

*They pay 1000; Brantford
pays the rest*

**TOWN OF POTSDAM
COUNTY OF ST. LAWRENCE, NEW YORK
PAYMENT SCHEDULE OF
PRINCIPAL AND INTEREST
\$187,000.00 AT 4.125% PER ANNUM
FOR 38 YEARS**

*Sewer
only 1000 is
budgeted
from
sewer
acc*

Year	Interest On 9/1/07 (from 5/31/07)	Principal On 3/1/08	Interest On 3/1/08	Total	Principal Balance Remaining After Payment (PBR)
1	\$1,965.42 ^{pd} _{10x}	\$4,000.00	\$3,856.88	\$9,822.30	\$183,000.00
Year	Interest On 9/1/08	Principal On 3/1/09	Interest On 3/1/09	Total	(PBR)
2	\$3,774.38	\$4,000.00 ✓	\$3,774.37 ✓	\$11,548.75	\$179,000.00
Year	Interest On 9/1/09	Principal On 3/1/2010	Interest On 3/1/2010	Total	(PBR)
3	\$3,691.88 ✓	\$4,000.00	\$3,691.87	\$11,383.75	\$175,000.00
Year	Interest On 9/1/10	Principal On 3/1/2011	Interest On 3/1/2011	Total	(PBR)
4	\$3,609.38	\$4,000.00	\$3,609.37	\$11,218.75	\$171,000.00
Year	Interest On 9/1/11	Principal On 3/1/2012	Interest On 3/1/2012	Total	(PBR)
5	\$3,526.88	\$4,000.00	\$3,526.87	\$11,053.75	\$167,000.00

*Brantford
pays
all less
that
\$1000x*

2010-11-301-25

Year	Interest On 9/1/12	Principal On 3/1/13	Interest On 3/1/13	Total	(PBR)
6	\$3,444.38	\$4,300.00	\$3,444.37	\$11,188.75	\$162,700.00
Year	Interest On 9/1/13	Principal On 3/1/14	Interest On 3/1/14	Total	(PBR)
7	\$3,355.69	\$4,300.00	\$3,355.68	\$11,011.37	\$158,400.00
Year	Interest On 9/1/14	Principal On 3/1/15	Interest On 3/1/15	Total	(PBR)
8	\$3,267.00	\$4,300.00	\$3,267.00	\$10,834.00	154,100.00
Year	Interest On 9/1/15	Principal On 3/1/16	Interest On 3/1/16	Total	(PBR)
9	\$3,178.32	\$4,300.00	\$3,178.31	\$10,656.63	\$149,800.00
Year	Interest On 9/1/16	Principal On 3/1/17	Interest On 3/1/17	Total	(PBR)
10	\$3,089.63	\$4,300.00	\$3,089.62	\$10,479.25	\$145,500.00
Year	Interest On 9/1/17	Principal On 3/1/18	Interest On 3/1/18	Total	(PBR)
11	\$3,000.94	\$4,600.00	\$3,000.93	\$10,601.87	\$140,900.00
Year	Interest On 9/1/18	Principal On 3/1/19	Interest On 3/1/19	Total	(PBR)
12	\$2,906.07	\$4,600.00	\$2,906.06	\$10,412.13	\$136,300.00

Year	Interest On 9/1/19	Principal On 3/1/20	Interest On 3/1/20	Total	(PBR)
13	\$2,811.19	\$4,600.00	\$2,811.18	\$10,222.37	\$131,700.00
Year	Interest On 9/1/20	Principal On 3/1/21	Interest On 3/1/21	Total	(PBR)
14	\$2,716.32	\$4,600.00	\$2,716.31	\$10,032.63	\$127,100.00
Year	Interest On 9/1/21	Principal On 3/1/22	Interest On 3/1/22	Total	(PBR)
15	\$2,621.44	\$4,600.00	\$2,621.43	\$9,842.87	\$122,500.00
Year	Interest On 9/1/22	Principal On 3/1/23	Interest On 3/1/23	Total	(PBR)
16	\$2,526.57	\$4,900.00	\$2,526.56	\$9,953.13	\$117,600.00
Year	Interest On 9/1/23	Principal On 3/1/24	Interest On 3/1/24	Total	(PBR)
17	\$2,425.50	\$4,900.00	\$2,425.50	\$9,751.00	\$112,700.00
Year	Interest On 9/1/24	Principal On 3/1/25	Interest On 3/1/25	Total	(PBR)
18	\$2,324.44	\$4,900.00	\$2,324.43	\$9,548.87	\$107,800.00

Year	Interest On 9/1/25	Principal On 3/1/26	Interest On 3/1/26	Total	(PBR)
19	\$2,223.38	\$4,900.00	\$2,223.37	\$9,346.75	\$102,900.00
Year	Interest On 9/1/26	Principal On 3/1/27	Interest On 3/1/27	Total	(PBR)
20	\$2,122.32	\$4,900.00	\$2,122.31	\$9,144.63	\$98,000.00
Year	Interest On 9/1/27	Principal On 3/1/28	Interest On 3/1/28	Total	(PBR)
21	\$2,021.25	\$5,100.00	\$2,021.25	\$9,142.50	\$92,900.00
Year	Interest On 9/1/28	Principal On 3/1/29	Interest On 3/1/29	Total	(PBR)
22	\$1,916.07	\$5,100.00	\$1,916.06	\$8,932.13	\$87,800.00
Year	Interest On 9/1/29	Principal On 3/1/30	Interest On 3/1/30	Total	(PBR)
23	\$1,810.88	\$5,100.00	\$1,810.87	\$8,712.75	\$82,700.00
Year	Interest On 9/1/30	Principal On 3/1/31	Interest On 3/1/31	Total	(PBR)
24	\$1,705.69	\$5,100.00	\$1,705.68	\$8,511.37	\$77,600.00
Year	Interest On 9/1/31	Principal On 3/1/32	Interest On 3/1/32	Total	(PBR)
25	\$1,600.50	\$5,100.00	\$1,600.50	\$8,301.00	\$72,500.00

