	\$32,421.67	\$2,347.80	\$34,769.47	\$939.12	\$0.00	\$35,708.59	\$906,698.06	\$0.00	\$84,800.00
12-01-2039	\$32,502.72	\$2,266.75	\$34,769.47	\$906.70	\$0.00	\$35,676.17	\$874,195.34	\$5,300.00	\$90,100.00
06-01-2040	\$32,583.98	\$2,185.49	\$34,769.47	\$874.20	\$0.00	\$35,643.67	\$841,611.36	\$0.00	\$90,100.00
12-01-2040	\$32,665.44	\$2,104.03	\$34,769.47	\$841.61	\$0.00	\$35,611.08	\$808,945.92	\$5,300.00	\$95,400.00
06-01-2041	\$32,747.11	\$2,022.36	\$34,769.47	\$808.95	\$0.00	\$35,578.42	\$776,198.81	\$0.00	\$95,400.00

**Kentucky Infrastructure Authority - Loan Amortization Schedule
Adair County Water District - Loan Number A20-016**

Amortization Table									
Payment Date	Principal Due	Interest Due	Principal & Interest	Service Fee	Credit Due	Total Payment	Principal Balance	R&M Reserve Due	R&M Reserve Total
12-01-2041	\$32,828.97	\$1,940.50	\$34,769.47	\$776.20	\$0.00	\$35,545.67	\$743,369.84	\$5,300.00	\$100,700.00
06-01-2042	\$32,911.05	\$1,858.42	\$34,769.47	\$743.37	\$0.00	\$35,512.84	\$710,458.79	\$0.00	\$100,700.00
12-01-2042	\$32,993.32	\$1,776.15	\$34,769.47	\$710.46	\$0.00	\$35,479.93	\$677,465.47	\$5,300.00	\$106,000.00
06-01-2043	\$33,075.81	\$1,693.66	\$34,769.47	\$677.47	\$0.00	\$35,446.94	\$644,389.66	\$0.00	\$106,000.00
12-01-2043	\$33,158.50	\$1,610.97	\$34,769.47	\$644.39	\$0.00	\$35,413.86	\$611,231.16	\$0.00	\$106,000.00
06-01-2044	\$33,241.39	\$1,528.08	\$34,769.47	\$611.23	\$0.00	\$35,380.70	\$577,989.77	\$0.00	\$106,000.00
12-01-2044	\$33,324.50	\$1,444.97	\$34,769.47	\$577.99	\$0.00	\$35,347.46	\$544,665.27	\$0.00	\$106,000.00
06-01-2045	\$33,407.81	\$1,361.66	\$34,769.47	\$544.67	\$0.00	\$35,314.14	\$511,257.46	\$0.00	\$106,000.00
12-01-2045	\$33,491.33	\$1,278.14	\$34,769.47	\$511.26	\$0.00	\$35,280.73	\$477,766.13	\$0.00	\$106,000.00
06-01-2046	\$33,575.05	\$1,194.42	\$34,769.47	\$477.77	\$0.00	\$35,247.24	\$444,191.08	\$0.00	\$106,000.00
12-01-2046	\$33,658.99	\$1,110.48	\$34,769.47	\$444.19	\$0.00	\$35,213.66	\$410,532.09	\$0.00	\$106,000.00
06-01-2047	\$33,743.14	\$1,026.33	\$34,769.47	\$410.53	\$0.00	\$35,180.00	\$376,788.95	\$0.00	\$106,000.00
12-01-2047	\$33,827.50	\$941.97	\$34,769.47	\$376.79	\$0.00	\$35,146.26	\$342,961.45	\$0.00	\$106,000.00
06-01-2048	\$33,912.07	\$857.40	\$34,769.47	\$342.96	\$0.00	\$35,112.43	\$309,049.38	\$0.00	\$106,000.00
12-01-2048	\$33,996.85	\$772.62	\$34,769.47	\$309.05	\$0.00	\$35,078.52	\$275,052.53	\$0.00	\$106,000.00
06-01-2049	\$34,081.84	\$687.63	\$34,769.47	\$275.05	\$0.00	\$35,044.52	\$240,970.69	\$0.00	\$106,000.00
12-01-2049	\$34,167.04	\$602.43	\$34,769.47	\$240.97	\$0.00	\$35,010.44	\$206,803.65	\$0.00	\$106,000.00
06-01-2050	\$34,252.46	\$517.01	\$34,769.47	\$206.80	\$0.00	\$34,976.27	\$172,551.19	\$0.00	\$106,000.00
12-01-2050	\$34,338.09	\$431.38	\$34,769.47	\$172.55	\$0.00	\$34,942.02	\$138,213.10	\$0.00	\$106,000.00
06-01-2051	\$34,423.94	\$345.53	\$34,769.47	\$138.21	\$0.00	\$34,907.68	\$103,789.16	\$0.00	\$106,000.00
12-01-2051	\$34,510.00	\$259.47	\$34,769.47	\$103.79	\$0.00	\$34,873.26	\$69,279.16	\$0.00	\$106,000.00
06-01-2052	\$34,596.27	\$173.20	\$34,769.47	\$69.28	\$0.00	\$34,838.75	\$34,682.89	\$0.00	\$106,000.00
12-01-2052	\$34,682.89	\$86.58	\$34,769.47	\$34.68	\$0.00	\$34,804.15	\$0.00	\$0.00	\$106,000.00
Totals:	\$1,935,003.12	\$151,271.37	\$2,086,274.49	\$60,456.09	\$0.00	\$2,146,730.58		\$106,000.00	

**Kentucky Infrastructure Authority - Loan Amortization Schedule
Adair County Water District - Loan Number F20-009**

F20-009

KIA

Loan Summary					
Borrower:	Adair County Water District			Approval Date:	03-05-2020
Loan ID:	1159	KIA Loan Number:	F20-009	Maturity Date:	06-01-2053
Status:	Active	Interest Rate:	0.50%	R & M Reserve:	\$74,000.00
Loan Amount:	\$1,476,783.00	Pmt. Frequency	Semi-Annual		
AA Date:	07-15-2021	Supp. AA Date:			

Amortization Table									
Payment Date	Principal Due	Interest Due	Principal & Interest	Service Fee	Credit Due	Total Payment	Principal Balance	R&M Reserve Due	R&M Reserve Total
12-01-2023	\$12,460.30	\$2,013.80	\$14,474.10	\$1,006.90	\$0.00	\$15,481.00	\$793,057.70	\$3,700.00	\$3,700.00
06-01-2024	\$12,491.46	\$1,982.64	\$14,474.10	\$991.32	\$0.00	\$15,465.42	\$780,566.24	\$0.00	\$3,700.00
12-01-2024	\$12,522.68	\$1,951.42	\$14,474.10	\$975.71	\$0.00	\$15,449.81	\$768,043.56	\$3,700.00	\$7,400.00
06-01-2025	\$12,553.99	\$1,920.11	\$14,474.10	\$960.05	\$0.00	\$15,434.15	\$755,489.57	\$0.00	\$7,400.00
12-01-2025	\$12,585.38	\$1,888.72	\$14,474.10	\$944.36	\$0.00	\$15,418.46	\$742,904.19	\$3,700.00	\$11,100.00
06-01-2026	\$12,616.84	\$1,857.26	\$14,474.10	\$928.63	\$0.00	\$15,402.73	\$730,287.35	\$0.00	\$11,100.00
12-01-2026	\$12,648.38	\$1,825.72	\$14,474.10	\$912.86	\$0.00	\$15,386.96	\$717,638.97	\$3,700.00	\$14,800.00
06-01-2027	\$12,680.00	\$1,794.10	\$14,474.10	\$897.05	\$0.00	\$15,371.15	\$704,958.97	\$0.00	\$14,800.00
12-01-2027	\$12,711.70	\$1,762.40	\$14,474.10	\$881.20	\$0.00	\$15,355.30	\$692,247.27	\$3,700.00	\$18,500.00
06-01-2028	\$12,743.48	\$1,730.62	\$14,474.10	\$865.31	\$0.00	\$15,339.41	\$679,503.79	\$0.00	\$18,500.00
12-01-2028	\$12,775.34	\$1,698.76	\$14,474.10	\$849.38	\$0.00	\$15,323.48	\$666,728.45	\$3,700.00	\$22,200.00
06-01-2029	\$12,807.28	\$1,666.82	\$14,474.10	\$833.41	\$0.00	\$15,307.51	\$653,921.17	\$0.00	\$22,200.00
12-01-2029	\$12,839.30	\$1,634.80	\$14,474.10	\$817.40	\$0.00	\$15,291.50	\$641,081.87	\$3,700.00	\$25,900.00
06-01-2030	\$12,871.40	\$1,602.70	\$14,474.10	\$801.35	\$0.00	\$15,275.45	\$628,210.47	\$0.00	\$25,900.00
12-01-2030	\$12,903.57	\$1,570.53	\$14,474.10	\$785.26	\$0.00	\$15,259.36	\$615,306.90	\$3,700.00	\$29,600.00
06-01-2031	\$12,935.83	\$1,538.27	\$14,474.10	\$769.13	\$0.00	\$15,243.23	\$602,371.07	\$0.00	\$29,600.00
12-01-2031	\$12,968.17	\$1,505.93	\$14,474.10	\$752.96	\$0.00	\$15,227.06	\$589,402.90	\$3,700.00	\$33,300.00
06-01-2032	\$13,000.59	\$1,473.51	\$14,474.10	\$736.75	\$0.00	\$15,210.85	\$576,402.31	\$0.00	\$33,300.00
12-01-2032	\$13,033.09	\$1,441.01	\$14,474.10	\$720.50	\$0.00	\$15,194.60	\$563,369.22	\$3,700.00	\$37,000.00
06-01-2033	\$13,065.68	\$1,408.42	\$14,474.10	\$704.21	\$0.00	\$15,178.31	\$550,303.54	\$0.00	\$37,000.00
12-01-2033	\$13,098.34	\$1,375.76	\$14,474.10	\$687.88	\$0.00	\$15,161.98	\$537,205.20	\$3,700.00	\$40,700.00
06-01-2034	\$13,131.09	\$1,343.01	\$14,474.10	\$671.51	\$0.00	\$15,145.61	\$524,074.11	\$0.00	\$40,700.00
12-01-2034	\$13,163.91	\$1,310.19	\$14,474.10	\$655.09	\$0.00	\$15,129.19	\$510,910.20	\$3,700.00	\$44,400.00
06-01-2035	\$13,196.82	\$1,277.28	\$14,474.10	\$638.64	\$0.00	\$15,112.74	\$497,713.38	\$0.00	\$44,400.00
12-01-2035	\$13,229.82	\$1,244.28	\$14,474.10	\$622.14	\$0.00	\$15,096.24	\$484,483.56	\$3,700.00	\$48,100.00
06-01-2036	\$13,262.89	\$1,211.21	\$14,474.10	\$605.60	\$0.00	\$15,079.70	\$471,220.67	\$0.00	\$48,100.00
12-01-2036	\$13,296.05	\$1,178.05	\$14,474.10	\$589.03	\$0.00	\$15,063.13	\$457,924.62	\$3,700.00	\$51,800.00
06-01-2037	\$13,329.29	\$1,144.81	\$14,474.10	\$572.41	\$0.00	\$15,046.51	\$444,595.33	\$0.00	\$51,800.00
12-01-2037	\$13,362.61	\$1,111.49	\$14,474.10	\$555.74	\$0.00	\$15,029.84	\$431,232.72	\$3,700.00	\$55,500.00
06-01-2038	\$13,396.02	\$1,078.08	\$14,474.10	\$539.04	\$0.00	\$15,013.14	\$417,836.70	\$0.00	\$55,500.00
12-01-2038	\$13,429.51	\$1,044.59	\$14,474.10	\$522.30	\$0.00	\$14,996.40	\$404,407.19	\$3,700.00	\$59,200.00
06-01-2039	\$13,463.08	\$1,011.02	\$14,474.10	\$505.51	\$0.00	\$14,979.61	\$390,944.11	\$0.00	\$59,200.00
12-01-2039	\$13,496.74	\$977.36	\$14,474.10	\$488.68	\$0.00	\$14,962.78	\$377,447.37	\$3,700.00	\$62,900.00
06-01-2040	\$13,530.48	\$943.62	\$14,474.10	\$471.81	\$0.00	\$14,945.91	\$363,916.89	\$0.00	\$62,900.00
12-01-2040	\$13,564.31	\$909.79	\$14,474.10	\$454.90	\$0.00	\$14,929.00	\$350,352.58	\$3,700.00	\$66,600.00
06-01-2041	\$13,598.22	\$875.88	\$14,474.10	\$437.94	\$0.00	\$14,912.04	\$336,754.36	\$0.00	\$66,600.00
12-01-2041	\$13,632.21	\$841.89	\$14,474.10	\$420.94	\$0.00	\$14,895.04	\$323,122.15	\$3,700.00	\$70,300.00

