

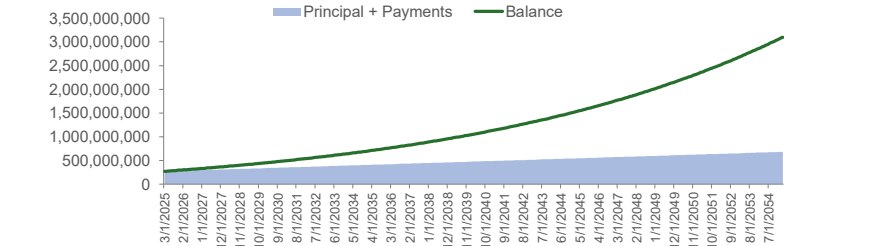
Compound Interest Calculator

Godley Texas - compound cumulative school district bond debt

Bond Debt TODAY - Assumes all spending and future bonds stop TODAY - Median HH Income = bankruptcy

Inputs	
Principal Amount (P)	Bond Debt Today \$273,164,000.00
Annual Interest Rate (r)	6.500%
Years of Growth (t)	30
Start Date	3/1/2025
Compound Frequency (n)	Semi-Annual (2)
Payment (A)	1,138,183.33
Payment Frequency (p)	Monthly (12)
Monthly Debt Debt Service / m	\$1,459,990.58

Results	
Rate Per Payment Period	0.53447%
Total Payments	409,746,000.00
Total Payments + Principal	\$682,910,000.00
Total Interest	\$2,416,554,936.27
Future Value (F)	\$3,099,464,936.27
FV DEBT / House	\$1,239,785.97
Bond Debt / House Today	\$109,265.60
Compound Cumulative Growth of Debt	1134.65%



No.	Date	Payment	Principal + Payments	Interest	Cumulative Interest	Balance
0	3/1/2025		273,164,000.00			273,164,000.00
1	4/1/2025	1,138,183.33	274,302,183.33	1,459,990.58	1,459,990.58	275,762,173.91
2	5/1/2025	1,138,183.33	275,440,366.67	1,473,877.14	2,933,867.72	278,374,234.39
3	6/1/2025	1,138,183.33	276,578,550.00	1,487,837.93	4,421,705.65	281,000,255.65
4	7/1/2025	1,138,183.33	277,716,733.33	1,501,873.33	5,923,578.97	283,640,312.31
5	8/1/2025	1,138,183.33	278,854,916.67	1,515,983.74	7,439,562.72	286,294,479.39
6	9/1/2025	1,138,183.33	279,993,100.00	1,530,169.58	8,969,732.30	288,962,832.30
7	10/1/2025	1,138,183.33	281,131,283.33	1,544,431.23	10,514,163.53	291,645,446.86
8	11/1/2025	1,138,183.33	282,269,466.67	1,558,769.11	12,072,932.63	294,342,399.30
9	12/1/2025	1,138,183.33	283,407,650.00	1,573,183.62	13,646,116.25	297,053,766.25
10	1/1/2026	1,138,183.33	284,545,833.33	1,587,675.17	15,233,791.42	299,779,624.75
11	2/1/2026	1,138,183.33	285,684,016.67	1,602,244.17	16,836,035.59	302,520,052.26
12	3/1/2026	1,138,183.33	286,822,200.00	1,616,891.05	18,452,926.64	305,275,126.64
13	4/1/2026	1,138,183.33	287,960,383.33	1,631,616.20	20,084,542.84	308,044,926.18
14	5/1/2026	1,138,183.33	289,098,566.67	1,646,420.06	21,730,962.91	310,829,529.57
15	6/1/2026	1,138,183.33	290,236,750.00	1,661,303.04	23,392,265.95	313,629,015.95
16	7/1/2026	1,138,183.33	291,374,933.33	1,676,265.57	25,068,531.52	316,443,464.85
17	8/1/2026	1,138,183.33	292,513,116.67	1,691,308.07	26,759,839.59	319,272,956.26
18	9/1/2026	1,138,183.33	293,651,300.00	1,706,430.96	28,466,270.55	322,117,570.55
19	10/1/2026	1,138,183.33	294,789,483.33	1,721,634.69	30,187,905.24	324,977,388.57
20	11/1/2026	1,138,183.33	295,927,666.67	1,736,919.67	31,924,824.91	327,852,491.58
21	12/1/2026	1,138,183.33	297,065,850.00	1,752,286.35	33,677,111.26	330,742,961.26
22	1/1/2027	1,138,183.33	298,204,033.33	1,767,735.16	35,444,846.42	333,648,879.76
23	2/1/2027	1,138,183.33	299,342,216.67	1,783,266.54	37,228,112.96	336,570,329.63
24	3/1/2027	1,138,183.33	300,480,400.00	1,798,880.93	39,026,993.89	339,507,393.89
25	4/1/2027	1,138,183.33	301,618,583.33	1,814,578.77	40,841,572.67	342,460,156.00
26	5/1/2027	1,138,183.33	302,756,766.67	1,830,360.52	42,671,933.19	345,428,699.85
27	6/1/2027	1,138,183.33	303,894,950.00	1,846,226.62	44,518,159.80	348,413,109.80
28	7/1/2027	1,138,183.33	305,033,133.33	1,862,177.51	46,380,337.31	351,413,470.65
29	8/1/2027	1,138,183.33	306,171,316.67	1,878,213.66	48,258,550.97	354,429,867.64
30	9/1/2027	1,138,183.33	307,309,500.00	1,894,335.52	50,152,886.49	357,462,386.49
31	10/1/2027	1,138,183.33	308,447,683.33	1,910,543.54	52,063,430.03	360,511,113.37
32	11/1/2027	1,138,183.33	309,585,866.67	1,926,838.20	53,990,268.23	363,576,134.89
33	12/1/2027	1,138,183.33	310,724,050.00	1,943,219.94	55,933,488.17	366,657,538.17
34	1/1/2028	1,138,183.33	311,862,233.33	1,959,689.24	57,893,177.40	369,755,410.74
35	2/1/2028	1,138,183.33	313,000,416.67	1,976,246.56	59,869,423.97	372,869,840.63
36	3/1/2028	1,138,183.33	314,138,600.00	1,992,892.38	61,862,316.35	376,000,916.35
37	4/1/2028	1,138,183.33	315,276,783.33	2,009,627.17	63,871,943.51	379,148,726.85
38	5/1/2028	1,138,183.33	316,414,966.67	2,026,451.39	65,898,394.91	382,313,361.57
39	6/1/2028	1,138,183.33	317,553,150.00	2,043,365.55	67,941,760.45	385,494,910.45
40	7/1/2028	1,138,183.33	318,691,333.33	2,060,370.10	70,002,130.55	388,693,463.88
41	8/1/2028	1,138,183.33	319,829,516.67	2,077,465.53	72,079,596.08	391,909,112.75
42	9/1/2028	1,138,183.33	320,967,700.00	2,094,652.34	74,174,248.42	395,141,948.42
43	10/1/2028	1,138,183.33	322,105,883.33	2,111,931.01	76,286,179.43	398,392,062.76
44	11/1/2028	1,138,183.33	323,244,066.67	2,129,302.02	78,415,481.45	401,659,548.12
45	12/1/2028	1,138,183.33	324,382,250.00	2,146,765.88	80,562,247.34	404,944,497.34