Year	Interest On 9/1/32	Principal On 3/1/33	Interest On 3/1/33	Total	(PBR)
26	\$1,495.32	\$5,400.00	\$1,495.31	\$8,390.63	\$67,100.00
Year	Interest On 9/1/33	Principal On 3/1/34	Interest On 3/1/34	Total	(PBR)
27	\$1,383.94	\$5,400.00	\$1,383.93	\$8,267.87	\$61,700.00
Year	Interest On 9/1/34	Principal On 3/1/35	Interest On 3/1/35	Total	(PBR)
28	\$1,272.57	\$5,400.00	\$1,272.56	\$7,945.13	\$56,300.00
Year	Interest On 9/1/35	Principal On 3/1/36	Interest On 3/1/36	Total	(PBR)
29	\$1,161.19	\$5,400.00	\$1,161.18	\$7,722.37	\$50,900.00
Year	Interest On 9/1/36	Principal On 3/1/37	Interest On 3/1/37	Total	(PBR)
30	\$1,049.82	\$5,400.00	\$1,049.81	\$7,499.63	\$45,500.00
Year	Interest On 9/1/37	Principal On 3/1/38	Interest On 3/1/38	Total	(PBR)
31	\$938.44	\$5,500.00	\$938.43	\$7,376.87	\$40,000.00
Year	Interest On 9/1/38	Principal On 3/1/39	Interest On 3/1/39	Total	(PBR)
32	\$825.00	\$5,500.00	\$825.00	\$7,150.00	\$34,500.00

Year	Interest On 9/1/39	Principal On 3/1/40	Interest On 3/1/40	Total	(PBR)
33	\$711.57	\$5,500.00	\$711.56	\$6,923.13	\$29,000.00
Year	Interest On 9/1/40	Principal On 3/1/41	Interest On 3/1/41	Total	(PBR)
34	\$598.13	\$5,500.00	\$598.12	\$6,696.25	\$23,500.00
Year	Interest On 9/1/41	Principal On 3/1/42	Interest On 3/1/42	Total	(PBR)
35	\$484.69	\$5,500.00	\$484.68	\$6,469.37	\$18,000.00
Year	Interest On 9/1/42	Principal On 3/1/43	Interest On 3/1/43	Total	(PBR)
36	\$371.25	\$6,000.00	\$371.25	\$6,742.50	\$12,000.00
Year	Interest On 9/1/43	Principal On 3/1/44	Interest On 3/1/44	Total	(PBR)
37	\$247.50	\$6,000.00	\$247.50	\$6,495.00	\$6,000.00
Year	Interest On 9/1/44	Principal On 3/1/45	Interest On 3/1/45	Total	(PBR)
38	\$123.75	\$6,000.00	\$123.75	\$6,247.50	\$0.00

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Year	Interest On 9/1/17	Principal On 3/1/18	Interest On 3/1/18	Total	(PBR)
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<u>Date</u>	<u>Principal</u>	<u>Semi-Annual Debt Service</u>	<u>Annual Debt Service FY</u>
9/01/2001	3,361.00	3,361.00	3,361.00
3/01/2002	-	-	-
9/01/2002	3,449.00	3,449.00	3,449.00
3/01/2003	-	-	-
9/01/2003	3,537.00	3,537.00	3,537.00
3/01/2004	-	-	-
9/01/2004	3,626.00	3,626.00	3,626.00
3/01/2005	-	-	-
9/01/2005	3,714.00	3,714.00	3,714.00
3/01/2006	-	-	-
9/01/2006	3,803.00	3,803.00	3,803.00
3/01/2007	-	-	-
9/01/2007	3,891.00	3,891.00	3,891.00
3/01/2008	-	-	-
9/01/2008	3,979.00	3,979.00	3,979.00
3/01/2009	-	-	-
9/01/2009	4,068.00	4,068.00	4,068.00
3/01/2010	-	-	-
9/01/2010	4,155.00	4,155.00	4,155.00
3/01/2011	-	-	-
9/01/2011	4,244.00	4,244.00	4,244.00
3/01/2012	-	-	-
9/01/2012	4,332.00	4,332.00	4,332.00
3/01/2013	-	-	-
9/01/2013	4,421.00	4,421.00	4,421.00
3/01/2014	-	-	-
9/01/2014	4,509.00	4,509.00	4,509.00
3/01/2015	-	-	-
9/01/2015	4,597.00	4,597.00	4,597.00
3/01/2016	-	-	-
9/01/2016	4,686.00	4,686.00	4,686.00
3/01/2017	-	-	-
9/01/2017	4,774.00	4,774.00	4,774.00
3/01/2018	-	-	-
9/01/2018	4,863.00	4,863.00	4,863.00
3/01/2019	-	-	-
9/01/2019	4,951.00	4,951.00	4,951.00
3/01/2020	-	-	-
9/01/2020	5,040.00	5,040.00	5,040.00