



2007 DEBT SERVICE

31-Dec	Original Principal & Interest	New New Principal & Interest	Savings / (Loss)	Cummulative Savings / (loss)	Present Value	PV Factor	Days
7/1/2022	179,150.00	179,150.00	-	-	-	1.00000	0
1/1/2023	168,393.06	75,393.06	93,000.00	93,000.00	92,051.87	0.98981	180
7/1/2023	7,143.86	7,869.96	(726.10)	92,273.90	(711.37)	0.97971	360
1/1/2024	172,143.86	74,869.96	97,273.90	189,547.80	94,329.01	0.96973	540
7/1/2024	5,855.63	7,346.86	(1,491.23)	188,056.57	(1,431.34)	0.95984	720
1/1/2025	180,855.63	74,346.86	106,508.77	294,565.34	101,189.07	0.95005	900
7/1/2025	4,489.31	6,823.76	(2,334.45)	292,230.89	(2,195.24)	0.94037	1080
1/1/2026	189,489.31	73,823.76	115,665.55	407,896.44	107,659.30	0.93078	1260
7/1/2026	3,044.93	6,300.65	(3,255.72)	404,640.72	(2,999.47)	0.92129	1440
1/1/2027	193,044.93	73,300.65	119,744.28	524,385.00	109,194.71	0.91190	1620
7/1/2027	1,561.50	5,777.55	(4,216.05)	520,168.95	(3,805.42)	0.90260	1800
1/1/2028	201,561.50	72,777.55	128,783.95	648,952.90	115,055.63	0.89340	1980
7/1/2028	-	5,254.45	(5,254.45)	643,698.45	(4,646.47)	0.88429	2160
1/1/2029	-	72,254.45	(72,254.45)	571,444.00	(63,242.64)	0.87528	2340
7/1/2029	-	4,731.35	(4,731.35)	566,712.65	(4,099.02)	0.86635	2520
1/1/2030	-	71,731.35	(71,731.35)	494,981.30	(61,511.13)	0.85752	2700
7/1/2030	-	4,208.24	(4,208.24)	490,773.06	(3,571.86)	0.84878	2880
1/1/2031	-	71,208.24	(71,208.24)	419,564.82	(59,823.84)	0.84013	3060
7/1/2031	-	3,685.14	(3,685.14)	415,879.68	(3,064.42)	0.83156	3240
1/1/2032	-	70,685.14	(70,685.14)	345,194.54	(58,179.69)	0.82308	3420
7/1/2032	-	3,162.04	(3,162.04)	342,032.50	(2,576.09)	0.81469	3600
1/1/2033	-	70,162.04	(70,162.04)	271,870.46	(56,577.64)	0.80639	3780
7/1/2033	-	2,638.94	(2,638.94)	269,231.52	(2,106.31)	0.79816	3960
1/1/2034	-	69,638.94	(69,638.94)	199,592.58	(55,016.64)	0.79003	4140
7/1/2034	-	2,115.83	(2,115.83)	197,476.75	(1,654.52)	0.78197	4320
1/1/2035	-	69,115.83	(69,115.83)	128,360.92	(53,495.68)	0.77400	4500
7/1/2035	-	1,592.73	(1,592.73)	126,768.19	(1,220.21)	0.76611	4680
1/1/2036	-	68,592.73	(68,592.73)	58,175.46	(52,013.80)	0.75830	4860
7/1/2036	-	1,069.63	(1,069.63)	57,105.83	(802.83)	0.75057	5040
1/1/2037	-	68,069.63	(68,069.63)	(10,963.80)	(50,570.02)	0.74292	5220
7/1/2037	-	546.53	(546.53)	(11,510.33)	(401.89)	0.73534	5400
1/1/2038	-	70,546.53	(70,546.53)	(82,056.86)	(51,346.96)	0.72785	5580
	1,306,733.52	1,388,790.38	(82,056.86)		22,415.11		

