

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-04

\$ 390,000.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 21,610.00	Payment
5/15/1996	Date of Loan Closing

DISCLAIMER

The detailed breakdown of payments shown below is an estimate only. Actual amounts are dependent upon the actual application date of payment. Interest accrues daily from one payment to the next. If loan includes an interest only (deferral) period, an annual amortization schedule must be used. (PAD can still be set-up to pull out monthly payments on an annual amortization schedule.)

Payment Date	Payment	Interest	Principal	Balance
5/15/1997	Interest Only	Interest Only	Interest Only	\$ 390,000.00
5/15/1998	Interest Only	Interest Only	Interest Only	\$ 390,000.00
5/15/1999	\$ 21,610.00	\$ 17,550.00	\$ 4,060.00	\$ 385,940.00
5/15/2000	\$ 21,610.00	\$ 17,367.30	\$ 4,242.70	\$ 381,697.30
5/15/2001	\$ 21,610.00	\$ 17,176.38	\$ 4,433.62	\$ 377,263.68
5/15/2002	\$ 21,610.00	\$ 16,976.87	\$ 4,633.13	\$ 372,630.54
5/15/2003	\$ 21,610.00	\$ 16,768.37	\$ 4,841.63	\$ 367,788.92
5/15/2004	\$ 21,610.00	\$ 16,550.50	\$ 5,059.50	\$ 362,729.42
5/15/2005	\$ 21,610.00	\$ 16,322.82	\$ 5,287.18	\$ 357,442.24
5/15/2006	\$ 21,610.00	\$ 16,084.90	\$ 5,525.10	\$ 351,917.14
5/15/2007	\$ 21,610.00	\$ 15,836.27	\$ 5,773.73	\$ 346,143.42
5/15/2008	\$ 21,610.00	\$ 15,576.45	\$ 6,033.55	\$ 340,109.87
5/15/2009	\$ 21,610.00	\$ 15,304.94	\$ 6,305.06	\$ 333,804.81
5/15/2010	\$ 21,610.00	\$ 15,021.22	\$ 6,588.78	\$ 327,216.03
5/15/2011	\$ 21,610.00	\$ 14,724.72	\$ 6,885.28	\$ 320,330.75
5/15/2012	\$ 21,610.00	\$ 14,414.88	\$ 7,195.12	\$ 313,135.64
5/15/2013	\$ 21,610.00	\$ 14,091.10	\$ 7,518.90	\$ 305,616.74
5/15/2014	\$ 21,610.00	\$ 13,752.75	\$ 7,857.25	\$ 297,759.49
5/15/2015	\$ 21,610.00	\$ 13,399.18	\$ 8,210.82	\$ 289,548.67
5/15/2016	\$ 21,610.00	\$ 13,029.69	\$ 8,580.31	\$ 280,968.36
5/15/2017	\$ 21,610.00	\$ 12,643.58	\$ 8,966.42	\$ 272,001.94
5/15/2018	\$ 21,610.00	\$ 12,240.09	\$ 9,369.91	\$ 262,632.02
5/15/2019	\$ 21,610.00	\$ 11,818.44	\$ 9,791.56	\$ 252,840.46
5/15/2020	\$ 21,610.00	\$ 11,377.82	\$ 10,232.18	\$ 242,608.29
5/15/2021	\$ 21,610.00	\$ 10,917.37	\$ 10,692.63	\$ 231,915.66
5/15/2022	\$ 21,610.00	\$ 10,436.20	\$ 11,173.80	\$ 220,741.86
5/15/2023	\$ 21,610.00	\$ 9,933.38	\$ 11,676.62	\$ 209,065.25
5/15/2024	\$ 21,610.00	\$ 9,407.94	\$ 12,202.06	\$ 196,863.18
5/15/2025	\$ 21,610.00	\$ 8,858.84	\$ 12,751.16	\$ 184,112.03
5/15/2026	\$ 21,610.00	\$ 8,285.04	\$ 13,324.96	\$ 170,787.07
5/15/2027	\$ 21,610.00	\$ 7,685.42	\$ 13,924.58	\$ 156,862.49
5/15/2028	\$ 21,610.00	\$ 7,058.81	\$ 14,551.19	\$ 142,311.30
5/15/2029	\$ 21,610.00	\$ 6,404.01	\$ 15,205.99	\$ 127,105.31
5/15/2030	\$ 21,610.00	\$ 5,719.74	\$ 15,890.26	\$ 111,215.04
5/15/2031	\$ 21,610.00	\$ 5,004.68	\$ 16,605.32	\$ 94,609.72
5/15/2032	\$ 21,610.00	\$ 4,257.44	\$ 17,352.56	\$ 77,257.16
5/15/2033	\$ 21,610.00	\$ 3,476.57	\$ 18,133.43	\$ 59,123.73

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-04

\$ 390,000.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 21,610.00	Payment
5/15/1996	Date of Loan Closing

DISCLAIMER

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
5/15/2034	\$ 21,610.00	\$ 2,660.57	\$ 18,949.43	\$ 40,174.30
5/15/2035	\$ 21,610.00	\$ 1,807.84	\$ 19,802.16	\$ 20,372.14
5/15/2036	\$ 21,288.89	\$ 916.75	\$ 20,372.14	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-06

\$ 755,000.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of Years of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 41,835.00	Payment
3/30/1999	Date of Loan Closing

DISCLAIMER

The detailed breakdown of payments shown below is an estimate only. Actual amounts are dependent upon the actual application date of payment. Interest accrues daily from one payment to the next. If loan includes an interest only (deferral) period, an annual amortization schedule must be used. (PAD can still be set-up to pull out monthly payments on an annual amortization schedule.)

