

186379

## CLEAN WATER STATE REVOLVING FUND LOAN AGREEMENT NO. R74164 AMENDMENT NO. 3

## CITY OF PORTLAND

This Amendment No. 3 to Loan Agreement No. R74164 (as amended "Loan Agreement") is executed between the STATE OF OREGON ACTING BY AND THROUGH ITS DEPARTMENT OF ENVIRONMENTAL QUALITY ("DEQ") and the City of Portland (the "Borrower"), effective as of the Effective Date of Amendment indicated below. Capitalized terms used in this Amendment which are not defined herein shall have the meanings assigned to them in the Loan Agreement.

The purpose of this amendment is to decrease the loan amount by \$450,459.

Date of Original Agreement:

September 19, 2003.

Effective Date of Amendment No. 1: November 1, 2004.

Effective Date of Amendment No. 2: October 31, 2006.

Effective Date of Amendment No. 3: September 30, 2013.

The parties agree as follows:

- 1. ARTICLE 1(C) is amended and restated as follows:
  - "(C) LOAN AMOUNT:

\$5,953,921."

2. The second sentence of ARTICLE 5(C)(1) is amended and restated as follows:

"Until the Final Loan Amount is calculated, the Loan Reserve Requirement is \$40,568."

3. The attached "Appendix A: Repayment Schedule" replaces the current "Appendix A: Repayment Schedule".

Except as expressly amended above, the terms and conditions of the Loan Agreement shall remain in full force and effect.

BORROWER: CITY OF PORTLAND		
By:	Date:	
Typed Name:		
Title:		
STATE OF OREGON ACTING BY AND THROUGH ITS DEPARTMENT OF ENVIRONMENTAL QUALITY		
By:	Date:	
Gregory K. Aldrich, Water Quality Administrator		

APPROVED AS TO FORM LAS

**CITY ATTORNEY** 

## APPENDIX A: REPAYMENT SCHEDULE

BORROWER: City of Portland SRF LOAN NO.: R74164 TERM IN YEARS: 20 PAYMENT AMOUNT: \$ 6,404,380 PAYMENT AMOUNT: \$ 190,630 ANNUAL FEE: 0.50%