Monthly Debt Service
Today / House

\$584.00

\$6,588.69

11.28

Households

2500

1st Yr. Cumulative Interest

\$18,452,926.64

1st yr cumulative / house

\$7,381.17

Median Home Value

\$160,000.00

Bond Debt
today as % of
MHV

68.29%

Bond Debt in 30 yrs as
% of MHV

774.87%

Bond Debt Growth
over 30 yrs.

11.35

Frequency	Periods Per Year
Annual (1)	1
Semi-Annual (2)	2
Quarterly (4)	4
Bi-Monthly (6)	6
Monthly (12)	12
Semi-Monthly (24)	24
Bi-Weekly (26)	26
Weekly (52)	52
Daily (365)	365
Payment A = 5% bond raise / yr / 12 months	\$1,138,183.33
Payment Periods Per Year (p)	12
Compound Periods Per Year (n)	2
Using the FV function	\$3,099,464,936.27
PMT (to make FV=0)	-\$1,711,105.94

As of 3/21/2025

Assumptions

- Additional Payments are applied at the end of the period (for FV formulas, type =0)
- Interest is added to the Balance and is calculated as $rate_per_period * previous_balance$
- For Daily compounding, the interest is calculated using $rate = r/365$ and the days between dates
- Some combinations of compound and deposit frequency don't make much sense (such as monthly and biweekly)
- Principal (P) and Payment (A) values are positive increasing the bond debt by the school districts
- For paydowns which are atypical, enter a negative value for the Principal (P)