Payment Date	Payment	Interest	Principal	Balance
3/30/2000	Interest Only	Interest Only	Interest Only	\$ 755,000.00
3/30/2001	Interest Only	Interest Only	Interest Only	\$ 755,000.00
3/30/2002	\$ 41,835.00	\$ 33,975.00	\$ 7,860.00	\$ 747,140.00
3/30/2003	\$ 41,835.00	\$ 33,621.30	\$ 8,213.70	\$ 738,926.30
3/30/2004	\$ 41,835.00	\$ 33,251.68	\$ 8,583.32	\$ 730,342.98
3/30/2005	\$ 41,835.00	\$ 32,865.43	\$ 8,969.57	\$ 721,373.42
3/30/2006	\$ 41,835.00	\$ 32,461.80	\$ 9,373.20	\$ 712,000.22
3/30/2007	\$ 41,835.00	\$ 32,040.01	\$ 9,794.99	\$ 702,205.23
3/30/2008	\$ 41,835.00	\$ 31,599.24	\$ 10,235.76	\$ 691,969.47
3/30/2009	\$ 41,835.00	\$ 31,138.63	\$ 10,696.37	\$ 681,273.09
3/30/2010	\$ 41,835.00	\$ 30,657.29	\$ 11,177.71	\$ 670,095.38
3/30/2011	\$ 41,835.00	\$ 30,154.29	\$ 11,680.71	\$ 658,414.67
3/30/2012	\$ 41,835.00	\$ 29,628.66	\$ 12,206.34	\$ 646,208.33
3/30/2013	\$ 41,835.00	\$ 29,079.38	\$ 12,755.62	\$ 633,452.71
3/30/2014	\$ 41,835.00	\$ 28,505.37	\$ 13,329.63	\$ 620,123.08
3/30/2015	\$ 41,835.00	\$ 27,905.54	\$ 13,929.46	\$ 606,193.62
3/30/2016	\$ 41,835.00	\$ 27,278.71	\$ 14,556.29	\$ 591,637.33
3/30/2017	\$ 41,835.00	\$ 26,623.68	\$ 15,211.32	\$ 576,426.01
3/30/2018	\$ 41,835.00	\$ 25,939.17	\$ 15,895.83	\$ 560,530.18
3/30/2019	\$ 41,835.00	\$ 25,223.86	\$ 16,611.14	\$ 543,919.04
3/30/2020	\$ 41,835.00	\$ 24,476.36	\$ 17,358.64	\$ 526,560.40
3/30/2021	\$ 41,835.00	\$ 23,695.22	\$ 18,139.78	\$ 508,420.62
3/30/2022	\$ 41,835.00	\$ 22,878.93	\$ 18,956.07	\$ 489,464.54
3/30/2023	\$ 41,835.00	\$ 22,025.90	\$ 19,809.10	\$ 469,655.45
3/30/2024	\$ 41,835.00	\$ 21,134.50	\$ 20,700.50	\$ 448,954.94
3/30/2025	\$ 41,835.00	\$ 20,202.97	\$ 21,632.03	\$ 427,322.92
3/30/2026	\$ 41,835.00	\$ 19,229.53	\$ 22,605.47	\$ 404,717.45
3/30/2027	\$ 41,835.00	\$ 18,212.29	\$ 23,622.71	\$ 381,094.73
3/30/2028	\$ 41,835.00	\$ 17,149.26	\$ 24,685.74	\$ 356,409.00
3/30/2029	\$ 41,835.00	\$ 16,038.40	\$ 25,796.60	\$ 330,612.40
3/30/2030	\$ 41,835.00	\$ 14,877.56	\$ 26,957.44	\$ 303,654.96
3/30/2031	\$ 41,835.00	\$ 13,664.47	\$ 28,170.53	\$ 275,484.43
3/30/2032	\$ 41,835.00	\$ 12,396.80	\$ 29,438.20	\$ 246,046.23
3/30/2033	\$ 41,835.00	\$ 11,072.08	\$ 30,762.92	\$ 215,283.31
3/30/2034	\$ 41,835.00	\$ 9,687.75	\$ 32,147.25	\$ 183,136.06
3/30/2035	\$ 41,835.00	\$ 8,241.12	\$ 33,593.88	\$ 149,542.18
3/30/2036	\$ 41,835.00	\$ 6,729.40	\$ 35,105.60	\$ 114,436.58

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-06

\$ 755,000.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 41,835.00	Payment
3/30/1999	Date of Loan Closing

DISCLAIMER

The detailed breakdown of payments shown below is an estimate only. Actual amounts are dependent upon the actual application date of payment. Interest accrues daily from one payment to the next. If loan includes an interest only (deferral) period, an annual amortization schedule must be used. (PAD can still be set-up to pull out monthly payments on an annual amortization schedule.)