			ANNUAL FEE:				0.50%
8/1/2006         1         0         6,336         0         6,336         1,549,995           2/1/2007         2         47,823         8,441         9,953         66,217         2,415,681           8/1/2007         3         59,401         10,513         0         69,914         2,662,453           2/1/2008         4         68,594         10,316         13,312         92,222         2,622,333           8/1/2008         5         66,814         12,989         0         79,803         2,602,593           2/1/2009         6         68,218         13,024         13,013         94,255         2,534,375           8/1/2010         9         8,570         12,672         0         81,242         2,909,375           2/1/2010         8         82,337         13,484         14,547         110,368         3,444,122           8/1/2011         10         107,908         17,865         18,018         143,791         5,081,346           2/1/2011         10         107,908         17,865         18,018         143,791         5,081,346           2/1/2012         12         163,024         25,651         25,407         214,082         4,969,421 <tr< td=""><td>Due</td><td></td><td>and but had are the bill till loss does an</td><td>PAYME</td><td>NT</td><td></td><td>Principal</td></tr<>	Due		and but had are the bill till loss does an	PAYME	NT		Principal
8/1/2006	Date	Pmt#	Principal	Interest	Fees	Total	Balance
2/1/2007   2   47,823   8,441   9,953   66,217   2,415,681   8/1/2007   3   59,401   10,513   0   69,914   2,662,453   2/1/2008   4   68,594   10,316   13,312   92,222   2623,330   8/1/2008   5   66,814   12,989   0   79,803   2,602,593   2/1/2009   6   68,218   13,024   13,013   94,255   2,534,375   8/1/2009   7   68,570   12,672   0   81,242   2,909,375   2/1/2010   8   82,337   13,484   14,547   110,368   3,144,122   8/1/2010   9   92,351   14,165   0   106,516   3,603,660   2/1/2011   10   107,908   77,865   18,018   143,791   5,081,388   8/1/2011   11   159,460   23,287   0   182,747   5,081,346   2/1/2012   12   163,024   25,651   25,407   2/14,082   4,969,421   8/1/2012   13   165,928   24,702   0   190,630   4,803,493   2/1/2013   14   166,613   24,017   12,009   202,639   4,636,880   8/1/2013   15   167,446   23,184   0   190,630   4,469,434   2/1/2014   17   169,124   21,506   0   190,630   4,132,027   2/1/2015   18   169,970   20,660   20,660   211,290   3,962,057   8/1/2015   19   170,820   19,810   0   190,630   3,791,237   2/1/2017   23   174,262   16,368   0   190,630   3,447,031   2/1/2017   23   174,262   16,368   0   190,630   3,477,031   2/1/2017   23   174,262   16,368   0   190,630   3,477,031   2/1/2017   23   174,262   16,368   0   190,630   3,477,031   2/1/2017   23   174,262   16,368   0   190,630   3,099,374   2/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,6127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,6127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   4/1/2012   34   180,453							1,549,995
8/1/2007 3 59,401 10,513 0 69,914 2,662,453 2/1/2008 4 68,594 10,316 13,312 92,222 2,623,330 8/1/2008 5 66,814 12,989 0 79,803 2,602,593 2/1/2009 6 68,218 13,024 13,013 94,255 2,534,375 8/1/2009 7 68,570 12,672 0 81,242 2,909,375 2/1/2010 8 82,337 13,484 14,547 110,368 3,144,122 8/1/2010 9 92,351 14,165 0 106,516 3,603,666 2/1/2011 10 107,908 17,865 18,018 143,791 5,081,388 8/1/2011 11 159,460 23,287 0 182,747 5,081,346 2/1/2012 12 163,024 25,651 25,407 2/14,082 4,969,412 8/1/2012 13 165,928 24,702 0 190,630 4,803,493 2/1/2013 14 166,613 24,017 12,009 202,639 4,636,880 8/1/2013 15 167,446 23,184 0 190,630 4,469,434 2/1/2014 16 168,283 22,347 11,174 201,804 4,301,151 8/1/2014 17 169,124 21,506 0 190,630 4,469,434 2/1/2014 17 169,124 21,506 0 190,630 3,791,237 2/1/2015 19 170,820 19,810 0 190,630 2,112,207 2/1/2016 20 171,674 18,956 18,956 209,586 3,619,563 8/1/2017 22 173,395 17,235 17,235 207,865 3,273,636 8/1/2017 23 174,262 16,368 0 190,630 3,099,374 2/1/2018 24 175,133 15,497 15,497 206,127 20,924,441 8/1/2018 25 176,009 14,621 0 190,630 2,748,232 2/1/2018 24 175,133 15,497 15,497 206,127 2,924,441 8/1/2018 25 176,009 14,621 0 190,630 2,739,375 2/1/2016 21 177,573 12,857 0 190,630 2,393,570 2/1/2016 26 176,889 13,741 13,741 204,371 2,571,343 8/1/2019 27 177,773 12,857 0 190,630 2,393,570 2/1/2012 3 180,453 10,177 10,177 0,177 20,000,877 186,862 11,968 11,968 202,598 2,214,908 8/1/2021 31 181,355 9,275 0 190,630 2,393,570 2/1/2020 38 188,738 10,177 10,177 10,177 20,000,877 1,854,900 8/1/2021 31 181,355 9,275 0 190,630 1,303,109,376 2/1/2022 32 182,262 8,366 8,368 198,998 1,491,283 8/1/2021 31 181,355 9,275 0 190,630 1,303,109,376 2/1/2020 38 188,738 10,892 0 190,630 1,309,376 2/1/2023 35 185,010 5,620 0 190,630 1,309,376 2/1/2023 36 185,010 5,620 0 190,630 1,308,109 2/1/2023 36 185,010 5,620 0 190,630 1,308,109 2/1/2023 36 185,010 5,620 0 190,630 1,308,109 2/1/2023 36 185,010 5,620 0 190,630 189,673 2/1/2024 37 186,865 3,765 0 190,630 189,673 2/1/2024 37 186,866 5 3,765 0 190,630 189,673 2/1/2025 39 188,738 1	8/1/2006	3 1		6,336	0	6,336	1,990,621