**Kentucky Infrastructure Authority - Loan Amortization Schedule
Adair County Water District - Loan Number F20-009**

Amortization Table									
Payment Date	Principal Due	Interest Due	Principal & Interest	Service Fee	Credit Due	Total Payment	Principal Balance	R&M Reserve Due	R&M Reserve Total
06-01-2042	\$13,666.29	\$807.81	\$14,474.10	\$403.90	\$0.00	\$14,878.00	\$309,455.86	\$0.00	\$70,300.00
12-01-2042	\$13,700.46	\$773.64	\$14,474.10	\$386.82	\$0.00	\$14,860.92	\$295,755.40	\$3,700.00	\$74,000.00
06-01-2043	\$13,734.71	\$739.39	\$14,474.10	\$369.69	\$0.00	\$14,843.79	\$282,020.69	\$0.00	\$74,000.00
12-01-2043	\$13,769.05	\$705.05	\$14,474.10	\$352.53	\$0.00	\$14,826.63	\$268,251.64	\$0.00	\$74,000.00
06-01-2044	\$13,803.47	\$670.63	\$14,474.10	\$335.31	\$0.00	\$14,809.41	\$254,448.17	\$0.00	\$74,000.00
12-01-2044	\$13,837.98	\$636.12	\$14,474.10	\$318.06	\$0.00	\$14,792.16	\$240,610.19	\$0.00	\$74,000.00
06-01-2045	\$13,872.57	\$601.53	\$14,474.10	\$300.76	\$0.00	\$14,774.86	\$226,737.62	\$0.00	\$74,000.00
12-01-2045	\$13,907.26	\$566.84	\$14,474.10	\$283.42	\$0.00	\$14,757.52	\$212,830.36	\$0.00	\$74,000.00
06-01-2046	\$13,942.02	\$532.08	\$14,474.10	\$266.04	\$0.00	\$14,740.14	\$198,888.34	\$0.00	\$74,000.00
12-01-2046	\$13,976.88	\$497.22	\$14,474.10	\$248.61	\$0.00	\$14,722.71	\$184,911.46	\$0.00	\$74,000.00
06-01-2047	\$14,011.82	\$462.28	\$14,474.10	\$231.14	\$0.00	\$14,705.24	\$170,899.64	\$0.00	\$74,000.00
12-01-2047	\$14,046.85	\$427.25	\$14,474.10	\$213.62	\$0.00	\$14,687.72	\$156,852.79	\$0.00	\$74,000.00
06-01-2048	\$14,081.97	\$392.13	\$14,474.10	\$196.07	\$0.00	\$14,670.17	\$142,770.82	\$0.00	\$74,000.00
12-01-2048	\$14,117.17	\$356.93	\$14,474.10	\$178.46	\$0.00	\$14,652.56	\$128,653.65	\$0.00	\$74,000.00
06-01-2049	\$14,152.47	\$321.63	\$14,474.10	\$160.82	\$0.00	\$14,634.92	\$114,501.18	\$0.00	\$74,000.00
12-01-2049	\$14,187.85	\$286.25	\$14,474.10	\$143.13	\$0.00	\$14,617.23	\$100,313.33	\$0.00	\$74,000.00
06-01-2050	\$14,223.32	\$250.78	\$14,474.10	\$125.39	\$0.00	\$14,599.49	\$86,090.01	\$0.00	\$74,000.00
12-01-2050	\$14,258.87	\$215.23	\$14,474.10	\$107.61	\$0.00	\$14,581.71	\$71,831.14	\$0.00	\$74,000.00
06-01-2051	\$14,294.52	\$179.58	\$14,474.10	\$89.79	\$0.00	\$14,563.89	\$57,536.62	\$0.00	\$74,000.00
12-01-2051	\$14,330.26	\$143.84	\$14,474.10	\$71.92	\$0.00	\$14,546.02	\$43,206.36	\$0.00	\$74,000.00
06-01-2052	\$14,366.08	\$108.02	\$14,474.10	\$54.01	\$0.00	\$14,528.11	\$28,840.28	\$0.00	\$74,000.00
12-01-2052	\$14,402.00	\$72.10	\$14,474.10	\$36.05	\$0.00	\$14,510.15	\$14,438.28	\$0.00	\$74,000.00
06-01-2053	\$14,438.28	\$35.82	\$14,474.10	\$18.05	\$0.00	\$14,492.15	\$0.00	\$0.00	\$74,000.00
Totals:	\$805,518.00	\$62,928.00	\$868,446.00	\$31,464.10	\$0.00	\$899,910.10		\$74,000.00	

KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAYMENT SCHEDULE
 LOAN #F12-04
 ADAIR COUNTY WATER DISTRICT
 FINAL

0.75% Rate
 \$46,456.13 P & I Calculation

Original Loan Amount \$ 3,833,658.05
 Principal Forgiven \$ (1,341,780.00)
 Amount to be Amortized \$ 2,491,878.05