<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
3/30/2037	\$ 41,835.00	\$ 5,149.65	\$ 36,685.35	\$ 77,751.23
3/30/2038	\$ 41,835.00	\$ 3,498.81	\$ 38,336.19	\$ 39,415.03
3/30/2039	\$ 41,188.71	\$ 1,773.68	\$ 39,415.03	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-08

\$ 587,000.00	Original Loan Amount
3.250%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
46.21	Amortization Factor
\$ 27,126.00	Payment
1/19/2001	Date of Loan Closing

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Payment Date	Payment	Interest	Principal	Balance
1/19/2002	Interest Only	Interest Only	Interest Only	\$ 587,000.00
1/19/2003	Interest Only	Interest Only	Interest Only	\$ 587,000.00
1/19/2004	\$ 27,126.00	\$ 19,025.38	\$ 8,100.62	\$ 578,899.38
1/19/2005	\$ 27,126.00	\$ 18,865.78	\$ 8,260.22	\$ 570,639.15
1/19/2006	\$ 27,126.00	\$ 18,545.77	\$ 8,580.23	\$ 562,058.92
1/19/2007	\$ 27,126.00	\$ 18,266.92	\$ 8,859.08	\$ 553,199.84
1/19/2008	\$ 27,126.00	\$ 17,929.87	\$ 9,196.13	\$ 544,003.71
1/19/2009	\$ 27,126.00	\$ 17,728.56	\$ 9,397.44	\$ 534,606.27
1/19/2010	\$ 27,126.00	\$ 17,374.70	\$ 9,751.30	\$ 524,854.97
1/19/2011	\$ 27,126.00	\$ 17,057.79	\$ 10,068.21	\$ 514,786.76
1/19/2012	\$ 27,126.00	\$ 16,684.86	\$ 10,441.14	\$ 504,345.62
1/19/2013	\$ 27,126.00	\$ 16,436.14	\$ 10,689.86	\$ 493,655.76
1/19/2014	\$ 27,126.00	\$ 16,043.81	\$ 11,082.19	\$ 482,573.57
1/19/2015	\$ 27,126.00	\$ 15,683.64	\$ 11,442.36	\$ 471,131.21
1/19/2016	\$ 27,126.00	\$ 15,269.93	\$ 11,856.07	\$ 459,275.14
1/19/2017	\$ 27,126.00	\$ 14,967.34	\$ 12,158.66	\$ 447,116.48
1/19/2018	\$ 27,126.00	\$ 14,531.29	\$ 12,594.71	\$ 434,521.76
1/19/2019	\$ 27,126.00	\$ 14,121.96	\$ 13,004.04	\$ 421,517.72
1/19/2020	\$ 27,126.00	\$ 13,661.90	\$ 13,464.10	\$ 408,053.62
1/19/2021	\$ 27,126.00	\$ 13,298.08	\$ 13,827.92	\$ 394,225.69
1/19/2022	\$ 27,126.00	\$ 12,812.33	\$ 14,313.67	\$ 379,912.03
1/19/2023	\$ 27,126.00	\$ 12,347.14	\$ 14,778.86	\$ 365,133.17
1/19/2024	\$ 27,126.00	\$ 11,834.40	\$ 15,291.60	\$ 349,841.57
1/19/2025	\$ 27,126.00	\$ 11,401.00	\$ 15,725.00	\$ 334,116.57
1/19/2026	\$ 27,126.00	\$ 10,858.79	\$ 16,267.21	\$ 317,849.36
1/19/2027	\$ 27,126.00	\$ 10,330.10	\$ 16,795.90	\$ 301,053.47
1/19/2028	\$ 27,126.00	\$ 9,757.50	\$ 17,368.50	\$ 283,684.97
1/19/2029	\$ 27,126.00	\$ 9,245.02	\$ 17,880.98	\$ 265,803.99
1/19/2030	\$ 27,126.00	\$ 8,638.63	\$ 18,487.37	\$ 247,316.62
1/19/2031	\$ 27,126.00	\$ 8,037.79	\$ 19,088.21	\$ 228,228.41
1/19/2032	\$ 27,126.00	\$ 7,397.16	\$ 19,728.84	\$ 208,499.57
1/19/2033	\$ 27,126.00	\$ 6,794.80	\$ 20,331.20	\$ 188,168.37
1/19/2034	\$ 27,126.00	\$ 6,115.47	\$ 21,010.53	\$ 167,157.84
1/19/2035	\$ 27,126.00	\$ 5,432.63	\$ 21,693.37	\$ 145,464.47
1/19/2036	\$ 27,126.00	\$ 4,714.68	\$ 22,411.32	\$ 123,053.15
1/19/2037	\$ 27,126.00	\$ 4,010.18	\$ 23,115.82	\$ 99,937.34
1/19/2038	\$ 27,126.00	\$ 3,247.96	\$ 23,878.04	\$ 76,059.30

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-08

\$ 587,000.00	Original Loan Amount
3.250%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
46.21	Amortization Factor
\$ 27,126.00	Payment
1/19/2001	Date of Loan Closing

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
1/19/2039	\$ 27,126.00	\$ 2,471.93	\$ 24,654.07	\$ 51,405.23
1/19/2040	\$ 27,126.00	\$ 1,666.11	\$ 25,459.89	\$ 25,945.33
1/19/2041	\$ 26,790.86	\$ 845.53	\$ 25,945.33	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-11

\$ 418,600.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 23,195.00	Payment
3/4/2004	Date of Loan Closing

