

OHIO PUBLIC WORKS COMMISSION

CE41K

LOAN AMORTIZATION

ORIGINAL LOAN AMOUNT 500,000.00
 LOAN RATE 0.000% TERM 20.00 YEARS
 CITY OF NAPOLEON
 WOODLAWN AVENUE IMPROVEMENTS (CLINTON TO HALEY)

2008 WOODLAWN AVE.

Semi Annual Payment **12,500.00**

	INTEREST	PRINCIPAL	REM-BALANCE
			500,000.00
07/01/2009	0.00	12,500.00	487,500.00
01/01/2010	0.00	12,500.00	475,000.00
07/01/2010	0.00	12,500.00	462,500.00
01/01/2011	0.00	12,500.00	450,000.00
07/01/2011	0.00	12,500.00	437,500.00
01/01/2012	0.00	12,500.00	425,000.00
07/01/2012	0.00	12,500.00	412,500.00
01/01/2013	0.00	12,500.00	400,000.00
07/01/2013	0.00	12,500.00	387,500.00
01/01/2014	0.00	12,500.00	375,000.00
07/01/2014	0.00	12,500.00	362,500.00
01/01/2015	0.00	12,500.00	350,000.00
07/01/2015	0.00	12,500.00	337,500.00
01/01/2016	0.00	12,500.00	325,000.00
07/01/2016	0.00	12,500.00	312,500.00
01/01/2017	0.00	12,500.00	300,000.00
07/01/2017	0.00	12,500.00	287,500.00
01/01/2018	0.00	12,500.00	275,000.00
07/01/2018	0.00	12,500.00	262,500.00
01/01/2019	0.00	12,500.00	250,000.00
07/01/2019	0.00	12,500.00	237,500.00
01/01/2020	0.00	12,500.00	225,000.00
07/01/2020	0.00	12,500.00	212,500.00
01/01/2021	0.00	12,500.00	200,000.00
07/01/2021	0.00	12,500.00	187,500.00
01/01/2022	0.00	12,500.00	175,000.00
07/01/2022	0.00	12,500.00	162,500.00
01/01/2023	0.00	12,500.00	150,000.00
07/01/2023	0.00	12,500.00	137,500.00
01/01/2024	0.00	12,500.00	125,000.00
07/01/2024	0.00	12,500.00	112,500.00
01/01/2025	0.00	12,500.00	100,000.00
07/01/2025	0.00	12,500.00	87,500.00
01/01/2026	0.00	12,500.00	75,000.00
07/01/2026	0.00	12,500.00	62,500.00
01/01/2027	0.00	12,500.00	50,000.00
07/01/2027	0.00	12,500.00	37,500.00
01/01/2028	0.00	12,500.00	25,000.00
07/01/2028	0.00	12,500.00	12,500.00
01/01/2029	0.00	12,500.00	0.00

3

522-6300

OHIO PUBLIC WORKS COMMISSION

CE34C

LOAN AMORTIZATION

ORIGINAL LOAN AMOUNT 73,686.53
 LOAN RATE 0.00% TERM 20.00 YEARS
 CITY OF NAPOLEON
 RAILROAD STREET SEWER SEPARATION PROJECT

2000 RAILROAD ST.
 SEWER SEP. PROJECT

Semi Annual Payment **1,842.16**

	INTEREST	PRINCIPAL	REM-BALANCE
			73,686.53
07/01/2000	0.00	1,842.16	71,844.37
01/01/2001	0.00	1,842.16	70,002.20
07/01/2001	0.00	1,842.16	68,160.04
01/01/2002	0.00	1,842.16	66,317.88
07/01/2002	0.00	1,842.16	64,475.71
01/01/2003	0.00	1,842.16	62,633.55
07/01/2003	0.00	1,842.16	60,791.39
01/01/2004	0.00	1,842.16	58,949.22
07/01/2004	0.00	1,842.16	57,107.06
01/01/2005	0.00	1,842.16	55,264.90
07/01/2005	0.00	1,842.16	53,422.73
01/01/2006	0.00	1,842.16	51,580.57
07/01/2006	0.00	1,842.16	49,738.41
01/01/2007	0.00	1,842.16	47,896.24
07/01/2007	0.00	1,842.16	46,054.08
01/01/2008	0.00	1,842.16	44,211.92
07/01/2008	0.00	1,842.16	42,369.75
01/01/2009	0.00	1,842.16	40,527.59
07/01/2009	0.00	1,842.16	38,685.43
01/01/2010	0.00	1,842.16	36,843.27
07/01/2010	0.00	1,842.16	35,001.10
01/01/2011	0.00	1,842.16	33,158.94
07/01/2011	0.00	1,842.16	31,316.78
01/01/2012	0.00	1,842.16	29,474.61
07/01/2012	0.00	1,842.16	27,632.45
01/01/2013	0.00	1,842.16	25,790.29
07/01/2013	0.00	1,842.16	23,948.12
01/01/2014	0.00	1,842.16	22,105.96
07/01/2014	0.00	1,842.16	20,263.80
01/01/2015	0.00	1,842.16	18,421.63
07/01/2015	0.00	1,842.16	16,579.47
01/01/2016	0.00	1,842.16	14,737.31
07/01/2016	0.00	1,842.16	12,895.14
01/01/2017	0.00	1,842.16	11,052.98
07/01/2017	0.00	1,842.16	9,210.82
01/01/2018	0.00	1,842.16	7,368.65
07/01/2018	0.00	1,842.16	5,526.49
01/01/2019	0.00	1,842.16	3,684.33
07/01/2019	0.00	1,842.16	1,842.16
01/01/2020	0.00	1,842.16	0.00