F12-04 L14 2019

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
06/01/19	\$37,111.59	\$9,404.29	0.75%	\$46,515.88	\$3,114.85	\$0.00	\$49,630.73	\$2,491,878.05	\$0.00	\$0.00
12/01/19	\$37,250.76	\$9,205.37	0.75%	\$46,456.13	\$3,068.46	\$0.00	\$49,524.59	\$2,417,515.70	\$10,000.00	\$10,000.00
06/01/20	\$37,390.45	\$9,065.66	0.75%	\$46,456.13	\$3,021.89	\$0.00	\$49,418.02	\$2,380,125.25	\$0.00	\$10,000.00
12/01/20	\$37,530.66	\$8,925.47	0.75%	\$46,456.13	\$2,975.16	\$0.00	\$49,431.29	\$2,342,594.59	\$10,000.00	\$20,000.00
06/01/21	\$37,671.40	\$8,784.73	0.75%	\$46,456.13	\$2,928.24	\$0.00	\$49,384.37	\$2,304,923.19	\$0.00	\$20,000.00
12/01/21	\$37,812.67	\$8,643.46	0.75%	\$46,456.13	\$2,881.15	\$0.00	\$49,337.28	\$2,267,110.52	\$10,000.00	\$30,000.00
06/01/22	\$37,954.47	\$8,501.66	0.75%	\$46,456.13	\$2,833.89	\$0.00	\$49,290.02	\$2,229,156.05	\$0.00	\$30,000.00
12/01/22	\$38,096.79	\$8,359.34	0.75%	\$46,456.13	\$2,786.45	\$0.00	\$49,242.58	\$2,191,059.26	\$10,000.00	\$40,000.00
06/01/23	\$38,239.66	\$8,216.47	0.75%	\$46,456.13	\$2,738.82	\$0.00	\$49,194.95	\$2,152,819.60	\$0.00	\$40,000.00
12/01/23	\$38,383.06	\$8,073.07	0.75%	\$46,456.13	\$2,691.02	\$0.00	\$49,147.15	\$2,114,436.54	\$10,000.00	\$50,000.00
06/01/24	\$38,526.99	\$7,929.14	0.75%	\$46,456.13	\$2,643.05	\$0.00	\$49,099.18	\$2,075,909.55	\$0.00	\$50,000.00
12/01/24	\$38,671.47	\$7,784.66	0.75%	\$46,456.13	\$2,594.89	\$0.00	\$49,051.02	\$2,037,238.08	\$10,000.00	\$60,000.00
06/01/25	\$38,816.49	\$7,639.64	0.75%	\$46,456.13	\$2,546.55	\$0.00	\$49,002.68	\$1,998,421.59	\$0.00	\$60,000.00
12/01/25	\$38,962.05	\$7,494.08	0.75%	\$46,456.13	\$2,498.03	\$0.00	\$48,954.16	\$1,959,459.54	\$10,000.00	\$70,000.00
06/01/26	\$39,108.16	\$7,347.97	0.75%	\$46,456.13	\$2,449.32	\$0.00	\$48,905.45	\$1,920,351.38	\$0.00	\$70,000.00
12/01/26	\$39,254.81	\$7,201.32	0.75%	\$46,456.13	\$2,400.44	\$0.00	\$48,856.57	\$1,881,096.57	\$10,000.00	\$80,000.00
06/01/27	\$39,402.02	\$7,054.11	0.75%	\$46,456.13	\$2,351.37	\$0.00	\$48,807.50	\$1,841,694.55	\$0.00	\$80,000.00
12/01/27	\$39,549.78	\$6,906.35	0.75%	\$46,456.13	\$2,302.12	\$0.00	\$48,758.25	\$1,802,144.77	\$10,000.00	\$90,000.00
06/01/28	\$39,698.09	\$6,758.04	0.75%	\$46,456.13	\$2,252.68	\$0.00	\$48,708.81	\$1,762,446.68	\$0.00	\$90,000.00
12/01/28	\$39,846.95	\$6,609.18	0.75%	\$46,456.13	\$2,203.06	\$0.00	\$48,659.38	\$1,722,599.73	\$10,000.00	\$100,000.00
06/01/29	\$39,996.38	\$6,459.75	0.75%	\$46,456.13	\$2,153.25	\$0.00	\$48,609.38	\$1,682,603.35	\$0.00	\$100,000.00
12/01/29	\$40,146.37	\$6,309.76	0.75%	\$46,456.13	\$2,103.25	\$0.00	\$48,559.38	\$1,642,456.98	\$0.00	\$100,000.00
06/01/30	\$40,296.92	\$6,159.21	0.75%	\$46,456.13	\$2,053.07	\$0.00	\$48,509.20	\$1,602,160.06	\$0.00	\$100,000.00
12/01/30	\$40,448.03	\$6,008.10	0.75%	\$46,456.13	\$2,002.70	\$0.00	\$48,458.83	\$1,561,712.32	\$0.00	\$100,000.00
06/01/31	\$40,599.71	\$5,856.42	0.75%	\$46,456.13	\$1,952.14	\$0.00	\$48,408.27	\$1,521,112.03	\$0.00	\$100,000.00
12/01/31	\$40,751.96	\$5,704.17	0.75%	\$46,456.13	\$1,901.39	\$0.00	\$48,357.52	\$1,480,360.36	\$0.00	\$100,000.00
06/01/32	\$40,904.78	\$5,551.35	0.75%	\$46,456.13	\$1,850.45	\$0.00	\$48,306.58	\$1,439,455.58	\$0.00	\$100,000.00
12/01/32	\$41,058.17	\$5,397.96	0.75%	\$46,456.13	\$1,799.32	\$0.00	\$48,255.45	\$1,398,397.41	\$0.00	\$100,000.00
06/01/33	\$41,212.14	\$5,243.99	0.75%	\$46,456.13	\$1,748.00	\$0.00	\$48,204.13	\$1,357,185.27	\$0.00	\$100,000.00
12/01/33	\$41,366.69	\$5,089.44	0.75%	\$46,456.13	\$1,696.48	\$0.00	\$48,152.61	\$1,315,818.58	\$0.00	\$100,000.00
06/01/34	\$41,521.81	\$4,934.32	0.75%	\$46,456.13	\$1,644.77	\$0.00	\$48,100.90	\$1,274,296.77	\$0.00	\$100,000.00
12/01/34	\$41,677.52	\$4,778.61	0.75%	\$46,456.13	\$1,592.87	\$0.00	\$48,049.00	\$1,232,619.25	\$0.00	\$100,000.00
06/01/35	\$41,833.81	\$4,622.32	0.75%	\$46,456.13	\$1,540.77	\$0.00	\$47,996.90	\$1,190,785.44	\$0.00	\$100,000.00
12/01/35	\$41,990.68	\$4,465.45	0.75%	\$46,456.13	\$1,488.48	\$0.00	\$47,944.61	\$1,148,794.76	\$0.00	\$100,000.00
06/01/36	\$42,148.15	\$4,307.98	0.75%	\$46,456.13	\$1,435.99	\$0.00	\$47,892.12	\$1,106,646.61	\$0.00	\$100,000.00
12/01/36	\$42,306.21	\$4,149.92	0.75%	\$46,456.13	\$1,383.31	\$0.00	\$47,839.44	\$1,064,340.44	\$0.00	\$100,000.00
06/01/37	\$42,464.85	\$3,991.28	0.75%	\$46,456.13	\$1,330.43	\$0.00	\$47,786.56	\$1,021,875.55	\$0.00	\$100,000.00
12/01/37	\$42,624.10	\$3,832.03	0.75%	\$46,456.13	\$1,277.34	\$0.00	\$47,733.47	\$979,251.45	\$0.00	\$100,000.00
06/01/38	\$42,783.94	\$3,672.19	0.75%	\$46,456.13	\$1,224.06	\$0.00	\$47,680.19	\$936,467.51	\$0.00	\$100,000.00
12/01/38	\$42,944.38	\$3,511.75	0.75%	\$46,456.13	\$1,170.58	\$0.00	\$47,626.71	\$893,523.13	\$0.00	\$100,000.00
06/01/39	\$43,105.42	\$3,350.71	0.75%	\$46,456.13	\$1,116.90	\$0.00	\$47,573.03	\$850,417.71	\$0.00	\$100,000.00
12/01/39	\$43,267.06	\$3,189.07	0.75%	\$46,456.13	\$1,063.02	\$0.00	\$47,519.15	\$807,150.65	\$0.00	\$100,000.00
06/01/40	\$43,429.32	\$3,026.81	0.75%	\$46,456.13	\$1,008.94	\$0.00	\$47,465.07	\$763,721.33	\$0.00	\$100,000.00
12/01/40	\$43,592.18	\$2,863.95	0.75%	\$46,456.13	\$954.65	\$0.00	\$47,410.78	\$720,129.15	\$0.00	\$100,000.00
06/01/41	\$43,755.65	\$2,700.48	0.75%	\$46,456.13	\$900.16	\$0.00	\$47,356.29	\$676,373.50	\$0.00	\$100,000.00
12/01/41	\$43,919.73	\$2,536.40	0.75%	\$46,456.13	\$845.47	\$0.00	\$47,301.60	\$632,453.77	\$0.00	\$100,000.00

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
06/01/42	\$44,084.43	\$2,371.70	0.75%	\$46,456.13	\$790.57	\$0.00	\$47,246.70	\$588,369.34	\$0.00	\$100,000.00
12/01/42	\$44,249.74	\$2,206.39	0.75%	\$46,456.13	\$735.46	\$0.00	\$47,191.59	\$544,119.60	\$0.00	\$100,000.00
06/01/43	\$44,415.68	\$2,040.45	0.75%	\$46,456.13	\$680.15	\$0.00	\$47,136.28	\$499,703.92	\$0.00	\$100,000.00
12/01/43	\$44,582.24	\$1,873.89	0.75%	\$46,456.13	\$624.63	\$0.00	\$47,080.76	\$455,121.68	\$0.00	\$100,000.00
06/01/44	\$44,749.42	\$1,706.71	0.75%	\$46,456.13	\$568.90	\$0.00	\$47,025.03	\$410,372.26	\$0.00	\$100,000.00
12/01/44	\$44,917.23	\$1,538.90	0.75%	\$46,456.13	\$512.97	\$0.00	\$46,969.10	\$365,455.03	\$0.00	\$100,000.00
06/01/45	\$45,085.67	\$1,370.46	0.75%	\$46,456.13	\$456.82	\$0.00	\$46,912.95	\$320,369.36	\$0.00	\$100,000.00
12/01/45	\$45,254.74	\$1,201.39	0.75%	\$46,456.13	\$400.46	\$0.00	\$46,856.59	\$275,114.62	\$0.00	\$100,000.00
06/01/46	\$45,424.45	\$1,031.68	0.75%	\$46,456.13	\$343.89	\$0.00	\$46,800.02	\$229,690.17	\$0.00	\$100,000.00
12/01/46	\$45,594.79	\$861.34	0.75%	\$46,456.13	\$287.11	\$0.00	\$46,743.24	\$184,095.38	\$0.00	\$100,000.00
06/01/47	\$45,765.77	\$690.36	0.75%	\$46,456.13	\$230.12	\$0.00	\$46,686.25	\$138,329.61	\$0.00	\$100,000.00
12/01/47	\$45,937.39	\$518.74	0.75%	\$46,456.13	\$172.91	\$0.00	\$46,629.04	\$92,392.22	\$0.00	\$100,000.00
06/01/48	\$46,109.66	\$346.47	0.75%	\$46,456.13	\$115.49	\$0.00	\$46,571.62	\$46,282.56	\$0.00	\$100,000.00
12/01/48	\$46,282.56	\$173.57	0.75%	\$46,456.13	\$57.85	\$0.00	\$46,513.98	\$0.00	\$0.00	\$100,000.00
Totals	\$2,491,878.05	\$295,549.50		\$2,787,427.55	\$98,496.56	\$0.00	\$2,885,924.11		\$100,000.00	

Created by KIR on 01/17/2019

KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAIRMENT SCHEDULE
 LOAN #P1-10
 ADAR COUNTY WATER DISTRICT
 FINAL

1.00% Rate
 \$16,841.64 P & I Calculation

Original Loan Amount \$ 1,451,905.19
 Principal Forgiveness \$ (580,752.00)
 Amount to be Amortized \$ 871,153.19