Dated 7/1/2022 PV Savings 22,415.11 -



2013 DEBT SERVICE

31-Dec	Original Principal & Interest	New New Principal & Interest	Savings / (Loss)	Cummulative Savings / (loss)	Present Value	PV Factor	Days
7/1/2022	354,559.60	250,559.60	104,000.00	104,000.00	104,000.00	1.000000	0
1/1/2023	356,398.80	249,168.40	107,230.40	211,230.40	105,148.46	0.980584	180
7/1/2023	357,208.40	247,777.20	109,431.20	320,661.60	105,223.11	0.961546	360
1/1/2024	358,995.80	246,386.00	112,609.80	433,271.40	106,177.17	0.942877	540
7/1/2024	359,753.60	244,994.80	114,758.80	548,030.20	106,102.59	0.924570	720
1/1/2025	361,489.20	243,603.60	117,885.60	665,915.80	106,877.36	0.906619	900
7/1/2025	363,195.20	242,212.40	120,982.80	786,898.60	107,555.74	0.889017	1080
1/1/2026	363,871.60	240,821.20	123,050.40	909,949.00	107,269.92	0.871756	1260
7/1/2026	365,525.80	239,430.00	126,095.80	1,036,044.80	107,790.52	0.854830	1440
1/1/2027	367,150.40	238,038.80	129,111.60	1,165,156.40	108,225.65	0.838233	1620
7/1/2027	368,745.40	236,647.60	132,097.80	1,297,254.20	108,578.92	0.821959	1800
1/1/2028	370,310.80	235,256.40	135,054.40	1,432,308.60	108,853.81	0.806000	1980
7/1/2028	371,846.60	233,865.20	137,981.40	1,570,290.00	109,053.71	0.790351	2160
1/1/2029	373,352.80	232,474.00	140,878.80	1,711,168.80	109,181.87	0.775006	2340
7/1/2029	374,829.40	231,082.80	143,746.60	1,854,915.40	109,241.45	0.759959	2520
1/1/2030	376,276.40	229,691.60	146,584.80	2,001,500.20	109,235.51	0.745203	2700
7/1/2030	377,693.80	228,300.40	149,393.40	2,150,893.60	109,166.98	0.730735	2880
1/1/2031	379,081.60	226,909.20	152,172.40	2,303,066.00	109,038.72	0.716547	3060
7/1/2031	381,439.80	225,518.00	155,921.80	2,458,987.80	109,556.13	0.702635	3240
1/1/2032	382,761.00	224,126.80	158,634.20	2,617,622.00	109,297.86	0.688993	3420
7/1/2032	384,052.60	222,735.60	161,317.00	2,778,939.00	108,988.33	0.675616	3600
1/1/2033	386,314.60	221,344.40	164,970.20	2,943,909.20	109,292.50	0.662498	3780
7/1/2033	387,539.60	219,953.20	167,586.40	3,111,495.60	108,870.10	0.649636	3960
1/1/2034	389,735.00	218,562.00	171,173.00	3,282,668.60	109,041.07	0.637023	4140
7/1/2034	393,893.40	217,170.80	176,722.60	3,459,391.20	110,390.55	0.624654	4320
1/1/2035		215,779.60	(215,779.60)	3,243,611.60	(132,170.70)	0.612526	4500
7/1/2035		214,388.40	(214,388.40)	3,029,223.20	(128,768.93)	0.600634	4680
1/1/2036		212,997.20	(212,997.20)	2,816,226.00	(125,449.43)	0.588972	4860
7/1/2036		211,606.00	(211,606.00)	2,604,620.00	(122,210.29)	0.577537	5040
1/1/2037		210,214.80	(210,214.80)	2,394,405.20	(119,049.63)	0.566324	5220
7/1/2037		208,823.60	(208,823.60)	2,185,581.60	(115,965.65)	0.555328	5400
1/1/2038		207,432.40	(207,432.40)	1,978,149.20	(112,956.53)	0.544546	5580
7/1/2038		206,041.20	(206,041.20)	1,772,108.00	(110,020.55)	0.533974	5760
1/1/2039		204,650.00	(204,650.00)	1,567,458.00	(107,156.00)	0.523606	5940
7/1/2039		203,258.80	(203,258.80)	1,364,199.20	(104,361.21)	0.513440	6120
1/1/2040		201,867.60	(201,867.60)	1,162,331.60	(101,634.55)	0.503471	6300
7/1/2040		200,476.40	(200,476.40)	961,855.20	(98,974.42)	0.493696	6480
1/1/2041		199,085.20	(199,085.20)	762,770.00	(96,379.28)	0.484111	6660
7/1/2041		197,694.00	(197,694.00)	565,076.00	(93,847.61)	0.474711	6840
1/1/2042		196,302.80	(196,302.80)	368,773.20	(91,377.90)	0.465495	7020
7/1/2042		194,911.60	(194,911.60)	173,861.60	(88,968.73)	0.456457	7200
1/1/2043		193,520.40	(193,520.40)	(19,658.80)	(86,618.66)	0.447594	7380
7/1/2043		192,129.20	(192,129.20)	(211,788.00)	(84,326.30)	0.438904	7560
1/1/2044		190,738.00	(190,738.00)	(402,526.00)	(82,090.31)	0.430383	7740
7/1/2044		183,346.80	(183,346.80)	(585,872.80)	(77,377.20)	0.422026	7920
	9,306,021.20	9,891,894.00	(585,872.80)		622,454.16		