2/1/2008	2/1/2007	2	47,823	8,441	9,953	66,217	2,415,681
8/1/2008 5 66,814 12,989 0 79,803 2,602,593 2/1/2009 6 68,218 13,024 13,013 94,255 2,543,375 8/1/2009 7 68,670 12,672 0 81,242 2,909,375 2/1/2010 8 82,337 13,484 14,547 110,368 3,144,122 8/1/2010 9 92,351 14,165 0 106,516 3,603,660 2/1/2011 10 107,908 17,865 18,018 143,791 5,081,348 8/1/2011 11 159,460 23,287 0 182,747 5,081,346 2/1/2012 12 163,024 25,651 25,407 214,082 4,969,421 8/1/2012 13 165,928 24,702 0 190,630 4,693,421 8/1/2013 15 167,446 23,184 0 190,630 4,469,434 2/1/2014 16 168,263 22,347 11,174 201,804 4,301,151 8/1/2014 17 169,124 21,506 0 190,630 4,401,151 8/1/2015 18 169,970 20,660 20,660 211,290 3,962,057 8/1/2015 19 170,820 19,810 0 190,630 3,447,031 2/1/2016 20 171,674 18,956 18,956 209,586 3,619,563 8/1/2017 22 173,395 17,235 17,235 207,865 3,273,636 8/1/2017 23 174,262 16,368 0 190,630 3,447,031 2/1/2017 23 174,262 16,368 0 190,630 3,447,031 2/1/2017 23 174,262 16,368 0 190,630 3,447,031 2/1/2017 23 174,262 16,368 0 190,630 3,273,636 8/1/2017 23 174,262 16,368 0 190,630 3,273,636 8/1/2017 23 174,262 16,368 0 190,630 3,273,636 8/1/2017 23 174,262 16,368 0 190,630 3,273,636 8/1/2019 27 177,773 12,857 0 190,630 2,748,232 2/1/2019 26 176,889 13,741 13,741 204,371 204,371 27,571,343 8/1/2019 27 177,773 12,857 0 190,630 2,748,232 2/1/2019 27 177,773 12,857 0 190,630 2,393,570 2/1/2020 28 178,662 11,968 11,968 202,598 2,214,908 8/1/2021 31 181,355 9,275 0 190,630 2,393,570 2/1/2022 32 182,262 8,368 8,368 198,998 1,491,283 8/1/2021 31 181,355 9,275 0 190,630 3,99,010 2/1/2023 34 184,089 6,541 6,541 197,171 1,124,020 8/1/2023 35 185,010 5,620 0 190,630 399,010 2/1/2023 34 184,089 6,541 6,541 197,171 1,124,020 8/1/2023 35 185,010 5,620 0 190,630 399,010 2/1/2023 34 184,089 6,541 6,541 197,171 1,124,020 8/1/2023 35 185,010 5,620 0 190,630 99,010 2/1/2023 34 184,089 6,541 6,541 197,171 1,124,020 8/1/2023 35 185,010 5,620 0 190,630 99,010 2/1/2023 34 184,089 6,541 6,541 197,171 1,124,020 8/1/2023 39 188,738 1,892 0 190,630 66,210 2/1/2025 39 188,738 1,892 0 190,630 66,210 2/1/2026 40 189,673 948 948 191,5	8/1/2007	3	59,401	10,513	0	69,914	2,662,453
2/1/2009         6         68,218         13,024         13,013         94,255         2,534,375           8/1/2009         7         68,570         12,672         0         81,242         2,909,375           2/1/2010         8         82,337         13,484         14,547         110,368         3,144,122           8/1/2011         10         107,908         17,865         18,018         143,791         5,081,388           8/1/2011         11         159,460         23,287         0         182,747         5,081,386           8/1/2012         12         163,024         25,651         25,407         214,082         4,969,421           8/1/2013         14         166,613         24,702         0         190,630         4,803,493           2/1/2013         14         166,613         24,017         12,009         202,639         4,696,880           8/1/2014         16         168,283         22,347         11,174         201,604         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,469,434           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,0	2/1/2008	4	68,594	10,316	13,312	92,222	2,623,330
8/1/2009         7         68,570         12,672         0         81,242         2,909,375           2/1/2010         8         82,337         13,484         14,547         110,368         3,144,122           8/1/2011         10         107,908         17,865         18,018         143,791         5,081,388           8/1/2011         11         159,460         23,287         0         182,747         5,081,346           2/1/2012         12         163,024         25,651         25,407         214,082         4,969,421           8/1/2012         13         165,928         24,702         0         190,630         4,636,880           8/1/2013         14         166,613         24,017         12,009         202,639         4,636,880           8/1/2013         15         167,446         23,184         0         190,630         4,469,434           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2015         19         170,820         19,810         0         190,630         4,132,027			66,814	12,989	0	79,803	2,602,593