Households

2500

1st Yr. Cumulative Interest

\$18,452,926.64

1st yr cumulative / house

\$7,381.17

Median Home Value

\$160,000.00

Bond Debt > MHV

10/1/2028

-3.22

Total Value of Homes

\$400,000,000.00

Median Household Income

\$82,532.00

Real Estate Taxes as % of MHV

8.49%

Double Check

6.04%

No.	Date	Payment	Principal + Payments	Interest	Cumulative Interest	Balance
46	1/1/2029	1,138,183.33	325,520,433.33	2,164,323.08	82,726,570.42	408,247,003.75
47	2/1/2029	1,138,183.33	326,658,616.67	2,181,974.12	84,908,544.54	411,567,161.21
48	3/1/2029	1,138,183.33	327,796,800.00	2,199,719.50	87,108,264.04	414,905,064.04
49	4/1/2029	1,138,183.33	328,934,983.33	2,217,559.72	89,325,823.77	418,260,807.10
50	5/1/2029	1,138,183.33	330,073,166.67	2,235,495.30	91,561,319.06	421,634,485.73
51	6/1/2029	1,138,183.33	331,211,350.00	2,253,526.73	93,814,845.80	425,026,195.80
52	7/1/2029	1,138,183.33	332,349,533.33	2,271,654.54	96,086,500.34	428,436,033.67
53	8/1/2029	1,138,183.33	333,487,716.67	2,289,879.24	98,376,379.58	431,864,096.24
54	9/1/2029	1,138,183.33	334,625,900.00	2,308,201.34	100,684,580.92	435,310,480.92
55	10/1/2029	1,138,183.33	335,764,083.33	2,326,621.37	103,011,202.29	438,775,285.63
56	11/1/2029	1,138,183.33	336,902,266.67	2,345,139.85	105,356,342.15	442,258,608.81
57	12/1/2029	1,138,183.33	338,040,450.00	2,363,757.31	107,720,099.46	445,760,549.46
58	1/1/2030	1,138,183.33	339,178,633.33	2,382,474.27	110,102,573.73	449,281,207.06
59	2/1/2030	1,138,183.33	340,316,816.67	2,401,291.27	112,503,865.00	452,820,681.67
60	3/1/2030	1,138,183.33	341,455,000.00	2,420,208.84	114,924,073.85	456,379,073.85
61	4/1/2030	1,138,183.33	342,593,183.33	2,439,227.53	117,363,301.37	459,956,484.70
62	5/1/2030	1,138,183.33	343,731,366.67	2,458,347.86	119,821,649.23	463,553,015.89
63	6/1/2030	1,138,183.33	344,869,550.00	2,477,570.38	122,299,219.61	467,168,769.61
64	7/1/2030	1,138,183.33	346,007,733.33	2,496,895.64	124,796,115.25	470,803,848.59
65	8/1/2030	1,138,183.33	347,145,916.67	2,516,324.20	127,312,439.45	474,458,356.12
66	9/1/2030	1,138,183.33	348,284,100.00	2,535,856.59	129,848,296.04	478,132,396.04
67	10/1/2030	1,138,183.33	349,422,283.33	2,555,493.38	132,403,789.42	481,826,072.75
68	11/1/2030	1,138,183.33	350,560,466.67	2,575,235.12	134,979,024.54	485,539,491.21
69	12/1/2030	1,138,183.33	351,698,650.00	2,595,082.38	137,574,106.92	489,272,756.92
70	1/1/2031	1,138,183.33	352,836,833.33	2,615,035.71	140,189,142.63	493,025,975.96
71	2/1/2031	1,138,183.33	353,975,016.67	2,635,095.69	142,824,238.32	496,799,254.99
72	3/1/2031	1,138,183.33	355,113,200.00	2,655,262.89	145,479,501.21	500,592,701.21
73	4/1/2031	1,138,183.33	356,251,383.33	2,675,537.87	148,155,039.08	504,406,422.41
74	5/1/2031	1,138,183.33	357,389,566.67	2,695,921.22	150,850,960.30	508,240,526.97
75	6/1/2031	1,138,183.33	358,527,750.00	2,716,413.51	153,567,373.81	512,095,123.81
76	7/1/2031	1,138,183.33	359,665,933.33	2,737,015.33	156,304,389.14	515,970,322.48
77	8/1/2031	1,138,183.33	360,804,116.67	2,757,727.26	159,062,116.40	519,866,233.07
78	9/1/2031	1,138,183.33	361,942,300.00	2,778,549.89	161,840,666.29	523,782,966.29
79	10/1/2031	1,138,183.33	363,080,483.33	2,799,483.81	164,640,150.10	527,720,633.44
80	11/1/2031	1,138,183.33	364,218,666.67	2,820,529.62	167,460,679.72	531,679,346.39
81	12/1/2031	1,138,183.33	365,356,850.00	2,841,687.91	170,302,367.63	535,659,217.63
82	1/1/2032	1,138,183.33	366,495,033.33	2,862,959.29	173,165,326.92	539,660,360.25
83	2/1/2032	1,138,183.33	367,633,216.67	2,884,344.35	176,049,671.27	543,682,887.94
84	3/1/2032	1,138,183.33	368,771,400.00	2,905,843.72	178,955,514.99	547,726,914.99