Dated

07/01/22

PV Savings

622,454.16



2015 DEBT SERVICE

31-Dec	Original Principal & Interest	New Principal & Interest	Savings / (Loss)	Cummulative Savings / (loss)	Present Value	PV Factor	Days
1/2/2022		0	-	-	-	-	-
7/1/2022	86,765.50	61,765.50	25,000.00	25,000.00	25,000.00	1	0
1/1/2023	87,305.60	61,463.10	25,842.50	50,842.50	25,617.07	0.991277	180
7/1/2023	87,839.40	61,160.70	26,678.70	77,521.20	26,215.28	0.98263	360
1/1/2024	87,366.90	60,858.30	26,508.60	104,029.80	25,820.91	0.974058	540
7/1/2024	87,894.40	60,555.90	27,338.50	131,368.30	26,396.99	0.965561	720
1/1/2025	88,415.60	60,253.50	28,162.10	159,530.40	26,955.02	0.957138	900
7/1/2025	88,930.50	59,951.10	28,979.40	188,509.80	27,495.33	0.948789	1080
1/1/2026	89,439.10	59,648.70	29,790.40	218,300.20	28,018.24	0.940512	1260
7/1/2026	89,941.40	59,346.30	30,595.10	248,895.30	28,524.06	0.932308	1440
1/1/2027	90,437.40	59,043.90	31,393.50	280,288.80	29,013.10	0.924175	1620
7/1/2027	89,927.10	58,741.50	31,185.60	311,474.40	28,569.55	0.916113	1800
1/1/2028	90,416.80	58,439.10	31,977.70	343,452.10	29,039.65	0.908122	1980
7/1/2028	90,900.20	58,136.70	32,763.50	376,215.60	29,493.71	0.9002	2160
1/1/2029	91,377.30	57,834.30	33,543.00	409,758.60	29,932.01	0.892348	2340
7/1/2029	91,848.10	57,531.90	34,316.20	444,074.80	30,354.85	0.884563	2520
1/1/2030	92,312.60	57,229.50	35,083.10	479,157.90	30,762.52	0.876847	2700
7/1/2030	92,770.80	56,927.10	35,843.70	515,001.60	31,155.28	0.869198	2880
1/1/2031	93,222.70	56,624.70	36,598.00	551,599.60	31,533.42	0.861616	3060
7/1/2031	93,668.30	56,322.30	37,346.00	588,945.60	31,897.22	0.8541	3240
1/1/2032	94,107.60	56,019.90	38,087.70	627,033.30	32,246.93	0.846649	3420
7/1/2032	94,540.60	55,717.50	38,823.10	665,856.40	32,582.83	0.839264	3600
1/1/2033	94,967.30	55,415.10	39,552.20	705,408.60	32,905.17	0.831943	3780
7/1/2033	95,387.70	55,112.70	40,275.00	745,683.60	33,214.21	0.824686	3960
1/1/2034	95,801.80	54,810.30	40,991.50	786,675.10	33,510.21	0.817492	4140
7/1/2034	96,209.60	54,507.90	41,701.70	828,376.80	33,793.41	0.81036	4320
1/1/2035	97,611.10	54,205.50	43,405.60	871,782.40	34,867.35	0.803291	4500
7/1/2035	-	53,903.10	(53,903.10)	817,879.30	(42,922.19)	0.796284	4680
1/1/2036	-	53,600.70	(53,600.70)	764,278.60	(42,309.07)	0.789338	4860
7/1/2036	-	53,298.30	(53,298.30)	710,980.30	(41,703.38)	0.782452	5040
1/1/2037	-	52,995.90	(52,995.90)	657,984.40	(41,105.05)	0.775627	5220
7/1/2037	-	52,693.50	(52,693.50)	605,290.90	(40,513.97)	0.768861	5400
1/1/2038	-	52,391.10	(52,391.10)	552,899.80	(39,930.09)	0.762154	5580
7/1/2038	-	52,088.70	(52,088.70)	500,811.10	(39,353.30)	0.755506	5760
1/1/2039	-	51,786.30	(51,786.30)	449,024.80	(38,783.54)	0.748915	5940
7/1/2039	-	51,483.90	(51,483.90)	397,540.90	(38,220.73)	0.742382	6120
1/1/2040	-	51,181.50	(51,181.50)	346,359.40	(37,664.78)	0.735906	6300
7/1/2040	-	50,879.10	(50,879.10)	295,480.30	(37,115.62)	0.729487	6480
1/1/2041	-	50,576.70	(50,576.70)	244,903.60	(36,573.18)	0.723123	6660
7/1/2041	-	48,274.30	(48,274.30)	196,629.30	(34,603.75)	0.716815	6840
1/1/2042	-	46,984.50	(46,984.50)	149,644.80	(33,385.41)	0.710562	7020
7/1/2042	-	46,701.00	(46,701.00)	102,943.80	(32,894.50)	0.704364	7200
1/1/2043	-	46,417.50	(46,417.50)	56,526.30	(32,409.60)	0.69822	7380
7/1/2043	-	46,134.00	(46,134.00)	10,392.30	(31,930.67)	0.692129	7560
1/1/2044	-	45,850.50	(45,850.50)	(35,458.20)	(31,457.62)	0.686091	7740
7/1/2044	-	45,567.00	(45,567.00)	(81,025.20)	(30,990.40)	0.680106	7920
1/1/2045	-	45,283.50	(45,283.50)	(126,308.70)	(30,528.94)	0.674174	8100
	2,379,405.40	2,505,714.10	(126,308.70)		40,518.51		