F11-10 K1A 2015

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
06/01/15	\$12,485.92	\$4,338.37	1.00%	\$16,824.29	\$1,088.93	\$0.00	\$17,913.22	\$858,657.27	\$0.00	\$0.00
12/01/15	\$12,548.35	\$4,230.54	1.00%	\$16,778.89	\$1,073.22	\$0.00	\$17,852.11	\$846,108.82	\$7,200.00	\$7,200.00
06/01/16	\$12,611.10	\$4,122.71	1.00%	\$16,733.81	\$1,057.64	\$0.00	\$17,791.45	\$833,497.82	\$0.00	\$7,200.00
12/01/16	\$12,674.15	\$4,015.12	1.00%	\$16,688.27	\$1,041.87	\$0.00	\$17,730.14	\$820,823.67	\$7,200.00	\$14,400.00
06/01/17	\$12,737.52	\$3,907.42	1.00%	\$16,642.94	\$1,026.03	\$0.00	\$17,668.97	\$808,006.45	\$0.00	\$14,400.00
12/01/17	\$12,801.21	\$3,792.43	1.00%	\$16,597.64	\$1,010.11	\$0.00	\$17,607.75	\$795,284.94	\$7,200.00	\$21,600.00
06/01/18	\$12,865.22	\$3,677.10	1.00%	\$16,552.32	\$994.11	\$0.00	\$17,546.43	\$782,419.72	\$0.00	\$21,600.00
12/01/18	\$12,929.54	\$3,561.85	1.00%	\$16,507.39	\$978.02	\$0.00	\$17,485.41	\$769,480.18	\$7,200.00	\$29,200.00
06/01/19	\$13,000.19	\$3,446.56	1.00%	\$16,461.75	\$961.98	\$0.00	\$17,424.73	\$756,495.99	\$0.00	\$29,200.00
12/01/19	\$13,071.12	\$3,331.22	1.00%	\$16,416.94	\$945.92	\$0.00	\$17,364.86	\$743,436.83	\$7,200.00	\$36,800.00
06/01/20	\$13,142.46	\$3,215.83	1.00%	\$16,371.63	\$929.20	\$0.00	\$17,305.83	\$730,312.37	\$0.00	\$36,800.00
12/01/20	\$13,214.22	\$3,100.39	1.00%	\$16,326.83	\$912.89	\$0.00	\$17,247.72	\$717,122.29	\$7,200.00	\$43,800.00
06/01/21	\$13,286.43	\$2,984.90	1.00%	\$16,281.64	\$896.40	\$0.00	\$17,189.04	\$703,866.26	\$0.00	\$43,800.00
12/01/21	\$13,359.10	\$2,869.36	1.00%	\$16,236.46	\$879.83	\$0.00	\$17,130.29	\$690,543.95	\$7,200.00	\$51,000.00
06/01/22	\$13,432.31	\$2,753.77	1.00%	\$16,191.28	\$863.18	\$0.00	\$17,071.46	\$677,155.03	\$0.00	\$51,000.00
12/01/22	\$13,506.06	\$2,638.14	1.00%	\$16,146.22	\$846.44	\$0.00	\$17,012.66	\$663,698.17	\$7,200.00	\$58,400.00
06/01/23	\$13,580.35	\$2,522.46	1.00%	\$16,101.29	\$829.62	\$0.00	\$16,953.91	\$650,176.03	\$0.00	\$58,400.00
12/01/23	\$13,655.18	\$2,406.73	1.00%	\$16,056.45	\$812.72	\$0.00	\$16,895.17	\$636,582.77	\$7,200.00	\$65,700.00
06/01/24	\$13,730.55	\$2,290.95	1.00%	\$16,011.64	\$795.73	\$0.00	\$16,836.37	\$622,926.56	\$0.00	\$65,700.00
12/01/24	\$13,806.46	\$2,175.12	1.00%	\$15,966.84	\$778.66	\$0.00	\$16,777.50	\$609,199.55	\$7,200.00	\$73,000.00
06/01/25	\$13,882.91	\$2,059.24	1.00%	\$15,922.04	\$761.50	\$0.00	\$16,718.54	\$595,403.91	\$0.00	\$73,000.00
12/01/25	\$13,959.90	\$1,943.31	1.00%	\$15,877.19	\$744.25	\$0.00	\$16,659.44	\$581,539.29	\$0.00	\$73,000.00
06/01/26	\$14,037.43	\$1,827.33	1.00%	\$15,832.10	\$726.92	\$0.00	\$16,600.25	\$567,605.35	\$0.00	\$73,000.00
12/01/26	\$14,115.50	\$1,711.30	1.00%	\$15,786.84	\$709.51	\$0.00	\$16,540.96	\$553,601.74	\$0.00	\$73,000.00
06/01/27	\$14,194.12	\$1,595.22	1.00%	\$15,741.54	\$692.00	\$0.00	\$16,481.54	\$539,528.11	\$0.00	\$73,000.00
12/01/27	\$14,273.29	\$1,479.09	1.00%	\$15,696.14	\$674.41	\$0.00	\$16,421.98	\$525,384.11	\$0.00	\$73,000.00
06/01/28	\$14,352.92	\$1,362.91	1.00%	\$15,650.64	\$656.73	\$0.00	\$16,362.31	\$511,169.39	\$0.00	\$73,000.00
12/01/28	\$14,433.01	\$1,246.68	1.00%	\$15,604.96	\$639.86	\$0.00	\$16,302.53	\$496,883.60	\$0.00	\$73,000.00
06/01/29	\$14,513.56	\$1,130.40	1.00%	\$15,559.16	\$622.10	\$0.00	\$16,242.64	\$482,526.38	\$0.00	\$73,000.00
12/01/29	\$14,594.67	\$1,014.07	1.00%	\$15,513.14	\$604.16	\$0.00	\$16,182.55	\$468,097.37	\$0.00	\$73,000.00
06/01/30	\$14,676.34	\$897.69	1.00%	\$15,466.94	\$586.00	\$0.00	\$16,122.31	\$453,596.22	\$0.00	\$73,000.00
12/01/30	\$14,758.57	\$781.26	1.00%	\$15,420.64	\$567.08	\$0.00	\$16,061.98	\$439,022.55	\$0.00	\$73,000.00
06/01/31	\$14,841.36	\$664.78	1.00%	\$15,375.16	\$548.78	\$0.00	\$16,001.54	\$424,376.03	\$0.00	\$73,000.00
12/01/31	\$14,924.70	\$548.25	1.00%	\$15,329.51	\$530.00	\$0.00	\$15,940.92	\$409,656.27	\$0.00	\$73,000.00
06/01/32	\$15,008.69	\$431.66	1.00%	\$15,283.64	\$511.07	\$0.00	\$15,880.11	\$394,862.91	\$0.00	\$73,000.00
12/01/32	\$15,093.23	\$315.00	1.00%	\$15,237.46	\$491.99	\$0.00	\$15,819.14	\$379,995.58	\$0.00	\$73,000.00
06/01/33	\$15,178.32	\$198.27	1.00%	\$15,191.15	\$472.49	\$0.00	\$15,757.64	\$365,053.92	\$0.00	\$73,000.00
12/01/33	\$15,263.96	\$71.64	1.00%	\$15,144.64	\$453.55	\$0.00	\$15,695.44	\$350,037.55	\$0.00	\$73,000.00
06/01/34	\$15,350.25	\$0.00	1.00%	\$15,097.92	\$434.58	\$0.00	\$15,633.22	\$334,946.10	\$0.00	\$73,000.00
12/01/34	\$15,437.18	\$0.00	1.00%	\$15,051.14	\$415.88	\$0.00	\$15,571.19	\$319,779.19	\$0.00	\$73,000.00
06/01/35	\$15,524.74	\$0.00	1.00%	\$15,004.64	\$397.67	\$0.00	\$15,509.32	\$304,536.45	\$0.00	\$73,000.00
12/01/35	\$15,612.93	\$0.00	1.00%	\$14,958.46	\$379.72	\$0.00	\$15,447.18	\$289,217.49	\$0.00	\$73,000.00
06/01/36	\$15,701.76	\$0.00	1.00%	\$14,912.64	\$361.67	\$0.00	\$15,384.79	\$273,821.94	\$0.00	\$73,000.00
12/01/36	\$15,791.22	\$0.00	1.00%	\$14,867.14	\$343.28	\$0.00	\$15,322.16	\$258,349.41	\$0.00	\$73,000.00
06/01/37	\$15,881.33	\$0.00	1.00%	\$14,821.46	\$324.78	\$0.00	\$15,259.32	\$242,799.52	\$0.00	\$73,000.00
12/01/37	\$15,972.00	\$0.00	1.00%	\$14,775.92	\$306.50	\$0.00	\$15,195.85	\$227,171.88	\$0.00	\$73,000.00
06/01/38	\$16,063.25	\$0.00	1.00%	\$14,730.64	\$288.36	\$0.00	\$15,131.84	\$211,486.10	\$0.00	\$73,000.00
12/01/38	\$16,155.17	\$0.00	1.00%	\$14,685.64	\$270.33	\$0.00	\$15,067.37	\$195,735.99	\$0.00	\$73,000.00
06/01/39	\$16,247.66	\$0.00	1.00%	\$14,640.94	\$252.40	\$0.00	\$15,002.34	\$179,921.99	\$0.00	\$73,000.00
12/01/39	\$16,340.72	\$0.00	1.00%	\$14,596.64	\$234.77	\$0.00	\$14,936.77	\$163,976.61	\$0.00	\$73,000.00
06/01/40	\$16,434.35	\$0.00	1.00%	\$14,552.84	\$217.53	\$0.00	\$14,870.64	\$147,913.75	\$0.00	\$73,000.00
12/01/40	\$16,528.56	\$0.00	1.00%	\$14,509.64	\$200.69	\$0.00	\$14,803.96	\$131,751.38	\$0.00	\$73,000.00
06/01/41	\$16,623.34	\$0.00	1.00%	\$14,466.94	\$184.28	\$0.00	\$14,736.76	\$115,568.50	\$0.00	\$73,000.00
12/01/41	\$16,718.69	\$0.00	1.00%	\$14,424.64	\$168.39	\$0.00	\$14,669.03	\$99,304.70	\$0.00	\$73,000.00
06/01/42	\$16,814.60	\$0.00	1.00%	\$14,382.64	\$152.92	\$0.00	\$14,599.77	\$82,999.58	\$0.00	\$73,000.00
12/01/42	\$16,911.16	\$0.00	1.00%	\$14,340.94	\$137.97	\$0.00	\$14,529.99	\$66,625.24	\$0.00	\$73,000.00
06/01/43	\$17,008.38	\$0.00	1.00%	\$14,299.64	\$123.54	\$0.00	\$14,459.60	\$50,172.76	\$0.00	\$73,000.00
12/01/43	\$17,106.16	\$0.00	1.00%	\$14,258.64	\$109.11	\$0.00	\$14,388.75	\$33,642.24	\$0.00	\$73,000.00
06/01/44	\$17,204.48	\$0.00	1.00%	\$14,217.94	\$94.68	\$0.00	\$14,317.26	\$16,994.47	\$0.00	\$73,000.00
12/01/44	\$17,303.86	\$0.00	1.00%	\$14,177.14	\$80.25	\$0.00	\$14,245.89	\$0.00	\$0.00	\$73,000.00
Totals	\$871,143.19	\$339,337.86		\$1,010,481.05	\$34,834.76	\$0.00	\$1,045,315.81		\$73,000.00	\$73,000.00

