

Direct Loan Amortization (Level Debt) City of Joplin, C295548-03
Based on interest rate of 1.35%

Loan Statistics

Principal Amount:	2,795,213.98	Day-count Method	30/360		
Interest Rate:	1.35%			Denomination	\$ 100
Dated Date:	10/27/2014			Prin. Pmts/Yr	2
Issue Date:	10/27/2014			Total Prin.Pmts	39
First Interest Payment Date	7/1/2015				
First Principal Payment Date	1/1/2016				
Last Payment	1/1/2035	Annual Admin Fee	0.50% Effective 1/1/18		
		Annual Admin Fee	1.00% Prior to 1/1/18		

Payment Date	Payment Number	Interest	Principal	Total P & I	Annual Payment	Principal Balance	Admin Fee	Total P&I + Admin Fee	Annual Outlay
10/27/14			0			2,795,213.98			
7/1/15		2,398.07	0	2,398.07	2,398.07	2,795,213.98		2,398.07	2,398.07
1/1/16	1	12,417.88	65,000.00	77,417.88		2,730,213.98	10,262.36	87,680.24	
7/1/16	2	15,529.58	66,000.00	81,529.58	158,947.46	2,664,213.98	12,226.79	93,758.37	181,438.61
1/1/17	3	16,345.42	67,000.00	83,345.42		2,597,213.98	12,428.47	95,773.89	
7/1/17	4	16,391.97	68,000.00	84,391.97	167,737.39	2,529,213.98	12,145.37	96,537.34	192,311.23
1/1/18	5	16,576.42	69,000.00	85,576.42		2,460,213.98	6,323.03	91,899.45	
7/1/18	6	16,606.44	58,313.98	74,920.42	160,496.84	2,401,900.00	6,150.53	81,070.95	172,970.40
1/1/19	7	16,212.83	59,300.00	75,512.83		2,342,600.00	6,004.75	81,517.58	
7/1/19	8	15,812.55	59,300.00	75,112.55	150,625.38	2,283,300.00	5,856.50	80,969.05	162,486.63
1/1/20	9	15,412.28	60,100.00	75,512.28		2,223,200.00	5,708.25	81,220.53	
7/1/20	10	15,006.60	60,900.00	75,906.60	151,418.88	2,162,300.00	5,558.00	81,464.80	162,685.13
1/1/21	11	14,595.53	61,800.00	76,395.53		2,100,500.00	5,405.75	81,801.28	
7/1/21	12	14,178.38	62,600.00	76,778.38	153,173.91	2,037,900.00	5,251.25	82,029.63	163,830.91
1/1/22	13	13,755.83	63,400.00	77,155.83		1,974,500.00	5,094.75	82,250.58	
7/1/22	14	13,327.88	64,300.00	77,627.88	154,783.71	1,910,200.00	4,936.25	82,564.13	164,814.71
1/1/23	15	12,893.85	65,100.00	77,993.85		1,845,100.00	4,775.50	82,769.35	
7/1/23	16	12,454.43	66,000.00	78,454.43	156,448.28	1,779,100.00	4,612.75	83,067.18	165,836.53
1/1/24	17	12,008.93	66,800.00	78,808.93		1,712,300.00	4,447.75	83,256.88	
7/1/24	18	11,558.03	67,600.00	79,158.03	157,966.96	1,644,700.00	4,280.75	83,438.78	166,695.46
1/1/25	19	11,101.73	68,500.00	79,601.73		1,576,200.00	4,111.75	83,713.48	
7/1/25	20	10,639.35	69,300.00	79,939.35	159,541.08	1,506,900.00	3,940.50	83,879.85	167,593.33
1/1/26	21	10,171.58	70,100.00	80,271.58		1,436,800.00	3,767.25	84,038.83	
7/1/26	22	9,698.40	71,000.00	80,698.40	160,969.98	1,365,800.00	3,592.00	84,290.40	168,329.23
1/1/27	23	9,219.15	72,600.00	81,819.15		1,293,200.00	3,414.50	85,233.65	
7/1/27	24	8,729.10	73,500.00	82,229.10	164,048.25	1,219,700.00	3,233.00	85,462.10	170,695.75
1/1/28	25	8,232.98	74,300.00	82,532.98		1,145,400.00	3,049.25	85,582.23	
7/1/28	26	7,731.45	75,100.00	82,831.45	165,364.43	1,070,300.00	2,863.50	85,694.95	171,277.18
1/1/29	27	7,224.53	76,000.00	83,224.53		994,300.00	2,675.75	85,900.28	
7/1/29	28	6,711.53	76,800.00	83,511.53	166,736.06	917,500.00	2,485.75	85,997.28	171,897.56
1/1/30	29	6,193.13	77,600.00	83,793.13		839,900.00	2,293.75	86,086.88	
7/1/30	30	5,669.33	79,300.00	84,969.33	168,762.46	760,600.00	2,099.75	87,069.08	173,155.96
1/1/31	31	5,134.05	80,100.00	85,234.05		680,500.00	1,901.50	87,135.55	
7/1/31	32	4,593.38	81,000.00	85,593.38	170,827.43	599,500.00	1,701.25	87,294.63	174,430.18
1/1/32	33	4,046.63	81,800.00	85,846.63		517,700.00	1,498.75	87,345.38	
7/1/32	34	3,494.48	83,500.00	86,994.48	172,841.11	434,200.00	1,294.25	88,288.73	175,634.11
1/1/33	35	2,930.85	84,300.00	87,230.85		349,900.00	1,085.50	88,316.35	
7/1/33	36	2,361.83	85,200.00	87,561.83	174,792.68	264,700.00	874.75	88,436.58	176,752.93
1/1/34	37	1,786.73	86,000.00	87,786.73		178,700.00	661.75	88,448.48	
7/1/34	38	1,206.23	87,700.00	88,906.23	176,692.96	91,000.00	446.75	89,352.98	177,801.46
1/1/35	39	614.25	91,000.00	91,614.25	91,614.25	-	227.50	91,841.75	91,841.75
		390,973.59	2,795,213.98	3,186,187.57			168,689.55	3,354,877.12	3,354,877.12

Loan Amount \$ 2,795,213.98

Average annual payment	172,044.98
Monthly payment	14,337.08