85	4/1/2032	1,138,183.33	369,909,583.33	2,927,457.99	181,882,972.99	551,792,556.32
86	5/1/2032	1,138,183.33	371,047,766.67	2,949,187.79	184,832,160.78	555,879,927.44
87	6/1/2032	1,138,183.33	372,185,950.00	2,971,033.73	187,803,194.50	559,989,144.50
88	7/1/2032	1,138,183.33	373,324,133.33	2,992,996.42	190,796,190.92	564,120,324.26
89	8/1/2032	1,138,183.33	374,462,316.67	3,015,076.50	193,811,267.43	568,273,584.10
90	9/1/2032	1,138,183.33	375,600,500.00	3,037,274.60	196,848,542.03	572,449,042.03
91	10/1/2032	1,138,183.33	376,738,683.33	3,059,591.34	199,908,133.36	576,646,816.70
92	11/1/2032	1,138,183.33	377,876,866.67	3,082,027.35	202,990,160.71	580,867,027.38
93	12/1/2032	1,138,183.33	379,015,050.00	3,104,583.28	206,094,743.99	585,109,793.99
94	1/1/2033	1,138,183.33	380,153,233.33	3,127,259.76	209,222,003.76	589,375,237.09
95	2/1/2033	1,138,183.33	381,291,416.67	3,150,057.45	212,372,061.21	593,663,477.87
96	3/1/2033	1,138,183.33	382,429,600.00	3,172,976.98	215,545,038.19	597,974,638.19
97	4/1/2033	1,138,183.33	383,567,783.33	3,196,019.01	218,741,057.20	602,308,840.54
98	5/1/2033	1,138,183.33	384,705,966.67	3,219,184.20	221,960,241.40	606,666,208.07
99	6/1/2033	1,138,183.33	385,844,150.00	3,242,473.19	225,202,714.59	611,046,864.59
100	7/1/2033	1,138,183.33	386,982,333.33	3,265,886.67	228,468,601.26	615,450,934.59
101	8/1/2033	1,138,183.33	388,120,516.67	3,289,425.27	231,758,026.53	619,878,543.20
102	9/1/2033	1,138,183.33	389,258,700.00	3,313,089.69	235,071,116.23	624,329,816.23
103	10/1/2033	1,138,183.33	390,396,883.33	3,336,880.59	238,407,996.82	628,804,880.15
104	11/1/2033	1,138,183.33	391,535,066.67	3,360,798.64	241,768,795.46	633,303,862.12
105	12/1/2033	1,138,183.33	392,673,250.00	3,384,844.53	245,153,639.99	637,826,889.99
106	1/1/2034	1,138,183.33	393,811,433.33	3,409,018.94	248,562,658.93	642,374,092.26
107	2/1/2034	1,138,183.33	394,949,616.67	3,433,322.55	251,995,981.48	646,945,598.15
108	3/1/2034	1,138,183.33	396,087,800.00	3,457,756.07	255,453,737.55	651,541,537.55
109	4/1/2034	1,138,183.33	397,225,983.33	3,482,320.17	258,936,057.72	656,162,041.05
110	5/1/2034	1,138,183.33	398,364,166.67	3,507,015.56	262,443,073.27	660,807,239.94
111	6/1/2034	1,138,183.33	399,502,350.00	3,531,842.94	265,974,916.21	665,477,266.21
112	7/1/2034	1,138,183.33	400,640,533.33	3,556,803.01	269,531,719.22	670,172,252.56
113	8/1/2034	1,138,183.33	401,778,716.67	3,581,896.50	273,113,615.72	674,892,332.39
114	9/1/2034	1,138,183.33	402,916,900.00	3,607,124.10	276,720,739.82	679,637,639.82
115	10/1/2034	1,138,183.33	404,055,083.33	3,632,486.53	280,353,226.35	684,408,309.68
116	11/1/2034	1,138,183.33	405,193,266.67	3,657,984.52	284,011,210.87	689,204,477.53
117	12/1/2034	1,138,183.33	406,331,450.00	3,683,618.79	287,694,829.66	694,026,279.66
118	1/1/2035	1,138,183.33	407,469,633.33	3,709,390.07	291,404,219.73	698,873,853.06
119	2/1/2035	1,138,183.33	408,607,816.67	3,735,299.09	295,139,518.82	703,747,335.49
120	3/1/2035	1,138,183.33	409,746,000.00	3,761,346.59	298,900,865.41	708,646,865.41
121	4/1/2035	1,138,183.33	410,884,183.33	3,787,533.30	302,688,398.71	713,572,582.04
122	5/1/2035	1,138,183.33	412,022,366.67	3,813,859.98	306,502,258.68	718,524,625.35
123	6/1/2035	1,138,183.33	413,160,550.00	3,840,327.36	310,342,586.04	723,503,136.04
124	7/1/2035	1,138,183.33	414,298,733.33	3,866,936.21	314,209,522.25	728,508,255.58
125	8/1/2035	1,138,183.33	415,436,916.67	3,893,687.27	318,103,209.52	733,540,126.18
126	9/1/2035	1,138,183.33	416,575,100.00	3,920,581.31	322,023,790.83	738,598,890.83
127	10/1/2035	1,138,183.33	417,713,283.33	3,947,619.09	325,971,409.92	743,684,693.25