4

11/26/2008 12:43

**Ohio Water Development Authority
Estimated Amortization Schedule**

South Side I&I Study

LGA Name : Napoleon
 Account ID : 4716
 Un-disbursed Funds : - *-final schedule not available until loan is fully disbursed*
 Disbursed Funds : 190,000.00 *or closed with the OEPA Project Coordinator*
 Capitalized Interest : -
 Estimated Amount Financed : 190,000.00
 Interest Rate : 1.000%
 Years Financed : 5.00
 Payment Amount : 19,526.41
 Payment Frequency : Semi-Annual
 First Payment Date : 1/1/2009
 Last Payment Date : 7/1/2013

SOUTH SIDE I & I STUDY

Payment Date	Interest	Principal	Total	Principal Balance Outstanding
				190,000.00
<u>1/1/2009</u>	950.00	18,576.41	19,526.41	171,423.59
<u>7/1/2009</u>	857.12	18,669.29	19,526.41	152,754.30
<u>1/1/2010</u>	763.77	18,762.64	19,526.41	133,991.66
<u>7/1/2010</u>	669.96	18,856.45	19,526.41	115,135.21
<u>1/1/2011</u>	575.68	18,950.73	19,526.41	96,184.48
<u>7/1/2011</u>	480.92	19,045.49	19,526.41	77,138.99
<u>1/1/2012</u>	385.69	19,140.72	19,526.41	57,998.27
<u>7/1/2012</u>	289.99	19,236.42	19,526.41	38,761.85
<u>1/1/2013</u>	193.81	19,332.60	19,526.41	19,429.25
<u>7/1/2013</u>	97.16	19,429.25	19,526.41	-

h



Ohio Water Development Authority

Estimated Cost Worksheet
07/01/2011 Payment

Terms
Repayment Years: 20
First Repayment: 7/1/2011 Last Repayment: 1/1/2031

Loan Information
Project: Napoleon
Account Number: 4990

WPCLF Other Projects
Surplus Principal Fund

1%

\$357,950.76
7,557,257.38
87,637.05
8,002,845.19

3,176,644,894.43

Payment Calculation

Undisbursed Funds
Disbursed Funds
Capitalized Interest
Total Cost

Loan Adj Commitments 0.00
Amount Financed 8,002,845.19
Semi-Annual Payment 221,242.81
Semi-Annual Payment 1
Semi-Annual Payment \$221,242.81

Prior Billings

Semi-Annual Payment \$221,242.81
X Prior Billings 0
0.00

Prior Late Charges 0.00
Loan Adj Commitments 0.00
0.00

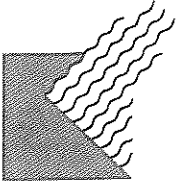
Amount Paid Prior 0.00
Prior Partial Period Credit 0.00
Net Due on Prior Billings 0.00

Current Billing

Semi-Annual Payment from Above \$221,242.81
Net Due on Prior Billings 0.00
Late Charges on Last Billing 0.00
Due from Other Agencies 0.00
Partial Period Credit 0.00

Total Currently Due
\$221,242.81

\$221,242.81



OHIO WATER DEVELOPMENT AUTHORITY

480 S. HIGH ST.
COLUMBUS, OH 43215-5603
PHONE 614/466-5822
FAX 614/644-9964
877-OWDA-123 (TOLL-FREE)
HTTP://WWW.OWDA.ORG

JOHN R. KASICH
GOVERNOR

JAMES P. JOYCE
CHAIRMAN

STEVEN J. GROSSMAN
EXECUTIVE DIRECTOR

Invoice

E Q Basin

May 16, 2011

Finance Director/Clerk
Napoleon
255 W. Riverview Ave.
P.O. Box 151
Napoleon, OH 43545-0151

Re: Napoleon, Account #4990 CS392856-02

This is your notification that the current repayment installment is due July 1, 2011 per your signed loan agreement with the Ohio Water Development Authority dated October 30, 2008.