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Payment Date	Payment	Interest	Principal	Balance
3/4/2005	Interest Only	Interest Only	Interest Only	\$ 418,600.00
3/4/2006	Interest Only	Interest Only	Interest Only	\$ 418,600.00
3/4/2007	\$ 23,195.00	\$ 18,837.00	\$ 4,358.00	\$ 414,242.00
3/4/2008	\$ 23,195.00	\$ 18,640.89	\$ 4,554.11	\$ 409,687.89
3/4/2009	\$ 23,195.00	\$ 18,435.96	\$ 4,759.04	\$ 404,928.85
3/4/2010	\$ 23,195.00	\$ 18,221.80	\$ 4,973.20	\$ 399,955.64
3/4/2011	\$ 23,195.00	\$ 17,998.00	\$ 5,197.00	\$ 394,758.65
3/4/2012	\$ 23,195.00	\$ 17,764.14	\$ 5,430.86	\$ 389,327.79
3/4/2013	\$ 23,195.00	\$ 17,519.75	\$ 5,675.25	\$ 383,652.54
3/4/2014	\$ 23,195.00	\$ 17,264.36	\$ 5,930.64	\$ 377,721.90
3/4/2015	\$ 23,195.00	\$ 16,997.49	\$ 6,197.51	\$ 371,524.39
3/4/2016	\$ 23,195.00	\$ 16,718.60	\$ 6,476.40	\$ 365,047.98
3/4/2017	\$ 23,195.00	\$ 16,427.16	\$ 6,767.84	\$ 358,280.14
3/4/2018	\$ 23,195.00	\$ 16,122.61	\$ 7,072.39	\$ 351,207.75
3/4/2019	\$ 23,195.00	\$ 15,804.35	\$ 7,390.65	\$ 343,817.10
3/4/2020	\$ 23,195.00	\$ 15,471.77	\$ 7,723.23	\$ 336,093.87
3/4/2021	\$ 23,195.00	\$ 15,124.22	\$ 8,070.78	\$ 328,023.09
3/4/2022	\$ 23,195.00	\$ 14,761.04	\$ 8,433.96	\$ 319,589.13
3/4/2023	\$ 23,195.00	\$ 14,381.51	\$ 8,813.49	\$ 310,775.64
3/4/2024	\$ 23,195.00	\$ 13,984.90	\$ 9,210.10	\$ 301,565.55
3/4/2025	\$ 23,195.00	\$ 13,570.45	\$ 9,624.55	\$ 291,940.99
3/4/2026	\$ 23,195.00	\$ 13,137.34	\$ 10,057.66	\$ 281,883.34
3/4/2027	\$ 23,195.00	\$ 12,684.75	\$ 10,510.25	\$ 271,373.09
3/4/2028	\$ 23,195.00	\$ 12,211.79	\$ 10,983.21	\$ 260,389.88
3/4/2029	\$ 23,195.00	\$ 11,717.54	\$ 11,477.46	\$ 248,912.42
3/4/2030	\$ 23,195.00	\$ 11,201.06	\$ 11,993.94	\$ 236,918.48
3/4/2031	\$ 23,195.00	\$ 10,661.33	\$ 12,533.67	\$ 224,384.81
3/4/2032	\$ 23,195.00	\$ 10,097.32	\$ 13,097.68	\$ 211,287.13
3/4/2033	\$ 23,195.00	\$ 9,507.92	\$ 13,687.08	\$ 197,600.05
3/4/2034	\$ 23,195.00	\$ 8,892.00	\$ 14,303.00	\$ 183,297.05
3/4/2035	\$ 23,195.00	\$ 8,248.37	\$ 14,946.63	\$ 168,350.42
3/4/2036	\$ 23,195.00	\$ 7,575.77	\$ 15,619.23	\$ 152,731.19
3/4/2037	\$ 23,195.00	\$ 6,872.90	\$ 16,322.10	\$ 136,409.09
3/4/2038	\$ 23,195.00	\$ 6,138.41	\$ 17,056.59	\$ 119,352.50
3/4/2039	\$ 23,195.00	\$ 5,370.86	\$ 17,824.14	\$ 101,528.37
3/4/2040	\$ 23,195.00	\$ 4,568.78	\$ 18,626.22	\$ 82,902.14
3/4/2041	\$ 23,195.00	\$ 3,730.60	\$ 19,464.40	\$ 63,437.74

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-11

\$ 418,600.00	Original Loan Amount
4.500%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
55.41	Amortization Factor
\$ 23,195.00	Payment
3/4/2004	Date of Loan Closing

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
3/4/2042	\$ 23,195.00	\$ 2,854.70	\$ 20,340.30	\$ 43,097.44
3/4/2043	\$ 23,195.00	\$ 1,939.38	\$ 21,255.62	\$ 21,841.82
3/4/2044	\$ 22,824.70	\$ 982.88	\$ 21,841.82	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-16

\$ 125,000.00	Original Loan Amount
4.375%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
54.45	Amortization Factor
\$ 6,807.00	Payment
11/14/2006	Date of Loan Closing