Dated 07/01/22

PV Savings 40,518.51



COMBINED PAYMENT SCHEDULE

Date	Original	New	Savings / (Loss) / PV		
	Combined	Combined	Savings /Loss	Cumulative	PV Savings / (Loss)
31-Dec					
7/1/2022	620,475.10	491,475.10	129,000.00	129,000.00	129,000.00
1/1/2023	612,097.46	386,024.56	226,072.90	355,072.90	222,817.40
7/1/2023	452,191.66	316,807.86	135,383.80	490,456.70	130,727.02
1/1/2024	618,506.56	382,114.26	236,392.30	726,849.00	226,327.09
7/1/2024	453,503.63	312,897.56	140,606.07	867,455.07	131,068.23
1/1/2025	630,760.43	378,203.96	252,556.47	1,120,011.54	235,021.45
7/1/2025	456,615.01	308,987.26	147,627.75	1,267,639.29	132,855.83
1/1/2026	642,800.01	374,293.66	268,506.35	1,536,145.64	242,947.46
7/1/2026	458,512.13	305,076.95	153,435.18	1,689,580.82	133,315.11
1/1/2027	650,632.73	370,383.35	280,249.38	1,969,830.20	246,433.45
7/1/2027	460,234.00	301,166.65	159,067.35	2,128,897.55	133,343.05
1/1/2028	662,289.10	366,473.05	295,816.05	2,424,713.60	252,949.09
7/1/2028	462,746.80	297,256.35	165,490.45	2,590,204.05	133,900.95
1/1/2029	464,730.10	362,562.75	102,167.35	2,692,371.40	75,871.25
7/1/2029	466,677.50	293,346.05	173,331.45	2,865,702.85	135,497.29
1/1/2030	468,589.00	358,652.45	109,936.55	2,975,639.40	78,486.89
7/1/2030	470,464.60	289,435.74	181,028.86	3,156,668.26	136,750.39
1/1/2031	472,304.30	354,742.14	117,562.16	3,274,230.42	80,748.31
7/1/2031	475,108.10	285,525.44	189,582.66	3,463,813.08	138,388.93
1/1/2032	476,868.60	350,831.84	126,036.76	3,589,849.84	83,365.10
7/1/2032	478,593.20	281,615.14	196,978.06	3,786,827.90	138,995.07
1/1/2033	481,281.90	346,921.54	134,360.36	3,921,188.26	85,620.03
7/1/2033	482,927.30	277,704.84	205,222.46	4,126,410.72	139,978.00
1/1/2034	485,536.80	343,011.24	142,525.56	4,268,936.28	87,534.64
7/1/2034	490,103.00	273,794.53	216,308.47	4,485,244.75	142,529.44
1/1/2035	97,611.10	339,100.93	(241,489.83)	4,243,754.92	(150,799.03)
7/1/2035	-	269,884.23	(269,884.23)	3,973,870.69	(172,911.32)