DRAFT SCHEDULE

Borrower's Name: **F10-02**
 Loan Number: **\$1,694,000.00**
 Principal Amount: **1.00%**
 Loan Rate: **12/1/2012**
 First Payment Date: **Enter manually on every 12/1 payment date.**
 Ann. R & M Payment:

**KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAYMENT SCHEDULE
 LOAN #A**

**1.00% Rate
 \$46,831.51 P & I Calculation**

F10-02 KIA

2012

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
12/01/12	\$38,361.51	\$8,470.00	1.00%	\$46,831.51	\$2,117.50	\$0.00	\$48,949.01	\$1,694,000.00	\$0.00	\$0.00
06/01/13	\$38,553.32	\$8,278.19	1.00%	\$46,831.51	\$2,069.55	\$0.00	\$48,901.06	\$1,655,638.49	\$0.00	\$0.00
12/01/13	\$38,746.08	\$8,085.43	1.00%	\$46,831.51	\$2,021.36	\$0.00	\$48,852.87	\$1,617,085.18	\$0.00	\$0.00
06/01/14	\$38,939.81	\$7,891.70	1.00%	\$46,831.51	\$1,972.92	\$0.00	\$48,804.43	\$1,578,339.09	\$0.00	\$0.00
12/01/14	\$39,134.51	\$7,697.00	1.00%	\$46,831.51	\$1,924.25	\$0.00	\$48,755.76	\$1,539,399.28	\$0.00	\$0.00
06/01/15	\$39,330.18	\$7,501.32	1.00%	\$46,831.51	\$1,875.33	\$0.00	\$48,706.84	\$1,500,264.77	\$0.00	\$0.00
12/01/15	\$39,526.84	\$7,304.67	1.00%	\$46,831.51	\$1,826.17	\$0.00	\$48,657.68	\$1,460,934.58	\$0.00	\$0.00
06/01/16	\$39,724.47	\$7,107.04	1.00%	\$46,831.51	\$1,776.76	\$0.00	\$48,608.27	\$1,421,407.75	\$0.00	\$0.00
12/01/16	\$40,923.09	\$6,908.42	1.00%	\$46,831.51	\$1,727.10	\$0.00	\$48,558.61	\$1,381,683.28	\$0.00	\$0.00
06/01/17	\$40,122.71	\$6,708.80	1.00%	\$46,831.51	\$1,677.20	\$0.00	\$48,508.71	\$1,341,760.18	\$0.00	\$0.00
12/01/17	\$40,323.32	\$6,508.19	1.00%	\$46,831.51	\$1,627.05	\$0.00	\$48,458.56	\$1,261,314.16	\$0.00	\$0.00
06/01/18	\$40,524.94	\$6,306.57	1.00%	\$46,831.51	\$1,576.64	\$0.00	\$48,408.15	\$1,220,789.22	\$0.00	\$0.00
12/01/18	\$40,727.56	\$6,103.95	1.00%	\$46,831.51	\$1,525.99	\$0.00	\$48,357.50	\$1,180,061.66	\$0.00	\$0.00
06/01/19	\$40,931.20	\$5,900.31	1.00%	\$46,831.51	\$1,475.08	\$0.00	\$48,306.59	\$1,139,130.46	\$0.00	\$0.00
12/01/19	\$41,135.86	\$5,695.65	1.00%	\$46,831.51	\$1,423.91	\$0.00	\$48,255.42	\$1,097,994.60	\$0.00	\$0.00
06/01/20	\$41,341.54	\$5,489.97	1.00%	\$46,831.51	\$1,372.49	\$0.00	\$48,204.00	\$1,056,653.06	\$0.00	\$0.00
12/01/20	\$41,548.24	\$5,283.27	1.00%	\$46,831.51	\$1,320.82	\$0.00	\$48,152.32	\$1,015,104.82	\$0.00	\$0.00
06/01/21	\$41,755.98	\$5,075.52	1.00%	\$46,831.51	\$1,268.88	\$0.00	\$48,100.39	\$973,348.84	\$0.00	\$0.00
12/01/21	\$41,964.76	\$4,866.74	1.00%	\$46,831.51	\$1,216.69	\$0.00	\$48,048.19	\$931,384.07	\$0.00	\$0.00
06/01/22	\$42,174.59	\$4,656.92	1.00%	\$46,831.51	\$1,164.23	\$0.00	\$47,995.74	\$889,209.48	\$0.00	\$0.00
12/01/22	\$42,385.46	\$4,446.05	1.00%	\$46,831.51	\$1,111.51	\$0.00	\$47,943.02	\$846,824.02	\$0.00	\$0.00
06/01/23	\$42,597.39	\$4,234.12	1.00%	\$46,831.51	\$1,058.53	\$0.00	\$47,890.04	\$804,226.63	\$0.00	\$0.00
12/01/23	\$42,810.38	\$4,021.13	1.00%	\$46,831.51	\$1,005.28	\$0.00	\$47,836.79	\$761,416.26	\$0.00	\$0.00
06/01/24	\$43,024.43	\$3,807.08	1.00%	\$46,831.51	\$951.77	\$0.00	\$47,783.28	\$718,391.83	\$0.00	\$0.00
12/01/24	\$43,239.55	\$3,591.96	1.00%	\$46,831.51	\$897.99	\$0.00	\$47,729.50	\$675,152.28	\$0.00	\$0.00
06/01/25	\$43,455.75	\$3,375.76	1.00%	\$46,831.51	\$843.94	\$0.00	\$47,675.45	\$631,696.53	\$0.00	\$0.00
12/01/25	\$43,673.03	\$3,158.48	1.00%	\$46,831.51	\$789.62	\$0.00	\$47,621.13	\$588,023.51	\$0.00	\$0.00
06/01/26	\$43,891.39	\$2,940.12	1.00%	\$46,831.51	\$735.03	\$0.00	\$47,566.54	\$544,132.12	\$0.00	\$0.00
12/01/26	\$44,110.85	\$2,720.66	1.00%	\$46,831.51	\$680.17	\$0.00	\$47,511.67	\$500,021.27	\$0.00	\$0.00
06/01/27	\$44,331.40	\$2,500.11	1.00%	\$46,831.51	\$625.03	\$0.00	\$47,456.54	\$455,689.87	\$0.00	\$0.00
12/01/27	\$44,553.06	\$2,278.45	1.00%	\$46,831.51	\$569.61	\$0.00	\$47,401.12	\$411,136.81	\$0.00	\$0.00
06/01/28	\$44,775.82	\$2,055.68	1.00%	\$46,831.51	\$513.92	\$0.00	\$47,345.43	\$366,360.98	\$0.00	\$0.00
12/01/28	\$44,999.70	\$1,831.80	1.00%	\$46,831.51	\$457.95	\$0.00	\$47,289.46	\$321,361.28	\$0.00	\$0.00
06/01/29	\$45,224.70	\$1,606.81	1.00%	\$46,831.51	\$401.70	\$0.00	\$47,233.21	\$276,136.58	\$0.00	\$0.00
12/01/29	\$45,450.83	\$1,380.68	1.00%	\$46,831.51	\$345.17	\$0.00	\$47,176.68	\$230,685.75	\$0.00	\$0.00
06/01/30	\$45,678.08	\$1,153.43	1.00%	\$46,831.51	\$288.36	\$0.00	\$47,119.87	\$185,007.67	\$0.00	\$0.00
12/01/30	\$45,906.47	\$925.04	1.00%	\$46,831.51	\$231.26	\$0.00	\$47,062.77	\$139,101.20	\$0.00	\$0.00
06/01/31	\$46,136.00	\$695.51	1.00%	\$46,831.51	\$173.88	\$0.00	\$47,005.39	\$92,665.20	\$0.00	\$0.00
12/01/31	\$46,366.68	\$464.83	1.00%	\$46,831.51	\$116.21	\$0.00	\$46,947.72	\$46,598.52	\$0.00	\$0.00
06/01/32	\$46,598.52	\$232.99	1.00%	\$46,831.51	\$58.25	\$0.00	\$46,889.76	\$0.00	\$0.00	\$0.00
Totals	\$1,694,000.00	\$179,260.34		\$1,873,260.34	\$44,815.09	\$0.00	\$1,918,075.43		\$0.00	\$0.00

DRAFT SCHEDULE

Borrower's Name: F10-01
 Loan Number: \$4,000,000.00
 Loan Amount: 1.00%
 Loan Rate: 6/1/2013
 First Payment Date: Enter manually on every 12/1 payment date.
 Ann. R & M Payment:

