

<b>Mill &amp; Overlay Project - SINGLE FAMILY HOME</b>						
		<b>Unit Amount</b>	<b>1,602.00</b>			
		<b>Term (Years)</b>	<b>5</b>	<b>Years</b>		
		<b>APR</b>	<b>5.75%</b>			
		<b>First Year Interest</b>	<b>30</b>	<b>Days</b>		
<b>Pmt #</b>	<b>Year</b>	<b>Principal</b>	<b>Interest<sup>1</sup></b>	<b>Annual Payment<sup>2</sup></b>	<b>Remaining Principal</b>	
Beginning Balance					\$1,602.00	
1	2027	\$320.40	\$99.69	\$420.09	\$1,281.60	
2	2028	\$320.40	\$73.69	\$394.09	\$961.20	
3	2029	\$320.40	\$55.27	\$375.67	\$640.80	
4	2030	\$320.40	\$36.85	\$357.25	\$320.40	
5	2031	\$320.40	\$18.42	\$338.82	\$0.00	
<b>Totals</b>		<b>\$1,602.00</b>	<b>\$283.92</b>	<b>\$1,885.92</b>		

1- Interest for 30 days in 2026 (First Year Interest) will be applied and payable with the 2027 (first year) payment.

2- Assessments that are not prepaid will be certified to Scott County and will be included on the annual property tax statements. Half of the total annual payment is due in May and the other half in October or November (depending on the property classification).

<b>Mill &amp; Overlay Project - TOWNHOME</b>						
		<b>Unit Amount</b>	<b>1,201.50</b>			
		<b>Term (Years)</b>	<b>5</b>	<b>Years</b>		
		<b>APR</b>	<b>5.75%</b>			
		<b>First Year Interest</b>	<b>30</b>	<b>Days</b>		
<b>Pmt #</b>	<b>Year</b>	<b>Principal</b>	<b>Interest<sup>1</sup></b>	<b>Annual Payment<sup>2</sup></b>	<b>Remaining Principal</b>	
Beginning Balance					\$1,201.50	
1	2027	\$240.30	\$74.76	\$315.06	\$961.20	
2	2028	\$240.30	\$55.27	\$295.57	\$720.90	
3	2029	\$240.30	\$41.45	\$281.75	\$480.60	
4	2030	\$240.30	\$27.63	\$267.93	\$240.30	
5	2031	\$240.30	\$13.82	\$254.12	\$0.00	
<b>Totals</b>		<b>\$1,201.50</b>	<b>\$212.94</b>	<b>\$1,414.44</b>		

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Reclamation & Overlay Project					
Unit Amount		5,680.00			
Term (Years)		10		Years	
APR		5.75%			
First Year Interest		30		Days	
Pmt #	Year	Principal	Interest <sup>1</sup>	Annual Payment <sup>2</sup>	Remaining Principal
Beginning Balance					\$5,680.00
1	2027	\$568.00	\$353.44	\$921.44	\$5,112.00
2	2028	\$568.00	\$293.94	\$861.94	\$4,544.00
3	2029	\$568.00	\$261.28	\$829.28	\$3,976.00
4	2030	\$568.00	\$228.62	\$796.62	\$3,408.00
5	2031	\$568.00	\$195.96	\$763.96	\$2,840.00
6	2032	\$568.00	\$163.30	\$731.30	\$2,272.00
7	2033	\$568.00	\$130.64	\$698.64	\$1,704.00
8	2034	\$568.00	\$97.98	\$665.98	\$1,136.00
9	2035	\$568.00	\$65.32	\$633.32	\$568.00
10	2036	\$568.00	\$32.66	\$600.66	\$0.00
Totals		\$5,680.00	\$1,823.14	\$7,503.14	

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Reconstruction Project						
		<b>Unit Amount</b>	<b>14,000.00</b>			
		<b>Term (Years)</b>	<b>10</b>	<b>Years</b>		
		<b>APR</b>	<b>5.75%</b>			
		<b>First Year Interest</b>	<b>30</b>	<b>Days</b>		
Pmt #	Year	Principal	Interest <sup>1</sup>	Annual Payment <sup>2</sup>	Remaining Principal	
	Beginning Balance					\$14,000.00
1	2027	\$1,400.00	\$871.16	\$2,271.16	\$12,600.00	
2	2028	\$1,400.00	\$724.50	\$2,124.50	\$11,200.00	
3	2029	\$1,400.00	\$644.00	\$2,044.00	\$9,800.00	
4	2030	\$1,400.00	\$563.50	\$1,963.50	\$8,400.00	
5	2031	\$1,400.00	\$483.00	\$1,883.00	\$7,000.00	
6	2032	\$1,400.00	\$402.50	\$1,802.50	\$5,600.00	
7	2033	\$1,400.00	\$322.00	\$1,722.00	\$4,200.00	
8	2034	\$1,400.00	\$241.50	\$1,641.50	\$2,800.00	
9	2035	\$1,400.00	\$161.00	\$1,561.00	\$1,400.00	
10	2036	\$1,400.00	\$80.50	\$1,480.50	\$0.00	
Totals		\$14,000.00	\$4,493.66	\$18,493.66		

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