Households

2500

No.	Date	Payment	Principal + Payments	Interest	Cumulative Interest	Balance
128	11/1/2035	1,138,183.33	418,851,466.67	3,974,801.38	329,946,211.30	748,797,677.97
129	12/1/2035	1,138,183.33	419,989,650.00	4,002,128.96	333,948,340.26	753,937,990.26
130	1/1/2036	1,138,183.33	421,127,833.33	4,029,602.59	337,977,942.85	759,105,776.18
131	2/1/2036	1,138,183.33	422,266,016.67	4,057,223.06	342,035,165.91	764,301,182.58
132	3/1/2036	1,138,183.33	423,404,200.00	4,084,991.16	346,120,157.08	769,524,357.08
133	4/1/2036	1,138,183.33	424,542,383.33	4,112,907.67	350,233,064.75	774,775,448.08
134	5/1/2036	1,138,183.33	425,680,566.67	4,140,973.39	354,374,038.13	780,054,604.80
135	6/1/2036	1,138,183.33	426,818,750.00	4,169,189.11	358,543,227.24	785,361,977.24
136	7/1/2036	1,138,183.33	427,956,933.33	4,197,555.63	362,740,782.87	790,697,716.21
137	8/1/2036	1,138,183.33	429,095,116.67	4,226,073.77	366,966,856.64	796,061,973.31
138	9/1/2036	1,138,183.33	430,233,300.00	4,254,744.33	371,221,600.98	801,454,900.98
139	10/1/2036	1,138,183.33	431,371,483.33	4,283,568.13	375,505,169.10	806,876,652.44
140	11/1/2036	1,138,183.33	432,509,666.67	4,312,545.98	379,817,715.08	812,327,381.75
141	12/1/2036	1,138,183.33	433,647,850.00	4,341,678.71	384,159,393.80	817,807,243.80
142	1/1/2037	1,138,183.33	434,786,033.33	4,370,967.15	388,530,360.95	823,316,394.28
143	2/1/2037	1,138,183.33	435,924,216.67	4,400,412.13	392,930,773.07	828,854,989.74
144	3/1/2037	1,138,183.33	437,062,400.00	4,430,014.48	397,360,787.55	834,423,187.55
145	4/1/2037	1,138,183.33	438,200,583.33	4,459,775.05	401,820,562.60	840,021,145.94
146	5/1/2037	1,138,183.33	439,338,766.67	4,489,694.68	406,310,257.29	845,649,023.95
147	6/1/2037	1,138,183.33	440,476,950.00	4,519,774.23	410,830,031.51	851,306,981.51
148	7/1/2037	1,138,183.33	441,615,133.33	4,550,014.54	415,380,046.06	856,995,179.39
149	8/1/2037	1,138,183.33	442,753,316.67	4,580,416.48	419,960,462.54	862,713,779.20
150	9/1/2037	1,138,183.33	443,891,500.00	4,610,980.91	424,571,443.44	868,462,943.44
151	10/1/2037	1,138,183.33	445,029,683.33	4,641,708.70	429,213,152.14	874,242,835.48
152	11/1/2037	1,138,183.33	446,167,866.67	4,672,600.72	433,885,752.86	880,053,619.53
153	12/1/2037	1,138,183.33	447,306,050.00	4,703,657.85	438,589,410.71	885,895,460.71
154	1/1/2038	1,138,183.33	448,444,233.33	4,734,880.97	443,324,291.68	891,768,525.01
155	2/1/2038	1,138,183.33	449,582,416.67	4,766,270.97	448,090,562.66	897,672,979.32
156	3/1/2038	1,138,183.33	450,720,600.00	4,797,828.75	452,888,391.40	903,608,991.40
157	4/1/2038	1,138,183.33	451,858,783.33	4,829,555.19	457,717,946.59	909,576,729.92
158	5/1/2038	1,138,183.33	452,996,966.67	4,861,451.20	462,579,397.79	915,576,364.46
159	6/1/2038	1,138,183.33	454,135,150.00	4,893,517.69	467,472,915.48	921,608,065.48
160	7/1/2038	1,138,183.33	455,273,333.33	4,925,755.56	472,398,671.04	927,672,004.37
161	8/1/2038	1,138,183.33	456,411,516.67	4,958,165.74	477,356,836.78	933,768,353.45
162	9/1/2038	1,138,183.33	457,549,700.00	4,990,749.14	482,347,585.92	939,897,285.92
163	10/1/2038	1,138,183.33	458,687,883.33	5,023,506.69	487,371,092.61	946,058,975.94
164	11/1/2038	1,138,183.33	459,826,066.67	5,056,439.32	492,427,531.93	952,253,598.60
165	12/1/2038	1,138,183.33	460,964,250.00	5,089,547.97	497,517,079.90	958,481,329.90
166	1/1/2039	1,138,183.33	462,102,433.33	5,122,833.58	502,639,913.48	964,742,346.81
167	2/1/2039	1,138,183.33	463,240,616.67	5,156,297.08	507,796,210.56	971,036,827.23
168	3/1/2039	1,138,183.33	464,378,800.00	5,189,939.45	512,986,150.01	977,364,950.01
169	4/1/2039	1,138,183.33	465,516,983.33	5,223,761.62	518,209,911.62	983,726,894.96
170	5/1/2039	1,138,183.33	466,655,166.67	5,257,764.56	523,467,676.18	990,122,842.85
171	6/1/2039	1,138,183.33	467,793,350.00	5,291,949.24	528,759,625.42	996,552,975.42
172	7/1/2039	1,138,183.33	468,931,533.33	5,326,316.63	534,085,942.05	1,003,017,475.38
173	8/1/2039	1,138,183.33	470,069,716.67	5,360,867.70	539,446,809.74	1,009,516,526.41
174	9/1/2039	1,138,183.33	471,207,900.00	5,395,603.44	544,842,413.18	1,016,050,313.18
175	10/1/2039	1,138,183.33	472,346,083.33	5,430,524.83	550,272,938.01	1,022,619,021.34
176	11/1/2039	1,138,183.33	473,484,266.67	5,465,632.87	555,738,570.87	1,029,222,837.54
177	12/1/2039	1,138,183.33	474,622,450.00	5,500,928.55	561,239,499.42	1,035,861,949.42
178	1/1/2040	1,138,183.33	475,760,633.33	5,536,412.87	566,775,912.29	1,042,536,545.62
179	2/1/2040	1,138,183.33	476,898,816.67	5,572,086.86	572,347,999.15	1,049,246,815.81
180	3/1/2040	1,138,183.33	478,037,000.00	5,607,951.51	577,955,950.65	1,055,992,950.65
181	4/1/2040	1,138,183.33	479,175,183.33	5,644,007.84	583,599,958.50	1,062,775,141.83
182	5/1/2040	1,138,183.33	480,313,366.67	5,680,256.89	589,280,215.39	1,069,593,582.05
183	6/1/2040	1,138,183.33	481,451,550.00	5,716,699.68	594,996,915.07	1,076,448,465.07
184	7/1/2040	1,138,183.33	482,589,733.33	5,753,337.25	600,750,252.32	1,083,339,985.65
185	8/1/2040	1,138,183.33	483,727,916.67	5,790,170.64	606,540,422.96	1,090,268,339.62
186	9/1/2040	1,138,183.33	484,866,100.00	5,827,200.89	612,367,623.84	1,097,233,723.84
187	10/1/2040	1,138,183.33	486,004,283.33	5,864,429.06	618,232,052.90	1,104,236,336.23
188	11/1/2040	1,138,183.33	487,142,466.67	5,901,856.20	624,133,909.10	1,111,276,375.77
189	12/1/2040	1,138,183.33	488,280,650.00	5,939,483.38	630,073,392.48	1,118,354,042.48
190	1/1/2041	1,138,183.33	489,418,833.33	5,977,311.67	636,050,704.15	1,125,469,537.48
191	2/1/2041	1,138,183.33	490,557,016.67	6,015,342.14	642,066,046.29	1,132,623,062.96
192	3/1/2041	1,138,183.33	491,695,200.00	6,053,575.88	648,119,622.17	1,139,814,822.17
193	4/1/2041	1,138,183.33	492,833,383.33	6,092,013.96	654,211,636.12	1,147,045,019.46
194	5/1/2041	1,138,183.33	493,971,566.67	6,130,657.48	660,342,293.61	1,154,313,860.27
195	6/1/2041	1,138,183.33	495,109,750.00	6,169,507.55	666,511,801.16	1,161,621,551.16
196	7/1/2041	1,138,183.33	496,247,933.33	6,208,565.26	672,720,366.41	1,168,968,299.75
197	8/1/2041	1,138,183.33	497,386,116.67	6,247,831.72	678,968,198.13	1,176,354,314.80
198	9/1/2041	1,138,183.33	498,524,300.00	6,287,308.05	685,255,506.18	1,183,779,806.18
199	10/1/2041	1,138,183.33	499,662,483.33	6,326,995.37	691,582,501.55	1,191,244,984.89
200	11/1/2041	1,138,183.33	500,800,666.67	6,366,894.81	697,949,396.36	1,198,750,063.03
201	12/1/2041	1,138,183.33	501,938,850.00	6,407,007.50	704,356,403.87	1,206,295,253.87
202	1/1/2042	1,138,183.33	503,077,033.33	6,447,334.59	710,803,738.45	1,213,880,771.78
203	2/1/2042	1,138,183.33	504,215,216.67	6,487,877.21	717,291,615.66	1,221,506,832.33
204	3/1/2042	1,138,183.33	505,353,400.00	6,528,636.52	723,820,252.18	1,229,173,652.18
205	4/1/2042	1,138,183.33	506,491,583.33	6,569,613.68	730,389,865.86	1,236,881,449.19
206	5/1/2042	1,138,183.33	507,629,766.67	6,610,809.85	737,000,675.71	1,244,630,442.37
207	6/1/2042	1,138,183.33	508,767,950.00	6,652,226.20	743,652,901.91	1,252,420,851.91
208	7/1/2042	1,138,183.33	509,906,133.33	6,693,863.92	750,346,765.83	1,260,252,899.16
209	8/1/2042	1,138,183.33	511,044,316.67	6,735,724.18	757,082,490.01	1,268,126,806.67