F10-01 K1A

2013

KENTUCKY INFRASTRUCTURE AUTHORITY
REPAYMENT SCHEDULE
 LOAN #A

1.00% Rate
\$110,582.07 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
06/01/13	\$90,582.07	\$20,000.00	1.00%	\$110,582.07	\$5,000.00	\$0.00	\$115,582.07	\$4,000,000.00	\$0.00	\$0.00
12/01/13	\$91,034.98	\$19,547.09	1.00%	\$110,582.07	\$4,886.77	\$0.00	\$115,468.85	\$3,909,417.93	\$0.00	\$0.00
06/01/14	\$91,490.16	\$19,091.91	1.00%	\$110,582.07	\$4,772.98	\$0.00	\$115,265.05	\$3,818,382.94	\$0.00	\$0.00
12/01/14	\$91,947.61	\$18,634.46	1.00%	\$110,582.07	\$4,658.62	\$0.00	\$115,240.69	\$3,726,892.78	\$0.00	\$0.00
06/01/15	\$92,407.35	\$18,174.73	1.00%	\$110,582.07	\$4,543.68	\$0.00	\$115,125.76	\$3,634,945.17	\$0.00	\$0.00
12/01/15	\$92,869.39	\$17,712.69	1.00%	\$110,582.07	\$4,428.17	\$0.00	\$115,010.25	\$3,542,537.82	\$0.00	\$0.00
06/01/16	\$93,333.73	\$17,248.34	1.00%	\$110,582.07	\$4,312.09	\$0.00	\$114,894.16	\$3,449,668.44	\$0.00	\$0.00
12/01/16	\$93,800.40	\$16,781.67	1.00%	\$110,582.07	\$4,195.42	\$0.00	\$114,777.49	\$3,356,334.70	\$0.00	\$0.00
06/01/17	\$94,269.40	\$16,312.67	1.00%	\$110,582.07	\$4,078.17	\$0.00	\$114,660.24	\$3,262,534.30	\$0.00	\$0.00
12/01/17	\$94,740.75	\$15,841.32	1.00%	\$110,582.07	\$3,960.33	\$0.00	\$114,542.41	\$3,168,264.90	\$0.00	\$0.00
06/01/18	\$95,214.45	\$15,367.62	1.00%	\$110,582.07	\$3,841.91	\$0.00	\$114,423.98	\$3,073,524.15	\$0.00	\$0.00
12/01/18	\$95,690.53	\$14,891.55	1.00%	\$110,582.07	\$3,722.89	\$0.00	\$114,304.96	\$2,978,309.70	\$0.00	\$0.00
06/01/19	\$96,168.98	\$14,413.10	1.00%	\$110,582.07	\$3,603.27	\$0.00	\$114,185.35	\$2,886,450.19	\$0.00	\$0.00
12/01/19	\$96,649.82	\$13,932.25	1.00%	\$110,582.07	\$3,483.06	\$0.00	\$114,065.14	\$2,786,450.19	\$0.00	\$0.00
06/01/20	\$97,133.07	\$13,449.00	1.00%	\$110,582.07	\$3,362.25	\$0.00	\$113,944.33	\$2,689,800.37	\$0.00	\$0.00
12/01/20	\$97,618.74	\$12,963.34	1.00%	\$110,582.07	\$3,240.83	\$0.00	\$113,822.91	\$2,592,667.29	\$0.00	\$0.00
06/01/21	\$98,106.83	\$12,475.24	1.00%	\$110,582.07	\$3,118.81	\$0.00	\$113,700.89	\$2,495,048.56	\$0.00	\$0.00
12/01/21	\$98,597.37	\$11,984.71	1.00%	\$110,582.07	\$2,996.18	\$0.00	\$113,578.25	\$2,396,941.72	\$0.00	\$0.00
06/01/22	\$99,090.35	\$11,491.72	1.00%	\$110,582.07	\$2,872.93	\$0.00	\$113,455.01	\$2,298,344.36	\$0.00	\$0.00
12/01/22	\$99,585.80	\$10,996.27	1.00%	\$110,582.07	\$2,749.07	\$0.00	\$113,331.14	\$2,199,568.20	\$0.00	\$0.00
06/01/23	\$100,083.73	\$10,498.34	1.00%	\$110,582.07	\$2,624.59	\$0.00	\$113,206.66	\$2,099,668.20	\$0.00	\$0.00
12/01/23	\$100,584.15	\$9,995.92	1.00%	\$110,582.07	\$2,499.48	\$0.00	\$113,081.56	\$1,999,584.47	\$0.00	\$0.00
06/01/24	\$101,087.07	\$9,495.00	1.00%	\$110,582.07	\$2,373.75	\$0.00	\$112,955.82	\$1,899,000.31	\$0.00	\$0.00
12/01/24	\$101,592.51	\$8,989.57	1.00%	\$110,582.07	\$2,247.39	\$0.00	\$112,829.47	\$1,797,913.24	\$0.00	\$0.00
06/01/25	\$102,100.47	\$8,481.60	1.00%	\$110,582.07	\$2,120.40	\$0.00	\$112,702.48	\$1,696,320.73	\$0.00	\$0.00
12/01/25	\$102,610.97	\$7,971.10	1.00%	\$110,582.07	\$1,992.78	\$0.00	\$112,574.85	\$1,594,220.26	\$0.00	\$0.00
06/01/26	\$103,124.03	\$7,458.05	1.00%	\$110,582.07	\$1,864.51	\$0.00	\$112,446.59	\$1,491,609.29	\$0.00	\$0.00
12/01/26	\$103,639.65	\$6,942.43	1.00%	\$110,582.07	\$1,735.61	\$0.00	\$112,317.68	\$1,388,485.26	\$0.00	\$0.00
06/01/27	\$104,157.85	\$6,424.23	1.00%	\$110,582.07	\$1,606.06	\$0.00	\$112,188.13	\$1,284,845.61	\$0.00	\$0.00
12/01/27	\$104,678.64	\$5,903.44	1.00%	\$110,582.07	\$1,475.86	\$0.00	\$112,057.93	\$1,180,687.77	\$0.00	\$0.00
06/01/28	\$105,202.03	\$5,380.05	1.00%	\$110,582.07	\$1,345.01	\$0.00	\$111,927.09	\$1,076,009.13	\$0.00	\$0.00
12/01/28	\$105,728.04	\$4,854.04	1.00%	\$110,582.07	\$1,213.51	\$0.00	\$111,795.58	\$970,807.10	\$0.00	\$0.00
06/01/29	\$106,256.68	\$4,329.40	1.00%	\$110,582.07	\$1,081.35	\$0.00	\$111,663.42	\$865,079.06	\$0.00	\$0.00
12/01/29	\$106,787.96	\$3,794.11	1.00%	\$110,582.07	\$948.53	\$0.00	\$111,530.60	\$758,822.38	\$0.00	\$0.00
06/01/30	\$107,321.90	\$3,260.17	1.00%	\$110,582.07	\$815.04	\$0.00	\$111,397.12	\$652,034.42	\$0.00	\$0.00
12/01/30	\$107,858.51	\$2,723.56	1.00%	\$110,582.07	\$680.89	\$0.00	\$111,262.97	\$544,712.52	\$0.00	\$0.00
06/01/31	\$108,397.80	\$2,184.27	1.00%	\$110,582.07	\$546.07	\$0.00	\$111,128.14	\$436,854.01	\$0.00	\$0.00
12/01/31	\$108,939.79	\$1,642.28	1.00%	\$110,582.07	\$410.57	\$0.00	\$110,992.64	\$328,456.20	\$0.00	\$0.00
06/01/32	\$109,484.49	\$1,097.58	1.00%	\$110,582.07	\$274.40	\$0.00	\$110,856.47	\$219,516.41	\$0.00	\$0.00
12/01/32	\$110,031.92	\$550.16	1.00%	\$110,582.07	\$137.54	\$0.00	\$110,719.61	\$110,031.92	\$0.00	\$0.00
Totals	\$4,000,000.00	\$423,282.98		\$4,423,282.98	\$105,820.75	\$0.00	\$4,529,103.73	\$0.00	\$0.00	\$0.00

DRAFT SCHEDULE

Borrower's Name: **F07-01**
 Loan Number: **1,000,000.00**
 Principal Amount: **1.00%**
 Loan Rate: **6/1/2009**
 First Payment Date: **Enter manually on every 12/1 payment date.**
 Ann. R. & M. Payment:

F07-01 K1A

2005

KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAYMENT SCHEDULE
 LOAN #A

1.00% Rate
 \$27,645.52 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
06/01/09	\$22,645.52	\$5,000.00	1.00%	\$27,645.52	\$1,250.00	\$0.00	\$28,895.52	\$977,354.48	\$0.00	\$0.00
12/01/09	\$22,758.75	\$4,886.77	1.00%	\$27,645.52	\$1,221.69	\$0.00	\$28,867.21	\$954,595.74	\$0.00	\$0.00
06/01/10	\$22,872.54	\$4,772.98	1.00%	\$27,645.52	\$1,193.24	\$0.00	\$28,838.76	\$931,723.20	\$0.00	\$0.00
12/01/10	\$22,986.90	\$4,658.62	1.00%	\$27,645.52	\$1,164.65	\$0.00	\$28,810.17	\$908,736.29	\$0.00	\$0.00
06/01/11	\$23,101.84	\$4,543.68	1.00%	\$27,645.52	\$1,135.92	\$0.00	\$28,781.44	\$885,634.46	\$0.00	\$0.00
12/01/11	\$23,217.35	\$4,428.17	1.00%	\$27,645.52	\$1,107.04	\$0.00	\$28,752.56	\$862,417.11	\$0.00	\$0.00
06/01/12	\$23,333.43	\$4,312.09	1.00%	\$27,645.52	\$1,078.02	\$0.00	\$28,723.54	\$839,083.68	\$0.00	\$0.00
12/01/12	\$23,450.10	\$4,195.42	1.00%	\$27,645.52	\$1,048.85	\$0.00	\$28,694.37	\$815,653.58	\$0.00	\$0.00
06/01/13	\$23,567.35	\$4,078.17	1.00%	\$27,645.52	\$1,019.54	\$0.00	\$28,665.06	\$792,066.22	\$0.00	\$0.00
12/01/13	\$23,685.19	\$3,960.33	1.00%	\$27,645.52	\$990.08	\$0.00	\$28,635.60	\$768,381.04	\$0.00	\$0.00
06/01/14	\$23,803.61	\$3,841.91	1.00%	\$27,645.52	\$960.48	\$0.00	\$28,605.99	\$744,577.42	\$0.00	\$0.00
12/01/14	\$23,922.63	\$3,722.89	1.00%	\$27,645.52	\$930.72	\$0.00	\$28,576.24	\$720,654.79	\$0.00	\$0.00
06/01/15	\$24,042.24	\$3,603.27	1.00%	\$27,645.52	\$900.82	\$0.00	\$28,546.34	\$696,612.55	\$0.00	\$0.00
12/01/15	\$24,162.46	\$3,483.06	1.00%	\$27,645.52	\$870.77	\$0.00	\$28,516.28	\$672,450.09	\$0.00	\$0.00
06/01/16	\$24,283.27	\$3,362.25	1.00%	\$27,645.52	\$840.56	\$0.00	\$28,486.08	\$648,166.82	\$0.00	\$0.00
12/01/16	\$24,404.68	\$3,240.83	1.00%	\$27,645.52	\$810.21	\$0.00	\$28,455.73	\$623,762.14	\$0.00	\$0.00
06/01/17	\$24,526.71	\$3,118.81	1.00%	\$27,645.52	\$779.70	\$0.00	\$28,425.22	\$599,235.43	\$0.00	\$0.00
12/01/17	\$24,649.34	\$2,996.18	1.00%	\$27,645.52	\$749.04	\$0.00	\$28,394.56	\$574,586.09	\$0.00	\$0.00
06/01/18	\$24,772.59	\$2,872.93	1.00%	\$27,645.52	\$718.23	\$0.00	\$28,363.75	\$549,813.50	\$0.00	\$0.00
12/01/18	\$24,896.45	\$2,749.07	1.00%	\$27,645.52	\$687.27	\$0.00	\$28,332.79	\$524,917.05	\$0.00	\$0.00
06/01/19	\$25,020.93	\$2,624.59	1.00%	\$27,645.52	\$656.15	\$0.00	\$28,301.66	\$499,896.12	\$0.00	\$0.00
12/01/19	\$25,146.04	\$2,499.48	1.00%	\$27,645.52	\$624.87	\$0.00	\$28,270.39	\$474,750.08	\$0.00	\$0.00
06/01/20	\$25,271.77	\$2,373.75	1.00%	\$27,645.52	\$593.44	\$0.00	\$28,238.96	\$449,478.31	\$0.00	\$0.00
12/01/20	\$25,398.13	\$2,247.39	1.00%	\$27,645.52	\$561.85	\$0.00	\$28,207.37	\$424,080.18	\$0.00	\$0.00
06/01/21	\$25,525.12	\$2,120.40	1.00%	\$27,645.52	\$530.10	\$0.00	\$28,175.62	\$398,555.07	\$0.00	\$0.00
12/01/21	\$25,652.74	\$1,992.78	1.00%	\$27,645.52	\$498.19	\$0.00	\$28,143.71	\$372,902.32	\$0.00	\$0.00
06/01/22	\$25,781.01	\$1,864.51	1.00%	\$27,645.52	\$466.13	\$0.00	\$28,111.65	\$347,121.32	\$0.00	\$0.00
12/01/22	\$25,909.91	\$1,735.61	1.00%	\$27,645.52	\$433.90	\$0.00	\$28,079.42	\$321,211.40	\$0.00	\$0.00
06/01/23	\$26,039.46	\$1,606.06	1.00%	\$27,645.52	\$401.51	\$0.00	\$28,047.03	\$295,171.94	\$0.00	\$0.00
12/01/23	\$26,169.66	\$1,475.86	1.00%	\$27,645.52	\$368.96	\$0.00	\$28,014.48	\$269,002.28	\$0.00	\$0.00
06/01/24	\$26,300.51	\$1,345.01	1.00%	\$27,645.52	\$336.25	\$0.00	\$27,981.77	\$242,701.78	\$0.00	\$0.00
12/01/24	\$26,432.01	\$1,213.51	1.00%	\$27,645.52	\$303.38	\$0.00	\$27,948.90	\$216,269.77	\$0.00	\$0.00
06/01/25	\$26,564.17	\$1,081.35	1.00%	\$27,645.52	\$270.34	\$0.00	\$27,915.86	\$189,705.60	\$0.00	\$0.00
12/01/25	\$26,696.99	\$948.53	1.00%	\$27,645.52	\$237.13	\$0.00	\$27,882.65	\$163,008.61	\$0.00	\$0.00
06/01/26	\$26,830.48	\$815.04	1.00%	\$27,645.52	\$203.76	\$0.00	\$27,849.28	\$136,178.13	\$0.00	\$0.00
12/01/26	\$26,964.63	\$680.89	1.00%	\$27,645.52	\$170.22	\$0.00	\$27,815.74	\$109,213.50	\$0.00	\$0.00
06/01/27	\$27,099.45	\$546.07	1.00%	\$27,645.52	\$136.52	\$0.00	\$27,782.04	\$82,114.05	\$0.00	\$0.00
12/01/27	\$27,234.95	\$410.57	1.00%	\$27,645.52	\$102.64	\$0.00	\$27,748.16	\$54,879.10	\$0.00	\$0.00
06/01/28	\$27,371.12	\$274.40	1.00%	\$27,645.52	\$68.60	\$0.00	\$27,714.12	\$27,507.98	\$0.00	\$0.00
12/01/28	\$27,507.98	\$137.54	1.00%	\$27,645.52	\$34.38	\$0.00	\$27,679.90	(\$0.00)	\$0.00	\$0.00
Totals	\$1,000,000.00	\$105,820.75		\$1,105,820.75	\$26,455.19	\$0.00	\$1,132,275.93		\$0.00	\$0.00