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Payment Date	Payment	Interest	Principal	Balance
11/14/2007	Interest Only	Interest Only	Interest Only	\$ 125,000.00
11/14/2008	Interest Only	Interest Only	Interest Only	\$ 125,000.00
11/14/2009	\$ 6,807.00	\$ 5,468.75	\$ 1,338.25	\$ 123,661.75
11/14/2010	\$ 6,807.00	\$ 5,410.20	\$ 1,396.80	\$ 122,264.95
11/14/2011	\$ 6,807.00	\$ 5,349.09	\$ 1,457.91	\$ 120,807.04
11/14/2012	\$ 6,807.00	\$ 5,285.31	\$ 1,521.69	\$ 119,285.35
11/14/2013	\$ 6,807.00	\$ 5,218.73	\$ 1,588.27	\$ 117,697.09
11/14/2014	\$ 6,807.00	\$ 5,149.25	\$ 1,657.75	\$ 116,039.33
11/14/2015	\$ 6,807.00	\$ 5,076.72	\$ 1,730.28	\$ 114,309.05
11/14/2016	\$ 6,807.00	\$ 5,001.02	\$ 1,805.98	\$ 112,503.07
11/14/2017	\$ 6,807.00	\$ 4,922.01	\$ 1,884.99	\$ 110,618.08
11/14/2018	\$ 6,807.00	\$ 4,839.54	\$ 1,967.46	\$ 108,650.63
11/14/2019	\$ 6,807.00	\$ 4,753.46	\$ 2,053.54	\$ 106,597.09
11/14/2020	\$ 6,807.00	\$ 4,663.62	\$ 2,143.38	\$ 104,453.71
11/14/2021	\$ 6,807.00	\$ 4,569.85	\$ 2,237.15	\$ 102,216.56
11/14/2022	\$ 6,807.00	\$ 4,471.97	\$ 2,335.03	\$ 99,881.54
11/14/2023	\$ 6,807.00	\$ 4,369.82	\$ 2,437.18	\$ 97,444.36
11/14/2024	\$ 6,807.00	\$ 4,263.19	\$ 2,543.81	\$ 94,900.55
11/14/2025	\$ 6,807.00	\$ 4,151.90	\$ 2,655.10	\$ 92,245.44
11/14/2026	\$ 6,807.00	\$ 4,035.74	\$ 2,771.26	\$ 89,474.18
11/14/2027	\$ 6,807.00	\$ 3,914.50	\$ 2,892.50	\$ 86,581.68
11/14/2028	\$ 6,807.00	\$ 3,787.95	\$ 3,019.05	\$ 83,562.63
11/14/2029	\$ 6,807.00	\$ 3,655.86	\$ 3,151.14	\$ 80,411.49
11/14/2030	\$ 6,807.00	\$ 3,518.00	\$ 3,289.00	\$ 77,122.49
11/14/2031	\$ 6,807.00	\$ 3,374.11	\$ 3,432.89	\$ 73,689.60
11/14/2032	\$ 6,807.00	\$ 3,223.92	\$ 3,583.08	\$ 70,106.52
11/14/2033	\$ 6,807.00	\$ 3,067.16	\$ 3,739.84	\$ 66,366.68
11/14/2034	\$ 6,807.00	\$ 2,903.54	\$ 3,903.46	\$ 62,463.23
11/14/2035	\$ 6,807.00	\$ 2,732.77	\$ 4,074.23	\$ 58,388.99
11/14/2036	\$ 6,807.00	\$ 2,554.52	\$ 4,252.48	\$ 54,136.51
11/14/2037	\$ 6,807.00	\$ 2,368.47	\$ 4,438.53	\$ 49,697.98
11/14/2038	\$ 6,807.00	\$ 2,174.29	\$ 4,632.71	\$ 45,065.27
11/14/2039	\$ 6,807.00	\$ 1,971.61	\$ 4,835.39	\$ 40,229.88
11/14/2040	\$ 6,807.00	\$ 1,760.06	\$ 5,046.94	\$ 35,182.93
11/14/2041	\$ 6,807.00	\$ 1,539.25	\$ 5,267.75	\$ 29,915.19
11/14/2042	\$ 6,807.00	\$ 1,308.79	\$ 5,498.21	\$ 24,416.98
11/14/2043	\$ 6,807.00	\$ 1,068.24	\$ 5,738.76	\$ 18,678.22

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-16

\$ 125,000.00	Original Loan Amount
4.375%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
54.45	Amortization Factor
\$ 6,807.00	Payment
11/14/2006	Date of Loan Closing

DISCLAIMER

The detailed breakdown of payments shown below is an estimate only. Actual amounts are dependent upon the actual application date of payment. Interest accrues daily from one payment to the next. If loan includes an interest only (deferral) period, an annual amortization schedule must be used. (PAD can still be set-up to pull out monthly payments on an annual amortization schedule.)