Households

2500

No.	Date	Payment	Principal + Payments	Interest	Cumulative Interest	Balance
210	9/1/2042	1,138,183.33	512,182,500.00	6,777,808.16	763,860,298.17	1,276,042,798.17
211	10/1/2042	1,138,183.33	513,320,683.33	6,820,117.08	770,680,415.25	1,284,001,098.58
212	11/1/2042	1,138,183.33	514,458,866.67	6,862,652.13	777,543,067.38	1,292,001,934.05
213	12/1/2042	1,138,183.33	515,597,050.00	6,905,414.51	784,448,481.89	1,300,045,531.89
214	1/1/2043	1,138,183.33	516,735,233.33	6,948,405.45	791,396,887.35	1,308,132,120.68
215	2/1/2043	1,138,183.33	517,873,416.67	6,991,626.17	798,388,513.52	1,316,261,930.19
216	3/1/2043	1,138,183.33	519,011,600.00	7,035,077.89	805,423,591.41	1,324,435,191.41
217	4/1/2043	1,138,183.33	520,149,783.33	7,078,761.84	812,502,353.25	1,332,652,136.58
218	5/1/2043	1,138,183.33	521,287,966.67	7,122,679.28	819,625,032.53	1,340,912,999.20
219	6/1/2043	1,138,183.33	522,426,150.00	7,166,831.44	826,791,863.98	1,349,218,013.98
220	7/1/2043	1,138,183.33	523,564,333.33	7,211,219.59	834,003,083.57	1,357,567,416.90
221	8/1/2043	1,138,183.33	524,702,516.67	7,255,844.98	841,258,928.55	1,365,961,445.21
222	9/1/2043	1,138,183.33	525,840,700.00	7,300,708.88	848,559,637.42	1,374,400,337.42
223	10/1/2043	1,138,183.33	526,978,883.33	7,345,812.56	855,905,449.99	1,382,884,333.32
224	11/1/2043	1,138,183.33	528,117,066.67	7,391,157.32	863,296,607.30	1,391,413,673.97
225	12/1/2043	1,138,183.33	529,255,250.00	7,436,744.42	870,733,351.73	1,399,988,601.73
226	1/1/2044	1,138,183.33	530,393,433.33	7,482,575.18	878,215,926.91	1,408,609,360.25
227	2/1/2044	1,138,183.33	531,531,616.67	7,528,650.90	885,744,577.81	1,417,276,194.48
228	3/1/2044	1,138,183.33	532,669,800.00	7,574,972.87	893,319,550.69	1,425,989,350.69
229	4/1/2044	1,138,183.33	533,807,983.33	7,621,542.43	900,941,093.12	1,434,749,076.45
230	5/1/2044	1,138,183.33	534,946,166.67	7,668,360.89	908,609,454.00	1,443,555,620.67
231	6/1/2044	1,138,183.33	536,084,350.00	7,715,429.58	916,324,883.58	1,452,409,233.58
232	7/1/2044	1,138,183.33	537,222,533.33	7,762,749.84	924,087,633.42	1,461,310,166.75
233	8/1/2044	1,138,183.33	538,360,716.67	7,810,323.01	931,897,956.43	1,470,258,673.09
234	9/1/2044	1,138,183.33	539,498,900.00	7,858,150.45	939,756,106.88	1,479,255,006.88
235	10/1/2044	1,138,183.33	540,637,083.33	7,906,233.52	947,662,340.40	1,488,299,423.73
236	11/1/2044	1,138,183.33	541,775,266.67	7,954,573.57	955,616,913.97	1,497,392,180.64
237	12/1/2044	1,138,183.33	542,913,450.00	8,003,172.00	963,620,085.97	1,506,533,535.97
238	1/1/2045	1,138,183.33	544,051,633.33	8,052,030.16	971,672,116.13	1,515,723,749.46
239	2/1/2045	1,138,183.33	545,189,816.67	8,101,149.47	979,773,265.60	1,524,963,082.27
240	3/1/2045	1,138,183.33	546,328,000.00	8,150,531.30	987,923,796.90	1,534,251,796.90
241	4/1/2045	1,138,183.33	547,466,183.33	8,200,177.06	996,123,973.96	1,543,590,157.30
242	5/1/2045	1,138,183.33	548,604,366.67	8,250,088.17	1,004,374,062.14	1,552,978,428.80
243	6/1/2045	1,138,183.33	549,742,550.00	8,300,266.04	1,012,674,328.18	1,562,416,878.18
244	7/1/2045	1,138,183.33	550,880,733.33	8,350,712.10	1,021,025,040.28	1,571,905,773.62
245	8/1/2045	1,138,183.33	552,018,916.67	8,401,427.78	1,029,426,468.07	1,581,445,384.73
246	9/1/2045	1,138,183.33	553,157,100.00	8,452,414.53	1,037,878,882.59	1,591,035,982.59
247	10/1/2045	1,138,183.33	554,295,283.33	8,503,673.78	1,046,382,556.37	1,600,677,839.70
248	11/1/2045	1,138,183.33	555,433,466.67	8,555,207.00	1,054,937,763.37	1,610,371,230.04
249	12/1/2045	1,138,183.33	556,571,650.00	8,607,015.65	1,063,544,779.02	1,620,116,429.02
250	1/1/2046	1,138,183.33	557,709,833.33	8,659,101.21	1,072,203,880.22	1,629,913,713.56