2/1/2010   8   82,337   13,484   14,547   110,368   3,144,122   8/1/2010   9   92,351   14,165   0   106,516   3,603,660   2/1/2011   10   107,908   17,865   18,018   143,791   5,081,388   8/1/2011   11   159,460   23,287   0   182,747   5,081,346   2/1/2012   12   163,024   25,651   25,407   214,082   4,969,421   8/1/2012   13   165,928   24,702   0   190,630   4,803,493   2/1/2013   14   166,613   24,017   12,009   202,639   4,636,880   8/1/2013   15   167,446   23,184   0   190,630   4,469,434   2/1/2014   16   168,283   22,347   11,174   201,804   4,301,151   8/1/2015   18   169,970   20,660   20,660   211,290   3,962,057   8/1/2015   19   170,820   19,810   0   190,630   3,791,237   2/1/2016   20   171,674   18,956   18,956   209,586   3,619,563   8/1/2017   22   173,395   17,235   17,235   207,865   3,273,636   8/1/2017   23   174,262   16,368   0   190,630   3,099,374   2/1/2018   24   175,133   15,497   15,497   206,127   2,924,241   48/1/2018   25   176,009   14,621   0   190,630   2,784,232   2/1/2019   26   176,889   13,741   13,741   204,371   2,571,343   8/1/2019   27   177,773   12,857   0   190,630   2,393,570   2/1/2010   28   176,609   14,621   0   190,630   2,784,232   2/1/2019   26   176,889   13,741   13,741   204,371   2,571,343   8/1/2019   27   177,773   12,857   0   190,630   2,393,570   2/1/2020   28   178,662   11,968   11,968   202,598   2,214,908   8/1/2021   30   180,453   10,177   10,177   200,807   1,854,900   8/1/2021   31   181,355   9,275   0   190,630   2,393,570   2/1/2020   28   178,662   11,968   8,368   8,368   198,998   1,491,283   8/1/2022   32   182,262   8,368   8,368   198,998   1,491,283   8/1/2022   33   183,174   7,456   0   190,630   2,395,353   2/1/2023   34   184,089   6,541   6,541   197,171   1,124,020   8/1/2024   37   186,865   3,765   0   190,630   399,010   2/1/2024   36   185,935   4,695	2/1/2009	6	68,218	13,024	13,013	94,255	2,534,375
8/1/2010         9         92,351         14,165         0         106,516         3,603,660           2/1/2011         10         107,908         17,865         18,018         143,791         5,081,388           8/1/2012         11         159,460         23,287         0         182,747         5,081,386           2/1/2012         12         163,024         25,651         25,407         214,082         4,969,421           8/1/2012         13         165,928         24,702         0         190,630         4,803,493           2/1/2013         14         166,613         24,017         12,009         20,639         4,636,880           8/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2016         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         190,530         3,447,0	8/1/2009	7	68,570	12,672	0	81,242	2,909,375
2/1/2011         10         107,908         17,865         18,018         143,791         5,081,388           8/1/2011         11         159,460         23,287         0         182,747         5,081,388           2/1/2012         12         163,024         25,651         25,407         214,082         4,969,421           8/1/2012         13         165,928         24,702         0         190,630         4,803,493           2/1/2013         14         166,613         24,017         12,009         202,639         4,636,880           8/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2016         19         170,620         19,810         0         190,630         3,447,031           2/1/2016         20         171,674         18,956         205,586         3,619,563           8/1/2017         22         173,395         17,235         17,235         207,865         3,273,636 <td>2/1/2010</td> <td>8</td> <td>82,337</td> <td>13,484</td> <td>14,547</td> <td>110,368</td> <td>3,144,122</td>	2/1/2010	8	82,337	13,484	14,547	110,368	3,144,122
8/1/2011       11       159,460       23,287       0       182,747       5,081,346         2/1/2012       12       163,024       25,651       25,407       214,082       4,969,421         8/1/2013       14       166,613       24,017       12,009       202,639       4,636,880         8/1/2013       15       167,446       23,184       0       190,630       4,469,434         2/1/2014       16       168,283       22,347       11,174       201,804       4,301,151         8/1/2014       17       169,124       21,506       0       190,630       4,469,434         2/1/2015       18       169,970       20,660       20,660       211,290       3,962,057         8/1/2015       19       170,820       19,810       0       190,630       3,791,237         2/1/2016       20       171,674       18,956       18,956       209,586       3,619,563         8/1/2017       21       172,532       18,098       0       190,630       3,447,031         2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2018       24       175,133       15,497       15,497	8/1/2010	9	92,351	14,165	0		3,603,660
2/1/2012         12         163,024         25,651         25,407         214,082         4,969,421           8/1/2012         13         165,928         24,702         0         190,630         4,803,493           2/1/2013         14         166,613         24,017         12,009         202,639         4,636,880           8/1/2014         15         167,446         23,184         0         190,630         4,469,434           2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,27	2/1/2011	10	107,908	17,865	18,018	143,791	5,081,388
8/1/2012         13         165,928         24,702         0         190,630         4,803,493           2/1/2013         14         166,613         24,017         12,009         202,639         4,636,880           8/1/2013         15         167,446         23,184         0         190,630         4,469,434           2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,92	8/1/2011		159,460	23,287	0	182,747	5,081,346