<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
11/14/2044	\$ 6,807.00	\$ 817.17	\$ 5,989.83	\$ 12,688.39
11/14/2045	\$ 6,807.00	\$ 555.12	\$ 6,251.88	\$ 6,436.51
11/14/2046	\$ 6,718.10	\$ 281.60	\$ 6,436.51	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-18

\$ 575,000.00	Original Loan Amount
4.000%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
51.64	Amortization Factor
\$ 29,693.00	Payment
1/26/2010	Date of Loan Closing

DISCLAIMER

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Payment Date	Payment	Interest	Principal	Balance
1/26/2011	Interest Only	Interest Only	Interest Only	\$ 575,000.00
1/26/2012	Interest Only	Interest Only	Interest Only	\$ 575,000.00
1/26/2013	\$ 29,693.00	\$ 23,063.01	\$ 6,629.99	\$ 568,370.01
1/26/2014	\$ 29,693.00	\$ 22,734.80	\$ 6,958.20	\$ 561,411.81
1/26/2015	\$ 29,693.00	\$ 22,456.47	\$ 7,236.53	\$ 554,175.29
1/26/2016	\$ 29,693.00	\$ 22,106.45	\$ 7,586.55	\$ 546,588.73
1/26/2017	\$ 29,693.00	\$ 21,923.45	\$ 7,769.55	\$ 538,819.18
1/26/2018	\$ 29,693.00	\$ 21,552.77	\$ 8,140.23	\$ 530,678.95
1/26/2019	\$ 29,693.00	\$ 21,227.16	\$ 8,465.84	\$ 522,213.11
1/26/2020	\$ 29,693.00	\$ 20,831.45	\$ 8,861.55	\$ 513,351.56
1/26/2021	\$ 29,693.00	\$ 20,590.32	\$ 9,102.68	\$ 504,248.88
1/26/2022	\$ 29,693.00	\$ 20,169.96	\$ 9,523.04	\$ 494,725.83
1/26/2023	\$ 29,693.00	\$ 19,789.03	\$ 9,903.97	\$ 484,821.87
1/26/2024	\$ 29,693.00	\$ 19,339.89	\$ 10,353.11	\$ 474,468.76
1/26/2025	\$ 29,693.00	\$ 19,030.75	\$ 10,662.25	\$ 463,806.50
1/26/2026	\$ 29,693.00	\$ 18,552.26	\$ 11,140.74	\$ 452,665.76
1/26/2027	\$ 29,693.00	\$ 18,106.63	\$ 11,586.37	\$ 441,079.39
1/26/2028	\$ 29,693.00	\$ 17,594.97	\$ 12,098.03	\$ 428,981.36
1/26/2029	\$ 29,693.00	\$ 17,206.27	\$ 12,486.73	\$ 416,494.63
1/26/2030	\$ 29,693.00	\$ 16,659.79	\$ 13,033.21	\$ 403,461.42
1/26/2031	\$ 29,693.00	\$ 16,138.46	\$ 13,554.54	\$ 389,906.87
1/26/2032	\$ 29,693.00	\$ 15,553.66	\$ 14,139.34	\$ 375,767.53
1/26/2033	\$ 29,693.00	\$ 15,071.88	\$ 14,621.12	\$ 361,146.42
1/26/2034	\$ 29,693.00	\$ 14,445.86	\$ 15,247.14	\$ 345,899.27
1/26/2035	\$ 29,693.00	\$ 13,835.97	\$ 15,857.03	\$ 330,042.24
1/26/2036	\$ 29,693.00	\$ 13,165.62	\$ 16,527.38	\$ 313,514.86
1/26/2037	\$ 29,693.00	\$ 12,574.95	\$ 17,118.05	\$ 296,396.82
1/26/2038	\$ 29,693.00	\$ 11,855.87	\$ 17,837.13	\$ 278,559.69
1/26/2039	\$ 29,693.00	\$ 11,142.39	\$ 18,550.61	\$ 260,009.08
1/26/2040	\$ 29,693.00	\$ 10,371.95	\$ 19,321.05	\$ 240,688.02
1/26/2041	\$ 29,693.00	\$ 9,653.90	\$ 20,039.10	\$ 220,648.92
1/26/2042	\$ 29,693.00	\$ 8,825.96	\$ 20,867.04	\$ 199,781.88
1/26/2043	\$ 29,693.00	\$ 7,991.28	\$ 21,701.72	\$ 178,080.15
1/26/2044	\$ 29,693.00	\$ 7,103.74	\$ 22,589.26	\$ 155,490.90
1/26/2045	\$ 29,693.00	\$ 6,236.68	\$ 23,456.32	\$ 132,034.57
1/26/2046	\$ 29,693.00	\$ 5,281.38	\$ 24,411.62	\$ 107,622.95
1/26/2047	\$ 29,693.00	\$ 4,304.92	\$ 25,388.08	\$ 82,234.87

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-18

\$ 575,000.00	Original Loan Amount
4.000%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
51.64	Amortization Factor
\$ 29,693.00	Payment
1/26/2010	Date of Loan Closing

DISCLAIMER

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
1/26/2048	\$ 29,693.00	\$ 3,280.41	\$ 26,412.59	\$ 55,822.28
1/26/2049	\$ 29,693.00	\$ 2,239.01	\$ 27,453.99	\$ 28,368.29
1/26/2050	\$ 29,503.02	\$ 1,134.73	\$ 28,368.29	\$ -

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-20

\$ 625,000.00	Original Loan Amount
2.750%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
42.75	Amortization Factor
\$ 26,719.00	Payment
3/11/2014	Date of Loan Closing