The Interest and Principal due, as calculated on the attached worksheet, are as follows:

Interest:	522,880.58970	\$40,014.23
Principal:	522,880.58970	\$181,228.58
Late Fee from 01/01/2011:		\$0.00
Other:		\$0.00
Total Due:		\$221,242.81

Sincerely,

Steve Grossman

Steven J. Grossman
Executive Director

INVOICE APPROVAL ***	
PO #	BLANKET PO
<i>RG110628</i>	Y- <input type="checkbox"/> N- <input checked="" type="checkbox"/>
INV #	
<i>00297</i>	
ACCOUNT	AMOUNT
<i>522,880.58970</i>	<i>181,228.58</i>
<i>522,880.58970</i>	<i>40,014.23</i>
TOTAL ▶▶▶	<i>221,242.81</i>
PO ADJUST: Y- <input type="checkbox"/>	CLOSE PO
ADJUST AMOUNT:	Y- <input type="checkbox"/> N- <input checked="" type="checkbox"/>
APPROVAL FOR PAYMENT:	
<i>Christine Pedersen</i>	
AUTHORIZED SIGNATURE	DATE
	<i>5-25-11</i>
RETURN (APPROVED) INVOICE AND SIGNED YELLOW PO TO FINANCE TO PROCESS FOR PAYMENT.	

LOAN PAYMENTS BY CHECK SHOULD BE PAYABLE TO OWDA AND MAILED DIRECTLY TO:

OHIO WATER DEVELOPMENT AUTHORITY
PO BOX 73514
CLEVELAND, OH 44193

PLEASE SEE ENCLOSED NOTICE FOR ADDITIONAL LOAN PAYMENT INSTRUCTIONS.

Huntington National Bank

**Ohio Water Development Authority
Estimated Amortization Schedule**

LGA Name : Napoleon
 Account ID : 4990
 Un-disbursed Funds : 357,950.76 --final schedule not available until loan is fully disbursed
 Disbursed Funds : 7,557,257.38 or closed with the OEPA Project Coordinator
 Capitalized Interest : 87,637.05
8,002,845.19

Loan Adj. Commitments : -
 Estimated Amount Financed : 8,002,845.19
 Interest Rate : 1.000%
 Years Financed : 20.00
 Payment Amount : 221,242.81
 Payment Frequency : Semi-Annual
 First Payment Date : 7/1/2011
 Last Payment Date : 1/1/2031

Payment Date	Interest	Principal	Total	Principal Balance Outstanding
				8,002,845.19
7/1/2011	40,014.23	181,228.58	221,242.81	7,821,616.61
1/1/2012	39,108.08	182,134.73	221,242.81	7,639,481.88
7/1/2012	38,197.41	183,045.40	221,242.81	7,456,436.48
1/1/2013	37,282.18	183,960.63	221,242.81	7,272,475.85
7/1/2013	36,362.38	184,880.43	221,242.81	7,087,595.42
1/1/2014	35,437.98	185,804.83	221,242.81	6,901,790.59
7/1/2014	34,508.95	186,733.86	221,242.81	6,715,056.73
1/1/2015	33,575.28	187,667.53	221,242.81	6,527,389.20
7/1/2015	32,636.95	188,605.86	221,242.81	6,338,783.34
1/1/2016	31,693.92	189,548.89	221,242.81	6,149,234.45
7/1/2016	30,746.17	190,496.64	221,242.81	5,958,737.81
1/1/2017	29,793.69	191,449.12	221,242.81	5,767,288.69
7/1/2017	28,836.44	192,406.37	221,242.81	5,574,882.32
1/1/2018	27,874.41	193,368.40	221,242.81	5,381,513.92
7/1/2018	26,907.57	194,335.24	221,242.81	5,187,178.68
1/1/2019	25,935.89	195,306.92	221,242.81	4,991,871.76
7/1/2019	24,959.36	196,283.45	221,242.81	4,795,588.31
1/1/2020	23,977.94	197,264.87	221,242.81	4,598,323.44
7/1/2020	22,991.62	198,251.19	221,242.81	4,400,072.25
1/1/2021	22,000.36	199,242.45	221,242.81	4,200,829.80
7/1/2021	21,004.15	200,238.66	221,242.81	4,000,591.14
1/1/2022	20,002.96	201,239.85	221,242.81	3,799,351.29
7/1/2022	18,996.76	202,246.05	221,242.81	3,597,105.24
1/1/2023	17,985.53	203,257.28	221,242.81	3,393,847.96
7/1/2023	16,969.24	204,273.57	221,242.81	3,189,574.39
1/1/2024	15,947.87	205,294.94	221,242.81	2,984,279.45
7/1/2024	14,921.40	206,321.41	221,242.81	2,777,958.04
1/1/2025	13,889.79	207,353.02	221,242.81	2,570,605.02
7/1/2025	12,853.03	208,389.78	221,242.81	2,362,215.24
1/1/2026	11,811.08	209,431.73	221,242.81	2,152,783.51
7/1/2026	10,763.92	210,478.89	221,242.81	1,942,304.62
1/1/2027	9,711.52	211,531.29	221,242.81	1,730,773.33
7/1/2027	8,653.87	212,588.94	221,242.81	1,518,184.39
1/1/2028	7,590.92	213,651.89	221,242.81	1,304,532.50
7/1/2028	6,522.66	214,720.15	221,242.81	1,089,812.35
1/1/2029	5,449.06	215,793.75	221,242.81	874,018.60
7/1/2029	4,370.09	216,872.72	221,242.81	657,145.88
1/1/2030	3,285.73	217,957.08	221,242.81	439,188.80
7/1/2030	2,195.94	219,046.87	221,242.81	220,141.93
1/1/2031	1,100.88	220,141.93	221,242.81	-