251	2/1/2046	1,138,183.33	558,848,016.67	8,711,465.14	1,080,915,345.37	1,639,763,362.03
252	3/1/2046	1,138,183.33	559,986,200.00	8,764,108.96	1,089,679,454.32	1,649,665,654.32
253	4/1/2046	1,138,183.33	561,124,383.33	8,817,034.13	1,098,496,488.46	1,659,620,871.79
254	5/1/2046	1,138,183.33	562,262,566.67	8,870,242.18	1,107,366,730.64	1,669,629,297.31
255	6/1/2046	1,138,183.33	563,400,750.00	8,923,734.62	1,116,290,465.26	1,679,691,215.26
256	7/1/2046	1,138,183.33	564,538,933.33	8,977,512.95	1,125,267,978.21	1,689,806,911.54
257	8/1/2046	1,138,183.33	565,677,116.67	9,031,578.72	1,134,299,556.93	1,699,976,673.60
258	9/1/2046	1,138,183.33	566,815,300.00	9,085,933.45	1,143,385,490.38	1,710,200,790.38
259	10/1/2046	1,138,183.33	567,953,483.33	9,140,578.70	1,152,526,069.09	1,720,479,552.42
260	11/1/2046	1,138,183.33	569,091,666.67	9,195,516.01	1,161,721,585.10	1,730,813,251.77
261	12/1/2046	1,138,183.33	570,229,850.00	9,250,746.95	1,170,972,332.05	1,741,202,182.05
262	1/1/2047	1,138,183.33	571,368,033.33	9,306,273.08	1,180,278,605.13	1,751,646,638.46
263	2/1/2047	1,138,183.33	572,506,216.67	9,362,095.99	1,189,640,701.12	1,762,146,917.78
264	3/1/2047	1,138,183.33	573,644,400.00	9,418,217.25	1,199,058,918.37	1,772,703,318.37
265	4/1/2047	1,138,183.33	574,782,583.33	9,474,638.47	1,208,533,556.84	1,783,316,140.17
266	5/1/2047	1,138,183.33	575,920,766.67	9,531,361.24	1,218,064,918.08	1,793,985,684.74
267	6/1/2047	1,138,183.33	577,058,950.00	9,588,387.18	1,227,653,305.26	1,804,712,255.26
268	7/1/2047	1,138,183.33	578,197,133.33	9,645,717.92	1,237,299,023.18	1,815,496,156.51
269	8/1/2047	1,138,183.33	579,335,316.67	9,703,355.06	1,247,002,378.24	1,826,337,694.91
270	9/1/2047	1,138,183.33	580,473,500.00	9,761,300.27	1,256,763,678.51	1,837,237,178.51
271	10/1/2047	1,138,183.33	581,611,683.33	9,819,555.18	1,266,583,233.69	1,848,194,917.02
272	11/1/2047	1,138,183.33	582,749,866.67	9,878,121.44	1,276,461,355.13	1,859,211,221.79
273	12/1/2047	1,138,183.33	583,888,050.00	9,937,000.73	1,286,398,355.85	1,870,286,405.85
274	1/1/2048	1,138,183.33	585,026,233.33	9,996,194.71	1,296,394,550.56	1,881,420,783.89
275	2/1/2048	1,138,183.33	586,164,416.67	10,055,705.06	1,306,450,255.62	1,892,614,672.29
276	3/1/2048	1,138,183.33	587,302,600.00	10,115,533.49	1,316,565,789.11	1,903,868,389.11
277	4/1/2048	1,138,183.33	588,440,783.33	10,175,681.68	1,326,741,470.79	1,915,182,254.12
278	5/1/2048	1,138,183.33	589,578,966.67	10,236,151.35	1,336,977,622.13	1,926,556,588.80
279	6/1/2048	1,138,183.33	590,717,150.00	10,296,944.21	1,347,274,566.34	1,937,991,716.34
280	7/1/2048	1,138,183.33	591,855,333.33	10,358,061.99	1,357,632,628.33	1,949,487,961.66
281	8/1/2048	1,138,183.33	592,993,516.67	10,419,506.44	1,368,052,134.77	1,961,045,651.43
282	9/1/2048	1,138,183.33	594,131,700.00	10,481,279.28	1,378,533,414.05	1,972,665,114.05
283	10/1/2048	1,138,183.33	595,269,883.33	10,543,382.29	1,389,076,796.34	1,984,346,679.67
284	11/1/2048	1,138,183.33	596,408,066.67	10,605,817.22	1,399,682,613.56	1,996,090,680.23
285	12/1/2048	1,138,183.33	597,546,250.00	10,668,585.85	1,410,351,199.42	2,007,897,449.42
286	1/1/2049	1,138,183.33	598,684,433.33	10,731,689.97	1,421,082,889.38	2,019,767,322.71
287	2/1/2049	1,138,183.33	599,822,616.67	10,795,131.35	1,431,878,020.73	2,031,700,637.40
288	3/1/2049	1,138,183.33	600,960,800.00	10,858,911.82	1,442,736,932.55	2,043,697,732.55
289	4/1/2049	1,138,183.33	602,098,983.33	10,923,033.17	1,453,659,965.73	2,055,758,949.06
290	5/1/2049	1,138,183.33	603,237,166.67	10,987,497.24	1,464,647,462.97	2,067,884,629.63
291	6/1/2049	1,138,183.33	604,375,350.00	11,052,305.85	1,475,699,768.82	2,080,075,118.82