DISCLAIMER

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Payment Date	Payment	Interest	Principal	Balance
3/11/2015	Interest Only	Interest Only	Interest Only	\$ 625,000.00
3/11/2016	Interest Only	Interest Only	Interest Only	\$ 625,000.00
3/11/2017	\$ 26,719.00	\$ 17,187.50	\$ 9,531.50	\$ 615,468.50
3/11/2018	\$ 26,719.00	\$ 16,925.38	\$ 9,793.62	\$ 605,674.88
3/11/2019	\$ 26,719.00	\$ 16,656.06	\$ 10,062.94	\$ 595,611.94
3/11/2020	\$ 26,719.00	\$ 16,379.33	\$ 10,339.67	\$ 585,272.27
3/11/2021	\$ 26,719.00	\$ 16,094.99	\$ 10,624.01	\$ 574,648.26
3/11/2022	\$ 26,719.00	\$ 15,802.83	\$ 10,916.17	\$ 563,732.09
3/11/2023	\$ 26,719.00	\$ 15,502.63	\$ 11,216.37	\$ 552,515.72
3/11/2024	\$ 26,719.00	\$ 15,194.18	\$ 11,524.82	\$ 540,990.90
3/11/2025	\$ 26,719.00	\$ 14,877.25	\$ 11,841.75	\$ 529,149.15
3/11/2026	\$ 26,719.00	\$ 14,551.60	\$ 12,167.40	\$ 516,981.75
3/11/2027	\$ 26,719.00	\$ 14,217.00	\$ 12,502.00	\$ 504,479.75
3/11/2028	\$ 26,719.00	\$ 13,873.19	\$ 12,845.81	\$ 491,633.94
3/11/2029	\$ 26,719.00	\$ 13,519.93	\$ 13,199.07	\$ 478,434.88
3/11/2030	\$ 26,719.00	\$ 13,156.96	\$ 13,562.04	\$ 464,872.84
3/11/2031	\$ 26,719.00	\$ 12,784.00	\$ 13,935.00	\$ 450,937.84
3/11/2032	\$ 26,719.00	\$ 12,400.79	\$ 14,318.21	\$ 436,619.63
3/11/2033	\$ 26,719.00	\$ 12,007.04	\$ 14,711.96	\$ 421,907.67
3/11/2034	\$ 26,719.00	\$ 11,602.46	\$ 15,116.54	\$ 406,791.13
3/11/2035	\$ 26,719.00	\$ 11,186.76	\$ 15,532.24	\$ 391,258.89
3/11/2036	\$ 26,719.00	\$ 10,759.62	\$ 15,959.38	\$ 375,299.51
3/11/2037	\$ 26,719.00	\$ 10,320.74	\$ 16,398.26	\$ 358,901.24
3/11/2038	\$ 26,719.00	\$ 9,869.78	\$ 16,849.22	\$ 342,052.03
3/11/2039	\$ 26,719.00	\$ 9,406.43	\$ 17,312.57	\$ 324,739.46
3/11/2040	\$ 26,719.00	\$ 8,930.34	\$ 17,788.66	\$ 306,950.79
3/11/2041	\$ 26,719.00	\$ 8,441.15	\$ 18,277.85	\$ 288,672.94
3/11/2042	\$ 26,719.00	\$ 7,938.51	\$ 18,780.49	\$ 269,892.44
3/11/2043	\$ 26,719.00	\$ 7,422.04	\$ 19,296.96	\$ 250,595.49
3/11/2044	\$ 26,719.00	\$ 6,891.38	\$ 19,827.62	\$ 230,767.86
3/11/2045	\$ 26,719.00	\$ 6,346.12	\$ 20,372.88	\$ 210,394.98
3/11/2046	\$ 26,719.00	\$ 5,785.86	\$ 20,933.14	\$ 189,461.84
3/11/2047	\$ 26,719.00	\$ 5,210.20	\$ 21,508.80	\$ 167,953.04
3/11/2048	\$ 26,719.00	\$ 4,618.71	\$ 22,100.29	\$ 145,852.75
3/11/2049	\$ 26,719.00	\$ 4,010.95	\$ 22,708.05	\$ 123,144.70
3/11/2050	\$ 26,719.00	\$ 3,386.48	\$ 23,332.52	\$ 99,812.18
3/11/2051	\$ 26,719.00	\$ 2,744.83	\$ 23,974.17	\$ 75,838.02

Amortization Factor & Amortization Schedule Calculator

Western Rockcastle Water Association 91-20

\$ 625,000.00	Original Loan Amount
2.750%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
2	# of <u>Years</u> of Principal Deferral (Select from drop-down)
38	Amortization Period (in years)
1	Payments per Year
42.75	Amortization Factor
\$ 26,719.00	Payment
3/11/2014	Date of Loan Closing

DISCLAIMER

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
3/11/2052	\$ 26,719.00	\$ 2,085.55	\$ 24,633.45	\$ 51,204.56
3/11/2053	\$ 26,719.00	\$ 1,408.13	\$ 25,310.87	\$ 25,893.69
3/11/2054	\$ 26,605.76	\$ 712.08	\$ 25,893.69	\$ -

Amortization Factor & Amortization Schedule Calculator

Enter Name of Borrower and Loan Number Here

\$ 582,000.00	Original Loan Amount
2.750%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
0	# of <u>Years</u> of Principal Deferral (Select from drop-down)
40	Amortization Period (in years)
1	Payments per Year
41.54	Amortization Factor
\$ 24,177.00	Payment
6/24/2024	Date of Loan Closing