1/1/2036	-	335,190.63	(335,190.63)	3,638,680.06	(219,772.30)
7/1/2036	-	265,973.93	(265,973.93)	3,372,706.13	(164,716.50)
1/1/2037	-	331,280.33	(331,280.33)	3,041,425.80	(210,724.70)
7/1/2037	-	262,063.63	(262,063.63)	2,779,362.17	(156,881.51)
1/1/2038	-	330,370.03	(330,370.03)	2,448,992.14	(204,233.58)
7/1/2038	-	258,129.90	(258,129.90)	2,190,862.24	(149,373.85)
1/1/2039	-	256,436.30	(256,436.30)	1,934,425.94	(145,939.54)
7/1/2039	-	254,742.70	(254,742.70)	1,679,683.24	(142,581.93)
1/1/2040	-	253,049.10	(253,049.10)	1,426,634.14	(139,299.33)
7/1/2040	-	251,355.50	(251,355.50)	1,175,278.64	(136,090.05)
1/1/2041	-	249,661.90	(249,661.90)	925,616.74	(132,952.47)
7/1/2041	-	245,968.30	(245,968.30)	679,648.44	(128,451.36)
1/1/2042	-	243,287.30	(243,287.30)	436,361.14	(124,763.32)
7/1/2042	-	241,612.60	(241,612.60)	194,748.54	(121,863.22)
1/1/2043	-	239,937.90	(239,937.90)	(45,189.36)	(119,028.26)
7/1/2043	-	238,263.20	(238,263.20)	(283,452.56)	(116,256.97)
1/1/2044	-	236,588.50	(236,588.50)	(520,041.06)	(113,547.93)
7/1/2044	-	228,913.80	(228,913.80)	(748,954.86)	(108,367.60)
1/1/2045	-	45,283.50	(45,283.50)	(794,238.36)	(30,528.94)
	12,992,160.12	13,786,398.48	(794,238.36)		613,381.53



Savings / (Loss) Summary Report

Summary				
Series	2007	2013	2015	Totals
Dated	7/1/2022	07/01/22	07/01/22	
Average Life (yrs)	8.02	11.49	11.65	
PV Rate	2.060%	1.980%	1.76%	
Principal	1,072,000	8,460,000	2,208,000	11,740,000
Savings / (Loss)	(82,056.86)	(585,872.80)	(126,308.70)	(794,238.36)
Present Value Savings (Loss)*	15,840.09	570,565.50	26,975.93	613,381.53
Principal % of PV	1.48%	6.74%	1.22%	5.22%

* Savings are after Issuance Costs

Summary Using 10-Year Treasury PV Factor				
Series	2007	2013	2015	Totals
10-Year Treasury	3.25%	3.25%	3.25%	
Savings / (Loss)	(82,056.86)	(585,872.80)	(126,308.70)	(794,238.36)
Present Value Savings (Loss)*	62,997.96	908,468.43	122,015.27	1,093,481.66
Principal % of PV	6.49%	11.35%	6.14%	9.31%

* Savings are after Issuance Costs