2/1/2013         14         166,613         24,017         12,009         202,639         4,638,880           8/1/2013         15         167,446         23,184         0         190,630         4,469,434           2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2017         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,447,031           8/1/2018         24         175,133         15,497         15,497         206,1			163,024	25,651	25,407	214,082	4,969,421
8/1/2013         15         167,446         23,184         0         190,630         4,469,434           2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,432,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,924,241           8/1/2018         25         176,009         14,621         0         190,630         2,748,232			165,928	24,702	0	190,630	4,803,493
2/1/2014         16         168,283         22,347         11,174         201,804         4,301,151           8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2018         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,924,241           8/1/2018         25         176,009         14,621         0         190,630         2,748,232           2/1/2019         26         176,889         13,741         13,741         204,371         2,57	2/1/2013	14	166,613		12,009	202,639	4,636,880
8/1/2014         17         169,124         21,506         0         190,630         4,132,027           2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,924,241           8/1/2018         25         176,009         14,621         0         190,630         2,748,232           2/1/2019         26         176,889         13,741         13,741         204,371         2,571,343           8/1/2019         27         177,773         12,857         0         190,630         2,393,570			167,446	23,184	0	190,630	4,469,434
2/1/2015         18         169,970         20,660         20,660         211,290         3,962,057           8/1/2015         19         170,820         19,810         0         190,630         3,791,237           2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,924,241           8/1/2018         25         176,009         14,621         0         190,630         2,748,232           2/1/2019         26         176,889         13,741         13,741         204,371         2,571,343           8/1/2019         27         177,773         12,857         0         190,630         2,393,570           2/1/2020         28         178,662         11,968         11,968         202,598         2,21			168,283	22,347	11,174	201,804	4,301,151
8/1/2015       19       170,820       19,810       0       190,630       3,791,237         2/1/2016       20       171,674       18,956       18,956       209,586       3,619,563         8/1/2016       21       172,532       18,098       0       190,630       3,447,031         2/1/2017       22       173,395       17,235       17,235       207,865       3,273,636         8/1/2017       23       174,262       16,368       0       190,630       3,099,374         2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2018       25       176,009       14,621       0       190,630       2,748,232         2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       1				21,506	0	190,630	4,132,027
2/1/2016         20         171,674         18,956         18,956         209,586         3,619,563           8/1/2016         21         172,532         18,098         0         190,630         3,447,031           2/1/2017         22         173,395         17,235         17,235         207,865         3,273,636           8/1/2017         23         174,262         16,368         0         190,630         3,099,374           2/1/2018         24         175,133         15,497         15,497         206,127         2,924,241           8/1/2018         25         176,009         14,621         0         190,630         2,748,232           2/1/2019         26         176,889         13,741         13,741         204,371         2,571,343           8/1/2019         27         177,773         12,857         0         190,630         2,393,570           2/1/2020         28         178,662         11,968         11,968         202,598         2,214,908           8/1/2020         29         179,555         11,075         0         190,630         2,035,353           2/1/2021         30         180,453         10,177         10,177         200,807         1,85			. 169,970	20,660	20,660	211,290	3,962,057
8/1/2016       21       172,532       18,098       0       190,630       3,447,031         2/1/2017       22       173,395       17,235       17,235       207,865       3,273,636         8/1/2017       23       174,262       16,368       0       190,630       3,099,374         2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2023       34       184,089       6,541       6,541		19	170,820	19,810	0	190,630	3,791,237