Households

2500

No.	Date	Payment	Principal + Payments	Interest	Cumulative Interest	Balance
292	7/1/2049	1,138,183.33	605,513,533.33	11,117,460.85	1,486,817,229.67	2,092,330,763.00
293	8/1/2049	1,138,183.33	606,651,716.67	11,182,964.08	1,498,000,193.75	2,104,651,910.41
294	9/1/2049	1,138,183.33	607,789,900.00	11,248,817.41	1,509,249,011.16	2,117,038,911.16
295	10/1/2049	1,138,183.33	608,928,083.33	11,315,022.71	1,520,564,033.87	2,129,492,117.20
296	11/1/2049	1,138,183.33	610,066,266.67	11,381,581.86	1,531,945,615.73	2,142,011,882.39
297	12/1/2049	1,138,183.33	611,204,450.00	11,448,496.75	1,543,394,112.48	2,154,598,562.48
298	1/1/2050	1,138,183.33	612,342,633.33	11,515,769.28	1,554,909,881.76	2,167,252,515.09
299	2/1/2050	1,138,183.33	613,480,816.67	11,583,401.37	1,566,493,283.13	2,179,974,099.80
300	3/1/2050	1,138,183.33	614,619,000.00	11,651,394.93	1,578,144,678.06	2,192,763,678.06
301	4/1/2050	1,138,183.33	615,757,183.33	11,719,751.91	1,589,864,429.97	2,205,621,613.30
302	5/1/2050	1,138,183.33	616,895,366.67	11,788,474.23	1,601,652,904.20	2,218,548,270.87
303	6/1/2050	1,138,183.33	618,033,550.00	11,857,563.85	1,613,510,468.05	2,231,544,018.05
304	7/1/2050	1,138,183.33	619,171,733.33	11,927,022.74	1,625,437,490.80	2,244,609,224.13
305	8/1/2050	1,138,183.33	620,309,916.67	11,996,852.87	1,637,434,343.67	2,257,744,260.34
306	9/1/2050	1,138,183.33	621,448,100.00	12,067,056.23	1,649,501,399.90	2,270,949,499.90
307	10/1/2050	1,138,183.33	622,586,283.33	12,137,634.80	1,661,639,034.70	2,284,225,318.03
308	11/1/2050	1,138,183.33	623,724,466.67	12,208,590.60	1,673,847,625.30	2,297,572,091.96
309	12/1/2050	1,138,183.33	624,862,650.00	12,279,925.64	1,686,127,550.93	2,310,990,200.93
310	1/1/2051	1,138,183.33	626,000,833.33	12,351,641.94	1,698,479,192.88	2,324,480,026.21
311	2/1/2051	1,138,183.33	627,139,016.67	12,423,741.55	1,710,902,934.43	2,338,041,951.09
312	3/1/2051	1,138,183.33	628,277,200.00	12,496,226.51	1,723,399,160.94	2,351,676,360.94
313	4/1/2051	1,138,183.33	629,415,383.33	12,569,098.89	1,735,968,259.83	2,365,383,643.16
314	5/1/2051	1,138,183.33	630,553,566.67	12,642,360.75	1,748,610,620.58	2,379,164,187.25
315	6/1/2051	1,138,183.33	631,691,750.00	12,716,014.18	1,761,326,634.76	2,393,018,384.76
316	7/1/2051	1,138,183.33	632,829,933.33	12,790,061.26	1,774,116,696.02	2,406,946,629.36
317	8/1/2051	1,138,183.33	633,968,116.67	12,864,504.11	1,786,981,200.13	2,420,949,316.80
318	9/1/2051	1,138,183.33	635,106,300.00	12,939,344.83	1,799,920,544.97	2,435,026,844.97
319	10/1/2051	1,138,183.33	636,244,483.33	13,014,585.56	1,812,935,130.53	2,449,179,613.86
320	11/1/2051	1,138,183.33	637,382,666.67	13,090,228.43	1,826,025,358.96	2,463,408,025.63
321	12/1/2051	1,138,183.33	638,520,850.00	13,166,275.60	1,839,191,634.56	2,477,712,484.56
322	1/1/2052	1,138,183.33	639,659,033.33	13,242,729.21	1,852,434,363.77	2,492,093,397.11
323	2/1/2052	1,138,183.33	640,797,216.67	13,319,591.45	1,865,753,955.22	2,506,551,171.89
324	3/1/2052	1,138,183.33	641,935,400.00	13,396,864.50	1,879,150,819.72	2,521,086,219.72
325	4/1/2052	1,138,183.33	643,073,583.33	13,474,550.55	1,892,625,370.28	2,535,698,953.61
326	5/1/2052	1,138,183.33	644,211,766.67	13,552,651.82	1,906,178,022.09	2,550,389,788.76
327	6/1/2052	1,138,183.33	645,349,950.00	13,631,170.51	1,919,809,192.61	2,565,159,142.61
328	7/1/2052	1,138,183.33	646,488,133.33	13,710,108.87	1,933,519,301.47	2,580,007,434.81
329	8/1/2052	1,138,183.33	647,626,316.67	13,789,469.13	1,947,308,770.61	2,594,935,087.27
330	9/1/2052	1,138,183.33	648,764,500.00	13,869,253.55	1,961,178,024.16	2,609,942,524.16
331	10/1/2052	1,138,183.33	649,902,683.33	13,949,464.40	1,975,127,488.56	2,625,030,171.90
332	11/1/2052	1,138,183.33	651,040,866.67	14,030,103.96	1,989,157,592.52	2,640,198,459.19
333	12/1/2052	1,138,183.33	652,179,050.00	14,111,174.51	2,003,268,767.04	2,655,447,817.04
334	1/1/2053	1,138,183.33	653,317,233.33	14,192,678.37	2,017,461,445.40	2,670,778,678.74
335	2/1/2053	1,138,183.33	654,455,416.67	14,274,617.84	2,031,736,063.24	2,686,191,479.91
336	3/1/2053	1,138,183.33	655,593,600.00	14,356,995.25	2,046,093,058.49	2,701,686,658.49
337	4/1/2053	1,138,183.33	656,731,783.33	14,439,812.96	2,060,532,871.45	2,717,264,654.78
338	5/1/2053	1,138,183.33	657,869,966.67	14,523,073.30	2,075,055,944.74	2,732,925,911.41
339	6/1/2053	1,138,183.33	659,008,150.00	14,606,778.64	2,089,662,723.39	2,748,670,873.39
340	7/1/2053	1,138,183.33	660,146,333.33	14,690,931.37	2,104,353,654.76	2,764,499,988.09
341	8/1/2053	1,138,183.33	661,284,516.67	14,775,533.88	2,119,129,188.63	2,780,413,705.30
342	9/1/2053	1,138,183.33	662,422,700.00	14,860,588.56	2,133,989,777.19	2,796,412,477.19
343	10/1/2053	1,138,183.33	663,560,883.33	14,946,097.83	2,148,935,875.02	2,812,496,758.36
344	11/1/2053	1,138,183.33	664,699,066.67	15,032,064.14	2,163,967,939.16	2,828,667,005.83
345	12/1/2053	1,138,183.33	665,837,250.00	15,118,489.91	2,179,086,429.07	2,844,923,679.07
346	1/1/2054	1,138,183.33	666,975,433.33	15,205,377.60	2,194,291,806.67	2,861,267,240.00
347	2/1/2054	1,138,183.33	668,113,616.67	15,292,729.68	2,209,584,536.35	2,877,698,153.02
348	3/1/2054	1,138,183.33	669,251,800.00	15,380,548.64	2,224,965,084.99	2,894,216,884.99
349	4/1/2054	1,138,183.33	670,389,983.33	15,468,836.97	2,240,433,921.97	2,910,823,905.30
350	5/1/2054	1,138,183.33	671,528,166.67	15,557,597.18	2,255,991,519.15	2,927,519,685.81
351	6/1/2054	1,138,183.33	672,666,350.00	15,646,831.79	2,271,638,350.93	2,944,304,700.93
352	7/1/2054	1,138,183.33	673,804,533.33	15,736,543.33	2,287,374,894.26	2,961,179,427.59
353	8/1/2054	1,138,183.33	674,942,716.67	15,826,734.36	2,303,201,628.62	2,978,144,345.29
354	9/1/2054	1,138,183.33	676,080,900.00	15,917,407.43	2,319,119,036.05	2,995,199,936.05
355	10/1/2054	1,138,183.33	677,219,083.33	16,008,565.13	2,335,127,601.18	3,012,346,684.52
356	11/1/2054	1,138,183.33	678,357,266.67	16,100,210.05	2,351,227,811.23	3,029,585,077.90
357	12/1/2054	1,138,183.33	679,495,450.00	16,192,344.78	2,367,420,156.01	3,046,915,606.01
358	1/1/2055	1,138,183.33	680,633,633.33	16,284,971.95	2,383,705,127.95	3,064,338,761.29
359	2/1/2055	1,138,183.33	681,771,816.67	16,378,094.18	2,400,083,222.14	3,081,855,038.80
360	3/1/2055	1,138,183.33	682,910,000.00	16,471,714.13	2,416,554,936.27	3,099,464,936.27

Households

2500

\$1,239,785.97