DRAFT SCHEDULE

Borrower's Name: F06-01
Loan Number: \$4,520,000.00
Principal Amount: 1.00%
Loan Rate: 6/1/2008
First Payment Date: Enter manually on every 12/1 payment date.
Ann. R. & M. Payment:

KENTUCKY INFRASTRUCTURE AUTHORITY
 REPAYMENT SCHEDULE
 LOAN #A

1.00% Rate
 \$124,957.74 P & I Calculation

F06-01
 K1A

2008

Payment Date	Principal Due	Interest Due	Interest Rate	Principal & Interest	Servicing Fee	Credit Due	Total Payment	Principal Balance	R & M Reserve	Total Reserve
06/01/08	\$102,357.74	\$22,600.00	1.00%	\$124,957.74	\$5,650.00	\$0.00	\$130,607.74	\$4,520,000.00	\$0.00	\$0.00
12/01/08	\$102,869.53	\$22,088.21	1.00%	\$124,957.74	\$5,522.05	\$0.00	\$130,479.80	\$4,417,642.26	\$0.00	\$0.00
06/01/09	\$103,383.88	\$21,573.86	1.00%	\$124,957.74	\$5,393.47	\$0.00	\$130,351.21	\$4,314,772.72	\$0.00	\$0.00
12/01/09	\$103,900.80	\$21,056.94	1.00%	\$124,957.74	\$5,264.24	\$0.00	\$130,221.98	\$4,211,388.84	\$0.00	\$0.00
06/01/10	\$104,420.30	\$20,537.44	1.00%	\$124,957.74	\$5,134.36	\$0.00	\$130,092.10	\$4,107,488.04	\$0.00	\$0.00
12/01/10	\$104,942.41	\$20,015.34	1.00%	\$124,957.74	\$5,003.83	\$0.00	\$129,961.58	\$4,003,067.74	\$0.00	\$0.00
06/01/11	\$105,467.12	\$19,490.63	1.00%	\$124,957.74	\$4,872.66	\$0.00	\$129,830.40	\$3,898,125.33	\$0.00	\$0.00
12/01/11	\$105,994.45	\$18,963.29	1.00%	\$124,957.74	\$4,740.82	\$0.00	\$129,698.57	\$3,792,658.21	\$0.00	\$0.00
06/01/12	\$106,524.43	\$18,433.32	1.00%	\$124,957.74	\$4,608.33	\$0.00	\$129,566.07	\$3,686,663.76	\$0.00	\$0.00
12/01/12	\$107,057.05	\$17,900.70	1.00%	\$124,957.74	\$4,475.17	\$0.00	\$129,432.92	\$3,580,139.34	\$0.00	\$0.00
06/01/13	\$107,592.33	\$17,365.41	1.00%	\$124,957.74	\$4,341.35	\$0.00	\$129,299.10	\$3,473,082.29	\$0.00	\$0.00
12/01/13	\$108,130.29	\$16,827.45	1.00%	\$124,957.74	\$4,206.86	\$0.00	\$129,164.61	\$3,365,489.96	\$0.00	\$0.00
06/01/14	\$108,670.95	\$16,286.80	1.00%	\$124,957.74	\$4,071.70	\$0.00	\$129,029.44	\$3,257,359.66	\$0.00	\$0.00
12/01/14	\$109,214.30	\$15,743.44	1.00%	\$124,957.74	\$3,935.86	\$0.00	\$128,893.61	\$3,148,688.71	\$0.00	\$0.00
06/01/15	\$109,760.37	\$15,197.37	1.00%	\$124,957.74	\$3,799.34	\$0.00	\$128,757.09	\$3,039,474.41	\$0.00	\$0.00
12/01/15	\$110,309.17	\$14,648.57	1.00%	\$124,957.74	\$3,662.14	\$0.00	\$128,619.89	\$2,929,714.04	\$0.00	\$0.00
06/01/16	\$110,860.72	\$14,097.02	1.00%	\$124,957.74	\$3,524.26	\$0.00	\$128,482.00	\$2,819,404.87	\$0.00	\$0.00
12/01/16	\$111,415.02	\$13,542.72	1.00%	\$124,957.74	\$3,385.68	\$0.00	\$128,343.42	\$2,708,544.15	\$0.00	\$0.00
06/01/17	\$111,972.10	\$12,985.65	1.00%	\$124,957.74	\$3,246.41	\$0.00	\$128,204.16	\$2,597,129.12	\$0.00	\$0.00
12/01/17	\$112,531.96	\$12,425.79	1.00%	\$124,957.74	\$3,106.45	\$0.00	\$128,064.19	\$2,485,157.03	\$0.00	\$0.00
06/01/18	\$113,094.62	\$11,863.13	1.00%	\$124,957.74	\$2,965.78	\$0.00	\$127,923.53	\$2,372,625.07	\$0.00	\$0.00
12/01/18	\$113,660.09	\$11,297.65	1.00%	\$124,957.74	\$2,824.41	\$0.00	\$127,782.16	\$2,259,530.45	\$0.00	\$0.00
06/01/19	\$114,228.39	\$10,729.35	1.00%	\$124,957.74	\$2,682.34	\$0.00	\$127,640.00	\$2,145,870.36	\$0.00	\$0.00
12/01/19	\$114,799.53	\$10,158.21	1.00%	\$124,957.74	\$2,539.55	\$0.00	\$127,497.30	\$2,031,641.96	\$0.00	\$0.00
06/01/20	\$115,373.53	\$9,584.21	1.00%	\$124,957.74	\$2,396.05	\$0.00	\$127,353.80	\$1,916,842.43	\$0.00	\$0.00
12/01/20	\$115,950.40	\$9,007.34	1.00%	\$124,957.74	\$2,251.84	\$0.00	\$127,209.58	\$1,801,468.90	\$0.00	\$0.00
06/01/21	\$116,530.15	\$8,427.59	1.00%	\$124,957.74	\$2,106.90	\$0.00	\$127,064.64	\$1,685,518.50	\$0.00	\$0.00
12/01/21	\$117,112.80	\$7,844.94	1.00%	\$124,957.74	\$1,961.24	\$0.00	\$126,918.98	\$1,568,988.34	\$0.00	\$0.00
06/01/22	\$117,698.37	\$7,259.38	1.00%	\$124,957.74	\$1,814.84	\$0.00	\$126,772.59	\$1,451,875.54	\$0.00	\$0.00
12/01/22	\$118,286.86	\$6,670.89	1.00%	\$124,957.74	\$1,667.72	\$0.00	\$126,625.47	\$1,334,177.18	\$0.00	\$0.00
06/01/23	\$118,878.29	\$6,079.45	1.00%	\$124,957.74	\$1,519.86	\$0.00	\$126,477.61	\$1,215,890.32	\$0.00	\$0.00
12/01/23	\$119,472.68	\$5,485.06	1.00%	\$124,957.74	\$1,371.27	\$0.00	\$126,329.07	\$1,097,012.02	\$0.00	\$0.00
06/01/24	\$120,070.05	\$4,887.70	1.00%	\$124,957.74	\$1,221.92	\$0.00	\$126,179.67	\$977,539.34	\$0.00	\$0.00
12/01/24	\$120,670.40	\$4,287.35	1.00%	\$124,957.74	\$1,071.84	\$0.00	\$126,029.58	\$857,469.29	\$0.00	\$0.00
06/01/25	\$121,273.75	\$3,683.99	1.00%	\$124,957.74	\$921.00	\$0.00	\$125,878.74	\$736,798.89	\$0.00	\$0.00
12/01/25	\$121,880.12	\$3,077.63	1.00%	\$124,957.74	\$769.41	\$0.00	\$125,727.15	\$615,525.15	\$0.00	\$0.00
06/01/26	\$122,489.52	\$2,468.23	1.00%	\$124,957.74	\$617.06	\$0.00	\$125,574.80	\$493,645.03	\$0.00	\$0.00
12/01/26	\$123,101.97	\$1,855.78	1.00%	\$124,957.74	\$463.94	\$0.00	\$125,421.69	\$371,155.51	\$0.00	\$0.00
06/01/27	\$123,717.48	\$1,240.27	1.00%	\$124,957.74	\$310.07	\$0.00	\$125,267.81	\$248,053.54	\$0.00	\$0.00
12/01/27	\$124,336.06	\$621.68	1.00%	\$124,957.74	\$155.42	\$0.00	\$125,113.16	\$124,336.06	\$0.00	\$0.00
Totals	\$4,520,000.00	\$478,309.77		\$4,998,309.77	\$119,577.44	\$0.00	\$5,117,887.21	\$0.00	\$0.00	\$0.00