2/1/2017       22       173,395       17,235       17,235       207,865       3,273,636         8/1/2017       23       174,262       16,368       0       190,630       3,099,374         2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2018       25       176,009       14,621       0       190,630       2,748,232         2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,		20	171,674	18,956	18,956	209,586	3,619,563
8/1/2017       23       174,262       16,368       0       190,630       3,099,374         2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2018       25       176,009       14,621       0       190,630       2,748,232         2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,17	8/1/2016	21	172,532	18,098	0	190,630	3,447,031
2/1/2018       24       175,133       15,497       15,497       206,127       2,924,241         8/1/2018       25       176,009       14,621       0       190,630       2,748,232         2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2024       36       185,935       4,695       4,695       195	2/1/2017	22	173,395	17,235	17,235	207,865	3,273,636
8/1/2018       25       176,009       14,621       0       190,630       2,748,232         2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325 <td>8/1/2017</td> <td>23</td> <td>174,262</td> <td>16,368</td> <td>0</td> <td>190,630</td> <td>3,099,374</td>	8/1/2017	23	174,262	16,368	0	190,630	3,099,374
2/1/2019       26       176,889       13,741       13,741       204,371       2,571,343         8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630		24	175,133	15,497	15,497	206,127	2,924,241
8/1/2019       27       177,773       12,857       0       190,630       2,393,570         2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461	8/1/2018	25		14,621	0	190,630	2,748,232
2/1/2020       28       178,662       11,968       11,968       202,598       2,214,908         8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630 <t< td=""><td></td><td></td><td>176,889</td><td>13,741</td><td>13,741</td><td>204,371</td><td>2,571,343</td></t<>			176,889	13,741	13,741	204,371	2,571,343
8/1/2020       29       179,555       11,075       0       190,630       2,035,353         2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0					0	190,630	
2/1/2021       30       180,453       10,177       10,177       200,807       1,854,900         8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0		28	178,662	11,968	11,968	202,598	2,214,908
8/1/2021       31       181,355       9,275       0       190,630       1,673,545         2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0     TOTALS           5,953,921       536,953       249,050       6,739,924		29	179,555	11,075	0	190,630	2,035,353
2/1/2022       32       182,262       8,368       8,368       198,998       1,491,283         8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS           5,953,921       536,953       249,050       6,739,924			180,453	10,177	10,177	200,807	1,854,900
8/1/2022       33       183,174       7,456       0       190,630       1,308,109         2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS 5,953,921 536,953 249,050 6,739,924	8/1/2021	31	181,355	9,275	0	190,630	1,673,545
2/1/2023       34       184,089       6,541       6,541       197,171       1,124,020         8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS           5,953,921       536,953       249,050       6,739,924					8,368	198,998	1,491,283
8/1/2023       35       185,010       5,620       0       190,630       939,010         2/1/2024       36       185,935       4,695       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS           5,953,921       536,953       249,050       6,739,924	8/1/2022	33	183,174	7,456	0	190,630	1,308,109
2/1/2024       36       185,935       4,695       195,325       753,075         8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS           5,953,921       536,953       249,050       6,739,924	2/1/2023	34	184,089	6,541	6,541		1,124,020
8/1/2024       37       186,865       3,765       0       190,630       566,210         2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS           5,953,921       536,953       249,050       6,739,924	8/1/2023	35	185,010	5,620	0	190,630	939,010
2/1/2025       38       187,799       2,831       2,831       193,461       378,411         8/1/2025       39       188,738       1,892       0       190,630       189,673         2/1/2026       40       189,673       948       948       191,569       0    TOTALS          5,953,921       536,953       249,050       6,739,924	2/1/2024		185,935	4,695	4,695	195,325	753,075
8/1/2025 39 188,738 1,892 0 190,630 189,673 2/1/2026 40 189,673 948 948 191,569 0 TOTALS 5,953,921 536,953 249,050 6,739,924				3,765		190,630	
2/1/2026 40 189,673 948 948 191,569 0  TOTALS 5,953,921 536,953 249,050 6,739,924				2,831	2,831	193,461	378,411
TOTALS 5,953,921 536,953 249,050 6,739,924		39	188,738	1,892	0	190,630	189,673
	2/1/2026	40	189,673	948	948	191,569	0
	TOTALS		5 952 921	536 Q53	240 050	6 730 024	
		VM DEGE	~	<del>~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~</del>	243,000	0,733,324	

REQUIRED LOAN RESERVE:

40,568