DISCLAIMER

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Payment Date	Payment	Interest	Principal	Balance
6/24/2025	\$ 24,177.00	\$ 16,005.00	\$ 8,172.00	\$ 573,828.00
6/24/2026	\$ 24,177.00	\$ 15,780.27	\$ 8,396.73	\$ 565,431.27
6/24/2027	\$ 24,177.00	\$ 15,549.36	\$ 8,627.64	\$ 556,803.63
6/24/2028	\$ 24,177.00	\$ 15,312.10	\$ 8,864.90	\$ 547,938.73
6/24/2029	\$ 24,177.00	\$ 15,068.32	\$ 9,108.68	\$ 538,830.04
6/24/2030	\$ 24,177.00	\$ 14,817.83	\$ 9,359.17	\$ 529,470.87
6/24/2031	\$ 24,177.00	\$ 14,560.45	\$ 9,616.55	\$ 519,854.32
6/24/2032	\$ 24,177.00	\$ 14,295.99	\$ 9,881.01	\$ 509,973.31
6/24/2033	\$ 24,177.00	\$ 14,024.27	\$ 10,152.73	\$ 499,820.58
6/24/2034	\$ 24,177.00	\$ 13,745.07	\$ 10,431.93	\$ 489,388.65
6/24/2035	\$ 24,177.00	\$ 13,458.19	\$ 10,718.81	\$ 478,669.83
6/24/2036	\$ 24,177.00	\$ 13,163.42	\$ 11,013.58	\$ 467,656.25
6/24/2037	\$ 24,177.00	\$ 12,860.55	\$ 11,316.45	\$ 456,339.80
6/24/2038	\$ 24,177.00	\$ 12,549.34	\$ 11,627.66	\$ 444,712.15
6/24/2039	\$ 24,177.00	\$ 12,229.58	\$ 11,947.42	\$ 432,764.73
6/24/2040	\$ 24,177.00	\$ 11,901.03	\$ 12,275.97	\$ 420,488.76
6/24/2041	\$ 24,177.00	\$ 11,563.44	\$ 12,613.56	\$ 407,875.20
6/24/2042	\$ 24,177.00	\$ 11,216.57	\$ 12,960.43	\$ 394,914.77
6/24/2043	\$ 24,177.00	\$ 10,860.16	\$ 13,316.84	\$ 381,597.92
6/24/2044	\$ 24,177.00	\$ 10,493.94	\$ 13,683.06	\$ 367,914.87
6/24/2045	\$ 24,177.00	\$ 10,117.66	\$ 14,059.34	\$ 353,855.53
6/24/2046	\$ 24,177.00	\$ 9,731.03	\$ 14,445.97	\$ 339,409.55
6/24/2047	\$ 24,177.00	\$ 9,333.76	\$ 14,843.24	\$ 324,566.32
6/24/2048	\$ 24,177.00	\$ 8,925.57	\$ 15,251.43	\$ 309,314.89
6/24/2049	\$ 24,177.00	\$ 8,506.16	\$ 15,670.84	\$ 293,644.05
6/24/2050	\$ 24,177.00	\$ 8,075.21	\$ 16,101.79	\$ 277,542.26
6/24/2051	\$ 24,177.00	\$ 7,632.41	\$ 16,544.59	\$ 260,997.67
6/24/2052	\$ 24,177.00	\$ 7,177.44	\$ 16,999.56	\$ 243,998.11
6/24/2053	\$ 24,177.00	\$ 6,709.95	\$ 17,467.05	\$ 226,531.06
6/24/2054	\$ 24,177.00	\$ 6,229.60	\$ 17,947.40	\$ 208,583.66
6/24/2055	\$ 24,177.00	\$ 5,736.05	\$ 18,440.95	\$ 190,142.71
6/24/2056	\$ 24,177.00	\$ 5,228.92	\$ 18,948.08	\$ 171,194.64
6/24/2057	\$ 24,177.00	\$ 4,707.85	\$ 19,469.15	\$ 151,725.49
6/24/2058	\$ 24,177.00	\$ 4,172.45	\$ 20,004.55	\$ 131,720.94
6/24/2059	\$ 24,177.00	\$ 3,622.33	\$ 20,554.67	\$ 111,166.27
6/24/2060	\$ 24,177.00	\$ 3,057.07	\$ 21,119.93	\$ 90,046.34
6/24/2061	\$ 24,177.00	\$ 2,476.27	\$ 21,700.73	\$ 68,345.61

Amortization Factor & Amortization Schedule Calculator

Enter Name of Borrower and Loan Number Here

\$ 582,000.00	Original Loan Amount
2.750%	Interest Rate (entered as a percentage i.e. 3.625%)
40	Term (in years)
0	# of <u>Years</u> of Principal Deferral (Select from drop-down)
40	Amortization Period (in years)
1	Payments per Year
41.54	Amortization Factor
\$ 24,177.00	Payment
6/24/2024	Date of Loan Closing

DISCLAIMER

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<i>Payment Date</i>	<i>Payment</i>	<i>Interest</i>	<i>Principal</i>	<i>Balance</i>
6/24/2062	\$ 24,177.00	\$ 1,879.50	\$ 22,297.50	\$ 46,048.12
6/24/2063	\$ 24,177.00	\$ 1,266.32	\$ 22,910.68	\$ 23,137.44
6/24/2064	\$ 23,773.72	\$ 636.28	\$ 23,137.44	\$ -