EXHIBIT A-2

Proposed Amortization Schedule

DRAFT SCHEDULE

Borrower's Name:	
Loan Number:	
Principal Amount:	\$1,948,182.00
Loan Rate:	1.25%
First Payment Date:	12/1/2025
Ann. R & M Payment:	Enter manually on every 12/1 payment date.

*Proposed K1 Loan
net of principal forgiveness*

**KENTUCKY INFRASTRUCTURE AUTHORITY
REPAYMENT SCHEDULE**

LOAN #A
0

**1.25% Rate
\$55,197.28 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
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12/01/25	\$43,021.14	\$12,176.14	1.25%	\$55,197.28	\$2,435.23	\$0.00	\$57,632.51	\$1,905,160.86	\$9,740.91	\$9,740.91
06/01/26	\$43,290.03	\$11,907.26	1.25%	\$55,197.28	\$2,381.45	\$0.00	\$57,578.73	\$1,861,870.83	\$0.00	\$9,740.91
12/01/26	\$43,560.59	\$11,636.69	1.25%	\$55,197.28	\$2,327.34	\$0.00	\$57,524.62	\$1,818,310.24	\$0.00	\$9,740.91
06/01/27	\$43,832.84	\$11,364.44	1.25%	\$55,197.28	\$2,272.89	\$0.00	\$57,470.17	\$1,774,477.40	\$0.00	\$9,740.91
12/01/27	\$44,106.80	\$11,090.48	1.25%	\$55,197.28	\$2,218.10	\$0.00	\$57,415.38	\$1,730,370.60	\$0.00	\$9,740.91
06/01/28	\$44,382.46	\$10,814.82	1.25%	\$55,197.28	\$2,162.96	\$0.00	\$57,360.24	\$1,685,988.14	\$0.00	\$9,740.91
12/01/28	\$44,659.86	\$10,537.43	1.25%	\$55,197.28	\$2,107.49	\$0.00	\$57,304.77	\$1,641,328.28	\$0.00	\$9,740.91
06/01/29	\$44,938.98	\$10,258.30	1.25%	\$55,197.28	\$2,051.66	\$0.00	\$57,248.94	\$1,596,389.30	\$0.00	\$9,740.91
12/01/29	\$45,219.85	\$9,977.43	1.25%	\$55,197.28	\$1,995.49	\$0.00	\$57,192.77	\$1,551,169.46	\$0.00	\$9,740.91
06/01/30	\$45,502.47	\$9,694.81	1.25%	\$55,197.28	\$1,938.96	\$0.00	\$57,136.24	\$1,505,666.98	\$0.00	\$9,740.91
12/01/30	\$45,786.86	\$9,410.42	1.25%	\$55,197.28	\$1,882.08	\$0.00	\$57,079.36	\$1,459,880.12	\$0.00	\$9,740.91
06/01/31	\$46,073.03	\$9,124.25	1.25%	\$55,197.28	\$1,824.85	\$0.00	\$57,022.13	\$1,413,807.09	\$0.00	\$9,740.91
12/01/31	\$46,360.99	\$8,836.29	1.25%	\$55,197.28	\$1,767.26	\$0.00	\$56,964.54	\$1,367,446.10	\$0.00	\$9,740.91
06/01/32	\$46,650.74	\$8,546.54	1.25%	\$55,197.28	\$1,709.31	\$0.00	\$56,906.59	\$1,320,795.36	\$0.00	\$9,740.91
12/01/32	\$46,942.31	\$8,254.97	1.25%	\$55,197.28	\$1,650.99	\$0.00	\$56,848.28	\$1,273,853.05	\$0.00	\$9,740.91
06/01/33	\$47,235.70	\$7,961.58	1.25%	\$55,197.28	\$1,592.32	\$0.00	\$56,789.60	\$1,226,617.35	\$0.00	\$9,740.91
12/01/33	\$47,530.92	\$7,666.36	1.25%	\$55,197.28	\$1,533.27	\$0.00	\$56,730.55	\$1,179,086.43	\$0.00	\$9,740.91
06/01/34	\$47,827.99	\$7,369.29	1.25%	\$55,197.28	\$1,473.86	\$0.00	\$56,671.14	\$1,131,258.44	\$0.00	\$9,740.91
12/01/34	\$48,126.92	\$7,070.37	1.25%	\$55,197.28	\$1,414.07	\$0.00	\$56,611.35	\$1,083,131.52	\$0.00	\$9,740.91
06/01/35	\$48,427.71	\$6,769.57	1.25%	\$55,197.28	\$1,353.91	\$0.00	\$56,551.20	\$1,034,703.81	\$0.00	\$9,740.91
12/01/35	\$48,730.38	\$6,466.90	1.25%	\$55,197.28	\$1,293.38	\$0.00	\$56,490.66	\$985,973.43	\$0.00	\$9,740.91
06/01/36	\$49,034.95	\$6,162.33	1.25%	\$55,197.28	\$1,232.47	\$0.00	\$56,429.75	\$936,938.48	\$0.00	\$9,740.91
12/01/36	\$49,341.42	\$5,855.87	1.25%	\$55,197.28	\$1,171.17	\$0.00	\$56,368.45	\$887,597.07	\$0.00	\$9,740.91
06/01/37	\$49,649.80	\$5,547.48	1.25%	\$55,197.28	\$1,109.50	\$0.00	\$56,306.78	\$837,947.27	\$0.00	\$9,740.91
12/01/37	\$49,960.11	\$5,237.17	1.25%	\$55,197.28	\$1,047.43	\$0.00	\$56,244.72	\$787,987.16	\$0.00	\$9,740.91
06/01/38	\$50,272.36	\$4,924.92	1.25%	\$55,197.28	\$984.98	\$0.00	\$56,182.27	\$737,714.80	\$0.00	\$9,740.91
12/01/38	\$50,586.56	\$4,610.72	1.25%	\$55,197.28	\$922.14	\$0.00	\$56,119.42	\$687,128.23	\$0.00	\$9,740.91
06/01/39	\$50,902.73	\$4,294.55	1.25%	\$55,197.28	\$858.91	\$0.00	\$56,056.19	\$636,225.50	\$0.00	\$9,740.91
12/01/39	\$51,220.87	\$3,976.41	1.25%	\$55,197.28	\$795.28	\$0.00	\$55,992.56	\$585,004.63	\$0.00	\$9,740.91
06/01/40	\$51,541.00	\$3,656.28	1.25%	\$55,197.28	\$731.26	\$0.00	\$55,928.54	\$533,463.63	\$0.00	\$9,740.91
12/01/40	\$51,863.13	\$3,334.15	1.25%	\$55,197.28	\$666.83	\$0.00	\$55,864.11	\$481,600.49	\$0.00	\$9,740.91
06/01/41	\$52,187.28	\$3,010.00	1.25%	\$55,197.28	\$602.00	\$0.00	\$55,799.28	\$429,413.22	\$0.00	\$9,740.91
12/01/41	\$52,513.45	\$2,683.83	1.25%	\$55,197.28	\$536.77	\$0.00	\$55,734.05	\$376,899.77	\$0.00	\$9,740.91
06/01/42	\$52,841.66	\$2,355.62	1.25%	\$55,197.28	\$471.12	\$0.00	\$55,668.41	\$324,058.11	\$0.00	\$9,740.91
12/01/42	\$53,171.92	\$2,025.36	1.25%	\$55,197.28	\$405.07	\$0.00	\$55,602.35	\$270,886.19	\$0.00	\$9,740.91
06/01/43	\$53,504.24	\$1,693.04	1.25%	\$55,197.28	\$338.61	\$0.00	\$55,535.89	\$217,381.95	\$0.00	\$9,740.91
12/01/43	\$53,838.64	\$1,358.64	1.25%	\$55,197.28	\$271.73	\$0.00	\$55,469.01	\$163,543.31	\$0.00	\$9,740.91
06/01/44	\$54,175.14	\$1,022.15	1.25%	\$55,197.28	\$204.43	\$0.00	\$55,401.71	\$109,368.17	\$0.00	\$9,740.91
12/01/44	\$54,513.73	\$683.55	1.25%	\$55,197.28	\$136.71	\$0.00	\$55,333.99	\$54,854.44	\$0.00	\$9,740.91
06/01/45	\$54,854.44	\$342.84	1.25%	\$55,197.28	\$68.57	\$0.00	\$55,265.85	(\$0.00)	\$0.00	\$9,740.91
Totals	\$1,948,182.00	\$289,709.25		\$2,207,891.25	\$51,941.85	\$0.00	\$2,259,833.09		\$9,740.91	